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の上では分業よりは専^{グレンキヤン}業の主義に依る可きである。歴史上の時期を算術的に分割してその一時期宛を研究せんとするは分業ではなくて業務を寸断するのである。機械的に分割した一時期の研究者は概括的研究者よりも遙かに多くの誤謬に陥てる。歴史學の上の專業は須らく通史制度史兵事史商業史文學史等に分た^ル可きである。併し一生を委ねて例へば第十二世紀の英國史を研究した學者はオックスリナーの名著を作るかも知れぬが通史の教訓を缺いてる時はその時代の知識の上にさへ貢獻することは出来ぬ。本書は乃ちビシャイが解剖學の爲にポップ并にポットが言語學の爲にヅヱニーが羅馬法の爲になし遂げた處を史學の爲に試みやうとするのである。

SOME ASPECTS OF CHARITY AND PROVIDENCE.

(E. H. Vickers.)

In dealing with needs which result from misfortune or incapacity, men have always used two methods: charity and providence. Both are fundamental. Both must always have a place—whatever be the form of society or the system of economic organisation. The problem for a progressive society is to ascertain the true function of each and then to organise or practice both charity and providence in accord with scientific principles. To throw light on the functions of charity and providence and the scientific principles involved is therefore to make a contribution of practical value.

In early times, problems of charity and providence were relatively simple. The patriarchal organisation and the mediaeval corporations represent small and compact groups, with close mutual relations, interests, obligations and understanding, which could meet practical needs by mutual and effective co-operation. In such small groups, personal knowledge and mutual sympathy and interest made scientific principles of action unnecessary. Outside of those circles of mutual and effective as-

48 sistance, the church was practically the only agency to exercise charity—vagrancy being usually treated rather as a crime.

With political unification, economic revolution and radical social reorganisation, the early methods of mutual assistance and cooperation became impracticable, while the needs resulting from misfortune and incapacity became more widely and intensely felt. The charitable instincts of men led them to haphazard methods of relief, to the practice of promiscuous alms-giving by individuals. Gradually also the Government, whether central or local, found itself forced to measures of relief for those in actual want or distress. Meanwhile, the popular instinct of self-preservation encouraged by a prudential spirit of public and private philanthropy increasingly tried to develop providence in the masses of the people with a view to avert needs. Hence charity sought to relieve, providence to avert material suffering. The one became a palliative, the other a preventive.

Experience in time showed that the evils of promiscuous charity practised by individuals probably outweigh the good. Receivers of such gifts fast lose both industry and self-respect and become professional paupers. The number of paupers increases, and the distinction between pauperism

and crime grows vague. That similar results flow from unwisely administered public charity is the impressive lesson taught by England's experience with her early poor laws. The haphazard giving of alms simply creates the demand for them. Instead of relieving, it increases need.

The immediate consequence of such so called charity was to degrade the receiver. Hence self-respecting persons in need would hesitate to accept, still more to seek such assistance. The exercise of charity in that way missed many true objects of charity, while creating many unworthy recipients of alms. Another evil incident to promiscuous charity is "over-lapping"—i.e., heaping assistance from different sources on some, while omitting others. Naturally out of such conditions grew the greatest permanent evil—the deep demoralisation of an enlarging section of society, the sapping in them of the spirit of industry, independence and self-respect, the substitution of a spirit of parasitic dependence for that of thrifty self-help. An ultimate unfortunate effect of this revelation of impotent and noxious charity was also a tendency to dry up the springs of sympathy and charity in the thrifty and philanthropic. Charity dispensed in that way was at best like much medical practice of
49 the time, which simply gave medicine to victims of an epidemic, while neglecting the causes that

44 create and spread the disease. But medical science has since almost eliminated epidemics and much reduced the death-rate by discovering and dealing with causes. Charity seeks to do likewise.

Charity in its true aims has to do with two needs. 1. It seeks to provide for the defective and incapable classes—at least such of them as have no other support. 2. It seeks to encourage and enable other persons to provide for themselves and their dependents.

The first need is met primarily, though not wholly, by means of material aid. This aid is generally and most economically given in the form of suitable support and care in asylums, homes or other institutions, for the maintenance of which public revenues are properly used. There are many varieties of these institutions suited to the special needs of each class of defectives. Hence in each case the management and conduct of the institutions should be in the hands of trained and experienced specialists, who may utilize the lessons of extensive experience and apply resulting principles in each field. Aid may in special cases be given in the form of "Out-of-door Relief", i.e. relief to persons not living in public institutions for defectives. But this form of aid has been fruitful of abuses, and requires great circumspection. If given by private associations, they should

be in close correspondence with each other or under public supervision so as to avoid "over lapping". In a civilized society, adequate provision for defective persons who have no other means of support is a public duty. Private alms-giving cannot meet the need. A fair corollary would be that, where defective persons are maintained at public expense, the public has a right to adopt measures with a view to prevent procreation and perpetuation of the defective stock. In any event, this first class of needs is mainly material, is relatively fixed, measurable and susceptible of treatment by objective standards. Their treatment is mainly palliative, though sometimes remedial, and does not vitally affect the general efficiency of the society.

The second need with which charity has to do is more complicated, difficult to meet, and its treatment inevitably tends to improve or impair social efficiency. In every society, innumerable causes operate to bring many able-bodied persons into a state of temporary helplessness: viz., unemployment, accident, sickness, death, losses and other misfortunes resulting in want or despair. A great and growing proportion of the causes are social. They pertain to present methods of production which
45 increase danger, to change of processes which make previously acquired training and skill useless, to

46 economic vicissitudes which result in unemployment, to enlargement of the industrial unit which makes self-employment difficult or impossible, to enlargement of markets with localisation and migration of industries which increase the difficulty to correlate demand and supply of labor. Some causes are personal. Such are ignorance, improvidence, imprudence, intemperance, neglect, wastefulness—all the faults and frailties of individuals. But, whatever the cause, the consequence creates an immediate need for carefully discriminating help, for the exercise of true charity. The need is always and mainly for sympathy, encouragement, counsel, guidance, aid in the search for suitable employment. Sometimes and subordinately there is an additional need for material aid. These two kinds of need must be sharply distinguished, and each met appropriately and with the utmost discrimination—a discrimination which only great personal tact enlightened by training and experience can give. In many instances—especially where sickness or accident is the cause—, material aid may be immediately the more urgent, may be an indispensable preliminary, but it is (or ought to be) always a subordinate and temporary need.

For granting necessary material aid of this temporary kind, extensive experience has proved

some principles. Aid should be prompt, as far as possible in kind, in quantities as needed and never excessive. It should be given so as not to impair self-respect or create a feeling of dependence in recipients: hence unostentatiously and through friendly hands, attended or followed by such encouragement and counsel as may enable the recipient to become a self-respecting, self supporting member of society. These results are best attained through the agency of "friendly visiting", and require efficient organisation. Both the organisation and the relation of the "friendly visitor" to it must be kept in the back ground, if possible out of sight. Both organisation and the correlation of all agencies working in the same territory are absolutely indispensable to secure efficiency and to avoid the great evils and abuses which are incident to promiscuous charity. For the *end* is always *remedial*: viz., to efface the need of charity by making the person an independent, self-respecting and self-supporting member of society. Material aid, when necessary, is only an incidental means.

47 The preceding discussion offers no place in charity for those able-bodied persons who because of later injury, infirmity or age become helpless. The reason is simply because most of them should not, and in a higher stage of social development will not, depend on charity. For them providence

must replace charity. The few apparent exceptions will remain where in fact they belong: viz., among the defective classes. This principle of differentiation is clearly recognised in the legislation of Denmark, New Zealand, New South Wales, Victoria, Germany and less markedly in many other countries.

Such are the revelations of long and costly experience in many countries. The true functions of charity have been gradually defined. The main principles of its scientific administration have been learned. Much remains to perfect the organisation and apply those principles so as to meet the requirements of progressive civilisation. But at best charity is only a palliative or cure for existing disease. The greatest lesson of experience with it is the necessity for all except defective classes of a *preventive*. Providence is the only preventive, and so the aim of society is progressively to make providence supplant charity for all able-bodied persons. Charity for the defective, providence for all possible needs of others is the ultimate social aim.

The practice of providence has always been extensive among civilised peoples. The problem is to develop it and also to adapt it to meet the new and varied needs of society. Much progress

towards a solution has already been made. In addition to familiar forms of individual self-help, there are innumerable provident agencies. Some are mutual associations. Some are enterprises conducted for profit. Some are private, some public, while some unite private and public action. They fall in four comprehensive groups. 1. Agencies of *thrift* include all forms of savings and investment institutions, consumers' associations, building and loan associations, various popular credit institutions, cooperative enterprise, profit sharing. 2. Agencies of *insurance* against all needs arising from accident, sickness, infirmity, old age, death, unemployment. 3. Employment *agencies*, or labor exchanges, which aid laborers to find suitable employment. 4. *Educational* agencies, especially those for industrial and commercial training, which develop the desire and the capacity for self-help, both individual and associated. These four groups and their subdivisions extensively overlap. Some associations, such as trade unions and friendly societies, assume more or less extensive functions in two, three or even all four groups.

Experience has gradually revealed correct principles and methods for the several agencies in the four groups, and indeed the conduct of all the more important agencies is already upon scientific

50 bases and in accord with well-tested methods. Discussion of some of them will be attempted in future numbers of this journal. Meanwhile, the purpose here is to show how economic analysis and the science of statistics broaden the basis and provide the data for further progress along most of these lines. More and more clearly they reveal principles which differentiate the domain of providence from that of charity, and principles which apply to the practice of both.

1. Economic analysis and statistics have given us the principle of *risque professionnel*, whereby, in case of industrial accident, the cost for caring for injured workmen and their dependents is made a part of the costs of production and imposed on employers. This principle is the basis of compulsory accident insurance in Germany, Austria, Italy, Denmark, Norway and elsewhere, also the basis of advanced employers' liability laws, such as the recent British Workmen's Compensation Act, and likewise the basis of the French accident insurance law which represents a compromise between the other two. Complete application of this principle of *risque professionnel* will remove from the domain of charity all needs which flow from accidents incident to occupation. These include costs of care and cure for all injured persons, pensions for the permanently disabled, funeral expenses in case

of death, support of all dependents, which includes support and education for the children of the unfortunate and consequently fewer candidates for charity in future. The principle is already widely applied and being continually extended—*vertically* to include maladies, infirmities and premature age which result from so-called "dangerous" occupations, and *laterally* to include additional occupations and wider territorial areas.

2. Economics and statistics enable us to apply the principles of insurance, whereby almost every risk of future need may be met through providence. Needs resulting from sickness, death, accidents, infirmities, old age are extensively and increasingly so provided for. Experiments at using insurance against unemployment (Cologne, St. Gall, Ghent, Antwerp) leave doubt as to success. Friendly societies and trade unions more successfully provide for needs resulting from unemployment by methods closely analogous to those of insurance. Actuarial methods of insurance have supplanted loose and unsafe methods of administering the huge provident funds of friendly societies and some trade unions, and so vastly increased their efficiency. Furthermore the greater efficiency and economy

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of scientific insurance compel all classes of people increasingly to use it. Thus in many ways the use of insurance is rapidly extending and increasingly averts needs which previously fell to charity.

3. Out of analysis and experience, there is gradually emerging with increasing distinctness of outline a great principle of social responsibility for a share in the costs of certain provident institutions and arrangements. Striking examples are the cash contributions of central government in compulsory invalidity and old age insurance systems (Germany, Austria), likewise the liberal subventions by central government in voluntary insurance against sickness (Denmark, Sweden) and against invalidity and old age (France, Italy). Expenses assumed by government for administration of such agencies are similar. It is open to question whether the costs of non-contributory systems of old age pensions paid by the government of Denmark, New South Wales, New Zealand, Victoria and Great Britain fall wholly under this principle—though the standards of “merit” on which those systems are based are intended to signify that they do. Similarly the costs of accident and the employer’s share of contributions to sickness, invalidity and old age insurance in the compulsory systems are intended partly to fall under this principle, being shifted by employers to consumers in the form of

higher prices. But how much of such costs is so shifted to the community and how much falls in the form of lower wages on the laborers remains indeterminate.

In any event, this principle of social responsibility for a part of the costs of certain forms of providence, though not yet accurately defined, is extensively in practice and rapidly extending. Its great significance lies in the fact that it enables the maintenance of efficient agencies of providence for many persons who cannot pay the whole costs—a difficulty which is otherwise insuperable. The principle is justified by three lines of argument. (a) It is cheaper and more efficient than charity, which is the alternative. (b) It simply fixes on society a part of the costs of insurance against needs resulting from purely *social* causes needs which *individuals* cannot prevent, and for which they unaided cannot provide. It is a kind of insurance against social risks properly to be paid for by society, just as accident insurance is paid for by employers against *le risque professionnel*. (c) It is merely some compensation to laborers for deficiency of wages, since the imperfect wage-system accords for their services to society rewards that are usually inadequate. Some argue further that such uses of public revenues is a proper means of redressing inequalities of wealth. Whatever the justification,

this principle is effectively used to encourage thrift, and is capable of vast extension. Liable to great abuse, therefore to be used with utmost circumspection, it seems destined powerfully to aid the growth of providence.

The emergence of these three principles—*risque professionnel*, actuarial administration of provident funds, social liability for a share of costs in certain forms of providence—represents immense progress. They require government regulation and supervision of provident funds to assure safety and make them fully effective. Their further development and wider application must therefore contract the scope of charity, expand that of providence and so secure for an increasing proportion of people a safe and secure basis of independent existence. This is supplanting negative with positive social forces.

潜在意識に就いて

川 合 貞 一

殆んど如何なる學問にも今日では神秘的な對影^{ゴウエイ}が存してゐる。あらゆる科學の模範たる數學ですらも、此の神秘的な時代の特色を免れることは出来ぬ。圓と正四角形^{ヨウカク}に爲すと云ふ古い數學上の神秘説が今なほ存してゐるのみならずガウスやリーマン、ヘルムホルツ以來、假説的な第四の Dimension なるものが眞面目な科學的考察の範圍に入つて來た。吾々の用ゐて居るオイクリッドの幾何學によると、點は三つの坐標^{ゴウカク}によつて定まるのであるが所謂 Metamathematik では、*N-Dimensionen* の空間が存すると云ふのであるから、其の點は *N* の坐標^{ゴウカク}によつて定まるのである。かゝる思辯は、ガウスやリーマンやヘルムホルツに於いては、嚴密な科學的のものたる範圍を出でなかつたのであるが、ツェルナーの *Metageometrie* では、非常な神秘的なものとなつた。ツェルナーの四つの *Dimensionen* を具へた空間は、全く空想的な