

Pensions as Infrastructure

AERON HUNT 

Boston College, Massachusetts, United States

THE opening of Charles Dickens's *Bleak House* (1852–53) is famous for mud, a megalosaurus, and the soot-filled fog that blankets London's streets, connecting a world even as it cuts off its inhabitants' vision. Less remembered are the "ancient Greenwich pensioners, wheezing by the firesides of their wards," whose "eyes and throats" are filled by that fog.¹ At the front if not quite at the center of this monumental Victorian novel, the pensioners are the first direct introduction of its preoccupation with the social relationships of care and support, introducing a form—the pension—that was a significant element of social provisioning as well as an initial indication of the variability it entailed.

The Greenwich pensioners forge a link between care and the state. Greenwich Hospital was established in 1695 to house and support injured or aging naval veterans; along with its army counterpart, Chelsea Hospital, it served as an administrative center for awarding and processing payments to out-pensioners. In these bureaucratic spaces, cases were presented and adjudicated, with judgments excluding applicants from pension payments just as often as they confirmed entitlement.² As social scientists and historians have established, military pension systems, such as Dickens references here, have served as seeds from which state welfare systems developed and expanded over the nineteenth century and especially into the twentieth.³ But these state-associated pensions are not the only pension type mentioned in *Bleak House*. The instances that appear over the course of the novel offer instructive examples of the flux in the term and the practices it represented, in the categories of "deservingness" that pensions drew upon and shaped, and in the affective responses the term mobilized during the decades before the Old Age Pension Act of 1908 confirmed the pension as a cornerstone of the new welfare state. In these multifarious forms (many of which still persist today alongside state pensions), a pension is not exactly a wage nor a gift, charity, insurance, or savings—but it may

Aeron Hunt is an associate professor of English at Boston College. She is the author of *Personal Business: Character and Commerce in Victorian Literature and Culture* (University of Virginia Press, 2014).

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partake of some or all of these economic practices and relationships, to a greater or lesser degree.

The patronage-adjacent pension—for instance, the hereditary or perpetual pensions and Civil List pensions that were a matter of royal and national favor—finds its way into *Bleak House* in the sixty-year-old person of Volumnia Dedlock. The Dedlocks' certainty that "in any country in a wholesome state" the unmarried, shabby, snobby Volumnia "would be a clear case for the pension list" stands in for a sense of wealthy entitlement that is both economic and political: the "feebleness of William Buffy when in office" has "deprived" these parasitical Dedlocks "of a stake in the country—or the pension list—or something—by fraud and wrong" (447, 457). In another instance, Mrs. Pardiggle mounts an "exciting contest" with another lady over their "rival candidates for a pension somewhere," a struggle that generates "a quantity of printing, and promising, and proxying, and polling" (129); chosen through particular religious or ideological commitments, social connections, and the politicking of supporters, these would-be pensioners conjure a mix of sinecure, charity, and dependence. Both these pension models smack of corruption; hereditary and perpetual pensions, in particular, were irritants that inspired reformist efforts as early as the 1830s.

Reaching outside the novel, other pension models were perhaps less gratingly personalistic, from a twenty-first-century perspective, but still very limited in scope: from ecclesiastical pensions; to charity hospitals "whose object is the granting of pensions to aged men";⁴ to pensions awarded to certain public servants, scholars, or artists. Private pensions might be offered by employers to aged and long-standing servants and employees. Friendly societies and trade unions offered workers institutions through which to save for their own pensions out of their wages and opened a broader (though still not wholly inclusive) way to imagine pension entitlement.

These varieties of pension persisted alongside Poor Law institutions, family support, and private charity as an unsystematic feature of social provisioning. For the "aged poor," a generally sympathetic group whose condition became a focus of social investigators and royal commissions in the last decades of the nineteenth century, pensions from employers, friendly societies, or trade unions might supplement savings, family assistance, and part-time labor, perhaps enabling them to avoid the stigma of poor relief. In an 1899 "test census" by the Departmental Committee on the Aged and Deserving Poor, 35 percent of those with below-subsistence incomes turned to poor relief; of the group who did

not receive poor relief, about 60 percent of men and 25 percent of women “reported having earnings, including pension payments, from their current (or former) employer.”⁵ As politicians and investigators such as Joseph Chamberlain and Charles Booth began to promote pensions as a key means to address old-age poverty—culminating in the Old Age Pension Act’s adoption of a noncontributory, means-tested pension in 1908—the pension seems to have transformed from a term of suspicion and potential corruption to a foundation for the welfare state, a provision whose design features (such as payment at the post office, rather than a workhouse) signaled legitimacy and entitlement. Of course, other varieties of pension—especially those linked to employers and unions—persisted alongside the public pension as contributory possibilities for workers to prepare for old age.

As the late Victorian push to reconsider the aged poor got underway some four decades after the publication of *Bleak House*, W. Moore Ede, the master of a charity hospital that provided pensions to old men, recalled childhood visits to Greenwich Hospital, “where a grateful nation fed, clothed, and lodged in a royal palace sailors who had grown old in the service of the navy.”⁶ Though the memory was “picturesque,” Ede dismisses the hospital in favor of a different model of provisioning. “A day arrived,” he writes, “when these old pensioners were allowed the option of remaining in the palace, taking with them a pension less than the cost of their maintenance in the palace, or going to reside in the humble homes of their friends. With scarcely an exception they chose the cottage where they would have their wants attended to by those to whom they were bound by ties of affection.” Ede’s suggestion to “throw open the doors of our Poor Law Bastiles, and allow the option of living at home on a pension” makes savvy use of the Greenwich pensioners, who along with their army counterparts were useful cases to illustrate an idea of legitimate support—one that could include out-payment—distinguished from the stigma of the Poor Law.⁷ In the lead-up to the passage of the 1908 act, one supporter, the trade unionist M.P. Thomas Burt, responded to the concern that aged workers would be “demoralised” by pension payments by referencing the broad acceptance of pensions already paid “to certain specially favoured individuals.” Countering the argument that recipients of those pensions “have served their country on the battlefield, in the legislative chambers, or as Government officials,” Burt extended the same justification to ordinary labor: “when service to their country is justly enough advanced as a reason for a special reward, on what principle is the worn-out toiler, who has contributed

to the production of the nation's wealth, to be excluded from participation in a similar reward?"⁸

Casting pensioners as "veterans of industry" in this way, as Joseph Chamberlain was reported to have done in an 1891 parliamentary session, helped create an imaginative space for a form of payment that was linked to a past.⁹ As the shape that a national pension would take was debated, the most expansive version of that imagining (you get a pension simply because you reach a certain age, without regard to past actions, contributions, roles—often limited by gender—or income) was not always favored. Indeed, the language used by proponents of national pensions to describe the forms of already-existing pensions—as proximate to wage compensation, insurance, savings, charity—suggests how much the idea still required an imaginative lift. To give an example: Charles Booth's description of the pensions of "public or municipal servants" as "money now received in consideration of past work" is relatively simple, though perhaps deceptively so. (Is the pension he describes best conceived as a deferred wage? a kind of gift?) But it is straightforward in comparison to his tortuous description of pensions received by other workers as "industrial superannuation allowances more or less charitable in their character, though very often given as an acknowledgement and recognition of past services."¹⁰

All forms of Victorian pensions imagined connections between present, past, and future, representing occasions where social bonds and obligations across time—whether to a future version of oneself, to a member of a family or local community, or to generations above or below—were shaped and contested. Resentment of figures like Volumnia and the pension list she wanted to join found expression in efforts to abolish hereditary and perpetual pensions, with an 1887 select committee declaring "that it is unjust that future generations should be burdened" with payments to the descendants of prior recipients of favor or gratitude for service.¹¹ Booth criticized pension proposals that required or encouraged younger workers to contribute in order to receive a supplementary state benefit forty years later on the grounds that the "terrible interval of more than an entire generation" did not honestly address the true costs and tensions between those aged poor in present distress and those whose future benefits were cast as the savings of the deserving.¹² To the degree that the state pension could be decoupled from specific past actions such as contributions, good character, or employment or service, Booth argued, it had a better chance of providing an effective counter to poverty among the aged, even if it

could not wholly sidestep the potential for time-bound grievances. And it could better take account of “the case of women,” who “may spend lives of the utmost social utility with hardly any opportunity of saving for themselves.”¹³

The Greenwich pensioners of *Bleak House* go nowhere themselves, fading behind the fog in a novel in which the narrativized veterans—Trooper George and Matthew Bagnet—find support not in a state provision, whether in-pension or out-, but in each other or in old familial relations, while the narrativized pensions highlight favoritism and corruption. To notice the Greenwich pensioners is thus to see what the novel abandons: an infrastructure that is unrecognized or rejected. But it is also to register that infrastructural potential, which points forward, however imperfectly and ambiguously, toward new models of welfare and social care.

NOTES

1. Dickens, *Bleak House*, 13.
2. See Nielsen, “Disability, Fraud and Medical Experience,” 183–85.
3. See especially Skocpol, *Protecting Soldiers and Mothers*. In the United States, Jennifer Mittelstadt has argued, the military is one of the few social groups around whom welfare infrastructures are built. See *The Rise of the Military Welfare State*.
4. Ede, “National Pensions,” 585.
5. See Boyer, *The Winding Road*, 148.
6. Ede, “National Pensions,” 587.
7. Ede, “National Pensions,” 588.
8. Burt, “Old-Age Pensions,” 376.
9. Reported in “Parliament,” *The Times*, March 11, 1891, 6.
10. Booth, *Old Age Pensions*, 38.
11. Mundella, *Report from the Select Committee*, iii.
12. Booth, *Old Age Pensions*, 31.
13. Booth, *Old Age Pensions*, 28.

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