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THE DANISH POOR RELIEF
SYSTEM



THE DANISH POOR RELIEF SYSTEM

AN EXAMPLE FOR ENGLAND

BY

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PREFATORY NOTE.

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E. S.

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INTRODUCTION.



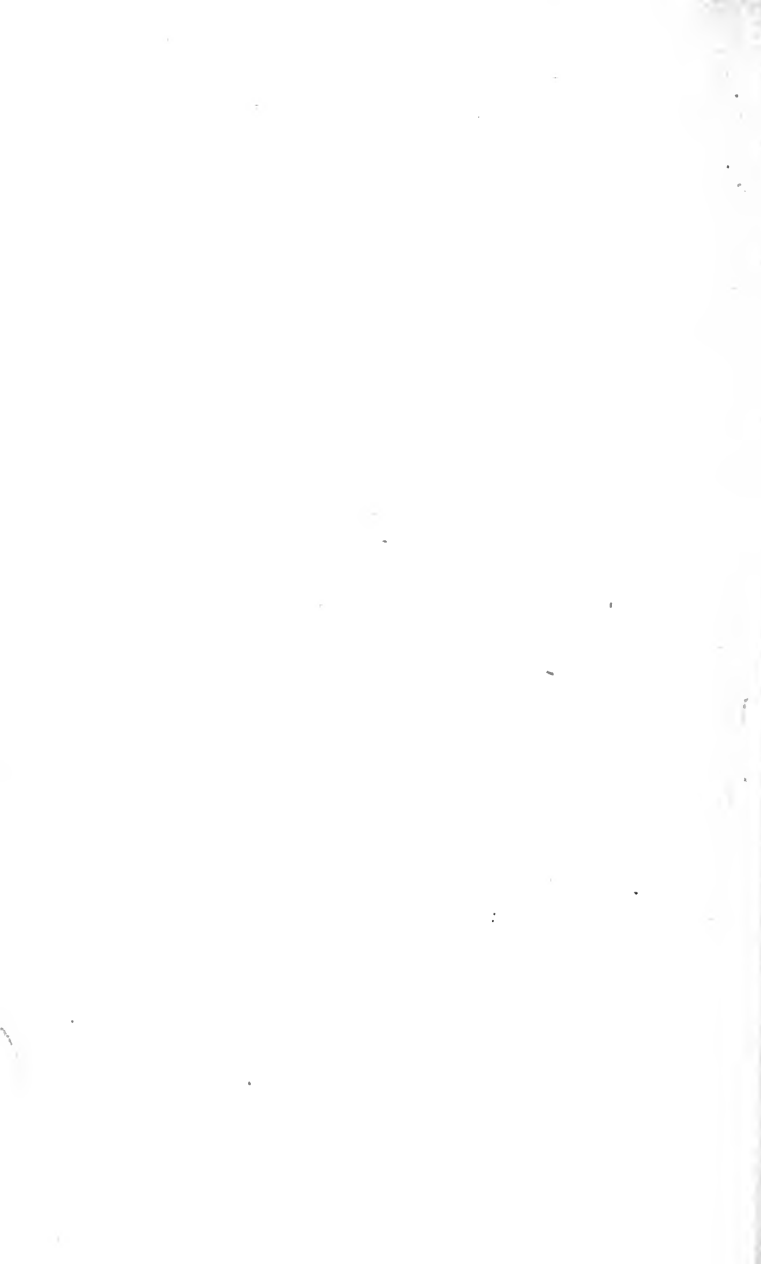
THE Danish Poor Relief system is a combination of expedients skilfully devised for securing to the destitute the treatment they individually merit. Latter-day Danes have no sympathy whatever with the all-round-equality method of dealing with paupers: as a matter of principle they object to the clubbing together of the poor of all degrees. The world would stand aghast, they argue, were all criminals, men who throw bombs and men who steal bread, to have passed on them the same sentence. Why then should all paupers, no matter how worthy or how worthless, be condemned to the same treatment, be placed on the same level, be forced to share the same home? It is opposed to the laws of humanity, so at least they maintain, to the laws of sound economy, too, to mete out the same measure to the prodigal

who has wasted his substance, and the loafer whose calling is to prey on his fellows, as to deserving old men and women who have worked hard all their days, and pinched and saved. Paupers must be sorted and classified every whit as carefully as criminals, otherwise great injustice is done: either the respectable poor are treated with unmerited harshness, or they who deserve a whipping 'scape it.

This is a subject on which for years past there has been practically but one opinion in Denmark, even among politicians; and in 1891 two laws were passed, the Poor Law Reform Bill and the Old-Age Relief Bill, for the express purpose of ensuring that every destitute person in the kingdom should, so far as possible, be dealt with according to his merits. To these measures very special interest is attached, owing to the fact that they are the first systematic attempt on the part of latter-day legislators to discriminate between paupers and paupers.

It is too early, of course, to regard the new Danish Poor Relief system as anything but an experiment. Still it is one the

working of which it behoves us as a nation to watch carefully; for, should it prove a success, it would be a solution ready to hand for two of the very problems—the problem of the worn-out worker and that of the sturdy tramp — with which we are grappling anxiously just now, a solution, too, found under conditions similar in one respect at least to those by which we are bound. The Poor Law in force in Denmark up to 1892 was practically identical with our own. Copenhagen, with its 400,000 inhabitants, is so small a town compared with London, that a system might easily work well there and yet be a failure here, it may be urged, and quite fairly. Still London is not one town now, it must be remembered, but twenty-eight separate towns; and the largest of these, Islington, has only 335,000 inhabitants, while the smallest has only some 50,000, or one-eighth as many as Copenhagen.





THE DANISH POOR RELIEF SYSTEM.

CHAPTER I.

ADMINISTRATION.

BEFORE dealing with the Danish poor relief system itself, it would be well, perhaps, to explain how it is worked, and by whom.

In all Denmark, excepting in Copenhagen, the administration of poor relief—of old-age relief as well as of pauper relief—is vested in the local authorities, *i.e.*, in rural districts in a committee of the Communal Council, and in towns, in a committee of the Municipality. These committees correspond roughly, so far as their functions are concerned, with English Boards of Guardians. Attached to many of them there is, in addition to certain paid officials, a number of

honorary officials, chosen by the members of the committee to act as their assistants. These honorary officials work on much the same lines as those at Elberfeld, visiting the poor regularly and urging them to spend wisely the relief they receive, above all to take proper care of their children.

In rural communes the Poor Law authorities are under the supervision of their *Amtraad*, or County Council, which consists of from seven to thirteen members—always of an unequal number—the majority of whom are elected indirectly by the communal authorities in the county; and the minority, directly by the landowners. The chairman of this council, the *Amtmand*, who is a State-appointed, paid official, is the higher authority to whom all appeals against the decisions of the local Poor Law authorities must be made. He, as the representative of the *Amtraad*, revises their accounts, watches over the working of their institutions, and has a voice in determining the kind of relief they administer. In provincial towns the Poor Law authorities are under the supervision of the Minister of the

Interior, who is the supreme authority for towns and communes alike in all that relates to poor relief.

In Copenhagen the administration of poor relief is entirely in the hands of paid officials, highly trained experts for the most part. This administration, as well as that of old-age relief and the control of all the public charities and charitable institutions in the city, is vested in a department presided over by the Third Section Burgomaster, who is appointed to his office by the Municipal Council, subject to the veto of the King, and holds office practically for life ; for although the council may dismiss him, if they do so without the consent of the King, they must continue to pay his salary. This Burgomaster is directly responsible to the Municipal Council as the representatives of the ratepayers, and to the City President as the representative of the State, for the right doing of the work of his department. He is the caretaker of the poor of all degrees ; all who are in need of relief must apply to him—through his deputies, of course ; and he is answerable alike to the town and to the

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State for the measure meted out to them. Should too much be given, or too little, should a worthless loafer obtain a grant in aid, or a deserving old couple be left on short commons, it is he, as Director of the Poor Law department, who is called to account.

For Poor Law purposes the city is divided into twelve districts, and these twelve districts are arranged in three groups, each group containing four districts. A district is under the care of a District Superintendent, and a group is under that of a Group Inspector. Both the Superintendents and the Group Inspectors are always specially trained for their work, and devote to it the whole of their time. A Superintendent is responsible to his Group Inspector, and through him to the Burgomaster, for the administration of the relief granted in his own district. He and his assistant officials are in close touch with the poor of this district ; they go about among them in much the same way as the Charity Organisation officials go about among the poor in London, investigating the causes of poverty as well as relieving distress. As they act in concert with the

police, they know the past histories of the people with whom they have to deal; they know, too, the lives they lead and the amount of their earnings. Thus it is difficult for even the most skilled of professional beggars to impose on them; and when they help, they can adapt what they give to the real necessities of the case. A District Superintendent has nothing whatever to do with either old-age relief or the public charities; it is only pauper relief that he distributes. His work, therefore, lies for the most part among the lazy, the thriftless, and the worthless; and when he comes across any of the respectable poor in need, instead of relieving them himself, he places them under the care of the special officials whose duty it is to look after them.

A Group Inspector is directly responsible to the Burgomaster for the Poor Law administration of the four districts that form his group. He watches over the Superintendents, sees that they do their work properly, and revises their accounts. At the same time he is the chief of the special bureau that administers the Old-Age Relief

Law in the four districts. It is to him that all claims for this form of relief must be sent; and it is he who decides primarily whether they are, or are not, admissible. The three Group Inspectors are the special guardians of all the respectable aged poor in the city, just as the twelve District Superintendents are the guardians of all the paupers.

CHAPTER II.

GENERAL PRINCIPLES.

THE fundamental principle of the Danish Poor Law is that every destitute person has a right to relief. In no other country is this right expressly affirmed, although in England it is tacitly admitted, as providing for those who are unable to provide for themselves is declared to be the duty of the State. Nor is it only in recent days that this right has been recognised in Denmark. According to tradition, it was conceded in very early times; and it was certainly affirmed, with all due solemnity, in 1683. "He who cannot maintain himself or those dependent on him"—so runs the law passed in that year—"has the right to relief at the cost of the community, providing there be no other person responsible for his maintenance." The community must grant relief to all applicants who require it; they have not the power to refuse to

support those who cannot support themselves. This is a point on which every Poor Law ever passed in Denmark is quite explicit.

But although they must grant relief, the law allows them to attach conditions to what they grant. "In order that the Poor Law authorities may secure the right spending of the relief given, that they may compel paupers to be industrious, and prevent their committing offences and indulging in vices which would defeat the object for which the relief is granted, the said authorities are vested with special rights of surveillance and control over all who receive poor relief." Further, "in order that the burden entailed by the universal right to support shall not become altogether too heavy to be borne, the law secures to them"—*i.e.*, to the Poor Law authorities—"the right to exercise very great power over all who receive support." By the law of 1891, on which the present relief system is founded, it is expressly enacted that "he who receives relief must submit to the restraints"—"to the hemmings in of his personal liberty," would be a more exact rendering of the term—"which the law

imposes." And the framers of the law have taken good care to make these restraints real restraints, restraints of a kind to which no man submits willingly. So ingeniously, indeed, have they done their work, that, when the recipient belongs to the worthless class, what they give with one hand they, in a measure at least, take away with the other.

Under the new system the old right is left intact. Every Dane has still the right in case of need to be supported by the community, if he cannot, or will not, support himself. Only, if he avails himself of this right, he forfeits at one fell swoop many other rights ; for, assuming he is not qualified to be a pensioner, he becomes a pauper, and in his part of the world a pauper is a bondsman. And this is only just ; for in Denmark it very rarely happens that any one is a pauper except by his own fault. One of the most interesting features of the Danish relief system is the infinite trouble that is taken to prevent any person who deserves a better fate from becoming a pauper owing to misfortune, temporary distress, illness, or accident.

CHAPTER III.

TEMPORARY RELIEF.

IN England hundreds of men and women drift into pauperism every year, just because there is no one to give them a helping hand when misfortune befalls them. Illness comes, or perhaps they are "frozen out," or their factory is suddenly closed, and they have no work to do. Their savings are soon all spent; then, unless they belong to a club—and there are very few women, at any rate, who belong to clubs—they fall behindhand with their rent; the landlord seizes their goods and chattels; and they betake themselves to the casual ward. As often as not they have no alternative. Thence to the workhouse is but a step; and, once in the workhouse, they are pauperised. Meanwhile the Poor Law officials, however willing to help, are powerless; it is no business of theirs to interfere.

In Denmark, however, things are managed

differently ; there the fact is recognised that it is better to spend money on warding off pauperism than on relieving paupers. In England no man would even dream, if trouble came upon him, of turning to a Poor Law officer as to a friend for advice, or of applying to him for a loan, or a gift, wherewith to tide over evil days. But in Denmark this is often done, for there a Poor Law officer is looked upon as one whose special duty is to help the poor in all ways, but above all to help them not to become paupers. It is part of his regular business in life to act as general adviser to those who are just hovering on the brink of pauperism, especially to such of them as would work gladly, could they but find work to do. One of his recognised functions, indeed, is to put them in the way of finding work by telling them where there is most chance of its being found. Then it is his duty under the law to provide housing, at a reasonable rent, for all the working men and women who, although they have the money wherewith to pay for it, cannot find it for themselves ; and, in order to do this, he may, if necessary,

expropriate landlords who refuse to accept these people as tenants. He must even find a shelter, and not in a workhouse, for tramps, if they can prove they are *bonâ fide* working men in search of employment. In many towns there are special lodgings to which he may send them. In Copenhagen beds are provided free for a thousand respectable wayfarers ; and at a small charge, for twelve hundred more.

In every town and commune throughout Denmark—excepting in Copenhagen, where each parish has its own Free Fund, under the control of the parishioners—there is a special fund, a “Free Fund,” for the relief of deserving persons in temporary distress ; and help granted from this fund carries with it neither the stigma nor the disabilities entailed by pauper relief. If, therefore, a respectable man who is destitute through no fault of his own, can show, when he brings his case before the authorities, that with a little help he will be able to earn his own living again, instead of pauper relief being given to him, he receives a grant out of this special fund. But, even supposing the money granted be out of the ordinary Poor Law

fund, it is not necessarily regarded as pauper relief. According to Danish law, persons "stricken by the hand of God" are not paupers, no matter how much help they may receive. A man may send his idiot child to an institution, where it is maintained entirely at public expense, and yet retain all his rights as a citizen; and the same rule holds with regard to the blind, the deaf and dumb, the consumptive, the epileptic, and the crippled. Money given to shipwrecked mariners to help them on their way, or to persons to provide themselves with shelter when burnt out of hearth and home, is not counted as pauper relief, nor is that granted during an epidemic.

Even in cases of ordinary illness the patient, providing he belong to a sick club, may obtain from the Poor Law authorities any additional help he may require, either for his own cure or the support of his wife and children, without becoming a pauper. Medical relief is never pauper relief, nor is money granted for the maintenance of the families of conscript soldiers engaged in the service of their country.

As for the aged respectable poor, the worn-out workers, they, as we shall see later, are treated as a class apart, and have nothing whatever to do with the Poor Law. They are what our Elizabethan legislators used to call the "poore by impotencie," just as persons smitten of God are the "poore by casualtie"; and in Denmark it is not such as they who are paupers, but only the "shiftless poore, the rioter that consumeth all, the vagabond that will bide in no place, and the idle person"—folk who will neither work nor want, in fact. And if it is counted the duty of the Poor Law official to help genuine work-seekers, it is counted his duty, too, to wage war against the whole loafer tribe, to worry and harry them without mercy; and this the Danish law enables him to do in a singularly effective fashion. A German Poor Law official, who paid a visit to Denmark some time ago, was seized with admiring wonder when he heard how vagrants were dealt with there.

CHAPTER IV.

CHARGEABILITY.

EVERY town or commune is primarily responsible for its own poor, but for its own poor alone. If, therefore, a destitute person applies to the authorities for relief, the first question that arises is whether he has, or has not, a right of settlement in their district. This can easily be decided, as the Danish law of settlement is very simple. Every child has a right of settlement in the place where, at the time of his birth, his father—or, if illegitimate, his mother—had a right of settlement; and this he keeps until he has acquired another. Until he has completed his eighteenth year, he acquires a settlement wherever his father—or, if illegitimate, his mother—acquires a settlement; and after that age wherever he himself resides uninterruptedly for five years, providing that during these years he does not receive poor relief.

Once the settlement question decided, the authorities have to find out whether the applicant has not some relative bound to support him. Here again their task is no difficult one, for by Danish law the cases in which persons can be compelled to support others are limited. A man is responsible for the maintenance of his wife, and for that of his children, grandchildren, stepchildren, and adopted children until they are eighteen. He is also responsible for half the cost of the maintenance of his own illegitimate children; and, oddly enough, for half the cost of the maintenance of any illegitimate children his wife may have. On the other hand, he is not responsible for the maintenance of his parents or grandparents, and he cannot be compelled to contribute one penny towards their support. A woman is responsible for the maintenance of her children, grandchildren, stepchildren, and adopted children until they are eighteen; and also for that of her husband. A husband, however, cannot himself claim maintenance from his wife; it must be claimed for him by the Poor Law authorities.

Thus no one, unless a married woman, a married man, or a child, can legally have a claim for support on any one but the authorities.

CHAPTER V.

STATUS OF THE PAUPER.

PAUPER relief, whether granted in money or in kind, is in Denmark regarded not as a gift, but as a loan ; he, therefore, who receives it, becomes from the moment he does receive it, debtor to the community, a man under special obligations to his fellows. The community may, it is true, remit his debt ; indeed, they must remit it, if at any time he can prove that there is no chance of his ever being able to repay it ; and also that, during five years at least from the day he last received relief, he has supported himself and his family without help of any kind, leading an orderly, sober, and industrious life the while. Still, in theory at any rate, he is expected to repay sooner or later every farthing ever granted to him ; and until he does repay it, or it is remitted him, he forfeits certain of his rights as a citizen, and

his freedom of action is curtailed. For instance, he may not vote at any election, or take any part directly or indirectly in public affairs; also he may not marry without the express consent of the local authorities; and any priest, pastor, or registrar who marries him, is liable to a heavy fine. He is under the same disabilities even if it is not he who has received the relief, but some one for whose maintenance he is responsible. Supposing a man has refused to provide proper support for his wife or children, and they have obtained help from the pauper fund, until he has repaid in full what they have had, he is regarded as a pauper and is treated accordingly. If it can be proved that at the time when he refused to support them he had money in his possession, he may be sent for six months to a penal workhouse, or pauper's prison. Any man who leaves his family unprovided for may, if they obtain relief, be treated as a pauper and sent to a workhouse, even though he himself has expressly refused to apply for, or to accept, relief. Denmark is the one country in which persons can be forced to

go not only to a penal workhouse, but to an ordinary workhouse. By the Act of 1891 the right of Poor Law authorities to send a man to the workhouse against his will, is expressly recognised; and they are authorised to employ the police for this purpose.

As for persons actually in the receipt of pauper relief, not only are they prohibited from marrying and from voting, but they are required to demean themselves in all respects as seems good, not in their own eyes, but in the eyes of the community. "Every person who receives relief shall," the law decrees, "during the time he does receive it, be under the surveillance of the Poor Law authorities," *i.e.*, the representatives of the community. By the Act of 1891, as by every other Poor Law ever passed in Denmark, the local authorities are required "to take measures to secure that destitute persons be not left without the necessaries of life, or, in case of illness, without proper treatment and nursing." They must house these persons, feed them, clothe them, and tend them, unless they prefer to provide them with the money wherewith to house, feed, clothe, and tend

themselves; but, subject to two conditions, they have practically a free hand to carry out their duty in their own way, and on their own terms. These conditions are that they may not "farm" out the paupers in their charge, and that they may not send them to live with each of the ratepayers in turn, according to the old Scandinavian pauper relief method. They may make any other arrangement they please, subject, of course, to the approval of the higher authorities, *i.e.*, the County Council or, in the case of towns, the Minister of the Interior.

Thus it is the Poor Law authorities who decide where a pauper shall live, whether in his own district or in another district, in his own house or in a workhouse, and if in a workhouse, whether in one of the first, second, or third class; for in Denmark there are workhouses and workhouses, as will be explained presently. The Poor Law of 1891, s. 29, implies, it is true, although it does not expressly enact it, that if the case of an applicant for relief is suitable for out-relief, out-relief is to be given to him; but this provision confers on him no great

benefit, as it is, of course, the Poor Law authorities who decide whether his case is, or is not suitable for out-relief; and although he has the right to appeal against their decision to the higher authorities, it is one not much worth having, as these higher authorities think not twice but many times, before interfering with local authorities in matters of this kind.

Even if the local authorities grant him out-relief, he is still completely under their control: they tell him what he must do and what leave undone—cast his lines of life for him, in fact. He must work to the full extent of his strength. This is a point which the law itself decides; for, while it lays on the authorities the duty of providing him with work, if he have none, it lays on them also the duty of forcing him to do it. He must work. And if he cannot find work for himself, he must do that which they give him to do, and with all diligence; otherwise he will speedily be lodged in a penal workhouse. Nor is it only idleness that is punished in him more than in others; many offences, not in themselves very serious, are treated in his

case with great severity. If, for instance, he is disorderly in his conduct or defiant of the authorities, if he drinks, if he disobeys the orders of his employers, or if he quits work without permission, he may be sent to a penal workhouse. If he wastes his allowance, it is taken from him at once; if he spends an undue amount of it on himself, to the detriment of his wife and children, not only is it taken from him, but he is sent to the workhouse. If he ill-treats his wife or those dependent on him, he is condemned either to six months in a penal workhouse, or to solitary confinement in a prison, with bread and water for his diet. If he neglects his children, if he allows them to stay away from school or to beg, or if he sets them a bad example, they are removed from his care, and he is sent to the workhouse. Then, while they are living with him, he is not allowed to interfere in any way with their education; nor is he allowed to have "conscientious objections" to their being vaccinated, or their undergoing any operation the doctors may deem advisable. He is not even allowed to pawn, without the

consent of the authorities, his own goods and chattels.

Thus his lot even as an out-pauper is by no means an enviable one. If he is discontented with it, however, he may at any time betake himself to the workhouse. Indeed, if he is fairly young, betake himself there he must before long, unless he walk his shoes very straight. And when once he is there, the length of his stay depends not on his own wishes, but on the way he behaves himself and the amount of work he does. For he cannot take his own discharge, and to abscond is a crime that may be punished with six months' imprisonment in a penal workhouse. Thus in Denmark there is no chance of playing that in-and-out game so dear to the hearts of the pauper tribe in England: every man who crosses the threshold of a Danish workhouse remains there until the authorities decide that it would be well not only for him, but for the community at large, that he should depart. He may indeed appeal to the chairman of the County Council if he thinks either that he has been sent there, or is being

détained there, unjustly ; but, for the chairman to interfere on his behalf, he must be able to prove that he is in a position to support himself, his wife, and his children, if he have them, without help, *i.e.*, that he has regular work to go to, or else that he has money enough to tide over the time until he finds work.

Of all the various powers the Danish Poor Law authorities possess, this power of detaining workhouse inmates is the one undoubtedly to which they themselves attach most importance. They look upon it as by far the most valuable weapon they have wherewith to battle against pauperism. Were they without it, it would be quite impossible for them, they maintain, to cope effectually with paupers of the worse sort. Danish workhouse officials go even further : a workhouse, they hold, loses all value either as a destitution test, an educational force, or as a punishment, if they who resort there are free to betake themselves off the day the fancy seizes them.

CHAPTER VI.

CLASSIFICATION OF PAUPERS.

ALTHOUGH all paupers in Denmark live in bondage, it by no means follows that they are all treated alike, or that any of them are treated with undue harshness. On the contrary, they are most carefully sifted, sorted, and classified, and this for the express purpose of enabling the authorities to deal with them according to their merits. In London, if a man of fifty applies for relief, he is sent off straight to the workhouse, no matter whether he be a scoundrel of the lowest type, a lazy ne'er-do-well, or a respectable artisan who is out of work. As often as not the relieving officer does not even take the trouble to inquire what his past life has been. Why should he, indeed? for, however deserving the man may be, he must send him to the workhouse, as there is no other place where he can send him, and

he is not allowed to give him out-relief. In Denmark, however, things are different. There the relieving officer, with the help of the police if necessary, is bound to make a careful investigation into the character and past life of every one who applies to him for relief. Then, if a man's record prove thoroughly good, and he can show that it is only temporarily that he requires help, a grant is made to him, as we have seen, out of the Free Fund. If, however, his record, although good, is not immaculate, and it seems probable that he may require help, not for days, or even weeks, but for months, he is given out-relief. Applicants who belong to the doubtful class, who are lazy and thriftless, perhaps, rather than vicious, are sent to an *Arbejdsanstalt*, or workhouse, unless they be old and feeble, in which case they are lodged in a *Fattighus*, or poorhouse; while applicants of the worst sort of all, the drunken, vicious, and degraded, are sent to a *Tvangsarbejdanstalt*, or penal workhouse. Thus, whereas we in England have practically but one method of dealing with the destitute, the Danes have no fewer than five; they have six, indeed, if

old-age relief be counted; and, whereas we have but one kind of workhouse, they have three kinds, nay, with old-age homes, four.

CHAPTER VII.

THE POORHOUSE.

EVERY town or commune in Denmark has, quite apart from its workhouse, a poorhouse, which serves as a home for such of its paupers as are fairly respectable, and either old or incurably invalided; and as a convalescent home for such of them as are feeble. Paupers—not old-age pensioners, it must be noted—to whom out-relief would be given were it not that they have no one to take care of them, and are too feeble to take care of themselves, are sent to the poorhouse; and so sometimes are widows with children. The disreputable cannot be lodged there, however, as, by Danish law, the poorhouses are reserved for respectable old folk, or persons too feeble to work, and for children; while persons “who, owing to their quarrelsomeness, idleness, drunkenness, or immorality, would cause disturbances and set a bad example,” are expressly excluded. In cases

of necessity these persons may, it is true, be admitted, but only until other arrangements can be made for them ; and while there they must be kept entirely apart from the other inmates. The same rule applies to imbeciles. They may be lodged in a poorhouse, but only until arrangements can be made for placing them in a more suitable institution ; while, as for lunatics, they may not be lodged there at all. And local authorities are not tempted there, as they are here, to class the insane as sane ; because the insane, instead of costing them more than the sane, cost them considerably less. Half the expense of the inmates of lunatic asylums and similar institutions is defrayed by the State ; and in rural communes one-fourth, by the county as a whole.

In country districts these poorhouses are as a rule somewhat primitive places, merely old homesteads, or perhaps a little group of cottages ; and the only officials employed are a man and his wife, who act as caretakers ; and, with the help when necessary of a nurse, look after the inmates generally. As befits retreats which afford shelter only to

the feeble, the food is always good, and life is rendered as easy and comfortable as possible, no attempt being made to enforce any special discipline. In towns, of course, things are different; there poorhouses are well-organised, carefully managed institutions. The Copenhagen poorhouse, the *Almindelig*, as it is called, is a model institution, the very best of its kind in all Europe. It is a fine building, large enough to provide accommodation for nearly two thousand inmates; and it stands in a beautiful garden in the Norré Allée, one of the pleasantest parts of the city. The men live on one side of the house, the women on the other, while twenty-four rooms are reserved as married couples' quarters, and a special wing is set apart as a home for incurables. The whole place is comfortably furnished, well warmed, and well ventilated. There are two large smoking-rooms, a library containing some two thousand volumes, and in the attics there is a theatre, where, to the great delight of the inmates, entertainments are given from time to time.

Although all who live in the *Almindelig*

are of course paupers, and either old or feeble—most of them, indeed, are both old and feeble—they are divided into three classes. In the first class are placed the very respectable, they who have perhaps just missed ranking as old-age pensioners instead of paupers; in the second class, the fairly respectable; and in the third class, those who have been weighed in the balance and found wanting. And although all the inmates alike are well fed, well clothed, well cared for, and kindly treated, the first-class inmates have many more privileges—are allowed more freedom, and are shown more personal consideration—than the second class; and the second class, than the third. The third-class inmates, indeed, have no privileges and no freedom. They are entirely separated from their fellow-inmates, and even take their walks in a part of the garden specially reserved for them. No one need remain long in the third class, however, as, if he conducts himself properly, he is soon promoted to a higher class; just as any one in the first or second class, who conducts himself badly, is degraded to one lower.

None of these people are forced to work ; still they may work if they choose, even for outsiders ; and some few of them do. There are old women there who knit stockings or do needlework, and old men who make shoes and many things besides ; and any little money they may earn in this way is their own property—they may spend it on anything they like excepting unwholesome food or intoxicating drink. Most of them, however, who are able to do a little work, do it for the institution ; they give a helping hand in the kitchen, or in the garden, or with the house-cleaning ; and for whatever they do they are paid. The wages they receive are a mere pittance, of course, a few pennies a week ; still, the fact of being able to earn anything, of being able to own anything, is to some of them a source of much delight. According to our English Poor Law, a pauper can own nothing : whatever he earns is the property of the Board of Guardians.

CHAPTER VIII.

THE WORKHOUSE.

EVERY Danish town or commune is now required by law to be either the owner, or the part owner, of a workhouse. A fairly large town has always a workhouse of its own; while a small town or a rural commune has, as a rule, only part of one. The usual arrangement is for three neighbouring communes—or a town and two or more communes—to unite and build a workhouse for their joint use. In this case the cost of building the institution, as well as its fixed working expenses, its officials' salaries, etc., when built, is divided among the three communes—or the municipality and the communes—each commune paying a sum proportionate to its population. Each commune pays also a sum, calculated on a fixed daily tariff, to defray the cost of food, clothing, etc., for every inmate whom it sends to the workhouse, so long as he

is there. The place is managed by a paid director, who is responsible for all that takes place there to a committee consisting of three honorary members, one chosen by each commune. These honorary members are, in the case of a town workhouse, responsible to the Municipality, who in their turn are responsible to the Minister of the Interior. In the case of a country workhouse, they are responsible to the Communal Council, who are responsible to the County Council. A town workhouse must be inspected and certified by a representative of the Minister of the Interior; and a country workhouse, by the County Council, before it can be used; and the rules and regulations in force in the former are drawn up by the Minister; and in the latter, by the County Council, subject to the Minister's approval.

A Danish workhouse may be either an *Arbejdsanstalt* or a *Fattiggård*. Under the new system the two institutions are organised on the same lines and are subject to the same discipline, the only marked difference between them being that in the case of a *Fattiggård* the inmates work on the land, whereas in an

Arbejdsanstalt they are employed in workshops. So far as the purpose for which they are organised is concerned, they correspond roughly with the able-bodied wards of our English workhouses; but they differ from them widely in the way they are managed. In Denmark all paupers above eighteen may be sent to a workhouse, and if they are able-bodied they are sent there as a rule. When they go they take with them a document in which is given a short account of their past lives and present circumstances; for the inmates even of workhouses are classified according to their merits, the more worthy (among them being kept apart from the less worthy, and allowed certain privileges. They may, for instance, go out one day a week to look for work; they may, too, have visits from their friends; and the letters they write and receive are not read by the officials. All the inmates alike are required to work to the full extent of their strength for eleven and a half hours in summer, and ten in winter, and on the piecework system, whenever possible. In return they are provided with board and lodging; and, if they behave

well, with a small money allowance, not more than sevenpence or eightpence a week, half of which they may spend, if they wish, on procuring for themselves little extra comforts, such as tobacco and coffee. They are also given opportunities of working overtime if they choose; and as they are paid for what they then do, they are in this way enabled to lay by a little fund wherewith to start life again on their own account. For they are not allowed to spend what they earn unless it be on clothes: they must let it accumulate in the hands of the officials until they leave the workhouse, when it is given to them. One of the conditions, indeed, under which they do leave, it must be remembered, is that they have money to take with them so that they may pay their way when they go.

So long as they do their work and conduct themselves well, they are all alike treated humanely, and even with a certain amount of consideration, but any attempt at idling is put down with a firm hand. If, when the weekly reckoning day comes round, a man has not done his appointed task, he is told that during the following week he

must do what he has left undone as an extra task. If, when the second reckoning day comes round, he is still behindhand with his work, he is censured and warned ; and if he is not already in the lowest class, he is put there. Then unless he mends his ways, and at once, he is sent to a penal workhouse ; and, as a choice of evils, even the veriest loafer prefers working to being sent to a penal workhouse, an institution to which he objects much more strongly than he objects to a prison.

Idleness is not the only offence for which workhouse inmates may be sent to a penal workhouse. By the law of 1891 it is enacted that this punishment may be inflicted by Poor Law authorities, acting in conjunction with the chief of the police, on such of them as are " guilty of breaches of order or of morals, or of disobedience, insubordination, drunkenness, quarrelsomeness, idleness, leaving the workhouse without permission, damage to property, or other irregularities public or private." And the mere fact of there being a penal workhouse to which they may be sent, has a most wholesome

effect on the demeanour of paupers of the unruly class when in the ordinary workhouse.

Copenhagen has two large workhouses, the better and the worse as they are called. The St. Johnner Stiftelse, the better of the two, is reserved for persons who stand at the parting of the ways, as it were, for those who, although destitute, and that, perhaps, through their own fault, are still capable, in the opinion of the authorities, of becoming again, with a little fostering care, respectable, self-supporting citizens. To be sent to the St. Johnner is no punishment, but rather a favour; and no one is allowed to remain there long, or to remain there at all unless he behaves well. All the inmates are classified not, however, according to their merits, excepting in so far as industry is a proof of merit, but according to the quantity and quality of the work they do. When a man arrives he is put into the third class, but he is expected to work himself into the first with all possible speed; and if at the end of six weeks he is still, owing to his idleness, in the third, he is transferred to the worse workhouse, the Ladegaard.

All classes alike are paid for what they do, the first-class inmates, at a higher rate than the second; and the second, at a higher rate than the third; but only a small percentage of what they earn is given to them while they are in the Stifelse, the rest being kept back until they leave, so that they may then have something with which to begin life again. All the time they are there they are expected to be on the alert to find work for themselves; and when it is known that there is work to be had, they are allowed to go out on the chance of obtaining it. Should they not return at the appointed time, or should they return intoxicated, or should it be proved that they have devoted the time granted them to other purposes than work-seeking, they are put in the third class and imprisoned. If this happens three times they are sent to the Ladegaard. As soon as a man has saved seven kroner (about seven shillings and ninepence) he is expected to leave the St. Johnner; and if at the end of four months he has not saved this sum, he is handed over to the Ladegaard authorities, unless, indeed, he can prove that he has regular work to go to.

At the Ladegaard workhouse the discipline in force is much more severe than in the St. Johnner ; still even there, so long as a man works hard and behaves himself in a quiet orderly manner, he has no reason to complain of his treatment ; for although he is a prisoner and must demean himself as such, he is well fed and made fairly comfortable. Besides, what is much more important, he is given the chance of securing while there the means wherewith to make a fresh start in life ; for in the Ladegaard, as in every other workhouse in Denmark, the inmates are able to earn money for themselves if they choose to be industrious. Both at the Ladegaard and at the St. Johnner there are workshops of every kind, all carefully organised and managed by industrial experts, according to the most approved modern principles. Tailoring, shoemaking, carpentering, bookbinding, weaving, glass-blowing, metal-working, and locksmiths' work, are always carried on there ; and there is generally building, painting, and paperhanging to be done. Thus trained artisans when they go there, instead of being forced to pick

oakum or break stones to the detriment of their manual dexterity, are at once set to work at their own calling, to the benefit of course of the community. In 1902, after all expenses were paid, the net profits of the Ladegaard workshops amounted to 70,000 kroner; and the full cost per head of the inmates—the cost not only of food and clothing, but of surveillance, of everything in fact—was only elevenpence farthing a day.

CHAPTER IX.

THE PENAL WORKHOUSE.

THE Danish *Tvangsarbejdsanstalter*, or penal workhouses, are admirable institutions, excellent in organisation, and most carefully managed. A penal workhouse, although it serves as a paupers' prison, is not maintained primarily for the punishment of unruly workhouse inmates, but for that of professional loafers, vagrants, and the like, men and women whose one object in life is to live at the expense of their fellows, and whom nothing but sheer force will ever induce to do an honest day's work. In England these people wander about the countryside with their children at their heels, selling combs or bootlaces, and extorting alms by the pitiful tales they tell of the agonies they have just gone through in the hospital. They go tramping about from workhouse to workhouse, and wherever they are they drive

the officials to despair ; for their influence all round is demoralising, as work they will not, no matter what may be said or done. In Denmark, however, vagrants' lines are cast in less pleasant places ; there no sooner are they caught than they are packed off straight to a penal workhouse, where they must earn their dinner every day before they eat it, and it is not a luxurious meal even then. And there they must stay not for a few days, or even a few weeks, but for six long weary months, with the prospect always before them, too, of being at the end of that time not set at liberty, but merely transferred to a workhouse, where they may be detained until, by dint of sheer custom, they have overcome, in part at least, their old dislike of work, and are prepared to make an effort to earn their own living.

Already in 1860 a law was passed by which it was enacted that vagrants, beggars, and all destitute persons who, being without work, left undone the work given to them to do by the authorities, might be sent to a penal workhouse, instead of being sent to prison. At that time, however, the measure

had but little effect ; for, although there were even then penal workhouses in Denmark, they were few and far between ; and it was not until the 1891 Poor Law came into force, that every town or commune was compelled to have one of these institutions to which it could send its vagrants. The result of this arrangement is that vagrancy as a recognised profession is practically extinct in Denmark. Wherever a penal workhouse was opened, the number of vagrants at once decreased rapidly, and with it of course the cost of pauperism. Some of the new workhouses are now built with a penal workhouse attached ; but the two institutions are always kept separate, and the inmates of the one are never brought in contact with the inmates of the other.

Excepting in the case of Copenhagen and some few towns, a penal workhouse is the joint property of a whole district, generally of a whole county ; and all the expenses connected with its building and upkeep, including the officials' salaries, fall on the county as a whole. The county must defray, too, the cost of the food and clothing of the vagrants and other inmates



sent there by magistrates, that is of all the inmates excepting those sent by the Poor Law authorities for "reprehensible conduct while in the receipt of relief." For these inmates, "the refractory paupers," the communes pay, each commune paying for as many as it sends at a fixed rate per head and per day. The average full cost per head in a Danish penal workhouse is about tenpence a day.

Penal workhouses are under the surveillance, not of the Home Minister, but of the Minister of Justice, who draws up the rules in force there, and sends round inspectors to see that the rules are obeyed. The discipline maintained in these places is extremely strict; insubordination is put down with military sternness, and laziness is punished with solitary confinement. The inmates may not see visitors, they may not smoke, and any letters they write or receive must be read by the officials. They pass their day under lock and key; what walks they take are in a courtyard; and they sleep in cells. They may indeed, if the authorities think it advisable, be forced also to pass their

days in their cells, during two out of the six months their sojourn in the house lasts; and if they are very unruly they may be put into a strait jacket. Meanwhile they are kept hard at work for eleven hours and a half a day in summer, and ten hours in winter; and although if they work well they can earn a little money (fivepence a week), they are allowed to spend only half of their wages, and must save the rest until the time comes for them to leave the institution.

In some respects the penal workhouse in Copenhagen is less interesting than the similar institutions in the provinces, which are for the most part new. There is an excellent penal workhouse at Korsör, while perhaps the best small one in all Denmark is at Randers. Under the old Poor Law system Randers was much pestered with vagrants and unruly paupers. Some fourteen years ago, therefore, being an enterprising little town, it organised this penal workhouse as an experiment. The place is quite small, only large enough to house nine inmates, thus giving signal proof that its builders understood tramp nature, for it has never yet been

full. The mere fact, indeed, of there being a penal workhouse in the town was found to be enough to put vagrants to flight, and to make paupers of all sorts anxious to cease to be paupers. During the first year it was open, only five persons were sent there, and the average number of inmates in the ordinary workhouse went down from twenty to fourteen. At the present time this institution, with its nine beds, serves as a penal workhouse not only for Randers, but for Hobro, Grenaa, and Ebeltoft as well—for the whole district in fact.

In this penal workhouse a special arrangement is in force by which a vagrant who is sent there for the first time, and who is young, sleeps, lives, and works in his cell the whole time he is there, not as a punishment, but as a precaution against his being demoralised by the older inmates.

Although penal workhouses are maintained for the special benefit of vagrants and refractory paupers, they are not reserved for them exclusively; aliens may also be sent there. In Denmark all working-class aliens are scanned with critical eyes, and to such among them as are destitute, or on the verge

of being destitute, no toleration whatever is shown. Expulsion is the primary remedy, and anyone who crosses the Danish frontier after he has once been expelled, may be sent to a penal workhouse for a year. Now a year in one of those institutions is a fate which even the most audacious of aliens does not risk willingly. Thus not the least of the advantages Denmark derives from having penal workhouses is that they keep her free from immigrants of the undesirable class.

CHAPTER X.

CHILDREN.

THE Poor Law arrangements in force in Denmark with regard to children, although excellent as a whole, are, it must be admitted, in one respect at any rate, by no means satisfactory. There are no barrack schools there, it is true, and that in itself must be counted unto the authorities as a merit; but on the other hand parents who go to the poorhouse take their children with them; and children are even sent there alone sometimes. Both in towns and country districts, indeed, destitute children are as a rule lodged in the poorhouse until some other arrangement can be made for them. They live apart from the other inmates, it is true, and go out every day to the ordinary communal schools, if in the country, or to the free schools, if in towns; still, even under the best of conditions, a poorhouse is not a suitable home for them.

All children who are supported by the community, no matter whether living with their parents or not, are, until they are eighteen, under the special guardianship of the authorities, who have the right to remove them from their parents' keeping, if their parents allow them to stay away from school, send them out to beg, neglect them in any way, ill-treat them, or set them a bad example. By a law passed in 1888 it is enacted that all children who are not being relieved together with their parents, must be boarded-out, provided suitable homes can be found for them; also that they shall, whenever possible, be boarded-out with someone who keeps a cow. If suitable homes cannot be found for them, they may be lodged in schools or poor-houses; but otherwise the law decrees that they must be boarded-out, unless they be specially afflicted, or specially depraved, in which case they may be sent to institutions. Even before this law came into force, the children of the State could be, and most of them were, boarded-out; but now boarding-out is the rule throughout the kingdom. Copenhagen was supporting last year 685

children, exclusive of those only temporarily under its care ; and 625 of them were boarded-out, all in the country. These children are under the special guardianship of the pastor of whatever village they are sent to, under the surveillance, too, of some lady or ladies living there, and a Department Inspector pays them a visit from time to time to see that they are being properly taught and well cared for. The children remain with their foster parents until they have completed their fourteenth year, when the boys are apprenticed—to dairy farmers more often than not—and the girls are sent out to service.

For the deaf and dumb special arrangements are made. On August 23rd every year, the Governors of the counties summon parents who have deaf and dumb children, eight years old, to take them at once to the State deaf and dumb school; and the parents must obey, whether they wish it or not, unless they can prove they are having the children properly educated at home.

The results obtained from the boarding-out system of training are decidedly satis-

factory : taken as a whole the State children of Denmark are as strong, healthy, alert, and intelligent a set of little beings as one could wish to see. So far as an outsider can judge, they bear no trace whatever of the pauper stamp, but are in all ways the equals of their non-pauper schoolfellows and play-mates. They seem to take their places almost from the first as members of the family of their foster-parents, and to go share and share alike with them in all respects ; just as, when the time comes for them to turn out into the world, they take their places side by side with other apprentices and workmen, on terms of perfect equality. Thus, as they are practically absorbed by the rest of the population, there is never any question of their forming a class apart, and they develop as a rule into respectable self-supporting men and women.

There is one very interesting arrangement in force in Denmark for the benefit of children, but it is one with which fortunately the Poor Law has nothing whatever to do. Every summer some thousands of working men's sons and daughters are sent down into the

country, where the peasant farmers and agricultural labourers make homes for them during the holidays. Then, when winter comes round, an equal number of country boys and girls betake themselves to Copenhagen, where they stay with the parents of those to whom they have played the host in the summer. Thus on the one hand many ailing little bodies are strengthened by country air and fare; and on the other, many dull brains are brightened by city sights and sounds, much kindly feeling between town folk and country folk being engendered the while. And all without any one being a penny the poorer; for the railways join in the good work, and carry the little holiday-seekers free.

CHAPTER XI.

THE OLD-AGE RELIEF LAW.

IF the young and strong who will not work are dealt with more sternly in Denmark than in any other country, the old and feeble, who would ask for nothing better than to work were they able, are treated more kindly, more considerately. In the very same session in which the Rigsdag passed the Poor Law Reform Bill, which, by making the maintenance of penal workhouses compulsory, enables the authorities to render the lives of loafers and vagrants a burden to them, it passed also the Old-Age Relief Bill, by which the aged, respectable poor were removed once for all from under the jurisdiction of the Poor Law, and a special system of relief was instituted for their benefit. By this law, if a Danish subject who has completed his sixtieth year, is "unable to provide himself or those dependent on him with the necessaries of

life, or with proper treatment in case of illness," he may, if he chooses, instead of applying for pauper relief, apply for old-age relief. For this relief to be granted to him, however:—

- (1) "He must not have been convicted of any crime, or of any transaction generally accounted dishonourable, in respect of which he has not received rehabilitation.
- (2) "His poverty must not be the consequence of any action by which he, for the benefit of his children or others, has deprived himself of his means of subsistence; and it must not be caused by a disorderly or extravagant mode of life, or be in any other way brought about by his own fault.
- (3) "For the ten years preceding his application for old-age relief, he must have had a fixed residence in the country; and during that time he must not have received pauper relief, or have been found guilty of vagrancy or begging.

- (4) "Also"—this clause, it must be noted, did not form part of the law in its original form; it was added to it in 1902—"he must not have led a life such as to cause scandal; he must not have been convicted of drunkenness or of immorality."

In order to obtain old-age relief, in fact, an applicant must prove that he belongs to the respectable poor class, and that his poverty is owing to his misfortune, not his fault. If in this he succeeds he takes rank as a pensioner; otherwise he falls under the jurisdiction of the Poor Law, and becomes a pauper. Thus the aged poor in Denmark are now divided into two distinct classes, the pensioners and the paupers, the deserving and the undeserving; and the two classes are kept entirely apart. "We need never even see a pauper now unless we wish," an old pensioner once assured me, with infinite pride. And while the paupers, as we have seen, live practically in bondage, the pensioners retain not only their full liberty, but their votes and all their other rights as citizens; and while it is regarded as a terrible

disgrace to be a pauper, no discredit whatever is attached to being a pensioner. For, rightly or wrongly, among all classes the feeling is strong that a man who has worked hard in the days of his strength, and has led a decent, honest life, has a right to be supported in his old age. The help given to him is regarded, therefore, not as a charity, but as something that is his due—as the help given to invalided soldiers, in fact. Wages are low in Denmark, it must be remembered, so low that it is almost impossible for the mass of the unskilled workers to lay by anything wherewith to provide for the time when their strength fails them. In 1891, the very year in which the Old-Age Relief Law was passed, 74·7 per cent. of the workers in rural districts were earning less than £44 a year; and quite a fair number of them were earning less than £22.

CHAPTER XII.

PROCEDURE UNDER THE OLD-AGE
RELIEF LAW.

IN Copenhagen the work of administering the Old-Age Relief Law is, as previously stated, in the hands of three special officials, the Group Inspectors, each of whom has his own staff of assistant officials, and his own bureau, quite apart from the ordinary Poor Law bureaux—not even in the same street. There at anyrate considerable trouble is taken to prevent the pensioners from being brought in contact with the paupers, or having anything whatever to do with Poor Law officials. Any person who wishes to obtain old-age relief applies at the bureau of the Group Inspector for his district, where, if the said person be a man—or an unmarried woman—the following form is given to him, and he is made to realise the importance of answering the questions it contains accurately.

FORM OF APPLICATION.

Old-Age Relief.	No.
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Schedule A. For Men and Unmarried Women.¹

Application for Old-Age Relief under the Law of April
9th, 1891, to the Commune of Copenhagen, from

Full Name and Position

Living at

Born	in	Parish	County
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The following questions must be answered as fully as possible ; and certificates of identity and other documents procurable by the applicant, in confirmation of the statements made, must be enclosed.

1. Has the applicant during the last ten years resided uninterruptedly in this country? And if so where? And for how long in each place?
2. Has the applicant during the last ten years received any kind of pauper relief for himself, or his wife, his legitimate or illegitimate children, adopted children or step-children; and if he has, in what form? When was it given and by what Commune?
3. Has the applicant during the last ten years been convicted of vagrancy or begging?
4. Has the applicant ever been convicted of any crime? If so when, and of what crime?
5. Which Commune does the applicant consider the Commune from which he is entitled to relief?
6. The number of the members of the family and the age of each member of the family.
7. Does the applicant live alone, or with relatives or others? If with others, with whom?

¹ Schedule B., for Widows and Divorced and Separated Wives, does not differ materially from Schedule A.

8. (a) What is the occupation of the applicant, and also of the members of his family?
- (b) The approximate total amount of the income of the applicant and of the members of his family for the last year.
- (c) How much of this income is derived from a pension, or annual allowance, interests, legacies, real estate, gifts, or similar sources of income?
9. Has the applicant any prospect of aid from relatives or others? Or has he any expectation of an inheritance?
10. The property of the applicant? (Capital, real estate, right to yearly allowance, chattels, outstanding claims, &c., stating the approximate value).
11. The debts of the applicant?
12. What was the applicant's house rent during the last year?
13. The cause of the applicant's poverty? Full information concerning the health of himself and his wife and their capacity for work, &c.
14. What amount of relief does the applicant require, and in what form would he wish the relief to be given?
15. Other information which the applicant himself deems it necessary to give.

I hereby declare that to the best of my belief all the answers given to the above questions are correct and given without reservation, *and in such a form as to be in accordance with the truth.*

Date

Signature

Residence

* * * * *

We, the undersigned, who are personally acquainted with the circumstances of the applicant, certify that his poverty is not the consequence of any action by which he, for the benefit of his children or others, has deprived himself of his means of subsistence ; and that it has not been caused by a disorderly or extravagant mode of life, or been in any way brought about by his own fault.

Date

Signatures

Residences

N.B.—That the relief which it may be necessary to grant the applicant before the question of his claim to old-age relief has been finally settled, will be considered as pauper relief should this claim be refused.

The first declaration is signed of course by the applicant himself, and the second by two ratepayers who know him personally, and are acquainted with his circumstances. Should the form when handed in be found to contain any false statement on the part of the applicant, he forfeits for ever any claim he may have had to rank as a pensioner, and may be sent to prison for a fortnight. His witnesses, too, are punished, unless they can prove that they had good reasons for believing that the statements to which they testified were true.

As soon as the Inspector receives the application form duly filled in, he gives it to

his investigation officer, a trained official whose business it is to test the various statements it contains. This officer visits the applicant in his own home, visits too, if he thinks fit, his friends, relatives and former employers; and obtains all possible information with regard to his character and past life. As he is in touch with the police on the one hand, and the Poor Law officials on the other, he generally succeeds in arriving at the truth sooner or later. He then makes a report to the Inspector who, after sifting it carefully, and having an interview with the applicant, brings the case before the Old-Age Committee, *i.e.*, the 3rd Section Burgomaster, a member of the Municipal Council, and the three Group Inspectors. With the Burgomaster, as chairman of this Committee, rests the ultimate decision as to whether the relief shall or shall not be granted. He and the other members of the Committee are practically the classifiers of all the aged poor in Copenhagen; they are the judges whose work it is to decide who among them shall rank as pensioners and who as paupers. Their task is an extremely difficult one, of course,

one so difficult, indeed, that there are people who argue, here in England, that it passes the wit of man to do it properly. But that this is not the case the Committee themselves have proved conclusively by doing it, and doing it very satisfactorily. They, indeed, while admitting frankly that the difficulties they have to contend against are many and great, scoff at the idea of their being insuperable. If it is possible to classify criminals, and criminals are classified practically everywhere, it must be possible also to classify paupers, they maintain, even in a town so large as London. So far as Copenhagen is concerned, the work is already much less arduous than it used to be, as the poor are gradually learning to classify themselves, and no longer apply for old-age relief when they know that in their past lives there is something or other that must act as an insuperable bar to its being granted to them. In 1892, the first year the law was in force, out of the 5,339 applications for old-age relief that were sent in, no fewer than 1,019 were refused; whereas in 1903, out of the 1,358 applications sent in, only 158 were rejected.

Any applicant whose claim to old-age relief is refused, has the right, if he lives in Copenhagen or any other town, to appeal to the Minister of the Interior; and if he lives in a rural commune, to the *Amtmand*, or chairman of the County Council.

Not only does the Burgomaster, with the help of the Old-Age Committee, decide who shall receive old-age relief, but he decides, also with their help, what form it shall assume; for the law lays down no hard and fast rule on this point, simply enacting that the relief granted may be given "in money or in kind as circumstances require, or consist in free admission to a suitable asylum, or other establishment intended for the purpose." When the applications are granted, and the applicants have become pensioners, the three Inspectors act as their special guardians. It is their duty to look after them, and see not only that they are properly cared for, but that they demean themselves in a seemly fashion; for should any one of them, after receiving old-age relief, commit any action which, if committed before, would have prevented his receiving it—should he drink or

squander his money—he forfeits his rank as pensioner and becomes a pauper. He also forfeits his rank if, after old-age relief has been granted to him, he marries, and in consequence of his marriage requires more relief than was first given to him. In the year 1902 ten old men and three old women in Copenhagen ceased to be pensioners, and became paupers, as they had wandered from the narrow path.

In rural districts the chairman of the Communal Council, acting together with the whole Council, does the work done in Copenhagen by the Burgomaster and the Old-Age Committee, *i.e.*, decides to whom relief shall be given, and in what form ; while in towns this work is done by the Burgomaster and a committee of the Municipality. In rural districts the administration of the Old-Age Relief Law is under the surveillance of the Chairman of the County Council ; and in towns under that of the Minister of the Interior.

CHAPTER XIII.

THE DESTITUTION TEST.

ACCORDING to the wording of the law, in order to obtain old-age relief an applicant must be "without the means of providing himself or those dependent on him with the necessaries of life, or with proper treatment in case of illness;" and this, certain jurists argued, when it first came into force, meant that he must be destitute; that he must, in fact, if he had any little savings, spend them before relief could be given to him. Had this interpretation of the law been allowed to stand, the result would, of course, have been disastrous, as, instead of any encouragement being offered to thrift, a premium would have been placed on unthrift. The Minister of the Interior, however, being a practical man, made short work of it, promptly decreeing that this was not what the law meant, whatever it might say.

But even when the destitution test was set aside, the Act was still open to the reproach of offering no direct encouragement to thrift, as it requires that the relief granted "must always be sufficient for the support of the person relieved." Thus the more a man had the less was given to him. In some districts, indeed, the authorities, in fixing the amount of the old-age relief any applicant was to receive, simply deducted from the relief he would have received, had he been penniless, the income derived from his savings. Even in Copenhagen one-half of the income was deducted. In 1902, however, there was added to the law a new and most valuable clause, which has effectually put an end to this unsatisfactory state of things by enacting that, in fixing the amount of the relief to be granted to an applicant for old-age relief, the local authorities "must leave out of consideration any income or house accommodation he may possess from private sources up to the value of 100 kroner (£5 11s. 1d. a year); also that the said authorities may, should they in the circumstances deem it advisable, also leave out

of consideration any income which he may have from an annuity, a legacy, a pension, or any dwelling accommodation which he may possess, provided their value, in addition to the support he may obtain from private sources, does not exceed 100 kroner." Thus the law as it now stands does offer a direct inducement to save, at least until a capital large enough to yield a yearly income of £5 11s. 1d. has been obtained. An indirect inducement it has always offered, it must be remembered; as, unless a man has something to fall back upon, it is not probable that he will be able to get through the perilous years between fifty and sixty without receiving pauper relief. And if he has received pauper relief, even though it be only one penny, during the ten years that precede his application for old-age relief, this relief cannot be granted to him.

CHAPTER XIV.

OUTDOOR PENSIONERS.

ALTHOUGH it is left to the local authorities to decide whether the old-age relief they grant "shall be given in money or in kind, or shall consist in admission to some suitable asylum," they have not quite a free hand in the matter; for if they decide that it shall be in money, the law requires that the pension they give "shall be sufficient for the support of the person relieved and of his family, and for their treatment in case of illness"; while if they determine that it shall consist in free admission to a suitable asylum, then the law ordains that that asylum shall not be a poorhouse, a workhouse, or any institution into which paupers are admitted. Throughout Denmark, in town and country districts alike, the usual arrangement is to grant money allowances, old-age pensions, to such of the

pensioners as are either strong enough to take care of themselves, or have relatives or friends able and willing to take care of them; and to lodge such of them as are feeble and alone in the world in old-age homes, institutions maintained for their exclusive benefit. The hopelessly afflicted among them, those who require trained nursing, are sent to hospitals, where special wards are reserved for them.

As in each separate town or commune the local authorities have the right to determine for themselves the precise sum that is "sufficient for the support of the person relieved," old-age pensions of course vary in amount from district to district, nay, even from commune to commune. They are always higher, however, in towns than in country districts, but the highest pension ever granted—and this is granted very rarely indeed—is £16 16s. In Copenhagen the average old-age pension is now £9 8s. 2¼*d.* for a married couple and £7 13s. 6*d.* for a single person; in the "trading towns" it is £9 5s. for a married couple and £7 18s. 10*d.* for a single person; and in rural districts it is £6 0s. 0*d.*

for a married couple and £4 4s. *od.* for a single person. In judging of the amount of these pensions it must be remembered that the pensioners, in addition to them, receive in case of illness medical attendance, medicine, and whatever else the doctor chooses to order for them. It must be remembered, too, that in the majority of cases the annuities are only supplementary grants, as the persons who receive them, although poor, are not destitute. Either they have some small means of their own, or they are able to earn a trifle wherewith to eke out their allowance. As these supplementary grants are all entered as pensions, they, of course, reduce the average amount of the pensions, and make it seem smaller than it really is.

CHAPTER XV.

OLD-AGE HOMES.

So long as the pensioners are fairly vigorous, they, as a rule, infinitely prefer having money allowances, and being left to shift for themselves, rather than being provided with board and lodging in an old-age home. Still the fact of there being these homes to which they may retire, should the time ever come that they can no longer live alone and have no one with whom to live, is certainly a source of great comfort even to the strongest among them. And little wonder, for the Danish old-age homes are delightful places; they are not only as comfortable as hands can make them, but as bright and as cheery. They are reserved exclusively for the pensioners, that is, for the aged respectable poor: no pauper is ever allowed to cross their threshold, and all that this means only the respectable poor can quite realise;

for, as the Director of the Copenhagen Poor Department once remarked: "It is sheer waste of time and money trying to make decent old folk comfortable, if you shut them up with folk that are not decent." Then not only are they reserved exclusively for the pensioners, but the pensioners are taught to look on each one of them as their own special property, the place where they have a right to be, their home, in fact. The officials attached to these institutions are never allowed to forget that it is their business in life to make the inmates happy and comfortable; that they are there for no other purpose than to cook for them, tend them, nurse them when they are ill, and give them a helping hand generally. They must watch over them, of course, and keep them out of harm's way; but they have express orders to interfere with them as little as possible. For Denmark holds that, as these old people are all worthy old people, there is no reason why they should be placed under authority, worried, and thwarted. They go to bed when they like, and get up when they like—within certain limits, of course; they go for walks,

too, and pay visits to their friends just when the fancy seizes them. They lead their own lives, in fact, and go their own way; and so long as they behave themselves properly, and conform to the few simple rules in force for the general good, no one ever dreams of interfering with them. Should they abuse the liberty they enjoy, however—should they wax quarrelsome, and thus prove an annoyance to their fellow-inmates; should they spend their pocket-money (for they have pocket-money, fourpence a week) on beer, and cause public scandal; or should they in any way conduct themselves in an unseemly fashion—things are changed. In such cases as these the master or matron must, of course, intervene; and, if remonstrances prove unavailing, must appeal to the Inspector who represents the local authorities. Then the offenders speedily find themselves bereft of their pocket-money, and forced to take their walks within the garden walls—every home has a garden. They may even, unless they at once change their ways, be driven forth from the home altogether, and sent to live with the paupers.

The model old-age home for all Denmark is the new home in Copenhagen, which stands in a large, beautiful garden, and with another garden lying just beyond. All the rooms are bright and cheerful-looking, well warmed in winter and well supplied with fresh air in summer; they are prettily furnished, too, although as simply and inexpensively as possible. The inmates—there are some four hundred of them—are allowed to take with them when they go any of their own little belongings to which they are specially attached; and these things give to the place a pleasant touch of homeliness which contributes not a little to the comfort of those who live there. The old men are on one side of the building, the old women on the other; while the married couples have special quarters of their own. There are no dormitories in any of the Danish homes; for in the eyes of the Danish poor, as of the English, dormitories are the very abomination of abominations. In this special home all the inmates sleep in bedrooms, two of them in some rooms, three, five, or six, in others. These are their own

private apartments, the smoking-rooms and sitting-rooms being, of course, common property.

In all the Danish old-age homes the food is excellent; but in the Copenhagen home it is better even than elsewhere. The lucky old folk who live there have every day dinners that they can eat in comfort, teeth or no teeth, dinners made up of stews and broths and cunningly devised concoctions of such things as sheeps' heads and tripe, all at once cheaper and more nutritious than beef. The dishes are always highly seasoned, just as the class for whom they are provided like them; and they are served quite hot. Then there are sweets as well as savouries, not heavy suet puddings, but real sweets, soft and light, made with milk, and covered with jam sometimes. And these dinners cost less than the midday meal in our work-houses; for there is no limit to the miracles that may be wrought by good cooking and skilful management. The inmates of the homes have their own little stores of provisions, and find great pleasure therein. Twice every week a supply of bread, white,

grey, and brown, is dealt out to them, as well as a supply of butter and cheese. First thing in the morning, at seven o'clock, large cups of hot milk are brought round to them in their own rooms; at ten they make coffee for themselves, unless they be too feeble, in which case it is made for them; at twelve they have dinner; at three they again make coffee for themselves; and at five they have tea, with cakes and whatever else the cook may supply. And they are as well clothed as they are fed, and as well supplied with amusement. A military band is told off to play to them in their garden, and there is a special theatre to which they are admitted free. Little wonder they "sleep well o' nights," and face the world cheerily during the day!

Large towns must, of course, have large old-age homes, and the home in Copenhagen is certainly perfect in its way. Still in Denmark it is not the large homes, but the small ones, those in country districts, that are the most attractive of all. There is one, for instance, at Fredensborg, only a good stone's throw away from the famous palace, that is quite charming. It is a low white

building, nestling by the side of a hill, well sheltered from cold winds, and face to face with the sun. A passer-by would take it assuredly for an old farmhouse, standing as it does in a beautiful old-fashioned garden, one of the sort in which hollyhocks and lavender always grow. Under the trees there is a summer-house, where the old people have their coffee when the weather is fine ; for there are only some sixteen of them, and they live together as one family, although they each have a little private room, to which they may retire when they wish for solitude. This home is the joint property of three villages. There are communes, however, that prefer keeping the entire control of their old-age home in their own hands ; and in these cases the arrangement adopted is very similar to that which would now be in force in England had Mr. Hutton's Cottage Home Bill become law. A better-class working man and his wife are installed in a comfortably furnished house ; and what respectable aged poor there are homeless in the village, are sent to live with them, under the close surveillance of the Communal authorities.

It is on the Communal authorities that the full responsibility for the management of the homes rests in the country, just as it is on the Municipalities that it rests in towns.

CHAPTER XVI.

STATISTICAL DETAILS.

ON January 1st, 1893, when the law had been in force one year, the number of persons in the receipt of old-age relief was 30,957; and they had dependent on them—wives almost invariably—12,869 more. On January 1st, 1895, there were 34,895 persons in the receipt of relief; and they had dependent on them 13,719 persons. By the same date in 1898, the number of pensioners had increased to 39,048, and the number of their dependants, to 15,248; and by 1900 the number of pensioners, to 41,814, and of dependants, to 15,895. On January 1st, 1902, there were in all Denmark 44,118 pensioners; and they had 16,366 dependants.

Of the 44,118 persons who at the beginning of 1902 ranked as pensioners, 20,312 were men, and 23,806 were women; 6,593 of them belonged to Copenhagen; and 28,462 to rural communes.

In the year 1901, the population of

Denmark¹ was 2,449,540, and the population above sixty years of age was 246,935. Thus in that year roughly 1·8 per cent. of the whole population, and 17·8 per cent. of the population above sixty, were in the receipt of old-age relief. If together with the 44,118 pensioners their 16,366 dependants are reckoned—and reckoned they of course must be—then a number equal to about 2½ per cent. of the whole population, and 24½ per cent. of the population above sixty, were directly or indirectly in the receipt of this form of relief.

During the years the law has been in force, the number of pensioners has increased steadily year by year, it will be noted; and, in the opinion of the Director of the Copenhagen Poor Law Department, it will continue to increase, not only because the population of Denmark is increasing fairly rapidly; but because, according to him, the poor now strive more and more to do nothing that would entail the forfeiture of their claim on old-age relief—strive above all to do without pauper relief during those most critical years in their lives, the fifties.

¹ Of Denmark Proper, *i.e.*, of Denmark exclusive of Iceland, Greenland, the Farøe Isles, and the Antilles.

CHAPTER XVII.

FUNDS AVAILABLE FOR POOR RELIEF.

BEFORE dealing with the question as to what expenditure is entailed on Denmark by her poor under the new system, some explanation must be given of the sources from which she obtains the money wherewith she defrays it. There is no one rate levied exclusively for the poor in Denmark; indeed, it is only when the money obtained from other sources proves insufficient, that recourse is had to the rates. Every town or commune has a Poor Fund, the money of which is derived from whatever sources the local authorities fix upon, supplemented when necessary by grants out of the rates. In Copenhagen the Poor Fund consists in the yield of a tax on theatrical representations—5 per cent. on the gross receipts if the company is Danish, and 10 per cent. if it is foreign; of a tax of $\frac{1}{4}$ per cent. on the value of all real property sold in the city; of certain fines imposed by

the city courts; and of the income from certain old endowments and bequests. As Copenhagen ranks both as a town and a county, all that it spends on its poor it must provide for itself, out of the Poor Fund and the rates; and it is the same in the case of the "trading towns." In other towns, however, as well as in rural communes, there are, in addition to the ordinary poor funds, two other funds, the County Poor Fund and the County "Repartition" Fund, from which, in certain circumstances, money is obtained for Poor Law purposes. The "Repartition" Funds owe their existence to an arrangement by which, about a hundred years ago, local authorities commuted their claim on certain grants out of the royal purse for the right to levy a local land tax. The control of the Repartition Fund, as well as of the County Fund, is in the hands of the County Council. These funds now derive their income from the local land tax, which is assessed according to the yield per acre; from a tax of $\frac{1}{4}$ per cent. on the yield of all the public auctions held within the county; from certain fines imposed by criminal courts, as well as from

registration fees for forming companies, dissolving partnerships, etc., and the interest on certain invested funds, supplemented by yearly grants out of the communal funds. The county funds are devoted to defraying the cost of the relief of the poor in so far as it affects the county as a whole ; and also to making grants in aid to communes and towns which have more than their fair share of pauperism to contend against. They supply the money for building and maintaining penal workhouses, hospitals, and other county Poor Law institutions, as well as for the expenses entailed by the precautions taken to prevent the spread of infectious diseases. In Denmark the State pays the salaries of all medical officers, and also defrays half the cost of the inmates of lunatic and idiot asylums. The Free Funds of which mention has already been made, obtain their income from gifts, bequests, the money from the church boxes, and the price paid for licences to give public balls and other entertainments. They are reserved for helping the respectable poor in temporary distress, and can never be used for Poor Law purposes.

As old-age relief has nothing whatever to do with pauper relief, the cost of it cannot be defrayed out of the Poor Funds. By the law of 1891 it was enacted that one-half the expense incurred by the communes in connection with old-age relief should be paid by the State out of the yield of the beer tax; but that the amount of the State grant should not exceed 2,000,000 kroner (₧111,110). Since then, however, this limit has been removed, and the State now pays one-half the cost of the relief, no matter what the amount may be. The local authorities defray the other half out of the local rates.

CHAPTER XVIII.

COMPARATIVE COST OF POOR RELIEF
IN ENGLAND AND DENMARK.

SPECIAL interest is attached to the statistics relating to the cost of poor relief in Denmark—of pauper relief as well as of old-age relief, although particularly of old-age relief—owing to the fact that English visitors who go there and note how well the aged poor are cared for, and in what great comfort they live, conclude as a rule that the relief system in force must entail very great expense on the nation. One of our most distinguished statisticians, indeed, once declared when in Copenhagen, that England could not possibly afford to provide for her worn-out workers in the lavish fashion in which Denmark provides for hers. His remark excited at the time much comment and some little amusement among Danish Poor Law officials; for they knew, although he evidently did not, that per head of her population Denmark spends considerably less on her poor

than England, besides being, of course, much less wealthy. In the year 1901, the latest date for which statistics can be obtained, the full cost of pauper relief, including the cost of administration—*i.e.*, officials' salaries, pensions, rations, etc.—amounted in Denmark to 3s. 3 $\frac{1}{3}$ d. per head of the population; and the full cost of old-age relief, of the administration of the relief as well as of the relief itself, amounted to 2s. 4 $\frac{2}{3}$ d. per head of the population. Thus the cost of pauper relief and old-age relief together amounted to 5s. 8d. per head of the population. In that same year the cost of pauper relief alone in England amounted to 7s. 6 $\frac{1}{4}$ d. per head of the population, that is to say to 1s. 10 $\frac{1}{4}$ d. more per head than the cost of pauper relief and old-age relief together in Denmark. It amounted to 7s. 10 $\frac{3}{4}$ d., indeed, or 2s. 2 $\frac{3}{4}$ d. more per head than in Denmark, if the money spent by the Asylums Board is included. Yet the cost of living is not lower in Copenhagen than in London, nor is it materially lower in Denmark as a whole than in England.

CHAPTER XIX.

COST OF OLD-AGE RELIEF AND PAUPER RELIEF.

THE full cost of old-age relief, the cost of the administration of the relief as well as of the relief itself, amounted

In 1892 to	£142,108 ;
„ 1894 „	£180,523 ;
„ 1897 „	£232,747 ;
„ 1898 „	£252,850 ;
„ 1899 „	£269,539 ;
„ 1900 „	£285,491 ;
„ 1901 „	£306,830.

These sums must not, however, be regarded as representing the actual cost of old-age relief, *i.e.*, the actual burden imposed on the nation by the law of 1891. For, law or no law, the aged poor must be maintained, and a large part of the money that is now spent on old-age relief, would have been spent on poor relief, had the Old-Age Relief Law

never passed. Of this we have proof in the fact that no sooner was the Old-Age Relief Law in force, than the expenditure on pauper relief decreased considerably. In the same year in which the Old-Age Relief Law was passed, the Poor Law Reform Act was passed also, it is true ; still, according to Danish official opinion, this measure in itself has not reduced the cost of relief materially ; as under the system founded on it, although the able-bodied are treated more severely than before, the feeble, who always form the bulk of the pauper population, are treated more generously ; and even with regard to the able-bodied the severity manifests itself in forcing them to work, not in cutting down their rations.

In 1890 the full cost of pauper relief, including the cost of administration, amounted to £457,142. By 1894, three years after the introduction of the old age relief system, it had fallen to £396,877, and by 1896 to £376,137. In 1897 it amounted to £384,109 ; that is to say, it was less by £73,033 than in 1890. Since then it has increased. In 1901, however, it was

only £440,643, or still less by £16,499 than in 1890. Yet 1901 was a year in which there was a scarcity of employment in several trades, and also one in which the cost of food was considerably higher than in 1891.

But meanwhile the population of Denmark had increased from 2,172,380 in 1890, to 2,449,540 in 1901—roughly by 12½ per cent. Pauperism, and with it the cost of pauperism, must, therefore, also have increased had not the Old-Age Relief Law been in force. Herr Marcus Rubin, the late Director of the Danish State Bureau of Statistics, calculates that, had the cost of pauper relief increased, during the years from 1890 to 1897, in the same ratio to population as it actually did increase during the years from 1880 to 1890, it would have amounted in 1897, not to £384,109, but at the very least to £495,220. By 1901 therefore, calculated at the same rate, it would have amounted to £517,630. Herr Jacobi, the Director of the Copenhagen Poor Law Department, is of opinion that it would have amounted to considerably more. According to him, there has been a great increase in the cost of living in

Denmark since 1890; and this has entailed with it, of course, an increase in the expenditure on Poor Law institutions, as well as in the amount of the out-relief allowances, especially the allowances for the sick. Supposing, therefore, that from 1890 to 1901 pauperism had increased year by year in the same ratio to population as it actually did increase year by year from 1880 to 1890, the cost of pauperism must necessarily have increased, not at the same rate as during those years, but at a higher rate. Still, even on the basis of Herr Rubin's calculation, the direct result of the granting of old-age relief is that a saving of some £76,987 a year in the cost of pauper relief has been effected. But the full cost of old-age relief was, as we have seen, in the year 1901 £306,830; the actual cost of it, therefore, was only £229,843. Towards this sum the State contributed £153,415, *i.e.*, half the full cost of the relief. So far as the local ratepayers were concerned, therefore, the cost of the relief was only £76,428. Both Herr Rubin and Professor Scharling have expressly stated, again and again, that old-age relief entails no burden

whatever on the rural communes, as the outlay on this form of relief is covered entirely, in some cases, indeed, is more than covered, by the money received as the State grant together with the savings effected in pauper relief: what burden there is falls entirely on the towns. Still, whether the money be paid by the State or by the communes, it is, of course, always the nation that provides it. £229,843 is, however, not a very high price to pay, not too high a price, surely, for even so small a country as Denmark to pay, for the satisfaction of knowing that she is dealing justly with her aged poor. With this £229,843 that she spends on old-age relief, she is rendering, it must be remembered, the lives of no fewer than 60,484 worthy old men and women well worth living by enabling them to pass their days in a fair amount of comfort, free from all degrading associations.

CHAPTER XX.

PROBABLE COST OF THE DANISH SYSTEM
IN GREAT BRITAIN AND IRELAND.

THE working of this Danish experiment certainly proves that an old-age relief system—an old-age pension system if the term be preferred—can be devised which entails no overwhelming expenditure, no matter how large be the nation adopting it. Roughly speaking, Denmark has a population of 2,449,000, while Great Britain and Ireland have together a population of 41,456,000. If, therefore, an old-age relief law, framed on the same lines as that now in force in Denmark, were to come into force in Great Britain and Ireland, it would entail an expenditure of £5,193,000 a year. If the saving effected in poor relief, by the granting of old-age relief, should prove to be in the same ratio to expenditure in Great Britain and Ireland as it is in Denmark, this saving

would amount roughly to £2,240,000, with the result that the actual cost of old-age relief to the nation would be reduced to £2,953,000 a year. So far as England and Wales are concerned, indeed, it would be reduced to considerably less than nothing if, at the same time as the pension law came into force, there came into force also, for the special benefit of vagrants and all other ne'er-do-weels, a reformed Poor Law, modelled on the Danish Poor Law. For, as we have seen already, the cost in Denmark of pauper relief and old-age relief together is less by 2s. 2 $\frac{3}{4}$ d. per head of the population—less by 1s. 10 $\frac{1}{4}$ d. even if the Asylums Board expenses are omitted—than is the cost of pauper relief alone in England and Wales. With a population of 32,526,000, a saving of 2s. 2 $\frac{3}{4}$ d. per head means a saving of £3,625,293 a year. Thus in the year 1901, had the Danish complete poor relief system been in force here, we might have provided for our poor in the same lavish fashion in which Denmark provided for hers, and yet have spent on them £3,625,293 less than we did; have spent on them, in fact, £9,265,421 instead

of £12,890,714, providing, of course, we had obtained as good value for our money as she obtained for hers. This would be no easy task, however, it must be confessed; for Denmark obtains extraordinarily good value for the money she spends on poor relief, and especially for the part of it she spends on the administration of the relief. In the year 1891 the expenditure on the administration of the relief in Copenhagen amounted to only about 15 per cent. of the expenditure on the relief itself, and this although it was entirely in the hands of paid officials. It was chiefly for reasons of economy, indeed, that the citizens of Copenhagen, some forty-five years ago, holding that amateur administrators were too costly a luxury for so poor a town as theirs, made a clean sweep of them, and installed in their place trained officials. The result was, it is interesting to note, the cost of poor relief decreased by nearly one-third in the course of three years. At the present time there is no pauper institution in all Denmark, unless it be a penal workhouse, in which the expenditure on administration exceeds one-fifth of

the whole expenditure; and in some of the old-age homes it does not exceed one-twentieth.

The full cost per head in the Ladegaard workhouse is only $11\frac{1}{4}d.$ a day, and this includes surveillance and all other expenses, excepting rent. In the provincial workhouses it is lower, while in the penal workhouses it averages under $10d.$ In the great Almindelig poorhouse, where the inmates are certainly well cared for, the cost per head is $1s.$ a day; and even in the new Copenhagen old-age home it is only $1s. 4\frac{1}{2}d.$ The average cost per head in the old-age homes throughout Denmark is $1s.$ a day; yet life in these retreats is not only comfortable but quite luxurious compared with life in English workhouses, where the cost is nearly twice as high. For it is not by any undue pinching and saving that expenses are kept down, but by good management, attention to details—by taking thought all round in fact. So far as the old-age homes are concerned, it is interesting to note that the very arrangements which contribute most to the well-being of the inmates, entail no expenditure at

all. The Danish ratepayers are none the poorer for keeping the more worthy of those whom they support entirely apart from the worthless and treating them with kindly consideration—allowing them to go their own way, live their own lives, see their friends when they choose, and wear clothes that bear no stigma. Nor are they the poorer for calling the refuges they provide for them old-age homes instead of workhouses; and the allowances they grant them, old-age pensions instead of out-door relief. Then on the other hand these ratepayers, far from being the poorer, are much the richer for boarding out the children under their care instead of lodging them in institutions.

The Director of the Copenhagen Poor Law Department paid a visit last year to one of the best of our Poor Law schools, and he was much impressed by what he saw there. Never had he been in an institution of its kind, he declared, in which the organisation was so perfect, the management so careful, or in which so much was done to render life smooth and comfortable for the little inmates. “ But this would not do at

all for Denmark," he remarked, when he heard that every child there cost England £40 a year. "We are not rich enough to pay £40 a year each for our destitute children; they cost us now only about £14. Besides, even apart from the cost, it would not do for us; for we have to fit our boys and girls to make their own way in life, as working men and women; and for this they must be prepared to rough it. Were we to bring them up as you bring them up here, too many of them would wish to become not hand workers, but head workers, clerks and the like, and of these we have quite enough already."

CHAPTER XXI.

SOME DEFECTS OF THE SYSTEM.

THE Danish poor relief system is no ideal system ; it is open to improvement in more respects than one ; for, although the arrangements it entails for the able-bodied are excellent, those for children are, as we have seen, defective ; while even those for old people, although admirable as a whole, are by no means perfect in parts. Still its faults, such as they are, might easily be removed, so far as pauper relief is concerned ; for they all spring from the same source, that is, from the leaving of too much power in the hands of the local Poor Law authorities. What is needed for the betterment of the system is undoubtedly that those authorities, especially in rural districts, should be brought more under the control of their higher authorities ; that, in fact, the supervision of the County Council to which they are subject, should

be rendered more effectual. For instance, County Councils ought to have the right to interfere when, as sometimes happens, local Poor Law authorities, on saving bent, profess themselves unable to find foster parents for their children, and therefore send them to the poorhouse. Then local Poor Law authorities in Denmark are vested with such very great power, that it would be well if, even when the able-bodied are in question, the possibility of their misusing it were guarded against. They have practically a free hand, it must be remembered, in dealing with the pauper class; and this might, especially in small communities, result in hardship. Still, although it might so result, I must admit that I have never been able to obtain any evidence that it does so result. I have never yet found a single pauper in Denmark, and I have sought diligently, who had been treated by the Poor Law authorities with undue harshness. So far as the aged poor are concerned, indeed, the fault lies the other way.

Practically it is not in the working of the Poor Law, but in that of the Old-Age Relief

Law, that the necessity of placing restraints on the action of the local Poor Law authorities makes itself felt. There is sore need of some means of forcing these authorities to infuse more wholesome sternness into their dealings with applicants for old-age relief; for, as it is, they are much too prone to temper justice with mercy in deciding who shall rank as pensioners, and who as paupers. And, unfortunately, as the law stands, they have every inducement to act thus; for, whereas half the cost of the pensioners' relief is defrayed by the State, the whole cost of pauper relief falls on the communes. The Old-Age Relief Law has undoubtedly many merits, but it has also some demerits; and not the least of these is the latitude it allows to local authorities in deciding what "transactions are generally accounted dishonourable," what constitutes "a disorderly and extravagant mode of life," and what "causes scandal." Then it is not only a demerit, but a gross defect in this law, that it should leave these local authorities also to decide, according to their own fancies, such very important questions as these:

How little must a man have "to be unable to support himself and those dependent on him?" And what amount of relief is "sufficient for the support of the person relieved." The consequence of their being left to decide them is that in some communes pensions are granted to persons to whom in other communes they are refused; and the pensions granted are in some communes twice as large as those granted in others. There ought undoubtedly to be a fixed standard of necessity by which an applicant's ability or inability to support himself should be tested; and above all, pensions ought certainly to be fixed in amount. Practically in Copenhagen and some other towns, they are now fixed, the Poor Law authorities there having drawn up for themselves a scale of pensions ranging in amount from 27s. 6d. a month to 13s. 3d. 27s. 6d. is given only to men who are quite unable to work and destitute; while 13s. 3d. is given to those who are either able to do a little work or who have some small means of their own in addition to the £5 11s. 1d. which is left out of consideration in determining the amount of their relief. And what

these Poor Law authorities have done for themselves, the Rigsdag will probably do before long for all Denmark; for already a measure has been formulated for the express purpose of freeing the Old-Age Relief Law from this defect of leaving the amount of the pensions unfixed, as well as from its other defects. The author of this measure is Etatsraad Jacobi, a fact that gives to it special interest; for it is to the Etatsraad that Copenhagen owes her position as the model city of all Europe, so far as the poor are concerned. He is an expert in all that relates to pauperism, as well as a practical organiser; and as 3rd Section Burgo-master, and therefore the chief administrator of the Old-Age Relief Law, he knows, of course, by experience exactly wherein its strength lies and wherein lies its weakness. Thus if this law can be freed from its defects, and he holds strongly that it can be, he is certainly the man to free it.

CHAPTER XXII.

PROPOSED REMEDIES.

IN his scheme for the "Reform of the Old-Age Relief Law," Herr Jacobi is careful to leave the two distinctive features of the law untouched. Were his measure to be passed to-morrow, old-age relief would still continue to be given only to the deserving, would continue, too, to be given free. Many suggestions have been made of late that this relief should be given to all the aged poor, to the worthy and worthless alike; but to these he has turned a deaf ear. He even insists that the standard of respectability to which the recipients of the relief are to conform, must be raised rather than lowered. He has also turned a deaf ear to suggestions that the workers should be called upon to contribute to the cost of their own old-age pensions, holding that for many of them, and they among the most deserving—

agricultural labourers for instance—to do so would be impossible. He leaves the present law unaltered so far as he can, in fact, and contents himself with trying to remove from it those defects which have revealed themselves since it has been in force.

Herr Jacobi proposes that, instead of the local authorities being left as now to decide what are the necessaries of life, and what means a man must have to procure them, a certain standard shall be fixed, and all those whose income falls below this standard, shall be regarded as being without the means of providing themselves with necessaries; and, therefore, if they fulfil the conditions with regard to age and respectability, as being eligible for old-age relief. He fixes the standard for a single person at an income of £20 a year, or property worth £222; and for a married couple at an income of £26 13s. 4d., or property worth £296. This is for Copenhagen alone: in smaller towns and in the country the standard would be lower.

Further he proposes that the amount of the pensions shall, instead of being fixed by the local authorities, be fixed by law, and on

a sliding scale. Under his scheme a pensioner, if a single person, would receive when between sixty and sixty-five years of age £3 6s. 8d. a year; between sixty-five and seventy, he would receive £6 13s. 4d. a year; between seventy and seventy-five, £10 a year; between seventy-five and eighty, £13 6s. 8d.; and when above eighty, £16 13s. 4d. a year. The pension of a man and wife would always be 40 per cent. higher than that of a single person of the same age. This scale of pensions, it must be noted, is for Copenhagen alone. These pensions are to be granted independently of any savings the recipients may have made, providing the pension itself, together with the income derived from the savings, do not amount to more than £22 15s. 6d. a year for a single person.

In fixing the amount of the minimum pension at £3 6s. 8d. a year, Etatsraad Jacobi is, of course, not blind to the fact, that no human being could possibly live in Copenhagen on such an income. His contention is, however, that the average pensioner is at sixty quite able to do a certain amount of work; and that if he is not willing

to do it, and thus eke out his pension, he must accept pauper relief, unless, indeed, he have savings to fall back upon. As for the persons who at sixty are physically incapable of working, for their benefit he has framed a special clause: they are to be allowed to rank five years in advance of their age—to claim a pension of £6 13s. 4*d.* at sixty; and one of £10 at sixty-five. He also proposes to leave intact the pensioner's right to free treatment in case of illness, and to admission to an old-age home when too feeble to live alone.

Herr Jacobi certainly seems to have found the right solution for a very difficult problem. If the Danish Old-Age Relief Law were amended as he proposes to amend it, it would undoubtedly be a much better measure than it is. And even as it is, it is a notable measure, the best of its kind that has yet been devised—one that has added considerably to the sum of human happiness in the kingdom in which it is in force. On this point no one who has seen how it works can have any doubt whatever.

CHAPTER XXIII.

DANISH VERDICT ON THE SYSTEM.

WHEN the new poor relief system had been in force about eight years, I spent some months in Denmark for the express purpose of seeing how it was working. I wished to know what the Danes themselves thought of this system, for they after all can best judge of its merits and its demerits; what they thought of the whole system, of the pauper relief system, as well as the old-age relief system, but especially of the old-age relief.

So far as the pauper system was concerned my task was an easy one; for this system is regarded, I soon found, with unqualified approval by all classes, rich and poor alike. Elsewhere the Poor Law is, among the poor at any rate, the most unpopular of laws: I never yet met in England, France or Germany, a working-man who had a good word to say for his own special Poor Law. In Denmark, however, it is otherwise; there

I heard on all sides praise lavished on the Poor Law. It was pronounced, *en fortraeffelig Lov*, an excellent law, alike by the great merchant and the small trader, the employer of labour and the labourer; nay, even by the more respectable of those who will probably one day be paupers themselves. It was the loafer class alone who were against it, and that, as I soon discovered, for a special reason: in their eyes *Tvangsarbegdsanstalter* are the devil's own invention.

In the working of the Old-Age Relief Law I was even more interested than in that of the Poor Law, for this experiment of treating the aged respectable poor as a class apart from ordinary paupers, is one of importance to us all just now; and I was anxious to learn whether they who were trying it held that it had so far proved a success; held, in fact, that it had really bettered the lot of the respectable poor without doing detriment to the rest of the community.

No sooner was this law passed than both in England and elsewhere, it will be remembered, there straightway arose prophets who denounced it as a most dangerous measure,

one fraught with disaster for the whole Danish nation. It would demoralise the masses and impoverish the classes, they assured us; it would take from the former all inducement to save, while it would impose on the latter, by the enormous expenditure it would entail, a burden so heavy as to cripple industry. Now, even the most fanatic supporter of the claims of old age must admit that the demoralisation of one section of the community, and the impoverishment of the other, would be much too high a price to pay for this old-age relief system, even though it made every old man and woman in Denmark as happy as the day is long. The first thing to be done, therefore, was to find out whether these Jeremiahs were, or were not, true prophets. If the evils they had prophesied were come to pass, or showed signs of coming to pass, it would evidently be sheer waste of time to enquire whether the Old-Age Relief Law was working for the weal of the poor; for, as it would be working for the woe of the whole community, its speedy repeal would be a foregone conclusion. Among the first questions I asked, therefore, on my

arrival in Denmark, were these: Is there any fear that old-age relief will ever cost more than the nation can well afford to pay? Is there any fear that the burden it entails will ever prove so heavy as to cripple industry?

The Danes as a race are both cautious and thrifty; and they have quite as strong a distaste for the paying of rates and taxes as the rest of the world. None the less, almost without exception, those among them whom I asked, and their name is legion, replied to my questions emphatically "No." Officials and non-officials alike scoffed at the suggestion that old-age relief could ever become an economic danger for Denmark. That the expenditure it entails is increasing steadily, if slowly, year by year, they all admitted; they admitted, too, that it must continue to increase so long as population increases; but that it should ever increase to such an extent as to impoverish the classes by crippling industry, was out of the question, they maintained. On this point Herr Marcus Rubin was most emphatic; and he, as Denmark's first statistician, speaks, of course, with authority.

On another point also Herr Rubin was equally emphatic: he protested strongly against the suggestion that old-age relief was demoralising the masses, was rendering them thriftless and improvident. "The working classes here are not one whit less inclined to save now than they were before the Old-Age Relief Law came into force," he maintained. "As a point of fact, indeed, they actually do save more now than they used to do." This was the opinion also, I found, of Dr. Westergaard, Professor of Political Economy at the Copenhagen University; and of Etatsraad Jacobi, who assured me recently that every year now the poor are more and more bent on saving that they may do without relief of any kind until they are sixty, so as not to forfeit their claim on old-age relief. "Our workers were never so eager to insure against sickness as now," Herr Sørensen, the Inspector-General of Sick Relief Funds, declared when I applied to him for information on the subject. "New insurance societies are springing up on all sides." The managers of the Dansk Folkeforsikringsanstalt and other banks in which the work-

ing classes invest their savings, maintained that their business was in a more flourishing condition than ever before, and that the number of their clients was increasing from day to day. There were, and still are, it is true, banks that have a different tale to tell. Since the introduction of old-age relief the banks and provident societies which specially devote themselves to providing their clients with old-age pensions, have undoubtedly done less business than formerly. But this surely is not, as certain opponents of the old-age relief system have recently argued, a proof that thrift is decreasing, but only that thrift has changed its form; for that the collective savings of the Danish workers are considerably greater now than ever before cannot be denied.

According to the official "Statistisk Aarbog," in the year 1892 there were in Denmark 915,179 persons who had money deposited in savings-banks; and their united deposits amounted to 515,934,000 kroner. By the year 1902, the number of depositors had increased to 1,203,120; and the amount of their deposits, to 681,232,000 kroner.

The number of savings-bank depositors, whose deposits were under 50 kroner, was 430,970 in 1892; it was 489,430 in 1896; and 587,940 in 1902; while the united deposits of these depositors amounted to 5,619,000 kroner in 1892; to 6,518,000 kroner in 1896; and to 7,602,000 kroner in 1902. The number of savings-bank depositors whose deposits were between 50 kroner and 200 was 174,416 in 1892; 193,295 in 1896; and 225,469 in 1902; while their united deposits amounted in 1892 to 18,602,000 kroner; in 1896 to 20,525,000 kroner; and in 1902 to 23,885,000 kroner. The number of depositors with deposits between 200 kroner and 500 was 113,464 in 1892; 121,883 in 1896; and 139,142 in 1902; and their deposits amounted to 36,416,000 kroner in 1892; 39,081,000 kroner in 1896; and 44,606,000 kroner in 1902. Thus, since the Old-Age Relief Law came into force, there has been a steady increase alike in the number of savings-bank depositors and in the amount of their deposits. And it is by no means in these banks alone that the working classes in Denmark invest their

savings: many of them prefer putting what money they have into Co-operative Society funds, or Building Companies, so as to become the owners of the houses in which they live. There has been a very large increase in the number of Co-operative Societies during the last ten years; a large increase, too, in the number of Friendly Societies of all kinds. In 1895 there were in all Denmark only 628 registered Friendly Societies, and they had 154,000 members on their books. By 1902, the number of societies had increased to 1,228, and the number of their members to 367,000. In 1902 the collective capital of the Danish Friendly Societies amounted to nearly three times as much as in 1895.

None the less that in certain cases the individual savings of the Danish workers are smaller is probably true. I should be inclined to say that formerly it was the few who saved, while now it is the many who save; but that each of the few used to save more than each of the many now saves. Before they had old-age relief to fall back upon, a certain number of

men and women—it was never more than a small number—strove hard to lay by enough wherewith to keep pauperism at bay to their life's end ; now, a much larger number strive to lay by enough wherewith to ward it off until they are sixty, when they can claim this special relief. But surely he must indeed be a pessimist who can find in this a proof of national demoralisation. The surest of all signs of national demoralisation is an increase in intemperance, it must be remembered ; and in Denmark there has been no such increase ; on the contrary, there has been a very marked increase in temperance of late. Even in towns the working classes drink much less now than they used to do, I am assured by Professor Westergaard ; while in country districts there exists at the present time a quite remarkable movement in favour of total abstinence. Already there are many villages where the whole population, men, women and children, are total abstainers. The Danish workers struck me as being extraordinarily thrifty, sturdy, and industrious.

As no evidence was to be found that the

Old-Age Relief Law was working for the woe either of the community or of the classes, my next task was to try to find out whether it was working for the weal of the masses, whether, in fact, it was bettering the lot of the aged respectable poor, and thus answering the purpose for which it was passed. For information on this point I turned, in the first place, to the aged poor themselves. I spent many long days going about among the pensioners, visiting them in their old-age homes, and wherever else I could find them, not only in Copenhagen, but throughout Denmark. And a singularly happy, contented set of old folk they seemed to be. There were grumblers among them, of course—men who declared that the authorities, in fixing the amount of their allowances, had forgotten all about tobacco; women who sniffed at the colour of the gowns given them to wear; both men and women, too, with more serious grievances. Still these were the exceptions; the great majority were evidently well satisfied with their lot in life, and frankly admitted that they had great reason to be thankful. “It was very different

in the olden days, before our law was passed," some of them were careful to explain to me. "Such folk as we had a hard time then. Why, we must either starve, or become paupers." And of becoming paupers they all seemed to have a great horror. "Now you quite understand we are pensioners, not paupers," one after another of them would say to me; and always with the ring of keen anxiety in their voices. Some of them I found living in great poverty, for in rural districts the pensions are sometimes the veriest pittance; still, even where they were smallest, I never came across a pensioner who would have exchanged his pension for a pauper allowance twice as great.

To some people it may be difficult to understand why the poverty-stricken should discriminate so sharply between old-age relief and pauper relief; but that they do there can be no doubt. Herr Wilnau, who, as Group Inspector, has been administering the Old-Age Relief Law in Copenhagen ever since it came into force, assured me that "the respectable poor are keenly alive to the distinction the law now makes between them

and ordinary paupers, and they are grateful that this distinction should be made. Many, who would rather die than accept pauper relief, accept old-age relief gladly." And all that I heard from the pensioners themselves confirmed what he said. Among them the feeling on this subject is intense. I was not a little startled, indeed, sometimes, at the very lofty tone the inmates of old-age homes adopted, when speaking of the inmates of poorhouses. That there is a very deep gulf between a home and a house, they have, evidently, never a doubt. So far as I could judge, nothing that one could give to these pensioners, in the way of larger money allowances or more comfortable surroundings, would make up to them, in their own estimation, for the disgrace of becoming paupers, and thus losing their rights as citizens, their freedom of action, their votes. The fact of having votes is for the old men a source of infinite satisfaction. I hardly ever talked to one of them for five minutes without his telling me he was a burgess. They all seemed keenly interested, not only in politics, but in everything. There is not a touch among

them of that listless indifference so characteristic of our State-supported poor. No one can go about among them, indeed, and not know that the overwhelming majority of them find life well worth living, and are on the whole quite fairly content. And they have good reason to be content; for they are certainly better cared for than the same class—the worn-out worker class—in any other country I know; better than in England, France, Italy, Germany, Austria, Belgium, or Russia. And that this is due in a great measure to the working of the Old-Age Relief Law, there could be no doubt; at least so it seemed to me, and the old pensioners were evidently of the same opinion. Still, they were hardly impartial witnesses; while, as for me, I was only a sojourner in the land; and this question is one on which only those who live there, the Danes themselves, as apart from the pensioners, can speak with confidence. To Danes, therefore, I referred it, to Danes of all classes, all parties, officials, non-officials, clergymen, laymen, to the men who had helped to frame the law, and the

men who had fought against it tooth and nail. "Has this Old-Age Relief Law of yours really benefited the people for whose sake it was passed?" I asked them each in turn. "During the eight years it has now been in force, has it, or has it not, added materially to the well-being and general comfort of the respectable poor? Are they as a class happier and more contented now than they were before the law was passed?" And, with one exception, all whom I asked replied, "Yes."

"Already the law has brought about a notable change for the better in the condition of the respectable poor," Herr Rubin assured me. "It is not so much that they are now materially richer than they were before the law was passed—although richer they undoubtedly are—as that they are more at ease in their minds, more contented with their lot; and this because they are no longer haunted as they used to be by the fear of becoming paupers."

"So far as the general comfort of the respectable poor is concerned, the law

certainly works for weal, not for woe," Herr Jacobi maintained. "Under the new system the worn-out worker class are undoubtedly better off than they were under the old."

Herr Krieger, the Chief of the Home Office Department that watches over the administration of the relief in the communes, held that the law had done much good in the land, and so far very little harm. This was the opinion, too, of every provincial Burgomaster I ever met.

"The law is decidedly popular among the people themselves, and that, I think, is a strong point in its favour," Herr Wilnau remarked. "No one who knows our people can doubt that they are in many ways more comfortable now than they were before the law was passed. The fact that they need never become paupers makes all the difference in the world to the more respectable among them."

According to Dr. Westergaard, who is not only Professor of Political Economy but leader of the Christian Socialists, the law has undoubtedly brought about a change for

the better in the condition of the respectable poor. Still this change is by no means so great as it ought to be, he maintained, or at least as he had hoped it would be. The Social Democrats went further, of course. In their opinion the law gives far too little, and asks for far too much; but even as it stands, the measure is one to be thankful for, they admitted. Of all the replies I received, however, the most significant was from the colonel of the Danish Salvation Army: "Could England but have some such law as this Old-Age Relief Law, what a difference it would make to the poor! Nowhere in all Europe is there so much done as in Copenhagen to render the old folk happy in their latter days." This colonel is an Englishman — one who knows well the conditions under which the poverty-stricken live in all parts of the world.

They whose opinions are here quoted are all more or less experts in the subject in question, and they are none of them blind admirers of the Old-Age Relief Law. Some of them, indeed, and Herr Jacobi among them, hold strongly that in more respects

than one it is a bad law; and they all admit that it is open to improvement. None the less they, without exception, agree, just as the great mass of the nation agree—rich and poor alike, the very man in the street—that even in its present form it has to a great extent answered the purpose for which it was passed: it has lightened the burden of the respectable poor by relieving them of their greatest fear. These people are now no longer weighed down by the dread of becoming paupers; they know that, come what will, they will be provided for, in a somewhat scanty fashion, perhaps, but still in a fashion that entails no disgrace. And this in itself is to them a source of infinite content.

Denmark has certainly good reason to be proud of her poor relief system, for it is both more humane and more just than that in force in any other country.



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