

State Pension

Introduction

The first state pension in the world was offered in Germany in the late nineteenth century. Although the idea had been proposed by some social reformers in Britain in the eighteenth century, it was not until 1909 that a state pension was introduced in the UK following the Old Age Pension Act of 1908.

The British Government established two committees in the 1890s to investigate the feasibility of the state providing an old age pension to its citizens: the Rothschild Committee on Old Age Pensions in 1896 and a Select Committee on the Aged Deserving Poor in 1899. The matter was also examined by two Royal Commissions examining the Poor Laws in 1893-1895 and 1905-1909. The parliamentary campaign stalled due to concerns about the cost of financing the scheme and the degree of state intervention the proposals would represent, although support for state provision gathered throughout the 1890s and 1900s within the labour movement, friendly societies, trade unions and the Church.

The Pensions Act of 1908 saw the Government providing a modest 5s pension (below subsistence, around £14 in today's money) to those over 70 who had an income of under 10s a week. The provision was reduced for married couples and subject to a character test. The scheme was administered by local committees, under the supervision of Customs and Excise officers, and pensions were paid at branches of the Post Office. The scheme was non-contributory, relying on government revenue rather than the contributions of the pensioner.

The rate of the state pension was increased to 10s in 1919 - £10 in today's money - and provision was made for illness and unemployment insurance through a contributory system established by the 1911 National Insurance Act. However, there was no significant change in the basis of the state pension until 1925 when the Widows', Orphans' and Old Age Contributory Pensions Act introduced the first contributory state pension scheme. This scheme was funded on contributions from both the employee and employer.

In 1940 the Old Age and Widows' Pension Act broadened the benefits available to women by reducing the pensionable age to 60 for unmarried, insured women and the wives of insured male pensioners, with an associated increase to women's contributions. The National Insurance Act of 1946 introduced a universal contributory state pension. This legislation provided a pension of £1 6s for a single person and £2 2s for a married couple (around £30 and £48 in today's money), paid at 65 for a man and 60 for a woman, funded by National Insurance contributions from workers.

There are also records relating to the state pension in the following entries in other sections of this guide (sections given in brackets):

- Family Welfare Association (Charity pensions section) – relating to objections to the state pension
- Middlesex sessions of the Peace (Courts in Session) (Occupational Pensions section)

BANSTEAD HOSPITAL (H22/BAN)

Book of staff voluntary contributions under the Widows' and Orphans' Pensions Act. Gives staff name, age, address, job title and dates of employment	1928-1935	H22/BAN/C/01/038
---	-----------	------------------

CITY OF LONDON MENTAL HOSPITAL {LATER STONE HOUSE HOSPITAL} CLA/001

Widows' and Orphans' and Old Age Contributory Pensions Act 1925: Contributions in Respect of Excepted Persons	1926 Jan - 1929 Jul	CLA/001/C/02/054
---	---------------------	------------------

See also: Occupational schemes.

MIDDLESEX COUNTY COUNCIL (MCC)

Various booklets and notices from Ministry of Health and Ministry of Pensions and National Insurance relating to state benefits	1948-1965	MCC/CL/HS/04/054
Subject file on the National Insurance Act 1959 including individual cases and gratuities	1960-1963, 1960-1964, 1951-1964	MCC/FB/STA/01/192, MCC/FB/STA/01/193 and MCC/FB/STA/01/194 Please note: these files are closed
National Insurance Ledgers	1917-1919, 1919-1921, 1920-1921	MCC/FIN/02/395/001, MCC/FIN/02/395/002, MCC/FIN/02/395/003
Subject file on the implementation of the Pensions and Determination of Need Act 1941	1941 - 1943	MCC/WE/PA/01/003
Subject file on the implementation of the Pensions and Determination of Need Act, 1943, for widows' supplementary pensions	1943	MCC/WE/PA/01/004
Subject file on the implementation of the Pensions and Determination of Need Act, 1943. Relates to the assessment of liable relatives in respect of out-relief cases	1943 - 1944	MCC/WE/PA/01/005
Subject file on the implementation of the Pensions and Determination of Needs Act, 1943. Relates to relief cases, and includes copies of legislation including the Unemployment Assistance Acts, the Old Age and Widows' Pensions Act and the Pensions and Determination of Need Act	1943	MCC/WE/PA/01/006
Subject file on the implementation of the Pensions and Determination of Needs Act, 1943, with a copy of the act and the County Public Assistance Officer's booklet on the application of the act to Public Assistance	1944-1946	MCC/WE/PA/01/019

See also: Miscellaneous (Ill Health Pensions), Occupational pensions.

PARISH OF HOLY TRINITY, CHELSEA (P74/TRI)

Correspondence and information concerning the employment of church workers. Includes copies of the London Diocesan Board of Women's Work's 'Insurance of Church Workers', the Widows' Orphans' and Old Age Contributory Pensions Act 1925 'Pamphlet for Employed Contributors' and a memorandum on new rates of contribution for National Health and Pensions Insurance	1925	P74/TRI/065
--	------	-------------

See also: Charity Pensions.

WEST LONDON SCHOOL DISTRICT (WLS D)

File relating to contributions under the Widows', Orphans' and Old Age Pensions Act	1925	WLS D/531
Half yearly returns to the Ministry of Health of contributions paid by staff under the Widows', Orphans' and Old Age Contributory Pensions Act 1925	Jan 1927- Jan 1930	WLS D/532 - 538 (7 files)
File on repayments of contributions	1925-1928	WLS D/546

See also: Miscellaneous (War Pension), Occupational schemes.