

THE POOR LAW IN RELATION TO STATE-AIDED PENSIONS.

ETHICAL and economic elements are combined more or less in most practical problems ; and in the relief of distress they are so intimately blended that it is useless to consider, even provisionally, one without reference to the other. If people do not get help when they really need it, they and their children are apt to become weak in body and character, and unable to contribute much to the production of material wealth ; but they are sure to become even more degraded if they frequently get help when they do not need it, and so drift into the habit of laying themselves out to get it. The notion that we should do for the poor what is on the whole best for them, with but little consideration of the expense, is one in which ethical enthusiasts like to indulge, and at which many practical men shrug their shoulders. But really it would not be a very bad investment from a purely business point of view. For the sums which we spend on public and private charity, though they sound large when looked at by themselves, are small relatively to the total value of industrial work. It is doubtful whether we spend fifty millions a year on all forms of public and private charity, including hospitals and asylums. Suppose that, by spending fifty millions more, we could so raise the character of the people that they would on the average do one-twelfth more work, we should add a good deal more than it cost to our real national income. This is one ethico-economic fact. Another is that 'any nation can have as many paupers as it chooses to pay for.'

The principle that public relief should be adjusted simply to the indigence of the applicant remained without substantial change during sixty years, in which our views on most other social problems have changed much. It had its origin in the great dread that overspread the nation as a result of the ruinous folly of the old Poor Law ; which was perhaps the most serious danger with which England has ever been threatened. The great men who prepared the 1834 Report set themselves to consider, as they were bound to do, not what was the most perfect scheme conceivable, but which of those plans, which were not radically vicious or unjust, was the most workable by the comparatively untrained and uneducated officials on whom they had to depend. They found that in a few parishes poor-relief had been given only under conditions and in ways that were distasteful alike to the just and the unjust. They asserted, and doubtless they were right, that in these parishes people had become more industrious and more frugal ; that their wages had risen and their discontent abated ; and that their moral and social condition had in every way improved. Accordingly they submitted 'as the general principle of legislation on this subject in the present condition of the country—That those modes of administering relief which have been tried wholly or partially, and have produced beneficial effects in some districts, be introduced, with

modifications according to local circumstances and carried into complete execution in all.'

Just as on a battle-field a surgeon may amputate a limb which he would have tried to save if he had had the appliances and the leisure of a well-appointed hospital, so 'in the present condition of the country' the Poor-law reformers chose a cruel remedy, because on the whole its kindness was greater than its cruelty, and nothing kinder was then practicable. They hoped, as I do, that the condition of the working classes would improve, till public poor relief would no longer be needed, and all the services rendered to them by the State would take higher forms. But they did not attempt to prove that public relief must always, and from the nature of the case, involve a special disgrace, independently of the circumstances under which it is given.

But the notion that it does has been fostered by legislators, by economists and others, and by the action of the stern school of Poor-law reformers. It has been fostered also by many officials of the Charity Organisation Societies; and, though I am informed that it is not deliberately adopted by the Council of the Central London Society, it appears to be practically inculcated by their action and by the general tone of their publications. But has it a basis in right reason? Is there any just ground for regarding aid from the rates, to which a man has himself contributed, as involving disgrace, when the circumstances which have brought him low, are such that he could without disgrace have received the same aid from a private stranger, or from an agent of a Charity Organisation Society to whose funds he has never contributed?

I say a 'stranger,' because I admit that the shame of accepting aid is always diminished when the motives of the giver are those of personal affection and gratitude rather than mere pity. As a man is not disgraced at all by drawing an annuity from a self-supporting Provident Society, so he may accept, almost without shame, aid from the children whom he has supported in past years. He must feel a little shame if he has to appeal to more distant relatives, and a little more if he has to appeal to old employers and others, who are linked to him by the ties of personal association and affection, but are not relatives. And there is a still further step to accepting relief from those who are strangers to him; partly because if that aid is given recklessly, it is almost sure to be a disgraceful thing to touch; and if it is given after careful inquiry, it can seldom be got without laying bare private affairs to strangers' eyes.

What seems to be the one solid ground for thinking that aid from the rates is more disgraceful in itself than aid from a private person or the agents of a private Society, is that the latter can conduct their inquiries in such a way as to cause a little less pain than public officials cause, partly because they are not so much bound by rule, and they have more leisure. Charity Organisation Societies may have the defects inherent in all voluntary Associations managed by practically self-electing Councils; and their resources are often inadequate for

their undertakings. But they certainly are a noble set of men and women full of sympathy and unselfish devotion, who, fearless of blame and careless of favour, work straight for what they believe to be the true and lasting benefit of the poor; and their touch is gentler than that of the average public official. But still I hold that much of the shame of public poor-relief is the needless result of evil old traditions; and that of the remainder much could be removed by care and by fuller co-operation with private agencies for relief.

For public inquiry does not necessarily involve disgrace. A University examination is disgraceful to those who are plucked, but it confers honour on those who acquit themselves well. A naval or military officer who finds that circumstances give a *prima facie* case against him, demands a court-martial to clear his honour. Ought not the same privilege to be granted to a worker whose health and strength break down even before the age of 65? And his examination need not be very inquisitorial after all. He would have to show evidence that he had made reasonable attempts to provide for the future. And, after due notice, he would be specially called on to prove that he had saved in the early years of life when his wages were already high and his expenses not yet heavy. He would need to give an outline of his life's history in a little, but not much more, detail than would be required to establish his identity, and therefore his age, under that simplest of all pension schemes suggested by Mr. Charles Booth; and he would have to give an account of his present resources and needs; but that is all. No minute scrutiny of his past conduct would be needed; but the facts, which he gave in establishing his identity would afford the means of proving against him any grave crime or persistent evil living of which he had been guilty. If he passed this examination successfully, if he proved that he had made all efforts that could be reasonably expected of him, and that the misfortunes by which he had been borne down were more than he could be reasonably expected to have provided against, then he might receive relief without disgrace.

But many of the ablest officials of public and private charity say that the worthy poor can always find sympathy, care, and material succour by applying to the Charity Organisation Societies; and that things are going very well as they are. Their authority is great, but not greater than that of independent and intelligent members of the working classes—people who are as stern as any in their condemnation of the idle and worthless, but who see a side of life which is hidden from the best almoners that come among the poor from above. And the working classes generally seem to be convinced that the Poor Law and the Charity Organisation Societies between them do not cover all the ground; and that there is much deep suffering before the age of 65, which is not distinctly attributable to the sufferers' own fault, and which is often borne in silence; or is relieved, if at all, with unnecessary harshness.

I submit then that before committing ourselves to any large scheme

for the relief, I will not say of the old, but of those among the old who have passed the 65th birthday, we ought to inquire whether the mere addition of such schemes to our present public and private charity would form a satisfactory whole. Such an inquiry would include the following questions :—

(i.) Are the principles of the 1834 Poor-Law defensible on any other ground than that of practical exigencies? And have not the exigencies, by which they were then justified, passed away?

(ii.) Is not a change needed in the letter of the Poor Law which requires that account should be taken only of the indigent and not at all of the thrift and character of the applicants for relief? For instance, is it right that anyone who is drawing a few shillings a week from a Friendly Society should be deprived of the whole of them if he applies for relief; and should perhaps be forced to herd with rogues and vagabonds whose gross and obscene talk is a pleasure to them and a pain to him? Is not the fact that he has made some, though an inadequate provision, a reason for making him less, and not more, uncomfortable than they?

(iii.) More generally, does not the old maxim that outdoor relief should be cut off, and indoor relief severely administered for the purpose of *discouraging improvidence* practically discourage those who could only save a little? Should not indoor and outdoor relief be so administered as to *encourage providence*, and to afford hope to those whose means are small, but who yet desire to do right as far as they can?

(iv.) Are not Charity Organisation Societies spending much of their resources on cases that ought to be relieved from funds to which all well-to-do people are found to contribute?

(v.) If they were so relieved, would there not still remain scope for spending well a great deal more than the unselfish members of the richer classes are at all likely to subscribe, in providing for exceptional cases—cases which cannot be adequately relieved from public funds without making dangerous precedents? (I assume that the extension of the scope of public relief would be cautious, tentative, and slow; and that able-bodied men would not receive outdoor relief under ordinary circumstances; though the plan of giving temporary outdoor relief to their families on condition that they themselves came into the work-house might be extended).

(vi.) When material aid has to be used as a means of acting on character, of giving hope and a new start in life, would not the knowledge and instincts of working-class administration be eminently serviceable?

(vii.) Does not the administration of relief, whether under the Poor Law or the Charity Organisation Societies continue to be done *for* the working classes and not at all *by* them? Is not this an anachronism?

(viii.) If the public relief were given as suggested, would not the Charity Organisation Societies be able to deal calmly and scientifically with many hard cases which they now leave on one side, with the

result that many persons, who do not share General Booth's religious opinions and do not quite approve even of his methods of social reform, are driven to subscribe to his Social Fund? And if this were done, might it not be expected that many of the best of the working classes would co-operate heartily in the administration of poor relief as they do in almost any other important social movement?

(ix.) Would not the instincts and the organised knowledge of working-class members render many inquiries inexpensive that would now be costly, and render many modes of action practicable that are now wholly impracticable? Could they not supply a force that would enable more rigorous treatment to be applied to those who are wilfully idle, wasteful, and profligate? Does not our Poor Law err in being too indulgent to the unworthy, as much as in being too hard to the worthy? And can this be otherwise so long as the force at the back of the Poor Law is only that of the well-to-do minority?

(x.) In particular, can people who bring up children under conditions incompatible with health of physical and moral life, be coerced into better habits, until the conscience of the best of the working classes is enlisted on the side of the Poor Law?

(xi.) Would not the policy here suggested induce many persons, who now hold aloof from their local Charity Organisation Society to give it their support, and to insist that all local charities to which they subscribe should act in concert with it? Might not the State also then accord to the Charity Organisation Societies a *locus standi* in the administration of hospitals and other public charities and even of the Poor Law? And would not those Societies then first truly deserve their splendid title?

(xii.) Would not the resulting economy in working enable much larger results to be obtained without a commensurate increase in expense? Would not State money go much further on this plan than on Mr. Charles Booth's brilliant pension scheme?

(xiii.) Is not his the only compulsory scheme which would be workable in England? And yet would not there be an incongruity in having two parallel tax- and rate-raised funds, from one of which a man could be relieved freely after 65, and from the other only with disgrace before 65?

(xiv.) Are not many aged paupers ignorant of their real age; and do they not give themselves the benefit of the doubt when applying for relief? If pensions were granted only to those who could prove themselves to be more than 65 years of age, would not a great part of the poverty resulting from old age remain untouched?

(xv.) Would not a voluntary pension scheme fail to cover much of the worst ground, even if its details were much more elastic than those indicated by Mr. Chamberlain?

(xvi.) If such a scheme should include Mr. Rankin's proposal that those who have duly insured themselves for an old age pension should 'receive any Poor-law relief which may be necessary during

any period of life, in the form of out-door relief if so desired,' and if it be understood that such relief does not involve disgrace, would not the policy of discrimination in poor relief be conceded in principle, but in such a way as to forego its chief benefits?

ALFRED MARSHALL

Bernard Bosanquet

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THE LIMITATIONS OF THE POOR LAW.

I DESIRE to deal with a single point in Professor Marshall's paper on Poor Law and Pensions. Nearly all of it, while excellent in spirit, seems to me to show a misapprehension of the details which control possibility. But space confines me to one issue.

My object is to try and point out, in the limitations of the Poor Law, a causal connection which modifies while it explains the presumption of disgrace alleged to attach to the receipt of Poor Law relief. I do not think that an antecedent discredit is attributed in individual cases to this external circumstance of life by those who understand the subject. They would judge, if they judged morally at all, only by the particular history of the case before them.¹

But the limitations arising from the nature of public relief machinery do constitute a certain definite causal connection, *tending* to display itself in cases relieved by the Poor Law, between such a relief and a varying measure of discredit. And the treatment of effects due to a simple and actual cause as if they arose from a 'notion' fostered artificially by certain persons, appears to me to be a gigantic *ὑστερον πρότερον*. I regard it as nothing short of a public misfortune that one who speaks on economical matters with the well-earned authority of Professor Marshall, should not possess, as I am compelled to conclude, the experience necessary to grasp the essential sameness of the conditions under which Poor Law relief is still carried on, and so far as we can judge always must be carried on, with those pointed out by the authors of the Report of 1834 as affecting both out-door relief in general, and more especially the out-door relief of the able-bodied. The work of the last sixty years has no doubt both deepened and generalised their conclusions; but it is a strange treatment of this, the truest proof of their just insight, to consider that it enables us to ignore their careful argument.²

¹ So Mr. Baldwyn Fleming, L.G. Rept. 1889-90, 'A workhouse order should not be held to entail any reflection upon the character of the recipient.'

² See pp. 28-30 and 164-8, and note the generalising process in the Report of 1839. With a sense of my extreme temerity, I yet cannot help recording my conviction that Professor Marshall's views of the 'stern' school of Poor Law reformers are purely commonplace, and not derived from a vital acquaintance with facts. He could probably tell me whether 'classification' was not actually initiated by the Report of 1834. It is, of course, the ideal of all who care for the comfort of paupers to-day. It is almost impossible not to write too hotly, as I wait for the

If I am right, the long and short of the matter is this—Public machinery operates on a large scale, under general rules, and with resources drawn from a fund independent of its operations. It is therefore restricted to very simple methods of work, and therefore again, as a rule, to very simple cases of distress. The daily and weekly work of a private relief agency, or, I believe, of a guardians' relief committee, is a collection of positive and negative instances, showing that these 'simple' cases are cases in which no one would suppose or suggest that a restoration to self-support or to free family life is possible. Every other case, every case in which there are 'points,' whether of capacity, of character, of the adherence of friends or former employers, or of other kinds, becomes *ipso facto* complicated. If the Poor Law is to do anything at all, it must take the simple cases *at least*. Every one knows that it cannot deal properly with the bulk of the others. In various degrees they may fall to it, for want of other agencies. Constantly, I believe, they are dealt with by guardians acting as volunteers and in their private capacity. All this is variable according to circumstances. The permanent and invariable element which *must* fall to the Poor Law is that of the simple cases, and the simple cases are the hopeless cases. Is not, it may be asked, a pension case of undoubted merit, a simple case? No. Both in the supervision needed to prevent hardship, and in the delicate work of persuading relatives and former employers to contribute, it is exceedingly complex. Space forbids me to enlarge on this. A relieving officer in a fairly well-managed union may have 150 outdoor poor under his care, and constant new applications upon which he has to enquire and report. A good private organisation would have four or five trained workers and several helpers, and certainly not 100 cases on the books at any one time.

I repeat then that the division of labour by which the Poor Law takes the simple, *i.e.* the hopeless cases, though it may be more or less perfectly carried out, is caused by no one's 'notions.' It is the necessary result of the working of a machinery which cannot do more than it can.

But are all hopeless cases disgraceful cases? No. But all disgraceful cases, *i.e.* those in which distress is due to bad character, are hopeless cases. They are the permanent nucleus. You may have others but you must have them. In town workhouses at least one is surprised to find what a large proportion this nucleus forms of the whole. There are hopeless conditions besides bad character. But no other is so hopeless. Of course these facts affect the estimation in which Poor Law relief is held. They create a sort of presumption against it, such

result of a guardian's election at which the so-called 'stern' school have fought under all kinds of obloquy from the extreme 'lenient' school, chiefly because the former, with the more moderate 'lenients,' desire to make proper provision for the Infirmary nurses, in order that a high class of attendant may be available for the sick.

as there is against a disreputable neighbourhood, in which, nevertheless respectable people may be found to dwell.

But if, as, *e.g.*, by lavish out-relief, you induce many respectable people to dwell within the precincts of the Poor Law, you do not remove its inherent limitations. If not disgrace, you now have inhumanity. This is the reason, and so far as I can judge the only reason, why charity organisationists refuse to supplement out-relief. They will not countenance a system which by the fact of its needing their assistance proclaims itself inadequate, and yet, by their assistance, would be facilitated and extended.

Of the view of charity organisationists as to the discredit of Poor Law relief I have no space to speak at length, nor is it so important a question as that of the facts that produce such a view in any minds. I refer my readers to the 'outdoor relief' paper issued by the council of the London C.O.S. It opposes outdoor relief *first on the ground of humanity, then with a view to thrift, and thirdly as lowering wages*. I find only one allusion to the degradation of pauperism, and that (p. 5) is plainly when pauperism is incurred by one to whom self-supporting life was open. To a son refusing to support his mother, he being well able to do so, I have no doubt a C.O.S. worker would say, 'It is disgraceful if you let her go to the Poor Law.' This, I think, Prof. Marshall would endorse. And as regards assistance procured through the C.O.S. generally, I wish it were more realised that it is procured in the first instance from persons naturally interested, and almost always, failing these, from individuals interested *ad hoc*, in the particular case. Its resources therefore are not a limited general fund, nor can aid obtained through it be placed wholly on the footing of aid from strangers. Much of it, in fact, is from employers and relatives. The aid thus obtained 'on the cases' has several peculiarities of extreme importance in relation to these questions. It does not rise and fall with ordinary charitable contributions; it depends on thoroughness of case work; it is therefore a most useful influence. A general fund would not do as well.

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POOR LAW REFORM
Alfred Marshall
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I DESIRE to offer a few more remarks on the subject of State aid to those in need, before and after the age of sixty-five, partly in reference to the preceding paper of Mr. Bosanquet, a proof of which I have been allowed to see by the courtesy of the Editor.

It was perhaps rash to write so short a paper as my last on so large a subject. But discontent with the present tendencies of Poor-law administration is growing rapidly, and there is an eager demand for some change. There are many who think that if we meet by Pensions the case of those whose break-down does not begin till sixty-five, we may leave other forms of suffering to be dealt with as at present.

But this would surely be to put patches of new cloth into an old garment ; there would be rents at the edges between the Pensions and the Orders for the workhouse ; further patches would have to be added ; and at last we should have a most expensive garment made up of patches. I should have preferred to wait till I could write at greater length on the subject ; but the fear that we are drifting into unwise patchwork has impelled me to break silence.

I have therefore put together shortly the chief reasons which have made me throw in my lot with those who think that out-relief, though apt to be abused, is capable of good uses. They hold that it should be generally recognized as a condition of out-relief that the applicant should have subscribed to a Friendly Society a sum standing in some reasonable relation to his wages, or have made provision in some other way for the future : (after due notice, special attention would be paid to the question whether he had saved during the years in which his earnings were high and his family expenses not yet large). They believe that, when given on these conditions, out-relief would directly raise and not lower the tone and vigour of the working classes, and would indirectly contribute towards many important social ends ; and that the task would not be a very difficult one if there were an efficient co-operation between Poor-law Guardians and Charity Organization Societies.

Mr. Bosanquet tells me that I show 'a misapprehension of the details which control possibility.' No doubt ; but I have tried very hard to apprehend them rightly. Thirteen years have passed since I first published my opinion that out-relief should be mended and not ended ; and since, as before, that time, I have studied carefully what is urged on the other side. Meanwhile I have applied my notions of the possibilities of Poor-law reform to individual cases, and especially to the details of my wife's experiences as an active member of the Committees of the Oxford and the Cambridge Charity Organization Societies successively ; and perhaps I may be pardoned the presumption of thinking that Mr. Bosanquet would find that I had made myself acquainted with the teachings of experience on which he relies, and that I had considered nearly every difficulty of detail that he could suggest.

There are many persons to whom the difference between giving out-relief as in the old times before 1834, and using it sparingly and cautiously as a means to promote thrift, appears no greater than that between stealing a big sheep and stealing a little lamb. But to me the difference appears to be rather that between leaving a basin of strychnine standing about in the play-room for a child to help himself to as he likes, and giving the child a small dose of it as a tonic under skilled advice. Mr. Bosanquet may hold the former opinion, and may be right in so doing ; but he ought to recognize that the latter opinion is a tenable one, and that it does not necessarily involve the advocacy of free and easy out-relief. He seems to think that I should vote for a candidate of the 'extreme lenient' school, whereas I should oppose such a candidate with all my heart.

In this misconception of my position, Mr. Bosanquet had been anticipated by one whose words, like his own, carry great weight. Mr. Llewellyn Davies unfortunately knew my paper in this Journal only at second hand; and, speaking with less than his usual caution, he published in the *Manchester Guardian* a notice which has been widely circulated and much quoted, in which he classed me with those 'who do not consider consequences,' but 'take it as their immediate duty to feed the hungry and clothe the naked, and think themselves justified in leaving the consequences to God.' It was in vain that in my paper in this Journal I had once again repeated my often expressed opinion that the lax administration of the old Poor-law was one of the most serious dangers with which England has ever been threatened. I advocated only 'cautious, tentative and slow' extensions of the scope of public relief, and assumed 'that able-bodied men would not receive out-relief under ordinary circumstances.'

Mr. Bosanquet had read this; but after by implication classing me with those who would give out-relief 'lavishly,' he quotes as applicable to my proposals the *dictum* of the Charity Organization Society that out-relief 'lowers wages.' No doubt 'lavish' out-relief 'without regard to consequences' does that. But I am willing to let the whole case between him and myself go by the judgment that members of this Association may form on the question whether the giving of out-relief on the plan of which I am an advocate would lower wages. Of course it may be argued that the plan is impracticable; but that is not the question just here.

I discussed the causes which would tend to introduce some feeling of shame into the acceptance of public relief even if every attempt were taken to avoid offensive incidents. I concluded that 'much of the shame of public Poor-relief is the needless result of evil old traditions; and that of the remainder much [but not all] could be removed by care and by fuller co-operation with private agencies'; and I implied that the conditions of out-relief could and should be so altered that those to whom it was granted, should regard themselves and be regarded by others as less dishonoured than if they had been compelled to receive private charity from strangers; but, of course, more than if they had received help from relatives or personal friends or old employers, bound to them by ties of affection or gratitude. Mr. Bosanquet does not deny the assertion which I made, and repeat now, that many writers in the *Charity Organization Review* and many officials of Charity Organization Societies foster 'the belief that public relief must always and from the nature of the case involve a special disgrace, independently of the circumstances under which it is given.' He says that whoever attributes an antecedent discredit to the external circumstance of Poor-law relief, does not 'understand the subject.' I should not have ventured to say that.

As might be expected, Mr. Bosanquet thinks that the unavoidable element of shame in public relief is somewhat greater than I do; and

I understand him to express this difference of opinion by saying I am guilty of a gigantic *ὑστέρων πρότερον*. But, however that may be, the difference between us on this point seems of very insignificant importance compared with a fact, which Mr. Bosanquet and some others appear to ignore.

That fact is that the working classes both in town and country are learning with an astonishing rapidity that a man who has not grossly misconducted himself and has to the best of his ability saved and made provision against adversity, has an equitable claim to receive back in case of need part of what he has contributed to the Poor-rates ; a claim less than that which would be recognized under Mr. Charles Booth's scheme with regard to the proceeds of a similar set of taxes, provided only he had reached that particular stage in old age which begins at sixty-five. They urge that, so long as the country holds any of the money which he has contributed as an insurance for himself and others against need, he ought not to be forced to apply for the 'charity' of private persons. This opinion may be wrong : but they hold it ; and it is not likely to be shaken without clear proof.

And clear proof is wanting. Declamations abound ; but I have searched in vain the long pages of Blue Books and of the private literature of Poor-relief for a single straight attempt to face the arguments on the subject which working-class leaders in town and country are putting before their followers. The grim comedy of excluding working-class witnesses from the Parliamentary inquiries into Poor-relief is partly responsible for this failure, as it appears to me, to enter into the point of view of the working classes, or at least of all those to whom I have spoken on the subject. The arguments given from the standpoint of the well-to-do may possibly be sufficient to convince those who find it rather pleasant to believe that out-relief can be abolished without injustice, and cannot be retained without injury. But I can find no arguments that seem to me likely to convince, or that so far as I know ever have convinced, anyone before whom the other side of the case has been put by an able working-class leader, and whose bias is not that of the well-to-do.

And those who are likely to fall within the range of the Poor-law themselves, certainly have a bias of their own in the matter. Sympathy is said to be closely connected with an imaginary transference of the misfortunes of another to ourselves. It is quite true that the really hard cases under the present system are not very numerous ; but such as there are, appeal strongly to the imagination of those who think that accumulated misfortune may possibly strike down themselves and those dear to them, and thus make very real to them this question whether they can receive back without very great shame what they have contributed to the national distress fund. There are a few stories of worthy people who have died in want and suffering because they have escaped the notice of those who would have relieved them tenderly—people who would not apply for charity or for

public relief with its present incidents ; and these stories are repeated and multiplied as in a kaleidoscope, and thus assume an importance altogether disproportionate to their real numbers. To treat such cases justly and generously with public funds would not require a very great outlay, and it would remove a prolific source of just anger.

The best leaders of the working classes are willing to listen to reason on the subject of Poor-relief, and have a great dread of giving it recklessly to the idle and profligate ; but the more ignorant of their followers have not. Unless they are themselves first convinced that the system of Poor-relief is not needlessly harsh, offensive, and patronising, they cannot be expected when speaking on the subject to dwell chiefly on the dangers of excessive laxity. And unless they do this, we may perhaps soon see a revival of some of the old abuses of out-relief. Mr. Loch, in his recent answer to Mr. Chamberlain, quotes again some familiar facts to show that there is no danger of this. The facts seem to me important as far as they go, but not to go nearly far enough for the purpose to which he applies them.

In my previous paper I questioned the *justice* of the attempt to abolish out-relief in the present condition of the working classes, for that is the point which interests me most ; but the practical politician is bound to consider the *prudence* of the attempt. I do not really believe there is any chance that out-relief will be abolished. Our choice seems to lie between two courses. One is to remove prudently and carefully the present real grievances that hang around public relief, and to use it as a means of making the condition of the thrifty, the provident and the upright, when struck with adversity, better and not worse as it occasionally is now, than that of the vicious and the vagabond ; and thus to enlist the conscience and the reason of the best of the working classes on the side of prudent and careful reformation. The other course is to continue to turn a deaf ear to their complaints, and to speak, as the Editor of the *Charity Organization Review* (April 1892, p. 139) does, as to their having ‘ a wholesome feeling of inferiority in accepting public relief ; ’ and thus to make it likely that when working-class rule, already near at hand, has actually arrived, no patient hearing will be given to the advocates of moderation in the use of out-relief. Which of these two courses is the more statesmanlike ?

The difficulties in the way of using out-relief to encourage thrift are considerable ; but less, I think, than is often supposed. To begin with, a proof of identity and continuous history would be needed for it, in the same way as for any pension scheme that required the applicant's age to be established. That being done, proof of attempts at thrift and the absence of grievous vice or crime would generally follow easily. The question whether he had done as much as could be fairly required of him, and whether his near relations could be called on to aid him would sometimes be easy, sometimes difficult. But they would never be more difficult than those with which Charity Organization Committees habitually deal ; and they would always be

far easier than many of the questions which untrained jurymen are called on to decide.

I admitted in my previous paper that there would be awkward cases which would not fall within simple rules ; and that, even when the number of Relieving Officers has been increased as it ought to be, their action must often be a little rough and a little hurried, and generally bound by rather simple rules. I do not think that any plan which I can devise for their co-operation with the officials of the Charity Organization Societies is likely to be nearly the best possible ; but I will venture, before I end this paper, to sketch the rough outlines of one which would enable the two agencies to supplement the deficiencies of one another. I believe that the Charity Organization Societies, if established on a broader basis than now, with larger duties and larger powers, might be more systematic in their methods of seeking out cases of need, might appeal to the sympathies of all classes of people, and thus move rapidly on to that goal towards which they have as yet advanced so short a way ; they might become, in fact, as well as in name, the embodiment of organized private charity ; they might be a connecting link between it and public relief. Public relief might then be more elastic than now, and yet not need to deal with very complex cases.

Mr. Bosanquet says that the ‘simple—*i.e.* the hopeless—cases . . . *must* fall to the Poor-law ;’ but with him, this means to the workhouse. I infer that he would send there all those aged people whose hard case has raised the present call for public pensions, as well as all who have broken down before the age of sixty-five. But ‘simplicity’ is a matter of degree ; and the efficiency of public machinery is a matter of degree also, and it has risen in degree with the progress of time.

Mr. Bosanquet denies this. He says it is ‘nothing short of a public misfortune’ that a writer on economics should not ‘grasp the essential sameness of the conditions under which Poor-relief is still carried on, and, so far as we can judge, always must be carried on, with those pointed out by the Report of 1834.’ But are they really the same ? Our national income is four times as great as in 1834, but our expenditure on Poor-relief is rather less. To double the number of Relieving Officers would have been a serious burden then, it would be a light one now. To find a sufficient number of educated, judicious men for the work was almost impossible then ; with a little care it could be easily done now. The causes which govern wages were then but little known ; our present knowledge is more thorough and much more widely diffused. An appeal to the far-seeing prudence of the best leaders of the working classes, which is now the mainstay of our hopes, would then have been almost without result. And last, but not least, there were then no Charity Organization Societies to share the work of investigation and relief, and to be chiefly responsible for that all-important part of it, which consists of the influence of the tender thought

and sympathy of individuals in nourishing good resolves, in strengthening character, in suggesting a new start in life and new hopes for the future, and in alleviating all manner of mental and moral suffering. For material relief does not bring happiness; it is but one of the conditions necessary for the removal of misery.

It was from Miss Octavia Hill, whom Mr. Bosanquet, I believe, agrees with me in venerating, that I first learnt to value highly co-operation between the administrators of public and private charity, and I have seldom heard any condemn it. But Mr. Bosanquet is opposed to it, if I understand rightly the rather difficult sentence in which he explains 'why Charity Organizationists refuse to supplement out-relief.' Of course public and private relief cannot legally be given together to the same person: for if a person's requirements are decided to be 7s. a week, and the Guardians discover that he is receiving an allowance of 3s. a week, whether from a Friendly Society or from a Charity Organization Society, they are bound (though this law is sometimes broken) to give him exactly 4s. I presume, therefore, that Mr. Bosanquet means that Charity Organization Societies should not co-operate generally with the officials of the Poor-law; and the reason which he gives is that they ought not to 'countenance a system which, by the fact of its needing their assistance, proclaims itself inadequate, and yet by their assistance would be facilitated and extended.' Let us consider this argument as applied to a parallel case. Public relief may be compared to railway trains confined to a few routes, but having great resources within their limits; while private charity may be compared to carriers' carts, less powerful, but travelling by routes capable of adjustment to every variety of needs. It might be argued that carriers should strike against co-operation with railways, and refuse to handle goods that have gone any part of their journey by rail, on the ground that 'a system of railways by needing their assistance proclaims itself inadequate, and yet by their assistance would be facilitated and extended.' Strikes of this kind are not unknown in history; but those who have organized them are not the leaders whom I regard as to be trusted to take a broad and far-seeing view of difficult social problems.

That there are men among the working classes who can be so trusted I am sure. In spite of occasional setbacks, their influence is increasing. We need a system of organized public and private relief in which they find a more attractive position than can be offered them by purely private corporations supported by the well-to-do for the organization of charity. By that means only, I believe, can the old-fashioned endeavours 'to raise the poor' be displaced by wiser and more effective schemes for enabling the poor to raise themselves. To the foresight, moderation, and public spirit of the working classes themselves we must trust for much of the sympathy and the force needed to assist and to discipline the Residuum out of existence.

By such methods we may hope to arrive gradually at that better state of which I spoke in my last paper, in which 'Poor-relief would no longer be needed, and all the services rendered by the State to the working classes would take higher forms.' All the good work that has been done by the Charity Organization Societies tends in this direction; and so do nearly all the efforts of those who strive to restrict the scope of public Poor-relief. It is true now, as it was in 1834, that other things being equal, those districts in which able and earnest men and women have done their best to substitute a wise private charity for out-relief, have benefited by the change; and the stories of Cookham and Southwell before 1834 are hardly less instructive than those of Whitechapel and Bradfield now. I could indeed argue, if place and time were fitting, that the lessons of these last two places are not so simple, nor so capable of general application, as is often assumed. But they do prove, that on the whole public relief in the workhouse, aided simply by large, liberal, well-organized private charity, gives a much better system for the poor, as well as for others, than the old lax administration of out-relief.

To sum up and conclude:—The teachings of experience as to the evils of lax out-relief, and the difficulties of administering out-relief at all without the aid of private workers, are in the main common ground between Mr. Bosanquet and myself. But I am not asking for any new discrimination between the deserving and the undeserving. The Charity Organization Societies discriminate at present; and many of them discriminate fairly well, though but few have the resources or the general support needed to enable them to deal effectively with nearly the whole of the task they have undertaken. To sketch, merely for the sake of illustration, the rough outlines of a possible plan, I propose that they should continue their work as semi-official bodies; that their authority and resources should be increased by their receiving from Government a distinct mandate to aid the Guardians; perhaps receiving on their Committees some working men and women representatives of the Local Authority, and having in return the power to nominate some Poor-law Guardians. They would then pass on simple cases of undeserving people to be sent to the ordinary workhouse; and simple cases of deserving and thrifty people with recommendations for out-relief, or for indoor relief in special houses where there would be more material comfort and freedom, and much greater moral cleanliness than in the ordinary workhouses. (This classification of workhouses, as Mr. Bosanquet will know, is different in kind from those which are possible with the present law; and it is, I think, needed for worthy people who cannot find homes by themselves, or with their relations.) On these recommendations the Guardians would take their own course, with or without special inquiry of their own as they chose. Complex cases, as I have already said, would remain to be dealt with as now. But when Charity Organization Societies had, by doing semi-public work, earned the right to insist on knowing what

private charity was being given in their district, complex cases would be much less complex than now.

This plan may not be the best possible, but I claim that what little experience there is of cordial co-operation between Charity Organization Societies and Guardians, tends to show it is workable. I submit that such questions as those which I asked in my last paper ought to be faced before we commit ourselves to any expensive new patch on our old system. And I believe that our first step towards finding out what is needed to be done, and what can safely be done by the State for the relief of distress, is the appointment of a Commission, which shall include among its members and its witnesses not only 'experts in the art of raising the poor,' but also men and women who have seen the working of the Poor Law and of Charity Organization Societies from below. A Commission to inquire whether the people are well shod should add to the counsel of experts in shoe-making that of people who wear the shoes and know where they pinch.

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