

Some Observations on Social Security and the Aged

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In this necessarily brief survey of the social problems of old age I propose to consider—

- I. The nature and extent of the problem due to the changing age structure of the nation ;
- II. The (a) statutory and (b) non-statutory financial provision made for old age ;
- III. The provision of accommodation.

The first two parts of the subject are considered mainly as they appear in Great Britain, the larger field there providing a better picture of the emerging problems than if Northern Ireland alone were taken, and, further, more specific information is readily available as regards Great Britain. What is said about the general trends and the conclusions to be drawn can, however, be applied to Northern Ireland.

THE CHANGING AGE STRUCTURE

Not only are the old increasing in numbers absolutely, but in proportion to the whole population their increase in numbers is startling.

This can best be expressed by saying that at the beginning of the present century persons in Great Britain of pensionable age (i.e., 65 or over for men and 60 or over for women) were one in seventeen of the whole population. To-day the proportion is one in every seven and a half and it is estimated that by 1979 it will be one in every five and a half (or nearly ten millions in a population of fifty-two million) at which point it is expected that the proportion will be stabilised.

It is of interest that whilst in general the movement noted above is true for Northern Ireland the proportions of the elderly show significant differences. At the beginning of the century the proportion of old people was greater in Northern Ireland, being one in every twelve, whereas at the 1951 census it was less than in Great Britain being one for every eight and a half. By 1979 the proportion will be, according to the Government Actuary, one in every seven (or 209,000 in a population of 1½ million). The problems connected with an ageing population therefore, though still formidable are not so acute as in Great Britain.

This remarkable change in age-structure is due to the fact that for the past half-century both birth and death rates have been falling, the first factor slowing down the natural increase in the population,

especially in the younger age groups, and the second producing an expectation of longer life. Thus, of 100 boys born at the beginning of this century only 36 had the prospect of reaching 65 years of age—to-day the figure is nearly 65 or twice as many.

Because of this disproportionate increase in the elderly section of the population it cannot be too strongly emphasized that the aged constitute a heavy and growing burden of dependency upon that part of the population which is active and working. In the final analysis it matters little whether the cash provision for old age is found by the state in pensions or assistance or from the old people's other resources in the way of savings or occupational pensions. The services necessary to maintain them in health and comfort must come from current production. It follows, therefore, (and this point is too often overlooked or obscured in a sentimental approach to these problems) that more for the elderly means less for everybody else.

So Beveridge says (par. 236) "It is dangerous to be in any way lavish to old age until adequate provision has been made for all other vital needs," and the Labour Party in explaining its policy for National Superannuation says "We would emphasize however that the much more generous provision for old age which we propose will demand both self-restraint and hard work for the rest of the community. If the old are enabled to spend more, the rest of us will have that much less to spend"

It is true that increased production may give a larger national cake enabling everybody to have a bigger slice, but till this is assured, and with the possibility of a trade recession always round the corner, the note of caution struck in the Beveridge report should not be forgotten.

One factor, however, which must be taken into account in considering the burden of dependency borne by the active working group in the population is this, that concurrently with the increased proportion of the elderly the proportion of children has been decreasing. Both these groups (as well as the sick, disabled, and the non-productive part of the population) are dependent upon the middle age-group, and the proportions are shown in the following table based upon the report of the Committee on the Economic and Financial Problems of the Provision for Old Age (commonly known as the Phillips Committee)—

PERCENTAGE DISTRIBUTION OF THE POPULATION OF GREAT BRITAIN

Year	Children 0-14	Active Men 15-64 Women 15-59	Elderly Men 65 and over Women 60 and over	Total of (b) & (d)
(a)	(b)	(c)	(d)	
1911	31	62	7	38
1931	24	66	10	34
1939	22	67	11	33
1951	22	64	14	36
*1964	21	64	15	36
*1979	20	62	18	38

* Estimated.

It will be seen that taking the two "dependent" groups together the total percentage shows little variation and it might be argued therefore that the increase in the elderly imposes no undue strain upon the economy. But who can say whether the cost of maintaining children is greater or less than the cost of maintaining old people?

Why 65 for men and 60 for women?

In the foregoing the assumption has been accepted that the elderly are those of pension age, i.e., 65 and above for men and 60 and above for women. Although these ages have been sanctioned as appropriate by custom (and by statute) it is pertinent to inquire if this should continue, especially in view of the growing burden of maintaining the aged.

The onset of old age is a stealthy process and it is not possible to say where the line should be drawn beyond which a man or woman should not continue working. Michelangelo, Goethe, Isaac Newton, are examples of those who continued working to an advanced age, and one might mention the more recent examples of Clemenceau, Bernard Shaw and Sir Winston Churchill. The wealth of skill, of experience and of knowledge possessed by the older among us should not be jettisoned because of the more or less customary mode of thinking that people should retire at a certain age.

The longer expectation of life, the better health now enjoyed by the elderly, and the longer period now spent at school and in preparation for a career—all point to the adoption of a later retiring age. The Committee on the Employment of Older Men and Women in its report of October, 1953, found "no evidence for any assumption that the minimum pensionable ages under the National Insurance scheme and many employers' pension schemes are the ages at which most people cease to be able to give effective service," and also comments "The country cannot afford to reject fit and willing older people from the labour force or to employ them below their full capacity." That Committee finally recommended that capacity and not age should be the test and that all men and women who can give effective service should be given the opportunity to continue at work without regard to age.

Further, as is well known, the Phillips Committee with these and other considerations in mind recommended that the basic ages for pension under the National Insurance scheme should be raised by three steps of one year each at intervals of five years to a minimum of 68 for men and 63 for women.

The anomalous position regarding the pensionable age for women under the Insurance scheme also calls for comment. Until 1940 no difference was made but in that year the pension age for women was reduced to 60.

The greater longevity of women resulting in so many more women pensioners than men (in 1954 for every 100 men of 65 years and over there were 148 women of those ages) suggests that the pension age for women should be not less than that for men. In her reservation to the Report of the Phillips Committee Dame Janet Vaughan says, "We have received no satisfactory medical evidence that women over 60 are less fit than men at that age or less fit than they have been during their previous working life." She refers to the fact that

women expect the same opportunities and conditions of work as men and sees no reason for the differential in pension age.

The Labour Party in its National Superannuation Plan states that women should be given equal rights with men, and that this must obviously carry with it the acceptance of equal obligations. In trying to reconcile this statement with the present position they suggest a modified pension for women who retire before 65 and full pension only for women who retire at 65 years of age.

The conclusion to which all this points is that sooner or later we will have to think in terms of a later retiring age and thus ease what otherwise may become an intolerable burden of dependency. The considerable number of men and women who already continue at work beyond the present minimum pension ages supports this contention. An enquiry carried out by the Ministry of Labour & National Service showed that at the end of May, 1956, 590,000 men and 410,000 women of pensionable ages were still at work compared with 1,472,000 men pensioners and 1,051,000 women drawing pensions on their own insurance. Again, the Ministry of Pensions & National Insurance report for 1956 shows that of retirement pensions awarded in the year only 48·2% of the men and 69·8% of women claiming in their own right were of the minimum retiring age.

FINANCIAL PROVISION FOR OLD AGE—I. STATUTORY

(a) *National Assistance*

The residual cash service to which all persons including the aged may have recourse if in need is National Assistance, and the cash income provided under this scheme for rent and other requirements represents an assured minimum subsistence.

The weekly scale rates until this week have been 67/0 for a married couple, 40/0 for a single person occupying a house and 36/0 for a non-householder, with an additional allowance for rent. New rates have been introduced from 27th January, 1958, giving 76/0 for a married couple, 45/0 for a single householder and 41/0 for other adults. In addition, substantial amounts both of capital and in respect of other weekly income may be disregarded in assessing the recipient's resources and discretionary additions may be made to the scale rates to meet any special needs.

Non-contributory old age pensions may be mentioned here. These were first introduced in 1908, and are paid to persons over 70 years of age subject to a means test and certain other conditions, the weekly rate having been 26/- until 27th January, 1958, but now increased to 28/4, and 42/-, now 46/8, for a married couple. Where these are insufficient they may be supplemented by National Assistance so as to bring the weekly income of the pensioner up to the full rate of National Assistance.

In Northern Ireland at 31st December, 1956, there were 5,690 persons of pensionable age but without pensions who were receiving National Assistance; 18,344 persons were receiving Non-Contributory pensions and of these 7,182 were being supplemented by National Assistance.

Retirement pensions (which are dealt with later) are mentioned

here, as these also may be supplemented by National Assistance if inadequate for the pensioner's needs, and at the end of 1956, 11,432 such pensioners were receiving this assistance.

The picture thus presented is that in all some 24,300 old persons in Northern Ireland were living on a weekly income determined under the National Assistance scheme.

It is customary in some quarters to speak of these pensioners in a way that suggests they must be suffering from real hardship and poverty and that the standard of National Assistance necessarily implies something approaching destitution, but some recent surveys suggest caution in accepting such sweeping statements.

The report of the Belfast Survey of old people carried out in 1954/55 under the auspices of the Northern Ireland Council of Social Services states that "only a relatively small proportion could be said to be suffering real hardship."

The Ballymena Survey carried out a year later under the same body confirmed this. Only 12 people out of over 1,000 visited lacked regular and sufficient meals, which was as much due to their isolation as to lack of means. "On the whole" the Report states, "the picture presented by the Survey of the elderly in Ballymena is both comforting and stimulating."

And to refer to one English example, the Birmingham survey in 1948 of the "over 70's" covering 2,500 persons showed that acute poverty had virtually disappeared.

(b) *Retirement Pensions*

By far the most important statutory provision for old age is the payment of Retirement Pensions, costing £450 millions a year in Great Britain spread over 4½ million persons and £8½ millions in Northern Ireland covering 89,000 persons.

These pensions are part of the national insurance scheme introduced in 1946 based upon the Beveridge report and widened in 1948 to include all persons whether employed or not. The pensions (as well as other insurance benefits for sickness, unemployment, etc.) are paid out of the National Insurance Funds maintained in Great Britain and in Northern Ireland, and the contributions paid weekly by employers and employed together with a fixed contribution from the Exchequer should, on an actuarial basis—in theory at any rate—keep the fund solvent.

The contributory or insurance principle for pensions was first introduced in 1925 when pensions at 10/- per week on an insurance basis were provided for workers at 65 years of age—this being reduced in 1940 to 60 years for women.

With the rising cost of living during and since the war the rate of pension has had to be raised from time to time, and since 1955 has been 40/- for a single person and 65/- for a married couple. This month (January, 1958) new increases take effect giving 50/- for a single pensioner and 80/- for a married couple.

These increases, coupled with the growing number of pensioners, have upset the earlier estimates of cost and formidable sums now emerge as the present and future charge.

Beveridge estimated that the total cost of pensions (including assistance) for the elderly would be £165 million in 1945, rising to

£223 million in 1955 and £325 million by 1965. (His estimates for the earlier years were, of course, conditioned by his proposals for a 20 year transitional period during which pensions would not be paid at the full rate.)

The *actual* cost in 1954 has been £426 million or nearly double Beveridge's estimate. The Government Actuary for the Phillips Committee estimated that by 1979 pensions would cost £666 million and this on a basic rate of 32/6d. ! It has been estimated that each 5/- increase in the rate adds another £60 million to the cost in 1979 and a simple calculation for the new 50/- basic rate gives a total cost for that year of £876 million.

This is a staggering figure and one may well ask if the economy will be able to bear it.

The Insurance Principle

It is commonly assumed and often stated that under the present scheme pensions are paid on the principle of insurance. For example, the Labour Party's manifesto on National Superannuation says that "as long as the benefits are 'earned' by the payment of contributions and financed out of an Insurance Fund they are felt to be something which the worker receives as of right"

The blunt fact is, however, that the worker's contribution is a very modest one and that the combined contribution of the worker and employer is far from sufficient to meet the cost. The State, that is the taxpayer, is in reality bearing by far the heaviest part, and unless there is a radical change will have to bear the cost in increasing measure.

The rate of contribution is assessed on the assumption that the pensioner at 65 years of age will have been contributing since he was 16 years of age and, further, is calculated with reference not to the pension which ultimately will be paid but to the rate in force at the time the contribution is fixed.

To speak of this as insurance is, of course, entirely fallacious. Not until 1974 will it be possible for any male pensioner to claim that he has contributed since 16 years of age, and even then his contributions for the first 20 years will have been designed to assure for him a pension at 10/- per week !

In a recent debate in the House of Lords it was stated by the government spokesman that a man reaching 65 to-day gets a pension of a capital value of £2650 and that if he had paid all his contributions since 1926 the total sum would be £210.

The admission to full pension rights of persons whose contributions, with the contributions made on their behalf by the Employers and the State, do not meet the cost naturally results in an actuarial deficiency. The Capital amount of this deficiency was estimated recently by the Government Actuary at £17,500 million. If considered as insurance the position is certainly disquieting !

The actual cash deficit on pensions paid out of the British Insurance Fund has been masked hitherto by a favourable experience in regard to unemployment. In 1946 the whole scheme was financed on an assumed unemployment rate of 8½% which was reduced to 4% in 1951. In actual working therefore, there has been, till now, a surplus in the Fund each year, the fact being that the excess provision for

unemployment has been used to meet the deficit in pensions. The Government Actuary now estimates that next year there will be an actual deficit of £14 million and in 1961 the deficit will be running at £160 millions in the year.

In Northern Ireland where there has been a less favourable experience in regard to unemployment and sickness there has been an annual deficit in the Insurance Fund for some years, rising to about £3½ million in 1955/56.

All this leads, of course, to the question as to whether or not it is worth while retaining the contributory principle.

On the one hand it could be argued that it should be abolished and all who require help in old age or otherwise should receive an allowance based upon their needs—i.e., National Assistance. It is argued too, that now that all are included in the national scheme there is no need for the vast amount of work performed in keeping a detailed account of contributions and benefits of every person. This line of argument would, however, require that the needs arising from sickness and unemployment should be met in the same way.

On the other hand, the contributory principle is well established, and it is extremely doubtful if the economy could stand the transfer to the state of the total cost of pensions (and presumably of other benefits) without the aid of the workers' and employers' contributions. There is, however, a sound case for abandoning the theoretical age 16 contribution and relating the amount of the contribution more nearly to the actual cost of pensions. Thus, after determining the proportion which should or could be borne by the Exchequer, the remaining cost could be found from the contributions of workers and employers, these being fixed at three or five year intervals. Such a system would impose a measure of social discipline as any increase in the rate of pension would have to be met by an increased contribution. The Phillips committee did not go so far as this, but on balance thought that the Exchequer should accept the then current liabilities inherent in the scheme but that any future increases should be covered by higher contributions.

Pensions and subsistence

Another assumption often made is that retirement pensions are or should be at a rate adequate to provide full subsistence at a standard level. No specific pledge has ever been given by the Government though in connection with the 1946 Act the then Minister of National Insurance (Mr. James Griffiths) gave a general assurance that benefits would be broadly related to the cost of living with periodical reviews.

It is of course true that Beveridge aimed ultimately at a rate of pension adequate to maintain the pensioner with no other resources (par. 239) but this ideal was to be deferred for twenty years. In the meantime Beveridge proposed supplementation from National Assistance for pensioners in need.

This is, in effect, the present position. In general the rates of pension lag behind National Assistance (when allowance for rent is added) which may be assumed to represent subsistence level. Consequently, Government policy moves between two points—on the one hand to offer pensions at full subsistence rate to all irrespective of other resources would be much too costly, and, on the other hand, as the

number of pensioners receiving National Assistance is an index to the adequacy or otherwise of the pension this number must not be allowed to become too high—otherwise the “insurance” principle becomes endangered and people will ask “What are we paying for?” Thus in October, 1957, the number of pensioners on National Assistance (nearly one million at the end of 1956) was mentioned several times in debate in the House of Commons as a reason for increasing the standard rate from 40/- to 50/- per week.

The fact however that only about one in every five pensioners receives National Assistance indicates that the remaining four-fifths have other resources or find the rate of pension adequate for their needs. This accords with the general conception that the State should not do more than provide a minimum subsistence income on which each person can build, or, as expressed by Beveridge, “In establishing a national minimum it (the State) should leave room and encouragement for voluntary action by each individual to provide more than the minimum for himself and his family.” (par. 9).

Graded pensions and contributions

The last-mentioned point leads to the question that as a family's standard of living varies according to its income, should not pensions be graded to meet the consequent needs, a graded contribution being paid to meet the cost?

Although such graded pensions have, in the past, been opposed by the Trade Union Congress, this is, in effect, what is now proposed in Labour's plan for National Superannuation. An annual levy of 10% of the wages bill is to be put aside from which will be paid pensions up to half the worker's average earnings. The worker will pay 3%, the employer 5%, and the state will pay the remaining 2%.

The financial basis of this plan is still under critical examination, but one thing that emerges is that the heavy end of the stick would have to be carried by the Exchequer—“an annual Exchequer grant” (i.e., in addition to one-fifth of the fixed contribution) “will be essential” say the framers of the policy.

Already, as has been seen, the burdens on the Exchequer under the present scheme are formidable and are increasing. Is there not, therefore, much to be said for retaining the minimum basic rate and leaving it to the individual to make such better provision as he desires, rather than to burden the taxpayer still further?

The Retirement Principle and the Earnings Rule

Alone among the countries of the world the United Kingdom makes old age pensions conditional (for the 5 years following minimum pension age) upon retirement from work. This was introduced by the Act of 1946 following the Beveridge report and, as two corollaries, the Act provided for increments to the pension for continuing at work beyond the minimum pension age, and also imposed an earnings rule under which the pension was reduced by any earnings exceeding a specified sum, now 50/- per week.

Ten years' experience has shown that the rule is difficult to administer, and is productive of much misunderstanding and irritation; further, where people remain at work beyond the minimum pension age (and about one-half of men reaching 65 and one-third of

women reaching 60, do so) the increments rule has provided little or no inducement.

The changing age-structure of the population demands that every incentive should be given to the elderly to remain at work or to take up part-time employment. It is obvious that abolition of the retirement condition and with it the earnings rule would be an effective way of doing this. There would, of course, be an immediate increase in the annual cost, estimated by the Phillips Committee at £55 million, but falling away to about £20 million later.

FINANCIAL PROVISION FOR OLD AGE—II. NON-STATUTORY

In viewing the financial burden upon the community in providing for old-age it is essential to consider also that which is made other than by the state, for, as already stated, the needs of the aged must be met from current production irrespective of how these may be financed.

It is not possible to estimate what is being done by way of private saving including life insurances providing for a capital sum or deferred annuity on attaining pension age. The annual returns of insurance companies indicate, however, that provision of this kind has grown rapidly in recent years and the recent tax concessions to self-employed persons wishing to provide in this way for old-age will accelerate the trend. But the most important provision for old age, apart from the National Insurance scheme is the rapidly growing number of occupational pension schemes.

These of course are not new, such arrangements having long been in force for the civil service, police, teachers, local government, railways, etc., some of these going back to the early part of the last century. But within the past 30 years or so there has been a remarkable expansion in schemes relating to industry, and it was estimated that in 1954, including the public services, over 7 million employees were covered by such schemes, and 900,000 pensions were in payment, a figure which is expected to reach $1\frac{1}{2}$ million as the schemes mature.

Space forbids any detailed observations on these schemes and their effect upon mobility of labour and retirement policy, but the financial implications must be noted.

To the extent that the money paid in premiums (estimated in 1954 at £271 millions or nearly one-fifth of the country's total net saving) is withdrawn from current spending the schemes are anti-inflationary and provide a substantial sum for capital investment.

But to assess the extent of the financial burden of the future the cost of these pensions must be added to the cost of the state pension schemes, and for this the Phillips Committee accepted the actuaries' figure of £144 million in 1953 rising to £440 million in 1979.

ACCOMMODATION FOR THE AGED

In addition to pensions and other cash payments the maintenance of the elderly imposes a considerable charge in the form of services upon the community's resources.

The primary and most important of these is accommodation provided where necessary out of public resources in a house or flat, in a communal home run by the Welfare Authority or Voluntary Organisation, or in a Hospital. Here lies a range of services covering the various stages of old age from that where the old person is able to look after himself to the final stage of senility or physical incapacity.

The majority of older folk live with their children or other relatives and a tribute should be paid to the spirit of filial piety still so strong in Ulster. The Ballymena survey (to which reference has already been made) after citing that rather more than half the old people lived with their children or relatives said—"This is not unexpected in Northern Ireland and both old and young appear to benefit from the family solidarity which remains so strong a feature of Irish life."

This is a happy answer to the problem of the aged but it is not always possible and a large number have to fend for themselves. The next best solution is found where the elderly persons continue to look after themselves in their own homes. Although many of the small houses and cottages in Ulster are such that the aged can live in them comfortably, and a number of small dwellings provided by bodies like the Shiels Institutes continue to do good service there is in Northern Ireland a need for small houses specially designed for old people. The Northern Ireland Housing Trust has been active in this matter and up to March last year had built 468 such houses let at rents from 6/6d. to 10/6d. per week.

It is not only in the interests of the old people themselves that they should live as long as possible in their own home but also it is less costly to the community to maintain them there than to provide for them in an Old People's Home. A number of services are directed to this end therefore, the most important being the Home Help Service operated by all the Welfare Authorities in Northern Ireland and enabling help to be given to old people in 3,225 cases in 1956.

Mention too may be made of "meals on wheels" where a small beginning has been made in Belfast, though the need for this voluntary service does not appear to be as great as in other large cities.

Loneliness is the enemy of old age and old people tend to isolate themselves with consequent rapid mental and physical deterioration. Clubs, of which there are 19 in Belfast and 21 in the rest of the Province run on a voluntary basis help to maintain interest in life or, as a certain club named "the XYZ club" puts it, add "Xtra Years of Zest." There remains, however, the problem of the unsocial or those who are not able to get about and although the churches do a great deal there is room for a visitation service on a voluntary basis.

But however much may be done in these various ways the time comes when in many cases accommodation must be found in a Home unless the old person is ill and in need of Hospital care.

Homes to meet this need have in the past been provided by Voluntary Bodies, the Belfast Charitable Institution's Home in Clifton Street being a well-known example of early effort, and recent years have seen a marked development in providing suitable homes both by voluntary bodies and under the Welfare Services Act of 1949 by the Welfare Authorities—the latter with the aid of a Government grant of half the cost up to a maximum of £300 per bed.*

* This has since been increased to £500.

Since 1949 in Northern Ireland the Welfare Authorities have provided 22 new houses housing about 800 persons and plans are in hand for other work to give 300 more places. Figures are not available for the Voluntary Homes but it is believed that these cater for a further 900 old people.

Taking a general view the most pressing problem in this field is the need for what might be called "graded" homes—that is homes catering for old people (a) on a social basis, and (b) according to their physical or mental condition.

In the past, admission to a home for elderly persons was usually because of destitution or indigence, but such has been the change in our society that many elderly persons not wealthy but possessed of even comfortable means need residential accommodation. Such people in former years would have continued in their own homes with paid help but this is not possible to-day because of the scarcity of domestic help and also its costliness. Such people are able to pay in some cases the whole, in others a considerable part, of the cost of their maintenance and there is a real need of homes catering for this class. A good deal has been done in Great Britain in this direction in some instances by Welfare Authorities and in Northern Ireland the churches have been active and some homes have been provided of this superior type. Pine Lodge, provided by the Northern Ireland Council of Social Service, might be cited as an example of this kind of home.

Whilst grading of the Homes on a social scale is called for, Homes must obviously be graded according to the physical and mental condition of the occupants.

Where the elderly persons are active their well-being is best catered for in a home where they will do most of the work themselves, such a home being economical to run as staff-costs are small. I have in mind such a home run by the Welfare Authority in an English town which accommodates 14 elderly women, the staff consisting of a matron and a woman who comes in daily to do the rough work.

Obviously, however, homes are needed for others, and one might suggest two other grades—the home catering for those who are able to get about but are not able to do much work, and the home catering for those who need a good deal of care short of hospitalisation.

It is at this point that the division of responsibility between Welfare and Hospital Authorities has created some confusion and there is a real need of what have been called "Half-Way Homes" intermediate between hospital and other residential accommodation, the cost being shared between the two authorities. As things are the elderly person who is too frail to live in an ordinary old people's home but not ill enough for hospital is not the responsibility of any public body.

Likewise, the "Half-Way Home" is needed for those elderly folk who have become senile or mentally confused. At present when such people become unfit to stay in their own homes the only way of dealing with them is to receive them in mental hospitals.

It is true that the Guillebaud Committee reported that such half-way houses were not necessary if all the authorities did their duty, and it is true also that grossly exaggerated charges are made about the admission of the aged to Mental Hospitals. Nevertheless, the

need for some solution to this problem is seen by the fact that the British Ministry of Health's recent survey of the chronic sick showed that nearly 4,500 patients occupying 8% of the chronic sick beds available were no longer in need of hospital care but could not be discharged because suitable accommodation was lacking, while at the same time about 2,000 old people living in welfare homes were really in need of hospital care.

This paper might end on the more cheerful note of re-habilitation. There has been in recent years a changed attitude to the aged sick many of whom had deteriorated through long bed-stay, often because there was no other place for them to go. To-day, by means of exercise and occupation and sometimes change of surroundings, many of these "chronic" cases have been restored to a measure of activity and enjoyment of life. The figures given for Seapark House, Co. Antrim, for the year 1956 show what can be done, even bearing in mind that they relate no doubt to selected cases: of 267 cases under treatment in the year, 118 were able to return to their own home, and 83 to Welfare or Voluntary Homes, and of the remaining cases only 10 had to be sent back to Hospital as irremediable.

DISCUSSION

Mr. G. B. Newe, Secretary, Northern Ireland Council of Social Service, seconding, said he felt that old age was a challenge to our time. Many medical experts had forecast that, as the numbers of the aged increase, more hospital and other accommodation and services would be required for them. The capital and human resources which would be necessary to cope with a preponderance of ailing old people would be tremendous. It seemed to him that not nearly enough encouragement was being given to research into the maladies of the elderly. He pleaded for a more realistic approach to the medical and social problems of old age. The longer they delayed in doing so the more calamitous would be the nature of the situation they would face in a very few years from now. "All who are concerned with these problems will have welcomed the experiment carried out by Dr. George Adams and his colleagues of the Belfast City Hospital in the home treatment and rehabilitation of elderly invalids in their own homes. This scheme was designed to bring into the home the medical care and physiotherapy practised in a geriatric ward. This is the sort of research which must be encouraged and the results of the Belfast experiment merit close attention. The interesting fact is that it was made possible only through voluntary funds."

Mr. Newe said he agreed with Mr. Elwood, that, as things stood, the insurance principle in retirement pensions and other benefits of the Welfare State was extremely tenuous. It did seem, however, that many people were aware of the value of insuring against loss of earning power due to old age as witness the great increase in private superannuation schemes. One was tempted to feel that the Government was not really aware of the extent to which people would contribute for such a purpose and it might well be valuable to institute a National Superannuation Fund on lines somewhat similar to that proposed by the Labour Party. Such a fund, on a national scale,

and if managed as a superannuation fund should be managed could have a very interesting effect upon our whole economy. If contributors had the right to pay contributions on an increasing scale, subject to a minimum, then the question of graded pensions, referred to in the paper, would not arise. Those earning a reasonably decent income could be encouraged to save for a higher retirement pension. The end result would be to reduce the need for National Assistance supplementation in many instances. "There is a further point which could be made in this connection which is equally important. The speaker drew attention to the earnings rule in the payment of retirement pensions. It has always seemed to me that if we are to perpetuate the fallacy of an insurance principle under the present system, the attempts made to control other sources of income by the paying authority dealt it a death blow. Either a person is entitled to the benefit for which he has insured himself or he is not, in fact, insured. This seems another useful argument for establishing a National Superannuation Fund."

Referring to Mr. Elwood's remarks about accommodation, Mr. Newe said all who had experience in this field of social work would agree with him. All social workers recognised that the best place for an old person was in his or her own home, and all the various services, medical and social, statutory and voluntary, should co-operate towards keeping him or her there as long as possible.

Mr. Newe said Mr. Elwood's paper was a valuable contribution to a subject which, every day, was becoming of great concern to the community.