

**OLD AGE PENSIONS IN  
THEORY AND  
PRACTICE, WITH SOME  
FOREIGN EXAMPLES**

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Old age pensions in theory and practice, with some foreign examples by William Sutherland

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**WILLIAM SUTHERLAND**

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# OLD AGE PENSIONS

IN THEORY AND PRACTICE  
WITH SOME FOREIGN EXAMPLES

BY

WILLIAM SUTHERLAND

"This question (*i.e.* Old Age Pensions) is assuming a different shape now that it is being approached from the practical point of view. The economic doctrinaire is less insistent, and it is agreed that something must be done. Opinion is divided only as to the means and the time."—JOHN BURNS, President of Local Government Board, in the House of Commons, 10th May 1907.

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## PREFACE

**I**T is the object of this book to bring together, within small compass, the most recent information on the problem of old age pensions.

The book is in two parts. The first part contains a description of the principal pension schemes which have been proposed for adoption in the United Kingdom. The comparative importance of these is indicated, and the two principal of them—the universal scheme and the scheme of the Chaplin Committee of 1899—are investigated in detail with complete estimates of their cost. The latest official figures and information are used throughout. Finally, it is shown how much the two schemes have in common.

In the second part there is a freer discussion of the most important elements of the old age pension question ; separate chapters

being devoted to the following topics: The persons who should be pensioned, the amount of the individual pension, the age limit, the pension authority, the financial burden, the effect of a pension scheme on wages. At the end of this part a practicable pension scheme is outlined, and the results which are likely to be effected by a pension scheme are indicated briefly.

Finally in Appendix A, in a series of short articles, a succinct description is given of the State system of old age pensions in operation in France, Germany, Belgium, Denmark, New Zealand, and the Australian Colonies. These systems differ, the one from the other, and each has an interest of its own.



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