



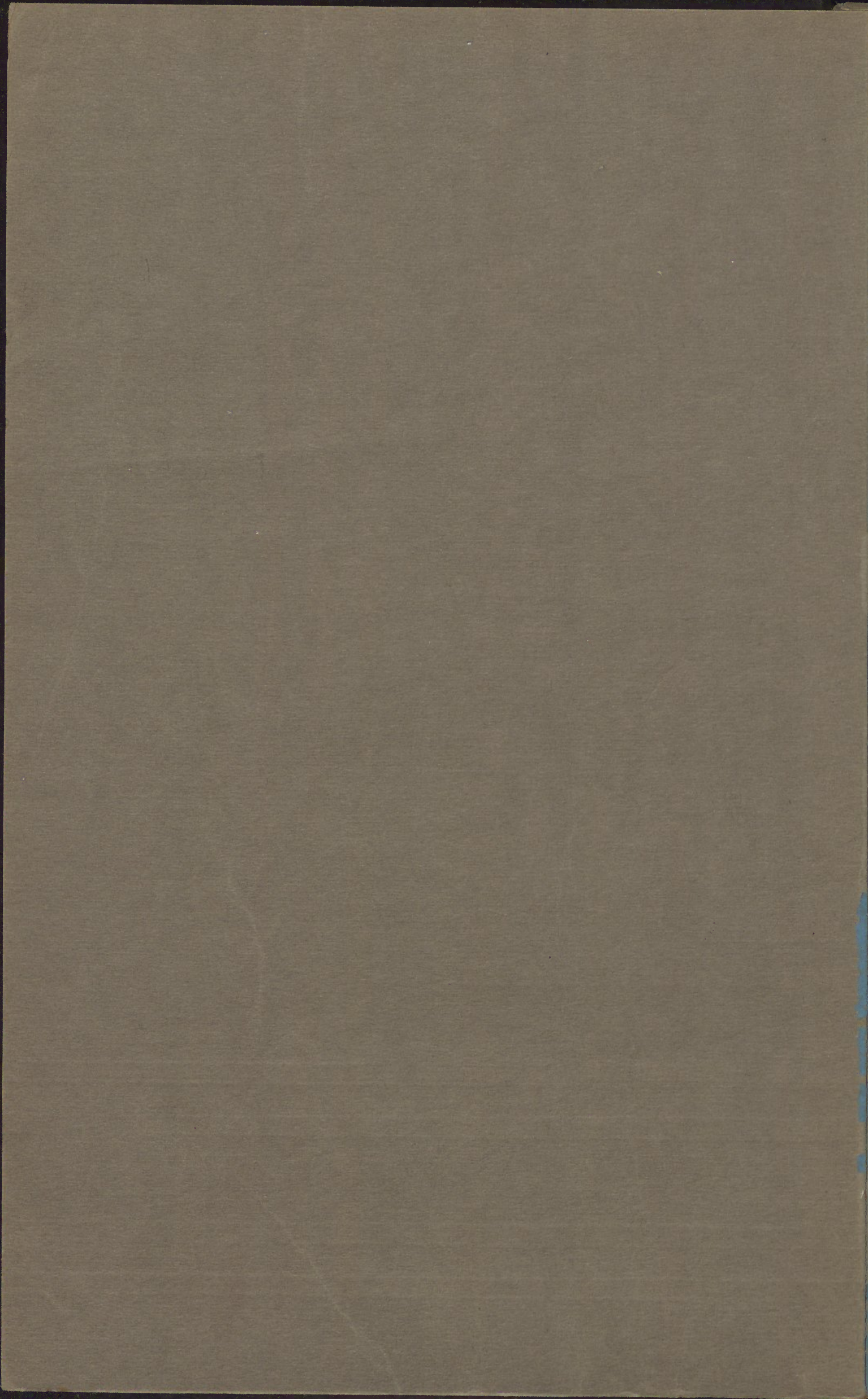


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AGED DESERVING POOR.

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# R E P O R T

OF THE

DEPARTMENTAL COMMITTEE

ON

THE FINANCIAL ASPECTS OF THE PROPOSALS MADE BY THE  
SELECT COMMITTEE OF THE HOUSE OF COMMONS OF 1899

ABOUT THE

# AGED DESERVING POOR,

WITH

APPENDICES.

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Presented to both Houses of Parliament by Command of Her Majesty.

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DEPARTMENTAL COMMITTEE APPOINTED TO REPORT ON THE  
FINANCIAL ASPECTS OF THE PROPOSALS MADE BY THE  
SELECT COMMITTEE OF THE HOUSE OF COMMONS OF 1899  
ABOUT THE AGED DESERVING POOR.

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MINUTE OF APPOINTMENT.

I hereby appoint Sir EDWARD W. HAMILTON, K.C.B., EDWARD WILLIAM BRABROOK Esquire, C.B., SAMUEL BUTLER PROVIS, Esquire, C.B., and NOEL A. HUMPHREYS, Esquire, to be a Committee to obtain information bearing upon certain questions raised in connexion with the Report, dated 26th July, 1899, of the SELECT COMMITTEE of the HOUSE OF COMMONS on the AGED DESERVING POOR.

And I hereby appoint Sir EDWARD HAMILTON to be Chairman and C. A. PHILLIMORE, Esquire, to be Secretary of the said Committee.

(Signed) HENRY CHAPLIN,  
President of the Local Government Board.

Whitehall, S.W.,  
15th August, 1899.







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# R E P O R T

OF THE

## DEPARTMENTAL COMMITTEE ON THE FINANCIAL ASPECTS OF THE PROPOSALS MADE BY THE SELECT COMMITTEE OF THE HOUSE OF COMMONS OF 1899 ABOUT THE AGED DESERVING POOR.

### I. INTRODUCTORY REMARKS.

To the President of the Local Government Board.

Sir,

9th January, 1900.

1. WE have the honour to lay before you the result of the investigations which, in pursuance of your Minute of the 15th August last, we have made in connection with the Report from the Select Committee on the Aged Deserving Poor.\*

2. That Committee formulated a scheme for the award of pensions to poor persons who, being able to fulfil certain conditions, had reached the age of 65; and the main object of the inquiry entrusted to us was to arrive at some estimate of the cost which such a scheme, if put into operation, would involve. But we understood that we were desired also to estimate the cost of the scheme on the supposition that the pensionable age were fixed at 70 or 75.

3. We have endeavoured to the best of our ability to comply with the instructions given to us; but we may say at the outset that we entered upon our inquiries, and we now submit the results of them, with great diffidence, owing to the want of actual facts and of accurate statistics bearing on many of the points which the recommendations of the Select Committee raise. We have thus been obliged to resort, more often than not, to assumptions; and these must in some cases, we frankly admit, be open to question.

4. Towards overcoming this difficulty we proceeded, at your suggestion, to endeavour to supplement the want of general information by instituting local inquiries in different parts of the United Kingdom, on the lines of an interesting experiment made by Colonel Milward, M.P., in South Warwickshire, the results of which he laid before the Select Committee.†

5. After consultation with some of the general inspectors of the Local Government Board, we selected for this purpose certain parts of unions in *England and Wales*, taking care that the selection should be made as representative as possible by the inclusion of metropolitan, urban, mining, and rural districts. The clerk of the guardians in each selected union was then invited by the general inspector for the district to make arrangements for procuring, by means of a house to house visitation, replies to certain queries which we had drawn up and indicated on enumeration cards, of which a specimen will be found in Appendix I—3, p. 8. The queries were intended to ascertain the number of persons of all classes in each selected district who were 65 years old or more; their actual ages; their weekly incomes; how their incomes (when not exceeding 20s. a week) were derived; whether they could adduce some definite proof of thrift, by reason of their having been, or of their being, members of benefit societies or depositors in savings banks; and whether they were, or had been, in receipt of Poor Law

\* Parliamentary Paper, No. 296, of 1899.

† See Appendix 14 at p. 201 of Parliamentary Paper, No. 296 of 1899.



relief. The clerk of the guardians was requested to find persons who could be trusted to conduct the inquiry carefully and tactfully in his union, and to instruct those persons to fill in the cards and to return them to him when they were filled in. We have every reason to believe that the work entrusted to the enumerators was done efficiently and intelligently. The results deducible from the enumerations, which have been tabulated in the General Register Office, are given in Appendix II.; and we shall show in the course of this Report what light they throw on the subject of our investigation.

6. Steps were also taken in *Scotland* with a view to instituting a similar kind of test census in certain typical districts in that country; and the results of that census, which have been tabulated by the Local Government Board for Scotland, will be found in Appendix III. It will be seen that the Scottish inquiry embraced a larger number of areas and persons, not only relatively but actually, than the English inquiry.

7. In *Ireland*, the idea of a house to house visitation was abandoned at the instance of the authorities at the Local Government Board for Ireland; and we have had to be content with estimates made by the general inspectors of the Board after minute inquiries from clerks of unions, relieving officers, poor rate collectors, and other officials. The results obtained through these inquiries are less detailed and more conjectural than those which have been obtained by the more methodical process adopted in England and Scotland; but they have the advantage of relating to all the unions in Ireland; and they express the personal opinions of men of great experience and knowledge in local administration. They are given in Appendix IV.



## II. THE SELECT COMMITTEE'S SCHEME.

8. We now proceed to summarise the scheme which was framed by the Select Committee. The qualifications which they prescribed\* as constituting eligibility for pensions, in the case of women as well as men, whether married or unmarried, were seven in number, which may briefly be stated as follows :

- (1.) British nationality.
- (2.) Attainment of the age of 65.
- (3.) Absence of conviction for any serious offence between the ages of 45 and 65.
- (4.) Non-receipt of poor law relief (other than medical relief) during the 20 years preceding the application for a pension, unless under circumstances of a wholly exceptional character.
- (5.) Residence within a given district.
- (6.) Non-possession of an income (from any source) of more than 10s. a week.
- (7.) Proved industry or proved exercise of reasonable providence by some definite mode of thrift.

9. To all those who fulfilled these qualifications to the satisfaction of the pension authority, that authority, composed in part of guardians of the poor, was to award pensions of not less than 5s. a week (*i.e.*, 13*l.* per annum), or more than 7s. a week (*i.e.*, 18*l.* per annum), according to the cost of living in the locality; the award being made for not less than three years and renewable thereafter, but liable at any time to be withdrawn. The cost of the pensions was to be borne by the common fund of the union, to which the Exchequer would contribute not more than half the total pension charge; such contribution being allocated, not in proportion to the amount of the awards, but on a basis of population.†

10. We propose to consider successively each of the prescribed qualifications.

\* See Paragraph 56 of Report of Select Committee, No. 296 of 1899.

† See Paragraph 77 of Report of Select Committee, No. 296 of 1899; also footnote at p. xxiv. *infra*.



### III. CONDITIONS OF SCHEME SEVERALLY EXAMINED

#### 1. BRITISH NATIONALITY.

11. We take the three parts of the United Kingdom separately.

##### (1.) *England and Wales.*

12. Out of a total population of 29,003,000 in 1891, there were, according to the census of that year,\* 198,000 persons born abroad who did not describe themselves as British subjects. It is probable that a few of these omitted so to describe themselves by inadvertence. We, however, have no alternative but to regard them all as aliens, though we may thus be rather over-estimating the foreign population in this country. The census tables (Census, Vol. III., p. xxxix)† give the ages of the European foreigners only, who numbered 169,000. Of these 5,600 were stated to be over 65 years of age, or 3·3 per cent. If that percentage be applied to the total foreign population in England and Wales (198,000), the total number of aged aliens would be 6,600; and 6,600 represent 48 per cent. of the total number of persons over 65 years of age, who were reckoned to amount to 1,373,000. There are no later statistics respecting aged aliens; and so we propose to assume that 5 per cent., or 1 in every 200, of the number of persons otherwise pensionable would be excluded on the ground of foreign nationality.

##### (2.) *Scotland.*

13. According to the census of 1891,‡ there were 8,500 aliens out of a total population of 4,026,000. In the Scottish statistics also the Europeans only are classified as regards age. These amounted to 7,600, of whom 121, representing 1·6 per cent., were stated to be 65 years old and upwards. If the same percentage be applied to the aliens of all sorts (8,500), the total number of aged foreigners would be 136; and 136 represent 0·7 per cent. of the total number of persons over 65 years of age in Scotland, computed at 203,000. In the absence of later figures we propose to assume that 0·7 per cent., or 1 in every 1,400, of persons otherwise qualified to receive pensions in Scotland would be excluded by reason of their foreign nationality.

##### (3.) *Ireland.*

14. According to the Irish census of 1891,§ the total number of aliens was 12,900. There is an age classification for all these aliens; but there is no dividing line at 65. Those between 60 and 80 were reckoned at 448, and those of 80 and upwards at 30. There were, therefore, 478 aliens who were over 60 years of age. In Scotland the European aliens of that age numbered 234, of whom 121 were 65 years old or more. If we assume the same proportions for Ireland, the number of aliens of 65 years of age and upwards would be about 250; and 250 represent 0·8 per cent. of the total number of persons over 65 years of age in Ireland, who were computed in 1891 at 301,000. We propose to assume that the percentage remains constant: that is, 0·8 per cent., or 1 in every 1,250, of that number.

#### 2. ATTAINMENT OF THE AGE OF 65.

15. We could hardly be at a greater disadvantage than we are in making computations about population, for we are more than eight and a-half years distant from the last census, and, therefore, there are no actual facts available later than those of 1891.

\* See Parliamentary Papers C. 7222 and 7058 of 1893.

† See Parliamentary Paper C. 7058 of 1893.

‡ See Parliamentary Paper C. 6937 of 1893.

§ See Parliamentary Paper C. 6780 of 1892.



16. In making an estimate of the number of persons in the United Kingdom who are 65 years of age and upwards, we conceive that we ought to endeavour to compute not only the number of persons who, under such a scheme as that propounded by the Select Committee, would be qualified as regards age to receive a pension on the introduction of the scheme, but also the number of persons who are likely to be qualified during an appreciable period after the scheme has been in operation. For, the initial cost of a scheme mainly affected by population is no necessary criterion of its ultimate cost.

17. In our attempts, then, to forecast the number of persons who would be pensionable (other conditions being fulfilled), we shall not only take the year 1901, which we regard as our starting point (because no scheme could be brought into effect before that year), but also the next two decennial periods ending in 1911 and 1921, thus bringing the forecasts into line with the census years. We shall likewise include in our estimates of the aged poor the year 1899, because we shall have to assume that some of the data relating to this year will, by analogy, be applicable to future years.

18. We have next to determine how we shall estimate the number of persons in the United Kingdom who are now 65 years of age and upwards, and likewise the probable number of such persons in the three next census years. There are three methods of calculation upon which we could proceed:—

(1.) We could assume that the proportion of the aged to total population is constant; that is, that the number of persons over a given age in 1899, 1901, 1911, and 1921 bears or will bear the same proportion to the total estimated population in those years as the number of persons of the same age in 1891 bore to the total population in that year as ascertained by the last census. Under this method, estimates of *total* population now and at more distant dates would have to be first made, and it is almost impossible to measure with accuracy by anticipation the four forces which have to be reckoned with in such estimates—the birth rate, the death rate, emigration and immigration. Even if there were less uncertainty about those forces, the correctness of assuming that the proportion of people at different ages to the total population will remain the same as at the last census might well be questioned. Indeed, the proportion is more likely than not to vary, and to vary with the changes in the rate of increase of the total population; for, the less the population increases (and it did, for example, increase in England and Wales less between 1881 and 1891 than between 1871 and 1881) the larger will be the proportion of the aged, if the smaller increase is due to emigration of young people and a diminution of the birth rate. On these grounds we are disposed to reject this method of calculation, which is given in Appendix V.—1, Table B, p. 76.

(2.) We could take the number of persons ascertained by the census of 1891 to be living at given ages; and we could then compute how many of such persons would, according to the rates of survivorship shown by the life table of 1881–90, be likely to survive in given subsequent years. This method, which is the one that the Government Actuary, Mr. Finlaison, on the whole, prefers, and which is also to be found in Appendix V.—1, Table E. (a), p. 77, dispenses with the necessity of taking into account the birth rate. That rate is probably the most doubtful of the four forces, and we are not, indeed, really concerned with it, inasmuch as for the next 65 years an old age pension scheme can only apply to persons already born. But, while this method thus gets rid of the problematical question as to the number of births in the future, it leaves out of account the probable net effect of migration, which is a consideration of some weight, especially in Ireland.

(3.) The third method supplies that defect, and it equally eliminates the birth rate problem. It is based upon a single assumption that the ratio of difference between the number of persons who were living at a given age at the penultimate census and those who were ten years older



at the last census is a constant one. That difference may be due to the death rate or to migration or to misstatement of age; but it is assumed that, whatever the causes of the difference may be, the same causes will operate to the same extent between the same ages in subsequent periods of 10 years. The method of calculation admits of easy illustration. If, for example, the persons aged 55 to 60 years were found to number (say) 200,000 in 1881, and those aged 65 to 70 were found to number (say) 180,000 in 1891, it would have been established that 90 per cent. of persons who were 55 to 60 years old in 1881 survived till 1891, and thus reached the age of 65 to 70. Accordingly, if the persons aged 55 to 60 were found to number (say) 220,000 in 1891, it would be assumed that 90 per cent. of these would be alive in 1901—in other words, that the number of persons aged 65 to 70 would be 198,000 in 1901. This method, the results of which (according to Appendix V.—1, Table E. (b), p. 77), do not materially differ from the results of the second method, is the one which we propose to adopt in making estimates of the number of persons over 65 years of age in any given year. We believe that, by containing the least number of unknown quantities, it will probably approximate the most closely to facts; and we have the satisfaction of being confirmed in this opinion by so eminent a statistician as Sir Robert Giffen. We may also quote in support of our conclusion the authority of Mr. Edwin Cannan.\*

(1.) *England and Wales.*

19. According to this method of calculation, the number of persons over 65 years of age in *England and Wales* works out for 1899, 1901, 1911, and 1921, as follows, as will be seen by a reference to Appendix V.—1, Table E. (b), p. 77:—

Year.	Males.	Females.	Total.
	No.	No.	No.
1899 - - - - -	644,000	836,000	1,480,000
1901 - - - - -	660,000	857,000	1,517,000
1911 - - - - -	746,000	970,000	1,716,000
1921 - - - - -	850,000	1,097,000	1,947,000

20. It is considered by the Registrar General for England and Wales that the safest or least dangerous hypothesis for estimating the total population in current decennial periods is to assume that the ascertained rate of increase during the last intercensal period has since been maintained; and on this assumption he estimates the total population of England and Wales for 1899 at 31,743,000 (*see* Appendix V.—1, Table B., p. 76). Accordingly, 1,480,000 persons would represent 4·7 per cent. of that total. Though this percentage does not admit of being accurately checked by the figures of the test census or by Colonel Milward's figures, because there are no means of accurately computing the present total populations of the selected districts in which the enumerations were made, yet it is confirmed generally by those figures.

(2.) *Scotland.*

21. According to the same method of calculation, the number of persons over 65 years of age in *Scotland* is computed as follows for the years 1899, 1901, 1911, and 1921, as will be seen by a reference to Appendix V.—2, Table V., p. 79:—

Year.	Males.	Females.	Total.
	No.	No.	No.
1899 - - - - -	88,000	129,000	217,000
1901 - - - - -	90,000	131,000	221,000
1911 - - - - -	101,000	144,000	245,000
1921 - - - - -	114,000	154,000	268,000

\* *See* "Economic Journal" of December 1895.



22. On the same assumption as that made by the Registrar General for England and Wales, the Registrar General for Scotland estimates the total population of that country for 1899 at 4,282,000 (*see* Appendix V.—2, Table II., p. 78.) Accordingly, the proportion of persons over 65 years of age, viz., 217,000, to the total population is almost exactly 5 per cent.

(3.) *Ireland.*

23. Applying the same method of calculation to *Ireland*, the Registrar General in Dublin estimates the number of persons over 65 years of age and upwards in that country in the following statement (*see* Appendix V.—3, p. 80) for the years 1899, 1901, 1911, and 1921; but he thinks that estimates of future population in a country like Ireland, where the population is decreasing owing to emigration, are specially open to doubt and liable to be upset.

Year.					Males.	Females.	Total.
					No.	No.	No.
1899	-	-	-	-	138,000	144,000	282,000
1901	-	-	-	-	136,000	142,000	278,000
1911	-	-	-	-	132,000	138,000	270,000
1921	-	-	-	-	123,000	129,000	252,000

24. The Registrar General for Ireland, who in current decennial periods finds his estimates of total population upon the annual statistics of births, deaths, and migration, puts the population of Ireland for the year 1899 at 4,536,000; and accordingly, as the number of persons over 65 is computed to be 282,000, the proportion which persons of that age bear to the total population is 6·2 per cent. This proportion corresponds very closely to the figures in the statement with which the Local Government Board in Dublin has furnished us (*see* Appendix IV.—1, p. 70). According to those figures, which, however, relate to the last census year (1891), out of a total of 4,705,000 the number of persons over 65 years of age was 301,000 or 6·4 per cent.

25. The fact that the percentage of aged people in Ireland is higher than that in England and in Scotland is, of course, to be expected, when it is borne in mind that many young Irish adults emigrate, and that the persons who are 65 years of age and upwards are, and for some years to come will still be, survivors of the days before the famine of 1846, since which the population of Ireland has continuously declined.

3. ABSENCE OF CONVICTION FOR OFFENCE BETWEEN THE AGES  
OF 45 AND 65.

26. The textual definition of this condition is that no person would be eligible for a pension who has "within the last 20 years been convicted of an offence and sentenced to penal servitude or imprisonment without the option of a fine."

27. The persons annually convicted in the three divisions of the United Kingdom can be classified in respect of age. But persons imprisoned without the option of a fine are not separated in the statistics from the total number convicted as regards age; and, therefore, they can only be classified in the same proportions as the total number of convicts. This hypothetical classification is given in the following Table:



Age.	England and Wales, 1897.*			Scotland, 1898.†			Ireland, 1896.‡		
	Persons convicted.	Percentages of total number convicted.	Persons sentenced to imprisonment without the option of a fine, classified according to same percentage.	Persons convicted.	Percentages of total number convicted.	Persons sentenced to imprisonment without the option of a fine, classified according to same percentage.	Persons convicted.	Percentages of total number convicted.	Persons sentenced to imprisonment without the option of a fine, classified according to same percentage.
Under 21 - -	19,194	12·9	8,977	5,364	9·9	1,074	3,184	10·9	1,018
21-30 - -	41,594	27·9	19,415	16,241	29·8	3,233	9,529	32·6	3,045
30-40 - -	42,326	28·4	19,762	15,598	28·7	3,114	8,134	27·8	2,597
40-50 - -	26,367	17·7	12,317	10,086	18·5	2,007	4,279	14·6	1,364
50-60 - -	10,244	6·9	4,801	4,037	7·4	803	2,372	8·1	757
Over 60 - -	9,158	6·2	4,314	3,096	5·7	619	1,768	6·	561
TOTAL - -	148,883	100·	69,586	54,422	100·	10,850	29,266	100·	9,342
Age not ascertained	79	—	—	—	—	—	7	—	—
TOTAL - -	148,962	—	69,586	54,422	—	10,850	29,273	—	9,342

28. On the assumption made in this Table, the number of persons annually convicted without the option of a fine between the ages of 40 and 60, in the most recent years for which statistics are available, would be—

	No.
(1) For England and Wales - - -	17,118
(2) For Scotland - - -	2,810
(3) For Ireland - - -	2,121
Total - - -	22,049

and, as the number of criminals decreases rapidly as age increases, the number of persons convicted between the ages of 45 and 65 would be considerably less. But, even if that information were forthcoming, it would not really assist us. For, it is impossible to say how many of those convicted of serious offences in the course of 20 years would be likely to be alive, or at large, in the 21st year; and it is equally impossible to say how many of them would be convicted under the same or different names more than once. All that we can do, therefore, is to make a purely arbitrary allowance for disqualification on account of a criminal past. We do not think that the allowance need be great; because, as destitution and early death presumably more often than not follow in the wake of crime, many former criminals would be dependent mainly or wholly on the rates before they reached the pensionable age, and, therefore, be disqualified on the ground of pauperism. The allowance which we are disposed to make, mainly by way of a reminder that crime is a factor in the Select Committee's Scheme, would be a deduction of 2 per cent. from those who might otherwise satisfy the pension authority.

4. NON-RECEIPT OF POOR LAW RELIEF (OTHER THAN MEDICAL RELIEF)  
DURING THE 20 YEARS PRECEDING THE APPLICATION FOR A PENSION

29. As applicants for pensions would have to show that they had not for a considerable time previously been in receipt of Poor Law relief except in ease of illness, or "under circumstances of a wholly exceptional character,"

\* See Parliamentary Paper C. 9135 of 1899.  
† From information supplied by the Scottish Office.  
‡ See Parliamentary Paper C. 9492 of 1899.



we take it for granted that all persons who may, on the introduction of the proposed pension scheme, be found to be 65 years of age and upwards, and to be wholly or partly chargeable to the ratepayers, would *a fortiori* be debarred from making application to the pension authority. But we imagine that it might be by no means easy to defend the exclusion of those aged paupers who could give reasonable proof that, had they not had the misfortune to pass the Rubicon in "pre-pensionable" days, they would have been able to satisfy the requirements of the pension authority.

30. In computing the number of persons aged 65 and upwards who would be disqualified for pensions on account of pauperism, we take each part of the United Kingdom separately.

(1.) *England and Wales.*

31. There are two Parliamentary Returns which throw light on the total number of paupers over 65 years of age in *England and Wales*. There is that associated with Mr. Burt's name, which was presented to the House of Commons in 1890 (No. 36 of 1891). There is also that associated with Mr. Ritchie's name, which was presented to the House of Commons in 1892 (No. 265 of 1892).

32. Mr. Burt's Return is founded upon a day's count (the 1st August 1890), and it is confined to the number of paupers over 60 years of age who were found to be in receipt of relief on that day. It distinguishes between males and females, and it shows those who were between 60 and 65 years of age, between 65 and 70, between 70 and 75, between 75 and 80, and 80 and upwards.

33. Mr. Ritchie's Return relates to paupers of all ages, and is founded not only upon a day's count (the 1st January 1892), but also upon a year's count (the 12 months ending on Lady Day 1892); and thus it purports to give the number of all individuals who received relief at any time during these 12 months, that is, occasionally as well as continuously. It distinguishes (1) persons of each sex of 65 years of age and upwards; (2) persons between the ages of 16 and 65; and (3) children under 16 years of age; but persons who are 65 years old and upwards are not further classified as regards age. It also gives the estimated number of those who were in receipt of medical relief only.

34. A day's count and a year's count bring out very different results. According to the day's count in the Return moved for by Mr. Ritchie, the total number of paupers in receipt of relief (excluding lunacy and medical relief cases) on the 1st January 1892 was 679,277, and according to the year's count in the same Return, the number of paupers relieved in the course of the year ending the 25th March 1892 was about double, or 1,361,992.

35. A day's count is regularly taken twice a year, on the 1st January and the 1st July; but, as there has been no year's count since 1892, the only way of bringing the Return of 1892 up to date is to assume that a year's count, if made in the course of the 12 months ending the 25th March 1899, and the day's count taken on the 1st January 1899, would bear the same proportions to one another as they did in 1892. But the day's count taken on the 1st January 1899 did not discriminate between the ages of paupers; and, therefore, though winter counts are generally rather larger than summer counts, we must select the day's count taken on the 1st July 1899, because in connection with that count special directions were given that the paupers over 65 should be separately enumerated.



36. The following Table is compiled on this assumption.

Estimated Total Population	Pauperism.	Total Paupers in England and Wales, excluding Medical Relief Cases.			Proportion per cent. of Paupers to Total Population.	Estimated Number of Persons of 65 years and upwards.	Number of Paupers of 65 years of Age, and upwards, excluding Medical Relief Cases.		
		Indoor.	Outdoor.	Total.			Indoor.	Outdoor	Total.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
(1891.)	According to a day's count, 1st January 1892.	192,000	487,000	679,000	2·3	(1891.)	63,000	201,000	264,000
29,082,000		458,000	904,000	1,362,000	4·7	1,376,000	114,000	262,000	376,000
(1899.)	According to a day's count, 1st July 1899.	177,000	497,000	674,000	2·1	(1899.)	67,000	210,000	277,000
31,743,000 (cf. para- graph 20.)	According to a hypotheti- cal year's count on the assumption that the same proportion to a day's count as in 1892 obtains.	422,000	923,000	1,345,000	4·8	1,480,000 (cf. para- graph 19.)	121,000	274,000	395,000

The first two lines of the Table are taken from Mr. Ritchie's Return, No. 265 of 1892, and the third line represents the latest figures which the Local Government Board in London can furnish. The fourth line, as explained in the text, is hypothetical.

Note.—The Statistics relating to Pauperism exclude Pauper Lunatics about whom a separate calculation is made in Appendix VII., p. 93.

37. The respective proportions per cent. of indoor and outdoor paupers to the total number of persons who are 65 years of age and upwards would, according to the one day's count and the year's count in the foregoing Table, at present, be as follows :—

	Indoor Paupers.	Outdoor Paupers (exclusive of those in receipt of Medical Relief only).	Total.
	Per Cent.	Per Cent.	Per Cent.
1. According to the day's count taken on the 1st July 1899.	4·5	14·2	18·7
2. According to the hypothetical year's count of same date.	8·2	18·5	26·7

38. We believe that, while the percentage established by a one day's count may be a fair representation of the *burthen* of pauperism, the percentage established by the year's count is a more accurate representation of the *extent* of pauperism than the percentage established by a one day's count ; and in this view we are confirmed by Mr. Charles Booth.\* It is true that in a year's count some of the paupers must almost certainly be reckoned twice over, and no allowance is made for those who may have died during the twelvemonth. The year's count, therefore, probably gives a somewhat exaggerated estimate of paupers for the time being. If, however, a deduction be made on this account, an addition should be made for those old people who may during the preceding 20 years have been in receipt of Poor Law relief ; though it may be inferred that, in ordinary circumstances, there would be but few who, if found to be not receiving poor relief at the age of 65 or at a greater age, would have had resort to it at times when they were presumably better able to maintain themselves. We may perhaps consider that the deduction and addition would counterbalance each other.

\* Cf. Mr. Charles Booth's "Old Age Pensions and the Aged Poor," p. 11.



39. We now turn to the results of the test census which we instituted, and in which the inmates of workhouses on the day of enumeration are not taken into account. It does, however, purport to include not only those who were on that day, and had been during the preceding 20 years, in receipt of outdoor relief, but also those who may have previously been in receipt of indoor relief. If we turn to Appendix II.—1, pp. 10–11, we find that, out of 12,431 aged persons enumerated, there were 2,711 who came within that category, or 21·8 per cent. Before, however, we apply that percentage to the total aged population of the country, which would include indoor paupers, we ought to add to the numbers enumerated a percentage for workhouse people in the selected districts; and, if we assume that on the day of the enumeration the aged indoor paupers bore the same proportion to the total aged population as on the 1st July last, the addition would be 4·5 per cent. (*c.f.* paragraph 37), or 586 individuals. When this correction in the number of aged persons enumerated is made, 12,431 will become 13,017, and 2,711 out of 13,017 represent 20·8 per cent., or say 20½ per cent.

40. This percentage, then, represents the amount of pauperism established by the test census; and, if we add to it those estimated to be actually in the workhouse, viz., 4½ per cent., the total extent of pauperism which according to that census would constitute a bar to the award of pensions would be 25 per cent.

41. The probability, however, is that, intentionally or unintentionally, some of those who were visited by the enumerators failed to give information about their having received poor relief in the past; and, if we make on this account an addition of 2 per cent., we arrive at a total of 27 per cent., thus confirming almost exactly the result (26·7 per cent.) deducible from the calculation which we based on the year's count (*c.f.* paragraph 37).

42. We submit, then, that 27 per cent. of the persons who are 65 years of age and upwards may be considered to be the proportion of those who would be disqualified for pensions by reason of their being, or having been, in receipt of poor relief (other than medical relief). It is difficult to apportion the 27 per cent. between indoor and outdoor pauperism; but it is clear that the percentage deducible from the day's count would be understating the extent of indoor pauperism, and, therefore, we propose to regard indoor and outdoor pauperism as represented respectively by the percentages of 6·5 and 20·5.

43. We may note that a percentage of 27 is somewhat lower than the estimate formed by Mr. Charles Booth. He reckons that "the proportion of those over 65 in England and Wales, who, in the course of a twelve-month, receive Poor Law relief in some form or other, is about 30 per cent."\* But, in forming this conclusion, Mr. Booth included those in receipt of medical relief as well as those in receipt of other outdoor relief; and he had not the advantage, which we have had, of comparing the results of a year's count with actual data derived from local inquiries instituted in every variety of district.

## (2.) *Scotland.*

44. The statistical information bearing on the aggregate pauperism of *Scotland* is less up to date. There was no Return obtained for that country similar to that which was obtained for England in 1892. Accordingly, in preparing a Table similar to that which we have given for England, the Local Government Board for Scotland have had to take some statistics which were collected by the late Board of Supervision in 1889, and to take that year as the basis on which to compute the hypothetical year's count for 1899. The computation is given in the following Table :—

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\* See Mr. Charles Booth's "Old Age Pensions and the Aged Poor," p. 11; also his larger volume, "The Aged Poor," p. 420.



Estimated Population.	Pauperism.	Total Paupers in Scotland.			Proportion per cent. of Paupers to Total Population.	Estimated Number of Persons of 65 years and upwards.	Number of Paupers of 65 Years and upwards.		
		Indoor.	Outdoor.	Total.					
1.	2.	3.	4.	5.	6.	7.	8.		
(1889)	According to a day's count— 14th May 1889.	8,471	76,295	84,766	2·1	(1891) 203,096	No information.		
3,967,629	According to a year's count in the 12 months ending 14th May 1889.	30,000 (Estimated)	145,560 (Estimated)	175,560	4·4				
(1899)	According to a day's count— 15th May 1899.	9,965	75,094	84,999	2·0	(1899) 217,000 (cf. para- graph 21.)	Indoor.	Outdoor.	Total.
4,282,000 (Estimated to middle of year.) (cf. para- graph 22.)	According to a hy- pothetical year's count on the as- sumption that the same propor- tion to a day's count as in 1889 obtains.	35,000	141,000	176,000	4·1		4,142	19,994	24,136
							11,000	26,000 (Estimated.)	37,000 (Estimated.)

Note.—The Statistics relating to Pauperism exclude Pauper Lunatics, about whom a separate calculation is made in Appendix VII., p. 93.

45. The Scottish returns do not ordinarily distinguish between aged paupers in poorhouses and those in receipt of outdoor relief, nor do they distinguish medical relief from other relief, for medical relief in Scotland equally pauperises the recipient. But the Local Government Board for Scotland have by special inquiries ascertained that, according to the day's count on the 15th May 1899, the number of aged indoor paupers was 4,142, and the number of aged outdoor paupers was 19,994. The Board also specially ascertained that the total number of aged persons relieved in poorhouses in the course of the year ending 15th May last was 10,924 or (say) 11,000. The only figure, therefore, which had to be estimated was the number of aged outdoor paupers relieved in the course of the year; and the Local Government Board are of opinion that that number may be taken to be (approximately) 26,000. From the figures in the foregoing table, we can give the respective proportions per cent. of indoor and outdoor paupers to the total number of persons who are 65 years of age and upwards. Thus:—

	Indoor Paupers.	Outdoor Paupers.	TOTAL.
	Per Cent.	Per Cent.	Per Cent.
1. According to the latest day's count - - - - -	1·9	9·2	11·1
2. According to the hypothetical year's count of same date	5·1	12·0	17·1

46. Turning to the results of the test census, we must remember that this census, like the one in England and Wales, could take no account of the number of poorhouse inmates in the selected districts on the day of enumeration. It will be seen from Appendix III.—1, pp. 40–41, that, out of 12,751 aged persons enumerated, 1,550, or 12·2 per cent., were returned as being, or having been, in receipt of Poor Law relief. On the assumption that the enumerators elicited accurate information about past and present pauperism, this proportion of 12·2 per cent. should include any persons who had during the preceding 20 years been in receipt of indoor relief, as well as those who were at the moment, or who had been, in receipt of outdoor relief. Before, however, we apply the proportion of 12·2 per cent. to the total population we must add to the numbers enumerated a percentage for indoor paupers in the selected districts; and if we assume that on the day of the enumeration the aged indoor paupers bore the same proportion to the total aged population as on the 15th May last, the addition would be 1·9 per cent., or 247 persons. If we correct by this percentage (1·9) the number of aged persons enumerated by the test census, 12,751 will become 12,998, of whom 1,550 or 11·9 per cent., would represent the amount of pauperism established by the test census; and if to the percentage of 11·9 we add 1·9 per cent. to represent



those actually in poorhouses on the day of enumeration, the number of persons over 65 years of age who would be disqualified on the ground of pauperism would be 13·8 per cent. But we think that we should make the same allowance (2 per cent.) for defective information respecting past pauperism in Scotland as we have made on that account in England and Wales; and, therefore, we propose to consider that 15·8, or in round numbers 16 per cent., of those who might be applicants for pensions in Scotland would be disqualified by reason of their being, or having been, in receipt of Poor Law relief. It will be seen that this percentage closely corresponds with the percentage deducible from the estimate of a year's count formed by the Local Government Board for Scotland, *cf.* paragraph 45; and, following the same method that we have adopted for England and Wales, we shall apportion indoor and outdoor pauperism as 4 and 12 per cent. respectively.

47. In a memorandum by the Local Government Board for Scotland, which is to be found in Appendix III.—5, p. 64, an explanation is given of some of the main differences between the Poor Law systems of England and Scotland; and there is an allusion to the non-relief of the able-bodied in Scotland, and to the greater aversion to dependence on rates in the Highlands, as reasons why pauperism is, to a marked degree, comparatively less in Scotland than in England.

(3.) *Ireland.*

48. We have, with the assistance of the Local Government Board in Dublin, prepared the following Table relating to pauperism in *Ireland* on the same lines as the Table relating to England, there being a return in 1892\* relating to Irish pauperism similar to that relating to English pauperism.

Estimated Total Population.	Pauperism.	Total Paupers in Ireland.			Proportion per cent. of Paupers to Total Population.	Estimated Number of Persons of 65 years and upwards.	Number of Paupers of 65 years and upwards.		
		Indoor.	Outdoor.	Total.			Indoor.	Out- door.	Total.
1.	2.	3.	4.	5.	6.	7.	8.	9.	10.
(1891)	4,631,248					(1891)			
		42,504	60,115	102,619	2·2	301,000	14,115	27,010	41,125
		256,816	123,427	380,243	8·1		129,131	40,623	69,754
(1899)	4,536,000 ( <i>cf.</i> para- graph 24.)					(1899)			
		40,016	53,370	93,386	2·2	282,000	13,000	27,000	40,000
		242,000	119,000	361,000	8·0	( <i>cf.</i> para- graph 23.)	27,000	50,000	67,000

† The Parliamentary Return gives the total for Indoor Paupers as 40,166, but this includes vagrants.  
Note.—The Statistics relating to Pauperism exclude Pauper Lunatics, about whom a separate calculation is made in Appendix VII., p. 93.

49. The respective proportions per cent. of indoor and outdoor paupers to the total number of persons who are 65 years of age and upwards would, according to the one day's count and the year's count in the foregoing Table, be as follows:—

	Indoor Paupers.	Outdoor Paupers.	TOTAL.
	Per Cent.	Per Cent.	Per Cent.
1. According to latest day's count - - - - -	4·6	9·6	14·2
2. According to hypothetical year's count of same date -	9·6	14·2	23·8

50. In the statement furnished by the Local Government Board for Ireland (*see* Appendix IV.—1, pp. 70–1), the proportion of aged paupers is estimated at 23·2 per cent., which approximates closely to the percentage deduced from the hypothetical year's count. In order, however, to be on the safe side, we

\* Parliamentary Return No. 360 for 1892.



propose to make an addition for the risk of an under-estimate, similar to that which we have made for England and Scotland; and we shall accordingly consider that 25 per cent. of those over 65 years of age would be disqualified by reason of being, or having been, in receipt of poor relief, of whom we understand that 10 per cent. may be taken to be indoor paupers and 15 per cent. outdoor paupers.

50a. It will be noticed that the proportion of paupers is less in Ireland than in England; but it must be remembered that the law affecting pauperism in Ireland is different from that of England, inasmuch as all persons holding more than a quarter of an acre of land in Ireland are prohibited from receiving outdoor relief. It is also to be noted that medical relief in Ireland is quite distinct from outdoor relief, and persons receiving medical relief do not appear in the Outdoor Relief Register.

#### 5. RESIDENCE WITHIN A GIVEN DISTRICT.

51. This point is one about which, of course, no statistics are available or obtainable; but we hazard the opinion that, if a pension scheme were in operation, very few persons who believed themselves to be able to satisfy the pension authority in all other respects would forfeit their chances of earning a pension by changing their residence within the qualifying term, whatever it might be prescribed to be. In short, we think that the number who will fail to comply with the residential qualification may be regarded as a negligible quantity.

#### 6. NON-POSSESSION OF AN INCOME (FROM ANY SOURCE) OF MORE THAN 10s. A WEEK.

52. For estimating the number of persons with incomes not exceeding 10s. a week we have to depend on the results which have been established by the test census.

##### (1.) *England and Wales.*

53. It will be seen from the tabulation given in Appendix II.—1, pp. 10–11, that inquiries were made of 12,431 aged persons.

	No.
a. The number of aged persons who returned their incomes at over 10s. a week (columns 9 and 10) was (2293 + 1462) = - - - - -	3,755
b. The number of those who declared that their incomes were 10s. a week only or less (column 11) was - - - - -	5,538
c. The number of those who, while declining to state the amount of their incomes, owned to being maintained by relations and friends (column 12) was - - - - -	2,086
d. The number of those who refused to give any information respecting their means (column 13) was - - - - -	1,052
Total - - - - -	12,431

54. We propose to assume that those who declined to state the amount of their incomes but owned to being maintained by relations or friends were persons of slender means, or at any rate would probably become pensionable, because the assistance of relations or friends would, on the establishment of a pension scheme, presumably fall off.

55. It is a more moot point how to treat those who refused to give any information about their means. We think that it is fair to assume that the bulk of these belonged to classes who were in comparatively easy circumstances; and in any case we submit that it will be well to throw the entire number into the upper scale, by way of counteracting a not improbable tendency on the part of some to understate their incomes in



the belief that the inquiry implied the early proposal of some measure calculated to benefit persons with very limited incomes. Accordingly, we intend to add all of the 1,052 persons to the numbers of those whose incomes were returned as exceeding 10s. a week.

56. On these assumptions —

a. The number of aged persons with incomes exceeding 10s. a week would be $(3,755 + 1,052 =)$	No. 4,807
b. The number of aged persons with incomes of 10s. a week or less would be $(5,538 + 2,086 =)$	7,624
Total	12,431

And accordingly the proportion of aged persons with incomes exceeding the pensionable limit would be 39 per cent.

57. But to apply this percentage to the total estimated number of aged persons would not be correct. We must again take into account the fact that, while in that total number the workhouse people would be included, no allowance is made for those who were indoor paupers on the recent enumeration day. If we assume the number of 12,431 to be less than the total population in the selected districts by 4.5 per cent., which is the percentage of indoor pauperism according to the one day's count in July last (*see* paragraph 37), we arrive at a total of 13,017 to represent the number of persons who would have been enumerated, had the workhouse people admitted of being included in the test census.

58. The following statement containing this correction brings out slightly different percentages, namely, 36.9, or say 37 per cent. for those whose incomes exceed 10s. a week, and 63.1, or say 63 per cent. for those whose incomes are 10s. a week or less: and we propose to adopt these percentages. Thus:

a. Number of aged persons enumerated with incomes exceeding 10s. a week	No. 4,807	Per cent. 37
b. Number of aged persons enumerated with incomes of 10s. a week or less	7,624	
Add for indoor paupers	586	
	8,210	63
Total	13,017	100

59. This percentage of persons with weekly incomes of 10s. only or less (*viz.*, 63) is higher than the percentage deducible from Col. Milward's figures, which is 56 per cent. The difference, however, does not surprise us, for one of the most noticeable outcomes of our test census is that, while groups of analogous districts produce astonishingly similar results, yet units bring out very wide divergencies. In any case, we are bound to consider that a census applied to about 12,500 old persons scattered all over the country is more likely to give trustworthy results than a census applied to barely 1,000 of such persons in one particular district, the condition of which may be prosperous above the average. It is worth noting that the proportions per cent. which we bring out correspond almost identically with the opinion expressed in an article on *Old Age Relief* in the *Edinburgh Review* for October 1899,\* the author of which, though he does not give the data on which he forms his opinion, evidently writes as one who has devoted much study to the subject of the aged poor. Similar conclusions are to be inferred from Mr. Charles Booth's statement that "perhaps one-third of the population is lifted so far above parish relief as to yield a very small percentage of pauperism in old age."†

\* No. 390, p. 342.

† *See* Mr. Charles Booth's "The Aged Poor," p. 420.



(2.) *Scotland.*

60. It will be seen from the tabulation given in Appendix III.—1, pp. 40–1, that inquiries were made of 12,751 aged persons (column 4 of Tables).

	No.
a. The number of aged persons who returned their incomes at over 10s. a week (Columns 9 and 10) was $(2529+1166) =$ - - - - -	3,695
b. The number of those who declared that their incomes were 10s. a week only or less (Column 11) was -	5,488
c. The number of those who, while declining to state the amount of their incomes, owned to being maintained by relations and friends (Column 12) was -	2,617
d. The number of those who refused to give any information respecting their means (Column 13) was -	951
Total - - -	12,751

61. We assume, as in the case of England and Wales, that those who declined to state the amount of their incomes but owned to being maintained by relations or friends, were persons who might reasonably be expected to become pensionable, because the assistance of relations or friends would, on the establishment of a pension scheme, presumably fall off.

62. Similarly, with regard to those who refused to give any information about their means, we think it fair to assume that the bulk of these belonged to classes in comparatively easy circumstances; and for the reasons stated in paragraph 55, we propose to throw into the upper scale the entire number, with the exception of 81 who were found to be in receipt of poor relief (*cf.* Appendix III.—1, pp. 40–1). Accordingly, we add 870 out of 951 to the number of those whose incomes were returned as exceeding 10s. a week.

63. On these assumptions—

	No.
a. The number of aged persons with incomes exceeding 10s. a week would be $(3,695 + 870 =)$ - -	4,565
b. The number of aged persons with incomes of 10s. a week or less would be $(5,488 + 2,617 + 81 =)$ -	8,186
Total - - -	12,751

And accordingly the proportion of aged persons with incomes exceeding the pensionable limit would be 35·8 per cent. Before, however, we apply this percentage to the total estimated number of aged persons in Scotland, we must again correct the number of persons enumerated (12,751), in order to make an allowance for indoor paupers. That number (12,751), when corrected by an addition of 1·9 per cent. (*see* paragraph 45), becomes 12,998, and 4,565 represents 35·1 per cent. of 12,998.

64. The following statement shows how, with these corrections, the line would be drawn as regards the incomes of those who were enumerated.

	No.	Per Cent.
a. Aged persons with incomes exceeding 10s. a week - - - - -	4,565	35·1
b. Aged persons with incomes of 10s. a week or less - - - - -	8,186	
Add for indoor paupers - - - 247	8,433	64·9
Total - - -	12,998	100

65. It is remarkable how closely these percentages of 35·1 and 64·9, or (in round numbers) 35 and 65, which we shall apply to the total number of aged persons in Scotland, agree with the corresponding percentages relating to England and Wales (*see* paragraph 58).



(3.) *Ireland.*

66. According to the rough estimates prepared by the Local Government Board in Ireland (*see* Appendix IV.—1, pp. 70, 71), there were, out of 301,000 persons over 65 years of age, estimated to be 155,000 in receipt of less than 10s. a week in 1891. The proportions, therefore, above and below that line were as follows :—

	No.	Per-centage.
a. In receipt of 10s. a week or more - - -	146,000	48·5
b. In receipt of less than 10s. a week - - -	155,000	51·5
Total - - -	301,000	100

67. If we assume that the present proportions have remained constant, it would appear that the percentage of persons in comparatively "easy" circumstances is in Ireland greater than in England, whereas we might perhaps have expected a reverse result. The apparently smaller proportion of indigent persons in Ireland is probably attributable to two causes.

68. In the first place, in the figures relating to England, the line of demarcation is drawn between (a) those who have more, and (b) those who have no more than 10s. a week, which was the line proposed by the Select Committee; whereas in the statistical statement relating to Ireland the line is drawn between (a) those who have less than 10s. a week, and (b) those who have 10s. or more. In other words, those with exactly 10s. a week, of whom there may be not a few, are placed in the lower category for England and in the upper category for Ireland.

69. In the second place, the conditions of life among the lower classes in Ireland differ materially from those in England. In Ireland, unlike England, there are numbers of small peasant proprietors and of cottiers and labourers occupying diminutive holdings. Many of these may be worth 10s. a week or more, because the net cash profits which they derive from the soil and the value of the produce which they consume at home would amount to more than that weekly sum. These persons remain in occupation of their holdings until they die; and therefore, however old and decrepit they may become, they would still be credited with the profits and produce. The corresponding aged and decrepit in England might be dependent wholly on the parish or their relations. It may, however, be confidently assumed that the aged peasant proprietors and legal tenants in Ireland would, in order to qualify for pensions, make over their interests in the land to their children, whom they nominally support, although probably, more often than not, the children by working the family holding really support the parents.

70. For these reasons we do not think that we should be right to assume that there would be proportionately fewer pensionable people in Ireland than in England on account of their having incomes in excess of the prescribed limit. Accordingly, we shall consider that the same proportion would be disqualified on this account in Ireland, viz., 37 per cent. (*see* paragraph 58).

#### 7. PROVED INDUSTRY OR PROVED EXERCISE OF REASONABLE PROVIDENCE BY SOME DEFINITE MODE OF THRIFT.

71. It is important to note the actual words in which the Select Committee refer to this qualification. They, first of all, define the requirement to be that a person applying for a pension must satisfy the Pension Authority that he (the applicant) "has endeavoured to the best of his ability, by his industry or by the exercise of reasonable providence, to make provision for himself and those immediately dependent upon him." The Committee then go on to say how, in their opinion, "the exercise of reasonable providence" should be interpreted. They "think that the (Pension) authority should be bound to take into consideration whether, and how far, it has been shown, either by membership of a benefit society



for a period of years or by the endeavour of the applicant to make some provision for his own support by means of savings or investments or some other definite mode of thrift." "Exercise of reasonable providence," as thus defined, and governed by the words, "to the best of his ability," is a comprehensive term if it stood by itself. But it is accompanied with another term capable of being interpreted with still greater latitude—"industry."

(1.) *England and Wales.*

72. Though we are not without statistical information which bears directly on the total amount of thrift represented by the number of members of benefit societies and by the number of depositors in savings banks, yet the only available means of computing the proportion of those numbers which represents persons of 65 years of age and upwards are almost entirely hypothetical.

(1.) It is shown by a calculation of which the details are given in a memorandum which has been prepared in the Registry of Friendly Societies (*see* Appendix VI., p. 84), that, if it be assumed that the increase in the proportion of aged members to the whole body of members which was observed from 1856 to 1880 has continued to the present time, 6·17 per cent. of the whole number of members of *Registered Friendly Societies* may be taken to represent the number who have attained the age of 65 and upwards. In arriving at the total number of members in England, those who belong to juvenile societies (183,000), and to dividing societies or slate clubs (115,000), have been deducted on account of the non-permanence of the last-named bodies.

Total number of Members - - - - -	4,687,000
Deduction for Non-Permanence - - - - -	298,000
TOTAL number of Permanent Members - - - - -	4,389,000
6·17 per cent. of this number - - - - -	271,000*

(2.) The number of members of *Shop Clubs and other Unregistered Bodies* has been estimated to be co-extensive with that of the registered friendly societies, and accordingly the number of members of those societies who reach the age of 65 may be duplicated for the unregistered bodies. It is possible that a larger deduction should be made for non-permanence; but as to this we have no information.

(3.) There are no means of directly calculating the number of members of *Building Societies* who reach the age of 65, and so we can only assume that the proportion which reaches that age is the same as the proportion which persons of 65 years and upwards bear to the general population. This proportion is 4·7 per cent. (*cf.* paragraph 20), and accordingly the following results are deducible:—

Total number of Members - - - - -	561,000
Proportion per cent. to be taken - - - - -	4·7
Assumed number over 65 years of age - - - - -	26,000

(4.) With respect to *Co-operative Societies*, only persons above 16 years of age can be members, and therefore the comparison should be made with the proportion of the general male population above that age who reach the age of 65, which is 6·99 per cent.:—

Total number of Members - - - - -	1,310,000
Proportion per cent. to be taken - - - - -	6·99
Assumed number over 65 years of age - - - - -	92,000

\* It should be noted that, if those persons above the age of 65 who have been members of friendly societies, but are not so now, are included, as having endeavoured to make provision for themselves, the number would probably be at least 309,000.



(5.) The same assumption is made with respect to *Trades Unions*.

Total number of Members	- - - - -	1,131,000
Proportion per cent. to be taken	- - - - -	6.99
Assumed number over 65 years of age	- - - - -	79,000

(6.) As accounts in *Savings Banks* are opened in the names of persons of all ages, the only statistical assumption that we can adopt is that the proportion of depositors who reach the age of 65 is the same as in Building Societies, viz., 4.7 per cent. We accordingly make the following hypothetical calculation.

	No.
1. Depositors in Trustee Banks (1898)	1,045,000
Deduct,—Penny Banks	23,000
Net Total	1,022,000
2. Depositors in Post Office Savings Banks	6,961,000
Total Depositors	7,983,000
Proportion per cent. of persons over 65 to total population	4.7
Assumed number of Depositors over 65 years of age	375,000

73. As against the small number of women when compared with men who are members of friendly societies, it is to be noted that in savings banks the number of female depositors considerably exceeds the number of male depositors. A test enumeration made in 1897 by the authority of the Postmaster General gave the percentages as 60.59 and 39.41. If this proportion is still maintained and is applicable to both classes of savings banks, there would be 4,837,000 female depositors and 3,146,000 male depositors, and if the proportion applies equally to depositors over 65 years of age, taken at 375,000, there would be 227,000 female depositors and 148,000 male depositors of that age.

74. We now summarise the foregoing figures.

Assumed Number of Persons over 65 Years of Age who are	No.
1. Members of Registered Friendly Societies	271,000
2. Members of Shop Clubs and other Unregistered bodies	271,000
3. Members of Building Societies	26,000
4. Members of Co-operative Societies	92,000
5. Members of Trades Unions	79,000
	739,000
6. Depositors in Savings Banks	375,000
Total	1,114,000

75. The preceding tests of thrift deduced do not, of course, exhaust the list of possible tests. Railway savings banks, and other minor forms of thrift organisations, are omitted. There must also be many persons who have invested savings in securities of various kinds and who have provided themselves with annuities. There must be many others who have purchased their cottages or plots of land. Indeed, it is known that a very considerable number of persons who were formerly members of building societies have bought their houses, and have consequently terminated their membership. Others, both in building and co-operative societies, are not members, but are depositors or lenders. We can hardly be giving an exaggerated estimate



of these other forms of thrift, about which there can be no statistics, if we make on their account an addition of 5 per cent. Moreover, the savings of husbands may be regarded equally as proof of the providence of their wives as of their own providence; in other words, many of the hypothetical figures which we have put together must (as it were) "do duty" for married couples as well as for individuals.

76. On the other hand, there are many depositors in savings banks who, as is well known, are comparatively well-to-do persons; and there must be many members of benefit societies who would be above the pensionable class. In order, therefore, to arrive at an approximate estimate of those depositors in savings banks and members of benefit societies with whom the pension authority would have to deal, we propose to deduct from the foregoing calculations 37 per cent.; that being the assumed percentage of persons over 65 years of age who have incomes in excess of 10s. a week (*c.f.* paragraph 58).

77. Again, there must, of course, be many members of more than one society, and many members of societies must also be depositors in savings banks. We propose, in the absence of any statistical knowledge, to make hypothetically a further deduction of 40 per cent. from the reduced total for duplicate entries.\*

78. The following Table introduces into the preceding summary the proposed adjustments:—

PERSONS AGED 65 YEARS AND UPWARDS IN ENGLAND AND WALES.					
	Total Number.	Deduction of 37 per cent. representing cases of Thrift among Persons with presumed incomes over 10s. a week.	Estimated Number of cases of Thrift among Persons with presumed incomes of 10s. a week or less.	Further deduction of 40 per cent. represent duplicate tests of Thrift.	Estimated Number of cases of Thrift among Persons with presumed incomes of 10s. a week or less after allowing for duplicate tests.
	(1.)	(2.)	(3.)	(4.)	(5.)
1. Members of Registered Friendly Societies - - -	271,000	100,000	171,000	68,400	102,600†
2. Members of Shop Clubs and other unregistered bodies -	271,000	100,000	171,000	68,400	102,600
3. Members of Building Societies	26,000	10,000	16,000	6,400	9,600
4. Members of Co-operative Societies - - -	92,000	34,000	58,000	23,200	34,800
5. Members of Trades Unions -	79,000	29,000	50,000	20,000	30,000
Total - - -	739,000	273,000	466,000	186,400	279,600
6. Depositors in Savings Banks -	375,000	139,000	236,000	94,400	141,600
Total - - -	1,114,000	412,000	702,000	280,800	421,200
7. Investors of Savings in other ways (addition of 5 per cent.)	56,000	21,000	35,000	14,000	21,000
AGGREGATE TOTAL - - -	1,170,000	433,000	737,000	294,800	442,200

\* In the scheme submitted by the Hon. Lionel Holland to Lord Rothschild's Committee, he thought it probable that a deduction of 20 per cent. should be made for duplicate membership (p. 165 of the Appendices to the Committee's Report—C. 8,911 of 1898). This deduction seems to us much too small, and we have accordingly doubled it.

† It will be observed that 103,000 is only 2·35 per cent. of the total number of present permanent members of friendly societies already mentioned. If, therefore, the more complete investigation, which we understand the Registrar has taken steps to make next year, should show that his assumption of a continuous increase in the proportion of aged members up to 6·17 per cent. is not warranted by the facts, there would still be an ample margin. The 2·35 per cent. is, moreover, less than the percentage shown by the table at page 188 of the Report of Lord Rothschild's Committee, though the Registrar explains in the memorandum he has furnished to us (*see* Appendix VI.) that the figures in that table require considerable modification. When the 103,000 is compared with the number of past and present members of friendly societies, it will be seen that it forms only one-third of the total number of those who would be able to show in this manner that they had endeavoured to make provision for themselves.



79. Notwithstanding these considerable deductions, there remains a large number of persons over 65 years of age belonging *prima facie* to the pensionable class, who, according to these figures put together by mechanical methods, could give actual proof of having exercised reasonable providence.

80. It must at the same time be owned that our calculation, though it is based on reasonable hypotheses, is considerably different from the information given to the enumerators of the recent test census in answer to the questions intended to elicit evidence of thrift.

81. According to that calculation, (the remarks on which by the Registrar of Friendly Societies in Appendix VI., pp. 83-89 should be studied), no less than 442,000 aged poor persons would be able to give proof of having exercised providence in some form or other and in some degree or other. In order to compare this number with those who would *prima facie* be eligible in other respects for a pension, we should have to eliminate from the total number of persons aged 65 and upwards—

estimated to amount in 1901 ( <i>cf.</i> paragraph 19), to	- - - - -	No. 1,517,000
(1) those with incomes in excess of 10s. a week, viz., 37 per cent. ( <i>cf.</i> paragraph 58), or	- - - - -	No. 561,000
and (2) those with smaller incomes in actual or late receipt of Poor Law relief, viz., 27 percent. ( <i>cf.</i> paragraph 41), or	- - - - -	410,000
		971,000
and we then arrive at an estimated number of	- - - - -	546,000

82. On the assumption that none of these persons were disqualified on other grounds, it would seem that 81 per cent. of them ought to succeed in satisfying the Pension Authority on the ground of proved thrift. But in the test census the number of recorded cases avowedly connected with benefit societies was only 6·7 per cent.; and, if we add to that number those who owned to having an income from some other sources (7·6 per cent.), as well as receipts from investments and property (10·9 per cent.), the whole number of actual admissions of presumable thrift would barely exceed 25 per cent. (*cf.* Appendix II.—4, p. 31).

83. We can only suggest that in these respects the information obtained by the enumerators was very incomplete. This is not surprising; for there is nothing that people are more reluctant to do than to disclose their savings, even when disclosure may be to their advantage. Nor is this reluctance unnatural among the labouring classes, when regard is had to the risk of demands for loans or gifts from less thrifty neighbours. Many persons, too, will probably have drawn upon their savings before they have reached the age of 65, and such drafts may have been necessitated by a premature breakdown in health, or may have been prompted by a praiseworthy desire to give their children a superior education or to start their children in life.

84. In any case, however, there must be a considerable number of persons who, though unable to give definite evidence of thrift, may reasonably be expected to show that they have lived lives of "industry" to the satisfaction of the pension authority. This would specially be the case with women. Widows, for instance, who have brought up families, but have had no opportunity of saving or belonging to societies, might certainly qualify by "industry." If for persons qualifying by industry 10 per cent. on the last figure in the preceding Table (442,000) be allowed, or 44,000, the number who might, on the assumptions made, be able to satisfy the authority as regards fulfilling the seventh condition would be raised to 486,000.

85. Taking, therefore, one thing with another, and having regard to the striking testimony which the hypothetical figures bear to thrift generally among the poorer classes, we think it is most probable that comparatively few persons, who succeeded in satisfying the pension authority under the first six heads laid down by the Select Committee, would be unable to adduce some proof of compliance with the seventh qualification. And we believe



that probability becomes almost a certainty when "industry" is held to constitute eligibility as well as "reasonable providence." \* Indeed, it seems only fair and just to assume that, if persons who are left at the age of 65 with such slender means as 10s. a week—(and in many cases less, and much less than 10s. a week)—have succeeded in keeping off the union throughout the preceding 20 years, the bulk of them must during their working lives have been "industrious" or have exercised "reasonable providence," whether at the pensionable age they can or cannot adduce direct proof of being members of benefit societies or depositors in savings banks. In other words, it is tolerably certain that the lazy and improvident folk among the working classes will, by the time that they have reached the age of 65, have frequently had resort to Poor Law relief, or else have found their way to the workhouse.

86. We submit, then, that, when all persons who have been or are, partly or wholly, constantly or casually, dependent on the rates, are rejected as ineligible for pensions, very nearly full account will have been taken of those who would fail to fulfil in one way or another the seventh qualification; and that an arbitrary deduction of 10 per cent. from the residuum should be an ample—possibly a too ample—allowance for inability to prove industry or thrift.

87. In this connection we think that it may be well to refer to the proposal contained in paragraph 54 of the Select Committee's Report, the proposal which, under the original draft submitted by yourself as Chairman, was put forward as an alternative to be investigated, but which the Committee rejected as being too exclusive. This alternative proposal required that a much stricter proof of providence should be forthcoming than the proposal which was finally accepted by the Committee. The requirement was that an applicant for a pension "must either have belonged to a friendly society for twenty years or have secured for himself an income by the exercise of some definite kind of saving or of thrift." It was stated that such a requirement "would greatly lessen the number of pensioners and the cost of the scheme"; and we do not doubt that it would have this effect. But the extent of the lessening of the cost would mainly depend on the construction placed on the words "secured for himself an income by the exercise of some definite kind of saving or of thrift." If the governing sense of these words be held to be "income"—that is, an appreciable income—then large numbers of those who would presumably qualify under the accepted scheme would unquestionably be excluded under the rejected scheme. We have no means whatever of determining what those numbers might be; but we presume that most of those who had only accounts at Savings Banks would be excluded, and we imagine that the total affected might easily be 50 per cent. On the other hand, if the governing sense of the words be "definite kind of saving or of thrift," which would presumably include members of all other benefit societies besides registered friendly societies, and depositors in savings banks, we think that then the effect of the adoption of the stricter requirement would mainly be to exclude those who might be admitted under the Committee's scheme on the ground of proved industry (*cf.* paragraph 84), and that the difference might be represented by increasing the deduction of 10 per cent., proposed in the preceding paragraph, to 20 per cent.

\* *Cf.* paragraph 70 of the Report of Lord Rothschild's Committee on Old Age Pensions (C. 8911 of 1898), in which they refer to their having been so strongly impressed by the fact "that a large and constantly increasing number of the industrial population of this country do already, by prudence, self reliance, and self-denial, make their old age independent and respected." *Cf.* also the conclusion of an experienced authority on Poor Law quoted in "Our Treatment of the Poor," by W. Chance: "The working classes of this country provide, to a great and increasing extent, for the future, not only as regards sickness, but as regards old age as well. They invest largely in the purchase or erection of cottages, in freehold land securities, Post Office and other savings banks, gas shares, money clubs, co-operative societies, and such other ways as are open to them." *Cf.* likewise Mr. Chamberlain's opinion quoted in the Report of the Royal Commission on the Aged Poor (C. 7,684 of 1895, p. xv): "As regards the great bulk of the working classes during their working lives, they are fairly provident, fairly thrifty, fairly industrious, and fairly temperate."



(2.) *Scotland.*

88. The definite evidence of thrift shown by the number of members of societies and depositors in savings banks in Scotland is, relatively, not so great as in England. The numbers are as follows :—

Members of registered Friendly Societies	-	-	-	348,000
„ Building Societies	-	-	-	43,000
„ Co-operative Societies	-	-	-	259,000
„ Trades Unions	-	-	-	71,000
Depositors in Savings Banks	-	-	-	778,000
				<hr/> 1,499,000 <hr/>

89. Of this aggregate number (which does not include members of unregistered Societies), 108,000 may be estimated as being over 65 years of age, as compared with 217,000, the total population above that age. No one, however, will doubt that the Scottish people in general are far more thrifty than the English, and we adopt for Scotland, without hesitation, the same arbitrary deduction of 10 per cent. from the pensionable residue as amply sufficient to cover the number who, being otherwise qualified for pension, will fail to satisfy the pension authority as to industry or thrift.

(3.) *Ireland.*

90. With respect to Ireland, the same observation as to definite evidence of thrift is applicable. The following is a computation of the number who belong to Benefit Societies or have accounts at Savings Banks :—

Members of Friendly Societies	-	-	-	73,000
„ Building Societies	-	-	-	16,000
„ Co-operative Societies	-	-	-	11,000
„ Trades Unions	-	-	-	9,000
Depositors in Savings Banks	-	-	-	392,000
				<hr/> 501,000 <hr/>

91. Of this half million (which does not include members of unregistered Societies), 37,000 may be assumed to be over 65 years of age, out of a total population of 282,000 above that age. The reason why the Irish population should present so small a proportion of that definite evidence of thrift which is derived from membership of societies, as compared with that presented by the English and Scotch populations, is well known. It arises more largely from a difference in circumstances and in habits of life than from any real want of the instinct of saving. The Irish peasant, while he makes good use of the savings bank, finds little occasion for friendly societies and similar organised forms of thrift. His savings are to a very large degree directed to investments in land and in loans to individuals in connection with industrial or commercial undertakings. We see no reason to anticipate that the proposed deduction of 10 per cent. will be insufficient for Ireland.



## IV.—ESTIMATE OF IMMEDIATE COST OF SCHEME.

92. We are now in a position to found, on the preceding assumptions, an estimate of the cost involved by the pension scheme propounded by the Select Committee on Aged Deserving Poor.

(1.) *England and Wales.*

93. Estimating the total number of persons who will be 65 years of age and upwards in 1901 ( <i>cf.</i> paragraph 19) at. - - - - -		No.
		1,517,000
(1) We first assume that of this number 37 per cent. would have incomes exceeding the pensionable limit of 10s. a week ( <i>cf.</i> paragraph 58). 37 per cent. of 1,517,000 = - - -	No.	
	561,000	
(2) We next assume that a further 27 per cent. would be disqualified by reason of their being or having been paupers ( <i>cf.</i> paragraph 42). 27 per cent. of 1,517,000 = - - -	410,000	971,000
(3) We then deduct from the remainder - - -		546,000
a. $\frac{1}{2}$ per cent. for aliens ( <i>cf.</i> paragraph 12) - - -	No.	
	3,000	
b. 2 per cent. for criminals ( <i>cf.</i> paragraph 28) - - -	11,000	
c. 2 per cent. on account of pauper lunatics ( <i>cf.</i> Appendix VII, p. 93) - - -	11,000	25,000
(4) Lastly, we deduct from this residuum 10 per cent. (an arbitrary percentage) for those who, though they have kept clear of Poor Law relief for 20 years preceding their old age, may be unable to adduce proof of industry or reasonable providence ( <i>cf.</i> paragraph 86) - - -		521,000
		52,000
The number of pensionable persons would then be -		469,000

94. It should be observed that this number—469,000—is not very different from the number of persons (486,000) among the poorer labouring classes, who would, according to the hypothetical computation which we have already made (*cf.* paragraph 84), be able to adduce direct proof of industry or thrift; and when a closely similar result is arrived at by two independent and wholly different processes, more reliance may be placed in the correctness of such result.

95. The Select Committee proposed that the amount of the pension should not be less than 5s. a week (13l. a year), or more than 7s. a week (18l. a year), according to the cost of living in the locality. We take it that what (roughly speaking) the Committee had in their minds was an award of 5s. a week in rural districts, and of 7s. a week in urban districts. Now, though the total urban population is about double the total rural population in England and Wales, yet the number of aged people is relatively larger in rural districts than in urban districts, as might be expected, owing to the tendency of the young to migrate to towns, and of the old to return to villages.\* It is probable, then, that balancing

\* It may be well to note in this connection that, owing to the marked local varieties in the proportions of people at advanced ages to the total population (*cf.* note to Table C. in Appendix V.—I, p. 76), the incidence of the charge of a pension scheme would vary materially in different parts of the country.



these considerations one against another, we shall not be over-estimating the cost of the Select Committee's scheme if we take 6s. a week as the average allowance to successful applicants for pensions.

96. On this assumption, the aggregate initial cost in England and Wales would be  $\frac{400,000 \times 6 \times 52}{20} = 7,316,000\text{£}$  per annum.

97. This estimate makes no allowance for the cost of administering the pension scheme; and though we have no certain data whatever on which to compute the administrative expenses, it is tolerably evident that they must be not inconsiderable.

98. We may safely presume that the Committees, who are to constitute the Pension Authority in each Union, would need officers to investigate applications and perform duties analogous to those of Relieving Officers; that they would require some clerical assistance; and that they would have to hire a room in which to meet for the conduct of business. The services of a pension officer could hardly cost less than 100£ a year, and a moderate allowance to make for office expenses would seem to be 50£ a year. As there are 650 unions in England and Wales, the aggregate cost on these accounts would be 97,000£ a year. But then there would also be the expenses connected with the payment of the pensioners. It is clear that pensioners could not all be expected to present themselves at the office of the Pension Authority; for, however central it might be, the distances to be traversed in single Unions would, more often than not, be considerable. It would, therefore, be requisite to have more than one, or perhaps several local paymasters, or to have resort to the Post Office Money Order system, as the Select Committee apparently had in contemplation. The second alternative would probably be the best; but the expense of disbursing the money would, of course, greatly depend on the frequency of the pay day. Poor Law relief is, we understand, distributed weekly as a rule. On the other hand, retired sailors and soldiers only draw their pensions every quarter. Perhaps we may assume that, in a general pension scheme, fortnightly payments would suffice. Now, we find that under the Post Office Money Order system, the cost is put at about 3d. per order issued and paid; and, as 26 payments of a pension would cost 6s. 6d. a year, the annual cost per cent. of a pension amounting to 6s. a week, or 15£ 12s. a year, would be about two per cent. Supposing that the pension officer were able to pay a proportion of the pensioners himself, say, a quarter, representing those who reside within a short distance from the central office, we should then have to apply the Money Order system to the remainder; and two per cent. of three-fourths of 7,316,000£ or 5,487,000£ represents a cost of 110,000£ a year, which, together with the estimated expenses connected with the central office (97,000£ a year), would bring the total expenses to about 3 per cent. per annum on the amount expended in pensions. Being unable to make any better suggestion, we propose to take this percentage as a rough approximation of the cost of administering a pension scheme.\*

99. We should have, therefore, to add to the estimated aggregate cost (above) of	£.
- - - - -	7,316,000
3 per cent. for administrative expenses, or -	219,000

which would bring the total cost of the pension scheme in	
England and Wales to - - - - -	7,535,000
or, in round figures - - - - -	7,550,000

\* We ought perhaps to state that the expenses of management incurred by Friendly Societies are considerably in excess of this percentage, though a great part of their work is voluntary and unpaid. Indeed, according to the returns made to the Registrar by a large number of ordinary Friendly Societies, those expenses in 1897 averaged 1s. 9d. in the £. of their total receipts, and as much as 12½ per cent. of the actual benefits received; while the expenses of the affiliated orders, which have a more complete organisation, are proportionately about twice as much. If judged by this analogy, our estimate of expenses for administering a pension scheme would appear to be insufficient.



(2.) *Scotland.*

100. Estimating the total number of persons who will be 65 years of age and upwards in 1901 (*cf.* paragraph 21) at - - - - -

No.  
221,000

(1) We first assume that 35 per cent. of this number would have incomes exceeding the pensionable limit of 10s. a week (*cf.* paragraph 65). 35 per cent. of 221,000 = - - -

No.

77,000

(2) We next assume that a further 16 per cent. would be disqualified by reason of their being or having been paupers (*cf.* paragraph 46). 16 per cent. of 221,000 = - - -

35,000

112,000

(3) We then deduct from the remainder, viz. - - -

109,000

a. 0·7 per cent. for aliens (*cf.* paragraph 13) a negligible quantity - - -

b. 2 per cent. for criminals (*cf.* paragraph 28) - - -

2,000

c. On account of pauper lunatics (*cf.* Appendix VII., p. 93) -

1,500

3,500

(4) Lastly, we deduct from this residuum of - - -

105,500

10 per cent. for those failing to produce proof of industry or reasonable providence (*cf.* paragraph 89), viz. - - -

10,500

The number of pensionable persons would then be - - -

95,000

101. As the urban population in proportion to the total population of Scotland may be taken to be relatively less than in England, it is reasonable to suppose that the average pension allowed under the scheme would be less than the mean of 5s. and 7s. a week; and perhaps we may assume that 5s. 6d. would be sufficient to represent the average amount of pensions awarded to successful applicants in Scotland.

102. On this assumption, the aggregate cost in Scotland would be  $\frac{95,000 \times 5 \cdot 5 \times 52}{20} = 1,359,000\text{£}$ ; and, if there be added to this sum 3 per cent. for administrative expenses, or 41,000£. per annum, the aggregate initial cost of the pension scheme would be 1,400,000£.



(3.) *Ireland.*

103. Estimating the total number of persons who will be 65 years of age and upwards in 1901 (*cf.* paragraph 23) at - - - - -

No.  
278,000

(1) We first assume that 37 per cent. of this number would have incomes exceeding the pensionable limit of 10s. a week (*cf.* paragraph 70). 37 per cent. of 278,000 = - - -

No.

103,000

(2) We next assume that a further 25 per cent. would be disqualified by reason of their being or having been paupers (*cf.* paragraph 50). 25 per cent. of 278,000 = - - -

70,000

173,000

(3) We then deduct from the remainder, viz. - - -

105,000

a. .08 per cent. for aliens (*cf.* paragraph 14) a negligible quantity - - -

No.

b. 2 per cent. for criminals (*cf.* paragraph 28.) - - -

2,000

c. on account of pauper lunatics (*cf.* Appendix VII., p. 93) -

1,500

3,500

(4) Lastly, we deduct from this residuum of - - -

101,500

10 per cent. for those failing to produce proof of industry or reasonable providence (*cf.* paragraph 91), viz. - - -

10,500

The number of pensionable persons would then be in round figures - - -

91,000

104. If we assume that the average amount awarded as pension in Ireland would be the same as that in Scotland, viz., 5s. 6d. a week, the aggregate initial cost of the Pension Scheme in Ireland would be  $\frac{91,000 \times 5.5 \times 52}{20} = 1,301,000\text{L.}$ ; and, if we add 3 per cent. for administrative expenses, or 39,000L., the cost would amount to 1,340,000L., or (in round figures) 1,350,000L.



(4.) *United Kingdom.*

105. It will be convenient to give the following Table, showing the total estimated cost of giving effect to the Select Committee's recommendations in the three parts of the United Kingdom together.

	England. and Wales.	Scotland.	Ireland.	United Kingdom.
Estimated number of persons over 65 years of age in 1901 - - - - -	No. 1,517,000	No. 221,000	No. 278,000	No. 2,016,000
<i>Deduct:</i>				
(1.) For those whose incomes exceed 10s. a week	561,000	77,000	103,000	741,000
(2.) For paupers - - - - -	410,000	35,000	70,000	515,000
(3.) For aliens, criminals and lunatics -	25,000	3,500	3,500	32,000
(4.) For inability to comply with thrift test -	52,000	10,500	10,200	72,700
TOTAL DEDUCTIONS - - -	1,048,000	126,000	186,700	1,360,700
Estimated number of pensionable persons - -	469,000	95,000	91,000	655,000
	£.	£.	£.	£.
Estimated cost - - - - -	7,316,000	1,359,000	1,301,000	9,976,000
Add Administrative expenses (3 per cent.) - -	219,000	41,000	39,000	299,000
TOTAL ESTIMATED COST - - £.	7,535,000	1,400,000	1,340,000	10,275,000
IN ROUND FIGURES - - - £.	7,550,000	1,400,000	1,350,000	10,300,000



## V. ESTIMATE OF ULTIMATE COST OF SCHEME.

106. We shall now endeavour to form some estimate of the cost of the Select Committee's Pension Scheme after it has been put into operation, and in so doing to indicate the annual expenditure which it would probably entail in the years 1911 and 1921.

(1.) *England and Wales.*

107. In framing this estimate, we have to take into account not only the prospective increase of aged persons in the course of the next 20 years, but also the certainty that many aged persons, who are, under the present system, receiving Poor Law relief, would be able, in gradually increasing numbers, to satisfy the pension authority.

108. It is probable that the larger proportion of aged persons in receipt of indoor relief would have to remain inmates of workhouses, partly by reason of inability through physical or mental infirmity to live at home, even if they were awarded a pension. But, however that may be, as we are only concerned with the financial aspect of the pension scheme, we may leave out of consideration the substitution of pensions for indoor relief, because the cost of an inmate in a workhouse is estimated to be from 4s. 1d. to 4s. 8d. a week\* which does not fall far short of the pension charge, and thus the net expense of administering indoor relief and of granting a pension would be much the same.

109. We need, therefore, only take into account the probable extent to which pensions would take the place of outdoor relief; and this we can only do in a hypothetical manner. The assumption which we propose to make, in the absence of any better one, is that by 1911 one-third, and that by 1921 two-thirds, of the present number of outdoor paupers above 65 years of age will have become pensioners.

110. This assumption involves some computation of the present cost of outdoor relief accorded to aged persons, because there would be a saving of expense on that account to be set off against the increased pension charge; and, after consultation with those most conversant with the administration of the English Poor Law, we are of opinion that the average of such outdoor relief may be considered to be 3s. per head per week. For this purpose, we think that we should take the number of outdoor paupers of 65 years and upwards to be the number which the day's count in July last established, namely (*cf.* paragraph 36) 210,000, excluding medical relief cases; in other words, that 210,000 persons may be regarded as the average number of persons over 65 to whom outdoor relief, at the average rate of 3s. a week per head, is awarded throughout the year. On these suppositions the total annual expense of outdoor paupers over 65 years of age is  $\frac{3 \times 52 \times 210,000}{20} = 1,638,000\text{£}$ . Accordingly, by 1911 the saving under the head of outdoor relief would be one-third of 1,638,000£. or 546,000£., and by 1921 it would be two-thirds of 1,638,000£. or 1,092,000£.

111. In estimating the cost which the scheme would entail when in operation, we have to assume that the number of persons with incomes of 10s. a week only or less would continue relatively to be the same as now.

\* *Cf.* Report from the Select Committee on the Cottage Homes Bill, No. 271 of 1899, p. 25 of the Minutes of Evidence.



IN 1911.

112. Estimating the total number of persons in England and Wales who will be 65 years of age and upwards in 1911 (*cf.* paragraph 19) at - - -

No.  
1,716,000

- (1) We first assume that 37 per cent. would have incomes exceeding the pensionable limit of 10s. a week (*cf.* paragraph 58).  
37 per cent. of 1,716,000 = -

No.

635,000

- (2) We next assume—

- a. That 6.5 per cent. of that number would be disqualified by reason of their being, or having been, in receipt of indoor relief (*cf.* paragraph 42). 6.5 per cent. of 1,716,000 = - - -

112,000

- b. That instead of 20.5 per cent. (the proportion at present estimated to be disqualified by their being, or having been, in receipt of outdoor relief), the proportion so disqualified will be diminished by one-third (*cf.* paragraphs 42 and 109).  $(1 - \frac{1}{3}) \times 20.5 = 13.7$  per cent. of 1,716,000 = -

235,000

982,000

- (3) We then deduct from the remainder, viz.:

734,000

- $4\frac{1}{2}$  per cent. on account of aliens, criminals, and pauper lunatics (*cf.* paragraph 93) - - -

33,000

701,000

- (4) Lastly, we deduct from this residuum 10 per cent. for want of proof of industry, or reasonable providence (*cf.* paragraph 86) - - -

70,000

The number of pensionable persons would then be -

631,000

On these assumptions, the aggregate cost in 1911 would be  $\frac{631,000 \times 6 \times 52}{20} = - - -$

£.  
9,844,000

and with an addition of 3 per cent. for administrative expenses, or - - -

295,000

it would be - - -

10,139,000

But there would be a saving of one-third of the present estimated charge for outdoor relief to aged persons (*cf.* paragraph 110), viz. - - -

546,000

Accordingly, the net aggregate cost would be - -

9,593,000

or in round figures - - - £.

9,600,000



IN 1921

113. Estimating the total number of persons in England and Wales who will be 65 years of age and upwards in 1921 ( <i>cf.</i> paragraph 19) at - -		No. 1,947,000
(1) We first assume that 37 per cent. would have incomes exceeding the pensionable limit of 10s. a week ( <i>cf.</i> paragraph 58). 37 per cent. of 1,947,000 = - -	No. 720,000	
(2) We next assume—		
<i>a.</i> That 6.5 per cent. of that number would be disqualified by reason of their being, or having been, in receipt of indoor relief ( <i>cf.</i> paragraph 42). 6.5 per cent. of 1,947,000 = -	127,000	
<i>b.</i> That instead of 20.5, the proportion at present estimated to be disqualified by their being, or having been, in receipt of outdoor relief, we assume (paragraphs 42 and 109) that the proportion so disqualified will be diminished by two-thirds $(1-\frac{2}{3}) \times 20.5 = 6.8$ per cent. of 1,947,000 - -	132,000	
		979,000
(3) We then deduct from the remainder, viz. :		968,000
$4\frac{1}{2}$ per cent. on account of aliens, criminals, and pauper lunatics ( <i>cf.</i> paragraph 93) - -		44,000
		924,000
(4) Lastly, we deduct 10 per cent. from this residuum for want of proof of industry or reasonable providence ( <i>cf.</i> paragraph 86), viz. - - - -		92,000
The number of pensionable persons in 1921 would then be - - - - -		832,000
On these assumptions, the aggregate cost in 1921 would be $\frac{832,000 \times 6 \times 52}{20} = - - - - -$		£. 12,979,000
and with an addition of 3 per cent. for administrative expenses, or - - - - -		389,000
it would be - - - - -		13,368,000
But there would be a saving of two-thirds of the present charge for outdoor relief to aged persons ( <i>cf.</i> paragraph 110), viz. - - - - -		1,092,000
Accordingly, the net aggregate cost would be - - -		12,276,000
or in round figures - - - - -	£.	12,300,000

## (2.) Scotland.

114. We frame our estimate of the prospective cost of the pension scheme in Scotland on the same assumptions as those on which the corresponding estimate for England is founded. We need, therefore, only separately refer to the amount of the probable saving in respect of outdoor relief. The average amount of outdoor relief given to aged paupers may be



taken to be 2s. 6d. a week, or 6l. 10s. for a whole year; and as the number of outdoor paupers over 65 years of age, according to a day's count, may be taken to be 20,000 (*cf.* paragraph 45), the total annual expense of relieving aged paupers outside the poorhouse would be 6l. 10s.  $\times$  20,000 = 130,000l. Accordingly the annual saving under the head of outdoor relief would by 1911 be one-third of 130,000l., or about 43,000l., and by 1921 two-thirds of 130,000l., or about 87,000l.

## IN 1911.

115. Estimating the total number of persons in Scotland who will be 65 years of age and upwards in 1911 ( <i>cf.</i> paragraph 21) at - - - -		No. 245,000
(1) We first assume that 35 per cent. of this number would have incomes exceeding the pensionable limit of 10s. a week ( <i>cf.</i> paragraph 65) 35 per cent. of 245,000 - - - -	No.  86,000	
(2) We next assume—		
a. That 4 per cent. of 245,000 would be disqualified by reason of their being, or having been, in receipt of indoor relief ( <i>cf.</i> paragraph 46), viz. - - - -	10 000	
b. That, instead of 12 per cent. (the proportion at present estimated to be disqualified by their being, or having been, in receipt of outdoor relief) the proportion so disqualified will be diminished by one-third ( <i>cf.</i> paragraphs 46 and 114) $(1-\frac{1}{3}) \times 12 = 8$ per cent. of 245,000 = - - - -	20,000	
		116,000
(3) We then deduct from the remainder, viz.:		129,000
on account of aliens, criminals, and pauper lunatics (say) - - - -		4,000
(4) Lastly, we deduct from this residuum of - - -		125,000
10 per cent. for want of proof of industry or reasonable providence ( <i>cf.</i> paragraph 89) - - - -		13,000
The number of pensionable persons would then be -		112,000
On these assumptions the aggregate cost in 1911 would be $\frac{112,000 \times 5 \cdot 5 \times 52}{20} =$ - - - -		£. 1,602,000
and with an addition of 3 per cent. for administrative expenses, or - - - -		48,000
it would be - - - -		1,650,000
But there would be a saving of one-third of the present charge for outdoor relief to aged persons, ( <i>cf.</i> paragraph 114) viz. - - - -		43,000
Accordingly, the net aggregate cost would be - -		1,607,000
or, in round figures - - - - £.		1,600,000



IN 1921.

116. Estimating the total number of persons in Scotland who will be 65 years of age and upwards in 1921 ( <i>cf.</i> paragraph 21) at - - -		No. 268,000
(1) We first assume that 35 per cent. of this number would have incomes exceeding the pensionable limit of 10s. a week ( <i>cf.</i> paragraph 65), viz. - - -	No. 94,000]	
(2) We next assume—		
<i>a.</i> That 4 per cent. of 268,000 would be disqualified by reason of their being, or having been, in receipt of indoor relief ( <i>cf.</i> paragraph 46), viz. - - -	11,000	
<i>b.</i> That, instead of 12 per cent. (the proportion at present estimated to be disqualified by their being, or having been, in receipt of outdoor relief), the proportion so disqualified will be diminished by two-thirds ( <i>cf.</i> paragraphs 46 and 114) $(1-\frac{2}{3}) \times 12 = 4$ per cent. of 268,000 = - - -	11,000	
		116,000
(3) We then deduct from the remainder, viz. - - -		152,000
on account of aliens, criminals and pauper lunatics (say) - - -		4,000
(4) Lastly, we deduct from this residuum of - - -		148,000
10 per cent. for want of proof of industry or reasonable providence ( <i>cf.</i> paragraph 89) - - -		15,000
The number of pensionable persons would then be -		133,000
On these assumptions the aggregate cost in 1921 would be $\frac{133,000 \times 5.5 \times 52}{20} =$ - - -		£. 1,902,000
and with an addition of 3 per cent. for administrative expenses or - - -		57,000
it would be - - -		1,959,000
But there would be a saving of two-thirds of the present charge for outdoor relief to aged persons, ( <i>cf.</i> paragraph 114), viz. - - -		87,000
Accordingly, the net aggregate cost would be - - -		1,872,000
or, in round figures - - - £.		1,850,000

(3.) *Ireland.*

117. Unlike England and Scotland, the number of persons over 65 years of age in Ireland is estimated to decrease by slow degrees between now and 1921 (*cf.* paragraph 23). But, notwithstanding this decrease, the pension charge will not be correspondingly diminished, because the average amount of outdoor relief does not exceed 1s. 3½*d.* a head per week, or 3*l.* 7*s.* a head per annum; and consequently pensions will be appreciably more costly than outdoor relief, for which they would gradually be in part substituted.



118. As the number of aged outdoor paupers is, according to a day's count, computed at 27,000 (*cf.* paragraph 48), the annual cost in respect of them is  $\frac{27,000 \times 67}{20} = 90,000\%$ ; and so the saving under the head of outdoor relief would by 1911 be one-third of 90,000% or 30,000%, and by 1921 two-thirds of 90,000% or 60,000%.

## IN 1911.

119. Estimating the total number of persons in Ireland who will be 65 years of age and upwards in 1911 ( <i>cf.</i> paragraph 23) at - - - - -	No. 270,000
(1) We first assume that 37 per cent. of this number would have incomes exceeding the pensionable limit of 10s. a week ( <i>cf.</i> paragraph 70). 37 per cent. of 270,000 = - - - - -	No. 100,000
(2) We next assume—	
<i>a.</i> That 10 per cent. of 270,000 would be disqualified by reason of their being or having been in receipt of indoor relief ( <i>cf.</i> paragraph 50), viz. - - - - -	27,000
<i>b.</i> That instead of 15 per cent. (the proportion at present estimated to be disqualified by their being or having been in receipt of outdoor relief), the proportion so disqualified will be diminished by one-third ( <i>cf.</i> paragraphs 50 and 118) $(1-\frac{1}{3}) \times 15 = 10$ per cent. of 270,000 = - - - - -	27,000
	154,000
(3) We then deduct from the remainder, viz. - - -	116,000
on account of aliens, criminals, and pauper lunatics (say) - - - - -	4,000
(4) Lastly we deduct from this residuum of - - -	112,000
10 per cent. for want of proof of industry or reasonable providence ( <i>cf.</i> paragraph 91) viz. - - -	11,000
The number of pensionable persons would then be - - -	101,000
On these assumptions the aggregate cost in 1911 would be $\frac{101,000 \times 5 \cdot 5 \times 52}{20} = - - - - -$	£. 1,444,000
and with an addition of 3 per cent. for administrative expenses, or - - - - -	43,000
it would be - - - - -	1,487,000
But there would be a saving of one-third of the present charge for outdoor relief to aged persons ( <i>cf.</i> paragraph 118), viz. - - - - -	30,000
Accordingly the net aggregate cost in 1911 would be - - - - -	1,457,000
or, in round figures - - - - -	£. 1,450,000



IN 1921.

120. Estimating the total number of persons in Ireland who will be 65 years of age and upwards in 1921 ( <i>cf.</i> paragraph 23) at - - - - -		No.
		252,000
(1) We first assume that 37 per cent. of this number would have incomes exceeding the pensionable limit of 10s. a week ( <i>cf.</i> paragraph 70). 37 per cent. of 252,000 = - - - - -	No.	
	93,000	
(2) We next assume—		
a. That 10 per cent. of 252,000 would be disqualified by reason of their being, or having been, in receipt of indoor relief ( <i>cf.</i> paragraph 50), viz. - - - - -	25,000	
b. That, instead of 15 per cent. (the proportion at present estimated to be disqualified by reason of their being, or having been, in receipt of outdoor relief), the proportion so disqualified will be diminished by two-thirds ( <i>cf.</i> paragraphs 50 and 118) $(1-\frac{2}{3}) \times 15 = 5$ per cent. of 252,000 = - - - - -	13,000	
		131,000
(3) We then deduct from the remainder, viz.:		121,000
on account of aliens, criminals, and pauper lunatics (say) - - - - -		3,000
(4) Lastly, we deduct from this residuum of - - - - -		118,000
10 per cent. for inability to prove industry or reasonable providence ( <i>cf.</i> paragraph 91) viz. - - - - -		12,000
The number of pensionable persons would then be - - - - -		106,000
On these assumptions, the aggregate cost in 1921 would be $\frac{106,000 \times 5 \times 52}{20} =$ - - - - -		£. 1,516,000
and with an addition of 3 per cent. for administrative expenses, or - - - - -		45,000
it would be - - - - -		1,561,000
But there would be a saving of two-thirds of the present charge for outdoor relief to aged persons ( <i>cf.</i> paragraph 118), viz. - - - - -		60,000
Accordingly, the net aggregate cost in 1921 would be - - - - -		1,501,000
or, in round figures - - - - -	£.	1,500,000



## VI. ESTIMATED COST OF SCHEME WITH CONDITIONS MODIFIED.

121. In endeavouring to form an estimate of the cost of the Pension Scheme on the supposition that the qualifying age should be fixed at 70 or 75 in lieu of 65, we shall proceed generally on the lines which we have adopted in estimating the cost of the scheme recommended by the Select Committee (*cf.* paragraphs 92—105).

122. We shall compute the number of persons over 70 and 75 years of age respectively on the same basis as we have computed the number of those over 65 years of age (*see* Appendix V., pp. 75—80).

123. We shall make the same allowances, proportionately, for aliens criminal offenders, and pauper lunatics, and also for inability to give direct proof that industry or reasonable providence has been exercised.

124. As part of the expenses attending the administration of a pension scheme would be unaffected by a reduction in the number of pensions payable, we think it well to increase somewhat the estimate of those expenses under these modified schemes. Accordingly, we propose to assume that the expense of administering a scheme with the pensionable age fixed at 70 would be 4 per cent. of its total cost, and that the expense of administering a scheme with the pensionable age fixed at 75 would be 5 per cent. of its total cost.

125. There remain to be made the estimates (1) of pauperism at the ages of 70 and 75, and (2) of the numbers who would be disqualified by reason of having incomes in excess of 10s. a week. The basis of these estimates needs to be separately explained.

### 1. PAUPERISM AT THE AGES OF 70 AND 75 YEARS OF AGE.

126. The only Parliamentary Return that distinguishes the estimated number of paupers over 70 and 75 years of age from those over 65 years of age is the one to which we have already referred (*cf.* paragraphs 31 and 32), as being associated with Mr. Burt's name (No. 36 of 1891), and which relates to England and Wales only. As that Return is founded upon a one day's count, and as we take a year's count to be a better measure of the extent of pauperism than a day's count (*cf.* paragraph 38), we have to assume that the age classification of present paupers, according to a hypothetical year's count, would be the same as the age classification of paupers according to the one day's count made in 1890.

#### (1.) *England and Wales.*

127. The ages of the paupers ascertained to be 65 years of age and upwards by the one day's count (1st August 1890) in Mr. Burt's Return admit of being distributed as follows:—

Ages.	Indoor.	Outdoor.	Total.	Population according to Census.	Per Cent.
65 and upwards - - -	55,000	191,000	246,000	1,373,000	17·9
70 " " - - -	39,000	145,000	184,000	801,000	23·0
75 " " - - -	22,000	84,000	106,000	383,000	27·7



128. If all the paupers over 65 years of age (indoor, outdoor, and total) be represented by 100 respectively, the number of paupers of the more advanced ages would be in the following proportions :—

Ages.	Indoor (per cent.)	Outdoor (per cent.)	Total (per cent.)
65 and upwards - - - -	100	100	100
70 „ „ - - - -	71	76	75
75 „ „ - - - -	40	44	43

129. If we now apply these age proportions to the paupers ascertained to be 65 years of age and upwards by the one day's count in July 1899 (*cf.* paragraph 36), namely, 67,000 indoor and 210,000 outdoor (medical relief cases excluded), the distribution would be as follows :—

Ages.	Indoor.	Outdoor.	Total.	Total Estimated Number of Aged Persons in 1899.
65 and upwards - - - -	67,000	210,000	277,000	1,480,000
<i>Proportion per cent.</i> - - - -	4.5	14.2	18.7	
70 and upwards - - - -	48,000	160,000	208,000	873,000
<i>Proportion per cent.</i> - - - -	5.5	18.3	23.8	
75 and upwards - - - -	27,000	92,000	119,000	440,000
<i>Proportion per cent.</i> - - - -	6.1	20.9	27.0	

130. And if we further assume that the age proportions of the persons computed to be paupers by the hypothetical year's count (*cf.* paragraphs 36 and 37) are the same as of those ascertained to be paupers by the one day's count in July 1899, we have the following distribution for the hypothetical year's count of 1899 :—

Ages.	Indoor.	Outdoor.	Total.	Total Estimated Number of Aged Persons in 1899.
65 and upwards - - - -	121,000	274,000	395,000	1,480,000
<i>Proportions per cent.</i> - - - -	8.2	18.5	26.7	
70 and upwards - - - -	86,000	208,000	294,000	873,000
<i>Proportions per cent.</i> - - - -	9.9	23.8	33.7	
75 and upwards - - - -	48,000	121,000	169,000	440,000
<i>Proportions per cent.</i> - - - -	10.9	27.5	38.4	

131. The proportions, however, which, after certain corrections, we finally adopted to represent the extent of pauperism among persons of 65 years of age and upwards (*cf.* paragraph 42) were :

a. For indoor paupers - - - -	6.5
b. For outdoor paupers - - - -	20.5
TOTAL - - - -	27.0



132. If we make corresponding corrections in the above proportions relating to the paupers of 70 and 75 years of age respectively, we should arrive at the following percentages :—

Age.					Indoor.	Outdoor.	TOTAL.
					Per cent.	Per cent.	Per cent.
70 and upwards	-	-	-	-	8.1	25.6	33.7
75 „ „	-	-	-	-	9.2	29.2	38.4

133. These percentages are confirmed in a satisfactory way by the information which the enumerators obtained.

134. They found that, out of 6,842 persons over 70 years of age, there were 1,957, or 28.6 per cent., who admitted the receipt of outdoor relief on the day of enumeration or who had, during the preceding 20 years, received poor relief, either outdoor or indoor (*cf.* Appendix II.—5, p. 33); and, if we add to the number enumerated the estimated number of workhouse inmates aged 70 and upwards in the selected districts, according to a day's count, viz., 5.5 per cent. (*cf.* paragraph 129) or 398, then 6,842 become 7,240, and 1,957 is 27 per cent. of 7,240. We think, therefore, that pauperism at the age of 70 and upwards will be fairly represented by 35 per cent., of which 8 per cent. would be indoor paupers and 27 per cent. outdoor paupers.

135. According also to the test census, out of 3,353 persons over 75 years of age, there were 1,125, or 33.6 per cent., found to be receiving outdoor relief at the moment or to have received during the preceding 20 years either indoor or outdoor relief (*cf.* Appendix II.—6, p. 36); and if we add to those who were enumerated the estimated number of workhouse people aged 75 and upwards in the selected districts, according to a day's count, viz., 6.1 per cent. (*cf.* paragraph 129), or 217, then 3,353 become 3,570, and 1,125 is 31.5 per cent. of 3,570. It would seem, then, by a comparison of this figure with the calculation made from the Parliamentary Return, that 31 per cent. may be taken to represent the number of outdoor paupers and 9 per cent. the number of indoor paupers, or 40 per cent. in all.

136. The percentages which we propose to adopt for paupers aged 70 and upwards and 75 and upwards respectively, as compared with paupers aged 65 and upwards, are summarised below :

Age.					Indoor.	Outdoor.	TOTAL.
					Per cent.	Per cent.	Per cent.
65 and upwards	-	-	-	-	6.5	20.5	27
( <i>cf.</i> paragraph 42).							
70 and upwards	-	-	-	-	8	27	35
75 „ „	-	-	-	-	9	31	40

(2.) *Scotland.*

137. For Scotland we shall assume that pauperism among persons of 70 and 75 years of age, as compared with pauperism among persons aged 65 and upwards, increases relatively at the same rates as it is reckoned to increase in England and Wales. Thus :



Age.	Indoor.	Outdoor.	TOTAL.
	Per cent.	Per cent.	Per cent.
65 and upwards - - - (cf. paragraph 46.)	4	12	16
70 and upwards - - -	5	16	21
75 „ „ - - -	6	18	24

(3.) *Ireland.*

138. We shall make analogous assumptions for Ireland. Thus :

Age.	Indoor.	Outdoor.	TOTAL.
	Per cent.	Per cent.	Per cent.
65 and upwards - - - (cf. paragraph 50.)	10	15	25
70 and upwards - - -	13	19	32
75 „ „ - - -	15	22	37

## 2. INCOMES ABOVE AND BELOW 10s. A WEEK AT THE AGES OF 70 AND 75.

139. As might be expected, the number of persons with very small means proportionately increases as age advances.

(1.) *England and Wales.*

140. The number of persons over 70 years of age who were enumerated by the test census amounted to 6,842 (*see* Appendix II.—5, p. 33), and admit of being thus tabulated :—

a. Owned to having incomes over 10s. a week (column 3) - -	No. 1,698
b. Returned their incomes at 10s. a week or less (column 4) - -	3,493
c. Admitted having assistance from relations and friends but declined to state income (column 5) - - - - -	1,075
d. Declined information (column 6) - - - - -	576
Total - - -	6,842
<hr/>	
We shall, as before ( <i>cf.</i> paragraph 54), assume that those who were dependent on relations and friends, viz. - - - -	No. 1,075
belonged to the pensionable class, equally with those whose incomes were returned at 10s. a week or less, viz. - -	3,493
making the total of that class - - - - -	4,568
and that the remainder, viz. (1,698 + 576) - - - -	2,274
or 33·2 per cent., would be disqualified - - - - -	6,842



141. Before we apply this percentage to the total population over 70 years of age, we must add to the persons enumerated by the test census a percentage for workhouse inmates in the selected districts. The inmates may be taken to be the number estimated to be established by a day's count, or 5.5 per cent. (*cf.* paragraph 129). This addition to 6,842 would thus be 398, making 7,240; and the respective percentages of those over 70 years of age with incomes over 10s. a week and those with incomes of 10s. a week or less, would be (in round figures) 31.5 and 68.5. Thus:

	No.	Per Cent.
a. Number of persons enumerated with incomes exceeding 10s. a week - - - - -	2,274	31.5
b. Number of persons enumerated with 10s. a week or less - - - - -	4,568	
Addition for indoor paupers - - - - -	398	
	4,966	68.5
	7,240	100

142. The number of persons over 75 years of age who were enumerated at the test census amounted to 3,353 (*see* Appendix II.—6, p. 36), and admit of being thus tabulated:

	No.
a. Owned to having incomes over 10s. a week (Col. 3) -	728
b. Returned their incomes at 10s. a week or less (Col. 4)	1,877
c. Admitted having assistance from relations and friends but declined to state income (Col. 5) - - - -	498
d. Declined information (Col. 6) - - - - -	250
Total - - - - -	3,353

143. On the assumptions previously made,

The number of persons aged 75 and upwards with incomes exceeding 10s. a week would be 728 + 250 = - - - - -	No. 978
The number with incomes of 10s. a week or less would be 1,877 + 498 = - - - - -	2,375
Total - - - - -	3,353

144. Taking the persons of that age estimated by a day's count to be in the workhouse as representing the number of indoor paupers on the day of enumeration, viz., 6.1 per cent. (*cf.* paragraph 129), we should have to add 217 to 3,353, making 3,570; and the respective percentages of those with incomes of more than 10s. a week and of those with incomes of 10s. a week or less would be (in round figures) 27.5 and 72.5. Thus:

	No.	No.
Number of persons enumerated with incomes exceeding 10s. a week - - - - -	978	27.5
Number of persons enumerated with incomes of 10s. a week or less - - - - -	2,375	
Addition for indoor paupers - - - - -	217	
	2,592	72.5
	3,570	100



(2.) *Scotland.*

145. If we deal with the figures supplied by the test census about incomes of persons over 70 and 75 years of age, respectively, in Scotland (*see* Appendix III.—3, pp. 60–1, and Appendix III.—4, pp. 62–3) in the same way as we have dealt with the enumeration figures in England and Wales, we arrive at very closely similar results :

Estimated number of persons aged 70 and upwards with incomes exceeding 10s. a week 1,798 + (546–51 who admitted to be in receipt of Poor Law relief =) 495 = - - - - -	No.	Per Cent.
	2,293	30
Estimated number of persons aged 70 and upwards with incomes of 10s. a week or less (3,400+1,521+51 =) - - - - -	No.	
	4,972	
Addition for indoor paupers (assumed to be 5 per cent., <i>cf.</i> paragraph 137) - - -	382	
	5,354	70
Total - - -	7,647	100

Estimated number of persons aged 75 and upwards with incomes exceeding 10s. a week 816 + (268–33 who admitted to be in receipt of Poor Law relief =) 235 = - - - - -		
	1,051	27
Estimated number of persons aged 75 and upwards with incomes of 10s. a week or less 1,834+788+33 = - - - - -	No.	
	2,655	
Addition for indoor paupers (assumed to be 6 per cent., <i>cf.</i> paragraph 137) - - -	237	
	2,892	73
Total - - -	3,943	100

(3.) *Ireland.*

146. We assume that the proportions of persons in Ireland, over 70 and 75 years of age, with incomes exceeding 10s. a week to those whose incomes are less will be the same as in England and Wales (*cf.* paragraphs 141 and 144), viz. :

a. In the case of persons over 70 years of age :	Per Cent.
Estimated proportion of persons with incomes exceeding 10s. a week - - - - -	31·5
Estimated proportion of persons with less incomes	68·5
	100

b. In the case of persons over 75 years of age :	
Estimated proportion of persons with incomes exceeding 10s. a week - - - - -	27·5
Estimated proportion of persons with less incomes	72·5
	100

147. We now proceed to estimate, on the foregoing assumptions, the cost of the pension scheme in 1901, 1911, and 1921 :

A. On the supposition that the pensionable age should be fixed at 70 ;  
and

B. On the supposition that the pensionable age should be fixed at 75.



148. It will probably suffice if we give the estimates succinctly in tabular form, with notes in explanation of them, when necessary :—

149. A.—On the supposition that the pensionable age should be fixed at 70.

(1.) In 1901.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
1. Estimated number of persons over 70 years of age in 1901 ( <i>see</i> Appendix V.) - - -	No. 889,000	No. 135,000	No. 191,000	No. 1,215,000
2. Deductions :				
(1.) For those whose incomes would exceed 10s. a week - - -	280,000 (1)	41,000 (5)	60,000 (9)	381,000
(2.) For paupers - - -	311,000 (2)	28,000 (6)	61,000 (10)	400,000
(3.) For aliens, criminals and pauper lunatics - - -	12,000	2,000	2,000	16,000
(4.) For inability to comply with thrift test	29,000 (3)	6,000 (7)	7,000 (11)	42,000
TOTAL DEDUCTIONS - - -	632,000	77,000	130,000	839,000
3. Estimated number of pensionable persons -	257,000	58,000	61,000	376,000
4. Estimated cost - - - - -	£. 4,009,000 (4)	£. 829,000 (8)	£. 872,000 (12)	£. 5,710,000
5. Addition of 4 per cent. for administrative expenses - - - - -	160,000	33,000	35,000	228,000
6. Total Estimated Cost - - - - £.	4,169,000	862,000	907,000	5,938,000
IN ROUND FIGURES - - - £.	4,200,000	850,000	900,000	5,950,000

(1) 31·5 per cent. (*cf.* paragraph 141) of 889,000 = 280,000.

(2) 35 per cent. (*cf.* paragraph 136) of 889,000 = 311,000.

(3) 889,000 – (280,000 + 311,000 + 12,000) = 286,000, of which 10 per cent. = 29,000 (*cf.* paragraph 86).

(4)  $\frac{257,000 \times 6 \times 52}{20} = 4,009,000\text{l.}$

(5) 30 per cent. (*cf.* paragraph 145) of 135,000 = 41,000.

(6) 21 per cent. (*cf.* paragraph 137) of 135,000 = 28,000.

(7) 135,000 – (41,000 + 28,000 + 2,000) = 64,000, of which 10 per cent. = 6,000.

(8)  $\frac{58,000 \times 5 \cdot 5 \times 52}{20} = 829,000\text{l.}$

(9) 31·5 per cent. (*cf.* paragraph 146) of 191,000 = 60,000.

(10) 32 per cent. (*cf.* paragraph 138) of 191,000 = 61,000.

(11) 191,000 – (60,000 + 61,000 + 2,000) = 68,000, of which 10 per cent. = 7,000.

(12)  $\frac{61,000 \times 5 \cdot 5 \times 52}{20} = 872,000\text{l.}$



150. A.—On the supposition that the pensionable age should be fixed at 70—*continued.*

## (2.) In 1911.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
	No.	No.	No.	No.
1. Estimated number of persons over 70 years of age in 1911 ( <i>see</i> Appendix V.) - - -	988,000	148,000	182,000	1,318,000
2. Deductions :				
(1.) For those whose incomes would exceed 10s. a week - - -	311,000 (1)	44,000 (6)	57,000 (11)	412,000
(2.) For paupers - - - - -	257,000 (2)	23,000 (7)	48,000 (12)	328,000
(3.) For aliens, criminals, and pauper lunatics - - - - -	17,000	2,000	2,000	21,000
(4.) For inability to comply with thrift test	40,000 (3)	8,000 (8)	8,000 (13)	56,000
TOTAL DEDUCTIONS - - -	625,000	77,000	115,000	817,000
3. Estimated number of pensionable persons -	363,000	71,000	67,000	501,000
	£.	£.	£.	£.
4. Estimated cost - - - - -	5,663,000 (4)	1,015,000 (9)	958,000 (14)	7,636,000
5. Addition of 4 per cent. for administrative expenses - - - - -	227,000	41,000	38,000	306,000
6. Total Estimated Cost - - - - -	5,890,000	1,056,000	996,000	7,942,000
7. Saving of one-third of outdoor relief charge -	416,000 (5)	39,000 (10)	26,000 (15)	481,000
Net Aggregate Cost - - - - £.	5,474,000	1,017,000	970,000	7,461,000
IN ROUND FIGURES - - - £.	5,450,000	1,000,000	1,000,000	7,450,000

(1) 31·5 per cent. (*cf.* paragraph 141) of 988,000 = 311,000.(2) 8 per cent. of 988,000 for indoor pauperism (*cf.* paragraph 136) = 79,000.  $(1 - \frac{1}{3}) \times 27$  per cent. = 18 per cent. for outdoor pauperism, and 18 per cent. of 988,000 = 178,000; 79,000 + 178,000 = 257,000.(3) 988,000 - (311,000 + 257,000 + 17,000) = 403,000, of which 10 per cent. = 40,000 (*cf.* paragraph 86).(4)  $\frac{363,000 \times 6 \times 52}{20} = 5,663,000\text{L.}$ (5)  $\frac{160,000 \times 3 \times 52}{20} = 1,248,000\text{L.}$ , and  $\frac{1}{3}$  of 1,248,000L. = 416,000L. (*cf.* paragraphs 109, 110, and 129).(6) 30 per cent. (*cf.* paragraph 145) of 148,000 = 44,000.(7) 5 per cent. of 148,000 for indoor pauperism (*cf.* paragraph 137) = 7,000.  $(1 - \frac{1}{3}) \times 16$  per cent. = 11 per cent. for outdoor pauperism, and 11 per cent. of 148,000 = 16,000; 7,000 + 16,000 = 23,000.

(8) 148,000 - (44,000 + 23,000 + 2,000) = 79,000, of which 10 per cent. = 8,000.

(9)  $\frac{71,000 \times 5 \cdot 5 \times 52}{20} = 1,015,000\text{L.}$ (10) Number of outdoor paupers, according to year's count, is estimated at 16 per cent. (*cf.* paragraph 137) of total population over 70 years old (148,000), or 24,000, of which  $\frac{3}{4}$  or 18,000 may be taken to represent day's count (*cf.* paragraph 44). 18,000  $\times$  6l. 10s. (*cf.* paragraph 114) = 117,000L., and  $\frac{1}{3}$  of 117,000L. = 39,000L.(11) 31·5 per cent. (*cf.* paragraph 146) of 182,000 = 57,000.(12) 13 per cent. of 182,000 for indoor pauperism (*cf.* paragraph 138) = 24,000.  $(1 - \frac{1}{3}) \times 19$  = 13 per cent. for outdoor pauperism, and 13 per cent. of 182,000 = 24,000. 24,000 + 24,000 = 48,000.

(13) 182,000 - (57,000 + 48,000 + 2,000) = 75,000, of which 10 per cent. = 8,000.

(14)  $\frac{67,000 \times 5 \cdot 5 \times 52}{20} = 958,000\text{L.}$ (15) Number of outdoor paupers, according to year's count (*cf.* paragraph 138) is estimated at 19 per cent. of total population over 70 years old (182,000), or 35,000; corresponding number, according to day's count, would probably be 23,000; and  $\frac{23,000 \times 67}{20} = 77,000\text{L.}$  (*cf.* paragraph 117), and  $\frac{1}{3}$  of 77,000L. = 26,000L.



151. A.—On the supposition that the pensionable age should be fixed at 70—*continued.*

(3.) In 1921.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
	No.	No.	No.	No.
1. Estimated number of persons over 70 years of age in 1921 ( <i>see</i> Appendix V.) - - -	1,125,000	159,000	172,000	1,456,000
2. Deductions :				
(1.) For those whose incomes would exceed 10s. a week - - -	354,000 (1)	48,000 (6)	54,000 (11)	456,000
(2.) For paupers - - -	191,000 (2)	16,000 (7)	32,000 (12)	239,000
(3.) For aliens, criminals and pauper lunatics - - -	23,000	2,000	2,000	27,000
(4.) For inability to comply with thrift test	56,000 (3)	9,000 (8)	8,000 (13)	73,000
TOTAL DEDUCTIONS - - -	624,000	75,000	96,000	795,000
3. Estimated number of pensionable persons -	501,000	84,000	76,000	661,000
	£.	£.	£.	£.
4. Estimated cost - - -	7,816,000 (4)	1,201,000 (9)	1,087,000 (14)	10,104,000
5. Addition of 4 per cent. for administrative expenses - - -	313,000	48,000	43,000	404,000
6. Total estimated cost - - - £.	8,129,000	1,249,000	1,130,000	10,508,000
7. Saving of two-thirds of outdoor relief charge -	832,000 (5)	83,000 (10)	51,000 (15)	966,000
Net Aggregate Cost - - - £.	7,297,000	1,166,000	1,079,000	9,542,000
IN ROUND FIGURES - - - £.	7,300,000	1,150,000	1,100,000	9,550,000

- (1) 31·5 per cent. (*cf.* paragraph 141) of 1,125,000=354,000.
- (2) 8 per cent. of 1,125,000 for indoor pauperism (*cf.* paragraph 136)=90,000.  $(1-\frac{2}{3})\times 27$  per cent. =9 per cent. for outdoor pauperism; and 9 per cent. of 1,125,000=101,000. 90,000+101,000=191,000.
- (3)  $1,125,000-(354,000+191,000+23,000)=557,000$ , of which 10 per cent.=56,000 (*cf.* paragraph 86.)
- (4)  $\frac{501,000\times 6\times 52}{20}=7,816,000\text{L.}$
- (5)  $\frac{160,000\times 3\times 52}{20}=1,248,000\text{L.}$ , and  $\frac{2}{3}$  of 1,248,000L.=832,000L.
- (6) 30 per cent. (*cf.* paragraph 145) of 159,000=48,000.
- (7) 5 per cent. of 159,000 for indoor pauperism (*cf.* paragraph 137)=8,000.  $(1-\frac{2}{3})\times 16$  per cent. =5 per cent. for outdoor pauperism, and 5 per cent. of 159,000=8,000. 8,000+8,000=16,000.
- (8)  $159,000-(48,000+16,000+2,000)=93,000$ , of which 10 per cent. is 9,000.
- (9)  $\frac{84,000\times 5\cdot 5\times 52}{20}=1,201,000\text{L.}$
- (10) Number of outdoor paupers, according to year's count, is estimated at 16 per cent. (*cf.* paragraph 137) of total population over 70 years (159,000), of which  $\frac{3}{4}$  or 19,000 may be taken to represent day's count (*cf.* paragraph 44).  $19,000\times 6\text{L. } 10\text{s.}$  (*cf.* paragraph 114)=124,000L.,  $\frac{2}{3}$  of 124,000L.=83,000L.
- (11) 31·5 per cent. (*cf.* paragraph 146) of 172,000=54,000.
- (12) 13 per cent. of 172,000 for indoor pauperism (*cf.* paragraph 138)=22,000.  $(1-\frac{2}{3})\times 19=6$  per cent. for outdoor pauperism, and 6 per cent. of 172,000=10,000; 22,000+10,000=32,000.
- (13)  $172,000-(54,000+32,000+2,000)=84,000$ , of which 10 per cent. is 8,000,
- (14)  $\frac{76,000\times 5\cdot 5\times 52}{20}=1,087,000\text{L.}$
- (15) *Cf.* footnote No. 15 in preceding Table.  $\frac{2}{3}$  of 77,000L.=51,000L.



## 152. B.—On the supposition that the pensionable age should be fixed at 75.

(1.) In 1901.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
1. Estimated number of persons over 75 years of age in 1901. ( <i>See</i> Appendix V.)	No. 445,000	No. 69,000	No. 102,000	No. 616,000
2. Deductions :				
(1.) For those whose incomes would exceed 10s. a week	122,000 (1)	19,000 (5)	28,000 (9)	169,000
(2.) For paupers	178,000 (2)	17,000 (6)	38,000 (10)	233,000
(3.) For aliens, criminals and pauper lunatics	6,000	1,000	1,000	8,000
(4.) For inability to comply with thrift test	14,000 (3)	3,000 (7)	4,000 (11)	21,000
TOTAL DEDUCTIONS	320,000	40,000	71,000	431,000
3. Estimated number of pensionable persons	125,000	29,000	31,000	185,000
4. Estimated cost	£. 1,950,000 (4)	£. 415,000 (8)	£. 443,000 (12)	£. 2,808,000
5. Addition of 5 per cent. for administrative expenses	98,000	21,000	22,000	141,000
6. Total estimated cost	£. 2,048,000	£. 436,000	£. 465,000	£. 2,949,000
IN ROUND FIGURES	£. 2,050,000	£. 450,000	£. 450,000	£. 2,950,000

(1) 27·5 per cent. of 445,000 (*cf.* paragraph 144) = 122,000.

(2) 40 per cent. of 445,000 (*cf.* paragraph 136) = 178,000.

(3) 445,000 – (122,000 + 178,000 + 6,000) = 139,000, of which 10 per cent. = 14,000.

(4)  $\frac{125,000 \times 6 \times 52}{20} = 1,950,000$ l.

(5) 27 per cent. of 69,000 (*cf.* paragraph 145) = 19,000.

(6) 24 per cent. of 69,000 (*cf.* paragraph 137) = 17,000.

(7) 69,000 – (19,000 + 17,000 + 1,000) = 32,000, of which 10 per cent. = 3,000.

(8)  $\frac{29,000 \times 5 \cdot 5 \times 52}{20} = 415,000$ l.

(9) 27·5 per cent. of 102,000 (*cf.* paragraph 146) = 28,000.

(10) 37 per cent. of 102,000 (*cf.* paragraph 138) = 38,000.

(11) 102,000 – (28,000 + 38,000 + 1,000) = 35,000, of which 10 per cent. = 4,000.

(12)  $\frac{31,000 \times 5 \cdot 5 \times 52}{20} = 443,000$ l.



153. B.—On the supposition that the pensionable age should be fixed at 75—*contd.*

(2.) In 1911.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
	No.	No.	No.	No.
1. Estimated number of persons over 75 years of age in 1911. ( <i>See</i> Appendix V.) - - -	484,000	75,000	94,000	653,000
2. Deductions:				
(1.) For those whose incomes would exceed 10s. a week - - - - -	133,000 (1)	20,000 (6)	26,000 (11)	179,000
(2.) For paupers - - - - -	146,000 (2)	14,000 (7)	28,000 (12)	188,000
(3.) For aliens, criminals, and pauper lunatics - - - - -	8,000	1,000	1,000	10,000
(4.) For inability to comply with thrift test	20,000 (3)	4,000 (8)	4,000 (13)	28,000
TOTAL DEDUCTIONS - - -	307,000	39,000	59,000	405,000
3. Estimated number of pensionable persons -	177,000	36,000	35,000	248,000
	£.	£.	£.	£.
4. Estimated cost - - - - -	2,761,000 (4)	515,000 (9)	501,000 (14)	3,777,000
5. Addition of 5 per cent. for administrative expenses - - - - -	138,000	26,000	25,000	189,000
6. Total estimated cost - - - - £.	2,899,000	541,000	526,000	3,966,000
7. Saving of one-third of outdoor relief charge -	239,000 (5)	23,000 (10)	16,000 (15)	278,000
Net Aggregate Cost - - - £.	2,660,000	518,000	510,000	3,688,000
IN ROUND FIGURES - - - £.	2,700,000	500,000	500,000	3,700,000

(1) 27·5 per cent. of 484,000 (*cf.* paragraph 144) = 133,000.

(2) 9 per cent. of 484,000 for indoor pauperism (*cf.* paragraph 136) = 44,000.  $(1 - \frac{1}{3}) \times 31 = 21$  per cent. for outdoor pauperism, and 21 per cent. of 484,000 = 102,000. 44,000 + 102,000 = 146,000.

(3) 484,000 - (133,000 + 146,000 + 8,000) = 197,000, of which 10 per cent. = 20,000.

(4)  $\frac{177,000 \times 6 \times 52}{20} = 2,761,000\text{l.}$

(5)  $\frac{92,000 \times 3 \times 52}{20} = 718,000\text{l.}$ , and  $\frac{1}{3}$  of 718,000l. = 239,000l. (*cf.* paragraphs 109, 110, and 129).

(6) 27 per cent. of 75,000 (*cf.* paragraph 145) = 20,000.

(7) 6 per cent. of 75,000 for indoor pauperism (*cf.* paragraph 137) = 5,000.  $(1 - \frac{1}{3}) \times 18 = 12$  per cent. for outdoor pauperism, and 12 per cent. of 75,000 = 9,000. (5,000 + 9,000) = 14,000.

(8) 75,000 - (20,000 + 14,000 + 1,000) = 40,000, of which 10 per cent. = 4,000.

(9)  $\frac{36,000 \times 5 \cdot 5 \times 52}{20} = 515,000\text{l.}$

(10) Number of outdoor paupers according to year's count is estimated at 18 per cent. (*cf.* paragraph 137) of total population over 75 years old (75,000), or 14,000, of which  $\frac{2}{3}$ , or 10,500, may be taken to represent day's count. (*cf.* paragraph 44).  $10,500 \times 6\text{l. } 10\text{s.}$  (*cf.* paragraph 114) = 68,000l., and  $\frac{1}{3}$  of 68,000l. = 23,000l.

(11) 27·5 per cent. of 94,000. (*cf.* paragraph 146) = 26,000.

(12) 15 per cent. of 94,000 for indoor pauperism (*cf.* paragraph 138) = 14,000.  $(1 - \frac{1}{3}) \times 22 = 15$  per cent. for outdoor pauperism, and 15 per cent. of 94,000 = 14,000. (14,000 + 14,000) = 28,000.

(13) 94,000 - (26,000 + 28,000 + 1,000) = 39,000, of which 10 per cent. = 4,000.

(14)  $\frac{35,000 \times 5 \cdot 5 \times 52}{20} = 501,000\text{l.}$

(15) Number of outdoor paupers according to year's count (*cf.* paragraph 138) is estimated at 22 per cent. of total population over 75 years of age (94,000), or 21,000. Corresponding number according to day's count would probably be 14,000.  $\frac{14,000 \times 67}{20} = 47,000\text{l.}$  (*cf.* paragraph 117), and  $\frac{1}{3}$  of 47,000l. = 16,000l.



154. B.—On the supposition that the pensionable age should be fixed at 75—*contd.*

(3). In 1921.

	England and Wales.	Scotland.	Ireland.	United Kingdom.
	No.	No.	No.	No.
1. Estimated number of persons over 75 years of age in 1921. ( <i>See</i> Appendix V.) - - -	553,000	84,000	91,000	728,000
2. Deductions :				
(1.) For those whose incomes would exceed 10s. a week - - - - -	152,000 (1)	23,000 (6)	25,000 (11)	200,000
(2.) For paupers - - - - -	105,000 (2)	10,000 (7)	20,000 (12)	135,000
(3.) For aliens, criminals, and pauper lunatics - - - - -	10,000	1,000	1,000	12,000
(4.) For inability to comply with thrift test	29,000 (3)	5,000 (8)	5,000 (13)	39,000
TOTAL DEDUCTIONS - - -	296,000	39,000	51,000	386,000
3. Estimated number of pensionable persons -	257,000	45,000	40,000	342,000
	£.	£.	£.	£.
4. Estimated cost - - - - -	4,009,000 (4)	644,000 (9)	572,000 (14)	5,225,000
5. Addition of 5 per cent for administrative expenses - - - - -	200,000	32,000	29,000	261,000
6. Total estimated cost - - - - - £.	4,209,000	676,000	601,000	5,486,000
7. Saving of two-thirds of outdoor relief charge	479,000 (5)	48,000 (10)	31,000 (15)	558,000
Net aggregate cost - - - - - £.	3,730,000	628,000	570,000	4,928,000
IN ROUND FIGURES - - - £.	3,750,000	650,000	550,000	4,950,000

- (1) 27·5 per cent. of 553,000 (*cf.* paragraph 144)=152,000.  
(2) 9 per cent. of 553,000 for indoor pauperism (*cf.* paragraph 136)=50,000.  $(1-\frac{2}{3}) \times 31=10$  per cent. for outdoor pauperism, and 10 per cent. of 553,000=55,000. 50,000+55,000=105,000.  
(3) 553,000—(152,000+105,000+10,000)=286,000, of which 10 per cent.=29,000.  
(4)  $\frac{257,000 \times 6 \times 52}{20}=4,009,000$ l.  
(5)  $\frac{92,000 \times 3 \times 52}{20}=718,000$ , and  $\frac{2}{3}$  of 718,000l.=479,000l. (*cf.* paragraphs 109, 110 and 129).  
(6) 27 per cent. of 84,000 (*cf.* paragraph 145)=23,000.  
(7) 6 per cent. of 84,000 for indoor pauperism (*cf.* paragraph 137)=5,000.  $(1-\frac{2}{3}) \times 18=6$  per cent. for outdoor pauperism, and 6 per cent. of 84,000=5,000. 5,000+5,000=10,000.  
(8) 84,000—(23,000+10,000+1,000)=50,000, of which 10 per cent.=5,000.  
(9)  $\frac{45,000 \times 5 \cdot 5 \times 52}{20}=644,000$ l.  
(10) Number of outdoor paupers, according to year's count, is estimated at 18 per cent. (*cf.* paragraph 137) of total population over 75 years old (84,000), or 15,000 of which  $\frac{3}{4}$  or 11,000 may be taken to represent day's count (*cf.* paragraph 44). 11,000  $\times$  6l. 10s. (*cf.* paragraph 114)=72,000 and  $\frac{2}{3}$  of 72,000l.=48,000l.  
(11) 27·5 per cent. of 91,000 (*cf.* paragraph 146)=25,000.  
(12) 15 per cent. of 91,000 for indoor pauperism (*cf.* paragraph 138)=14,000.  $(1-\frac{2}{3}) \times 22=7$  per cent. for outdoor pauperism, and 7 per cent. of 91,000=6,000. (14,000+6,000)=20,000.  
(13) 91,000—(25,000+20,000+1,000)=45,000, of which 10 per cent. is 5,000.  
(14)  $\frac{40,000 \times 5 \cdot 5 \times 52}{20}=572,000$ l.  
(15) Number of outdoor paupers according to year's count (*cf.* paragraph 138) is estimated at 22 per cent. of the total population over 75 years of age (91,000) or 20,000. Corresponding number according to day's count would probably be 14,000.  $\frac{14,000 \times 67}{20}=47,000$ l. (*cf.* paragraph 117) and  $\frac{2}{3}$  of 47,000 = 31,000l.



## VII. SUMMARY OF ESTIMATES OF COST.

155. It will be convenient if we finally summarise the estimated financial effects (in round figures) of the Pension Scheme propounded by the Select Committee for Aged Deserving Poor, on the several assumptions that the pensionable age is fixed (1) at 65, as recommended by the Committee, and also (2) at 70 and (3) at 75.

(1.) *On the assumption that the Pensionable Age is fixed at 65.*

YEAR.	England and Wales.	Scotland.	Ireland.	United Kingdom.
	£.	£.	£.	£.
1901 - - - - -	7,550,000 (par. 99.)	1,400,000 (par. 102.)	1,350,000 (par. 104.)	10,300,000
1911 - - - - -	9,600,000 (par. 112.)	1,600,000 (par. 115.)	1,450,000 (par. 119.)	12,650,000
1921 - - - - -	12,300,000 (par. 113.)	1,850,000 (par. 116.)	1,500,000 (par. 120.)	15,650,000

(2.) *On the assumption that the Pensionable Age is fixed at 70.*

YEAR.	England and Wales.	Scotland.	Ireland.	United Kingdom.
	£.	£.	£.	£.
1901 - - - - -	4,200,000 (par. 149.)	850,000 (par. 149.)	900,000 (par. 149.)	5,950,000
1911 - - - - -	5,450,000 (par. 150.)	1,000,000 (par. 150.)	1,000,000 (par. 150.)	7,450,000
1921 - - - - -	7,300,000 (par. 151.)	1,150,000 (par. 151.)	1,100,000 (par. 151.)	9,550,000

(3.) *On the assumption that the Pensionable Age is fixed at 75.*

YEAR.	England and Wales.	Scotland.	Ireland.	United Kingdom.
	£.	£.	£.	£.
1901 - - - - -	2,050,000 (par. 152.)	450,000 (par. 152.)	450,000 (par. 152.)	2,950,000
1911 - - - - -	2,700,000 (par. 153.)	500,000 (par. 153.)	500,000 (par. 153.)	3,700,000
1921 - - - - -	3,750,000 (par. 154.)	650,000 (par. 154.)	550,000 (par. 154.)	4,950,000



## VIII. CONCLUDING REMARKS.

156. In thus summarising the results of our investigations, we ought to say that, though we have felt bound to frame the estimates in accordance with the well-known rule that all estimates of liabilities should err (if at all) on the side of being rather over than under the mark, we have also been anxious to avoid giving an unduly magnified idea of the cost which the scheme of the Select Committee, or modifications of it, would involve. We are most conscious that our conclusions, founded mainly on hypothesis, or rather on a series of hypotheses, are open to criticism. It will, no doubt, be thought that we have attributed too much to some of the causes directly affecting the cost, and not enough to others. One error, however, is apt to correct another in problematical calculations; and, therefore, we would fain believe that sufficient reliance may be placed on the net results to give Her Majesty's Government a fairly approximate idea of the financial aspects of the questions raised in the Report from the Select Committee of 1899.

157. At the same time, we cannot conceal from ourselves the fact that there are unknown quantities which must seriously affect our anticipations.

158. There are many persons whose incomes are just over the border-line of 10s. a week; and it will be to their advantage to understate their receipts. It will equally be to the advantage of others to assign away portions of their incomes or income-producing properties—a step to which frequent resort would, as we have already indicated, almost certainly be had in Ireland. Indeed, the position of anybody whose weekly income just exceeded 10s. would be so hard as to make the retention of a hard-and-fast line exceedingly difficult.

159. There will be an inevitable tendency to reduce the wages of aged present employees, as well as the pensions of aged past employees, when such a reduction would benefit both employers and employees; and this would be the case when the receipts of the aged persons slightly exceeded the pensionable income. For similar reasons, the contributions of children and other relations towards the support of old people would infallibly fall off.

160. Meritorious poor people who had not reached the pensionable age would presumably be considered to have stronger claims on charitable funds than the more aged who would be secure of their pensions; and consequently a larger number of old persons, by losing the aid of charity, would fall within the category of pensioners. Moreover, knowing that the aged deserving poor would be provided for by the pension scheme, the well-to-do would have less reason to subscribe to charities; or if they continued their subscriptions, they would be more likely to concentrate their efforts in helping persons to keep off the rates during the 20 years preceding the pensionable age, and thus increase the number of those who would be able to satisfy the pension authority.

161. Again, it is only too probable that persons, who might be approaching the term for applying to that authority, would "make the most of their ages"; while those who had succeeded in satisfying the authority might underbid their younger competitors in the labour market, and a reduction of wages would tend to augment the number of persons whose incomes fell within the pensionable limit.

162. Lastly, it may reasonably be hoped that, under improved and improving conditions of life, existence will, to some extent, be longer in the future than it has been in the past; and, should that expectation be realised, the calculations in Appendix V. respecting the aged populations would be thrown out.

163. These are some of the incalculable, but, in our opinion, certain, results of the establishment of a pension scheme, which would all tend either to bring down to the pensionable level those who are now above it, or to raise up to it those who are now below it, and which would thus swell the pensionable



list from above as well as from below. It is obviously impossible to measure in figures the extent to which these results might affect the cost of any such scheme, but it seems safe to assume that the extent would be very appreciable.

164. We desire to say in conclusion that we have had the advantage of conferring with Mr. Charles Booth, whose authority on the subject of pauperism is entitled to great weight; and that we are indebted to him for advice on some of the difficult points connected with our enquiry. He concurs generally with the conclusions which we have drawn; and his concurrence is a great satisfaction to us.

165. We also wish to place on record our obligations to Mr. C. A. Phillimore, of the Treasury, for the willing and efficient assistance which, as our Secretary, he has rendered to us.

We have the honour to be,

Sir,

Your obedient Servants,

E. W. HAMILTON.  
E. W. BRABROOK.  
S. B. PROVIS.  
NOEL A. HUMPHREYS.

C. A. PHILLIMORE,  
Secretary.



# AGED DESERVING POOR COMMITTEE.

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APPENDIX V. Summary of the results of the tests.

1. The results of the tests of the first group of subjects are given in Table I.

2. The results of the tests of the second group of subjects are given in Table II.

APPENDIX VI. Summary of the results of the tests.

1. The results of the tests of the first group of subjects are given in Table I.

2. The results of the tests of the second group of subjects are given in Table II.

APPENDIX VII. Summary of the results of the tests.

1. The results of the tests of the first group of subjects are given in Table I.

2. The results of the tests of the second group of subjects are given in Table II.

APPENDIX I

Relating to the Institution of the Test Census

pp. 1-2



## APPENDIX I.—1.

## Instructions issued to Clerks to Boards of Guardians in England and Wales.

1. The Clerk to the Guardians is invited to co-operate with the General Inspector of the Local Government Board for the district, in procuring information bearing upon certain questions raised in connection with the Report of the Select Committee of the House of Commons on Aged Deserving Poor.

2. It is proposed that a house-to-house visitation should be made in certain areas, with a view to obtaining the information indicated on the Enumeration Card which has been prepared.

3. The Inspector will arrange with the Clerk to the Guardians as to the portion of the Union in which the enumeration is to be taken, and it will devolve on the Clerk, subject to the concurrence of the Inspector, to divide this area into enumeration districts, and to select a competent person, such as the Assistant Overseer, to visit the houses in each enumeration district and to obtain the information necessary to enable him to fill up the Enumeration Card.

4. The extent of the Enumerator's District should not be larger than will admit of the Enumerator's making all the visits required in four whole days at the outside, and it must be a condition of the employment of the Enumerator that he will begin the work as soon as it is assigned to him and complete it not later than the expiration of one week from the date of commencing the enumeration.

5. It is important that there should not be a larger number of Enumerators than is actually necessary. In towns a population of from 1,500 to 2,000 might be assigned to each Enumerator; but in Rural Districts the number will of course be much less, and must depend upon the circumstances of each district. It should, however, in no case be fewer than 500.

6. The duties of the Enumerator are embodied in the "Instructions to Enumerators." The Clerk will make himself acquainted with these Instructions and will supply each Enumerator with a copy of them, and with any explanation which may be necessary. The Clerk will also supply the Enumerator with the requisite number of cards, and with a written description of the area within which the Enumerator is to act.

7. The cards when filled up should be returned to the Clerk. He should examine them in order to satisfy himself that the work has been properly done, and then forward them forthwith to the Local Government Board.

8. The Clerk will be entitled to a fee of 5 guineas for his services in this matter, together with an additional half guinea for each 1,000 above 6,000 of the population, according to the census of 1891, in the area in which the enumeration is taken.

9. Each Enumerator will be entitled to be paid at the rate of 1s. 3d. an hour, or 10s. a day, but not more than 40s. in the aggregate.

10. The Enumerator will send in his account to the Clerk, who will certify the accuracy of the claim and forward it with his own claim to the Local Government Board; and the sum due will be paid to him by the Treasury. The Clerk will then pay each Enumerator the amount due and return the accounts duly receipted to the Treasury.

Local Government Board,  
September 1899.

S. B. PROVIS,  
Secretary.

*Note.*—Similar instructions were given by the Local Government Board for Scotland to the Inspectors of the Poor.



## APPENDIX I.—2.

## Instructions issued to Enumerators.

1. It is the duty of the Enumerator to visit every occupied house in the area assigned to him by the Clerk to the Guardians. He will take with him pen and ink and a sufficient supply of cards.

2. He will, as far as possible, ascertain in the case of every person of the age of 65 or upwards whether his or her income from all sources exceeds 20s. a week. He will not be concerned with any person under the age of 65.

3. Where there is more than one person above 65 living in the house, a separate card should be used for each such person. Thus, if a husband and a wife, or a master and a servant are both above 65, a separate card should be used for each of these persons.

4. In any case where the income exceeds 20s. a week, he should enter on the card the house, name, and age last birthday, and should insert in the space for "Weekly income from all sources" the words "above 20." No attempt should be made to obtain further particulars in these cases. The answer to question 8 should, however, be given, and the date and signature of the Enumerator should be inserted.

5. In any case in which the income does not exceed 20s. a week, the Enumerator should endeavour to obtain answers to all the questions on the card.

6. The Enumerator must remember that he has no authority to enforce answers from those who are unwilling to give them. He should, however, do his best to obtain the information voluntarily, and to avoid giving offence.

7. In all cases he should make it plain that the inquiry is undertaken for statistical purposes and for such purposes only, and that it does not in any way necessarily imply the adoption of a pension scheme.

8. If information be altogether refused, he will enter on the card the name of the person and the address, and write across the card "Refused." If information be given on some points but not on others, he will similarly write "Refused" against those questions on the card to which no answers are elicited.

9. The answers are to be written in each case on the line following the question and in black ink.

10. The following instructions should be carefully observed in filling up the card:—

"*House.*"—The name of the street and No. of the house should be stated, or if this is not practicable, the postal address should be given.

"*Male, Female, Single, Married, Widowed.*"—The two descriptions applicable to the particular case should be left in and the others struck out.

"*Age last birthday.*"—Care should be taken to get this as correctly as possible. If the age be not precisely known, the nearest approximation must be accepted, the word "about" being added.

"*Earnings.*"—The amount to be entered here should be the weekly earnings, based as nearly as possible on an average of the last twelve months.



*"Assistance from children or others."*—This also should be based on the amount in money received during the preceding twelve months, and should include all assistance from charities, &c.

*"Poor relief in money."*—It will be observed that only payments in money are to be entered here.

*"Money invested."*—Under this head should be inserted savings which are possessed by the person and which he or she has made during his or her lifetime, whether in either of the two ways specified on the card, or in any other way, such as the purchase of Government stocks, shares in co-operative societies, land or cottages, policies of insurance, &c.

*"Any other property."*—Under this head should be inserted any property which the person possesses and which he or she has inherited or otherwise acquired. It will be sufficient to describe it in general terms, as *e.g.*, "cottage worth 50*l.*"

*Informant.*—Where possible, the information should be obtained from the person to whom the card refers, and in such cases "himself," or "herself," as the case may be, should be entered here. But in some instances, *e.g.*, when the person is not at home, the information may be obtained from some member of the family. In such cases the name of the informant and the relationship to the person must be entered.

11. If anyone objects to give the information on the ground that public use may be made of it, the Enumerator should give an assurance that there will be no disclosure of names, and that nothing but general results will be published.

12. The Enumerator should treat the cards, when filled up, as strictly confidential, and should not show them to anyone.

13. Having inserted the particulars required, the Enumerator will sign the card, and date it. When all the cards have been filled up, he will see that they are numbered, arrange them in numerical order, and return them at once to the Clerk to the Guardians. They should in all cases be returned not later than the expiration of one week from the date of commencing the enumeration.

S. B. PROVIS,  
Secretary.

Local Government Board,  
September 1899.

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*Note.*—Similar instructions were issued by the Local Government Board for Scotland.



## APPENDIX L.—3.

## Specimen of Enumeration Card.

No.



Union \_\_\_\_\_

Civil Parish \_\_\_\_\_

Enumeration District \_\_\_\_\_

House \_\_\_\_\_

1. Name \_\_\_\_\_

2. Age last birthday _____	{	Male.	Female.
		Single.	Married. Widowed.

3. Weekly income from all sources \_\_\_\_\_ shillings.

Derived from—

(a.) Earnings -	-	-	-	-	-	_____
(b.) Pension from former employers	-	-	-	-	-	_____
(c.) Benefit, Trade or Friendly Societies	-	-	-	-	-	_____
(d.) Assistance from children or others	-	-	-	-	-	_____
(e.) Poor relief in money	-	-	-	-	-	_____
(f.) Other sources	-	-	-	-	-	_____

4. Money invested—

(a.) In Savings Bank	-	-	-	-	-	_____
(b.) In Building Societies	-	-	-	-	-	_____
(c.) Otherwise	-	-	-	-	-	_____

5. Any other property \_\_\_\_\_

6. Has he or she received poor relief (other than medical relief) within last 20 years? \_\_\_\_\_

7. Has been a member of the \_\_\_\_\_

Friendly Society for \_\_\_\_\_ years.

8. Informant \_\_\_\_\_

Enumerator.

Date \_\_\_\_\_



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APPENDIX II.

Relating to results of Test Census in England and Wales,  
pp. 10—38.

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## APPENDIX II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 Years and upwards.

TABLE (1).—PERSONS.

SELECTED AREAS DEALT WITH IN 28 POOR LAW UNIONS.	ENUMERATED POPULATION.			AGES.			
	All Ages. 1891.	Aged 65 Years and upwards.		65 and under 70.	70 and under 75.	75 Years and upwards.	Not Stated.
		1891.	1899.				
1.	2.	3.	4.	5.	6.	7.	8.
Paddington - - - - -	10,085	408	255	89	63	61	42
Marylebone - - - - -	14,513	538	281	131	77	72	1
Poplar - - - - -	14,673	457	505	245	136	120	4
St. Olave - - - - -	12,657	367	336	181	87	60	8
Woolwich - - - - -	13,541	418	393	200	115	76	2
5 Metropolitan Unions - - - - -	65,469	2,188	1,770	846	478	389	57
Brighton - - - - -	10,098	551	437	164	120	115	38
Portsea Island - - - - -	15,126	563	571	219	193	153	6
Liverpool - - - - -	15,022	464	416	205	116	81	14
Manchester - - - - -	16,294	431	423	237	123	62	1
Sheffield - - - - -	9,999	269	311	183	71	56	1
Hull - - - - -	10,332	384	289	142	73	70	4
6 Urban Unions (Large Towns) - - - - -	76,871	2,662	2,447	1,150	696	537	64
Wigan - - - - -	15,061	519	532	282	151	95	4
Auckland - - - - -	20,225	757	799	393	227	173	6
Merthyr Tydfil - - - - -	16,091	444	449	211	131	102	5
3 Mining Unions - - - - -	51,377	1,720	1,780	886	509	370	15
Milton - - - - -	5,125	272	246	92	71	83	—
Cuckfield - - - - -	4,258	200	238	99	80	59	—
Dunmow - - - - -	10,112	996	896	301	261	319	15
Walsingham - - - - -	10,767	900	866	336	248	277	5
Pewsey - - - - -	5,097	451	356	138	106	110	2
Axminster - - - - -	4,961	399	346	152	71	120	3
Redruth - - - - -	3,965	285	252	98	65	86	3
Penzance - - - - -	5,766	376	372	173	85	111	3
Taunton - - - - -	5,323	498	400	144	112	144	—
Garstang - - - - -	5,191	317	332	131	104	97	—
Thirsk - - - - -	10,188	739	692	281	189	217	5
Haverfordwest - - - - -	5,090	451	413	150	118	141	4
Ruthin - - - - -	5,188	452	448	194	118	134	2
Carnarvon - - - - -	10,502	623	577	239	178	159	1
14 Rural Unions - - - - -	91,533	6,959	6,434	2,528	1,806	2,057	43
TOTAL (28 Unions) - - - - -	285,250	13,529	12,431	5,410	3,489	3,353	179
				12,431			

## APPENDIX II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 Years and upwards.

TABLE (1).—PERSONS.

STATED WEEKLY INCOME FROM ALL SOURCES.					In receipt of Poor Law Relief. *(3c and 6.) †
Above 20s.	20s. and above 10s.	10s. or less.	Amount not Stated.		
			Maintained by Relations or Friends.	No Information.	
9.	10.	11.	12.	13.	14.
111	32	54	38	20	5
102	27	86	51	15	11
90	45	242	105	23	151
45	52	186	39	14	117
76	64	154	98	1	79
424	220	722	331	73	363
122	40	174	80	21	112
93	89	233	91	65	146
71	58	159	95	33	63
45	46	250	59	23	65
56	55	126	56	18	54
88	29	118	40	14	74
475	317	1,060	421	174	514
118	61	226	43	84	124
147	80	316	244	12	192
55	54	153	133	54	67
320	195	695	420	150	383
43	58	49	31	65	25
71	40	58	32	37	39
120	116	440	121	99	224
115	100	464	141	46	285
41	42	200	60	13	120
67	21	160	24	74	84
32	10	130	62	18	39
60	28	185	28	71	34
20	34	213	95	29	81
96	41	138	43	14	41
187	67	321	84	33	125
58	23	161	25	146	119
63	59	243	80	3	93
92	91	299	88	7	142
1,074	730	3,061	914	655	1,451
2,293	1,462	5,538	2,086	1,052	2,711 ‡
12,431					

\* Reference to the questions on the enumeration card p. 8.

† Excluding inmates of workhouses.

‡ This number includes 108 persons who, though admitting Poor Law Relief, returned their incomes at over 10s. a week.



## APPENDIX II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 Years and upwards.

TABLE (2).—MALES.

SELECTED AREAS DEALT WITH IN 28 POOR LAW UNIONS.	ENUMERATED POPULATION AGED 65 YEARS AND UPWARDS.		AGES.			
	1891.	1899.	65 and under 70.	70 and under 75.	75 Years and upwards.	Not Stated.
	3.*	4.	5.	6.	7.	8.
Paddington - - - - -	138	93	29	25	18	21
Marylebone - - - - -	211	115	61	31	23	—
Poplar - - - - -	181	202	114	51	35	2
St. Olave - - - - -	153	136	72	37	21	6
Woolwich - - - - -	174	176	100	47	28	1
5 Metropolitan Unions - - -	857	722	376	191	125	30
Brighton - - - - -	221	180	63	56	45	16
Portsea Island - - - - -	216	226	92	76	54	4
Liverpool - - - - -	202	187	102	47	35	3
Manchester - - - - -	202	178	108	45	25	—
Sheffield - - - - -	107	129	82	30	17	—
Hull - - - - -	145	127	66	32	27	2
6 Urban Unions (Large Towns) -	1,093	1,027	513	286	203	25
Wigan - - - - -	247	235	131	65	37	2
Auckland - - - - -	390	382	183	106	90	3
Merthyr Tydfil - - - - -	207	196	97	59	39	1
3 Mining Unions - - - - -	844	813	411	230	166	6
Milton - - - - -	132	131	51	36	44	—
Cuckfield - - - - -	88	116	51	39	26	—
Dunmow - - - - -	479	408	140	122	139	7
Walsingham - - - - -	397	376	140	122	113	1
Pewsey - - - - -	235	165	71	44	49	1
Axminster - - - - -	195	155	69	26	60	—
Redruth - - - - -	89	85	29	30	26	—
Penzance - - - - -	160	139	64	29	45	1
Taunton - - - - -	223	184	64	59	61	—
Garstang - - - - -	175	177	68	51	58	—
Thirsk - - - - -	354	352	151	89	111	1
Haverfordwest - - - - -	206	178	64	44	67	3
Ruthin - - - - -	222	213	101	57	54	1
Carnarvon - - - - -	274	255	115	77	62	1
14 Rural Unions - - - - -	3,229	2,934	1,178	825	915	16
TOTAL (28 Unions) - - - - -	6,023	5,496	2,478	1,532	1,409	77
				5,496		

\* Column 2 is omitted, as the numbers of Males and Females enumerated in 1891 at all ages within the selected areas were not separately abstracted.

## APPENDIX II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 Years and upwards.

TABLE (2).—MALES.

STATED WEEKLY INCOME FROM ALL SOURCES.					In receipt of Poor Law Relief. *(3c and 6. †
Above 20s.	20s. and above 10s.	10s. or less.	Amount not Stated.		
			Maintained by Relations or Friends.	No Information.	
9.	10.	11.	12.	13.	14.
56	19	13	2	3	2
65	15	23	8	4	2
61	34	89	10	8	39
38	32	56	5	5	33
62	58	45	11	—	10
282	158	226	36	20	86
67	32	56	16	9	33
72	73	58	8	15	26
50	43	61	23	10	11
33	36	96	10	3	27
45	33	35	9	7	13
52	16	44	8	7	24
319	233	350	74	51	134
62	40	99	14	20	34
104	62	160	47	9	75
45	50	72	9	20	19
211	152	331	70	49	128
31	58	23	6	13	12
43	36	29	4	4	18
72	106	207	2	21	86
60	84	207	15	10	107
27	35	100	—	3	40
49	19	60	7	20	28
22	8	45	3	7	5
38	24	60	1	16	6
20	20	106	17	12	35
65	31	67	7	7	18
111	53	161	12	15	60
39	18	63	8	50	31
40	54	116	3	—	28
70	87	93	3	2	20
687	642	1,337	88	180	494
1,499	1,185	2,244	268	300	842
5,496					

\* Reference to the questions on the enumeration card, p. 8.  
† Excluding inmates of workhouses.



## APPENDIX II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (3).—FEMALES.

SELECTED AREAS DEALT WITH IN 28 POOR LAW UNIONS	ENUMERATED POPULATION AGED 65 YEARS AND UPWARDS.		AGES.			
	1891.	1899.	65 and under 70.	70 and under 75.	75 Years and upwards.	Not Stated.
	3.*	4.	5.	6.	7.	8.
Paddington - - - - -	270	162	60	38	43	21
Marylebone - - - - -	327	166	70	46	49	1
Poplar - - - - -	276	303	131	85	85	2
St. Olave - - - - -	214	200	109	50	39	2
Woolwich - - - - -	244	217	100	68	48	1
5 Metropolitan Unions - - -	1,331	1,048	470	287	264	27
Brighton - - - - -	330	257	101	64	70	22
Portsea Island - - - - -	347	345	127	117	99	2
Liverpool - - - - -	262	229	103	69	46	11
Manchester - - - - -	229	245	129	78	37	1
Sheffield - - - - -	162	182	101	41	39	1
Hull - - - - -	239	162	76	41	43	2
6 Urban Unions (Large Towns) -	1,569	1,420	637	410	334	39
Wigan - - - - -	272	297	151	86	58	2
Aneklund - - - - -	367	417	210	121	83	3
Merthyr Tydfil - - - - -	237	253	114	72	63	4
3 Mining Unions - - - - -	376	367	475	279	204	9
Milton - - - - -	140	115	41	35	39	—
Cuckfield - - - - -	112	122	48	41	33	—
Dunmow - - - - -	517	488	161	139	180	8
Walsingham - - - - -	503	490	196	126	164	4
Pewsey - - - - -	216	191	67	62	61	1
Axminster - - - - -	204	191	83	45	60	3
Redruth - - - - -	196	167	69	35	60	3
Penzance - - - - -	216	233	109	56	66	2
Taunton - - - - -	275	216	80	53	83	—
Garstang - - - - -	142	155	63	53	39	—
Thirsk - - - - -	385	340	130	100	106	4
Haverfordwest - - - - -	245	235	86	74	74	1
Ruthin - - - - -	230	235	93	61	80	1
Carnarvon - - - - -	349	322	124	101	97	—
14 Rural Unions - - - - -	3,730	3,500	1,350	981	1,142	27
TOTAL (28 Unions) - - - - -	7,506	6,635	2,932	1,957	1,944	102
			6,935			

\* Col. 2 is omitted, as the numbers of Males and Females enumerated in 1891 at all ages within the selected areas were not separately abstracted.

## APPENDIX II.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (3).—FEMALES.

STATED WEEKLY INCOME FROM ALL SOURCES.					In receipt of Poor Law Relief. *(3c and 6.) †
Above 20s.	20s. and above 10s.	10s. or less.	Amount not Stated.		
			Maintained by Relations or Friends.	No Information.	
9.	10.	11.	12.	13.	14.
55	13	41	36	17	3
37	12	63	43	11	9
29	11	153	95	15	112
7	20	130	34	9	84
14	6	109	87	1	69
142	62	496	295	53	277
55	8	118	64	12	79
21	16	175	83	50	120
21	15	98	72	23	52
12	10	154	49	20	38
11	22	91	47	11	41
36	13	74	32	7	50
156	84	710	347	123	380
56	21	127	29	64	90
43	18	156	197	3	117
10	4	81	124	34	48
109	43	364	350	101	255
12	—	26	25	52	13
28	4	29	28	33	21
48	10	233	119	78	138
55	16	257	126	36	178
14	7	100	60	10	80
18	2	100	17	54	56
10	2	85	59	11	34
22	4	125	27	55	28
9	5	107	78	17	46
31	10	71	36	7	23
76	14	160	72	18	65
19	5	98	17	96	88
23	5	127	77	3	65
22	4	206	85	5	122
387	88	1,724	826	475	957
794	277	3,294	1,818	752	1,869
6,935					

\* Reference to the questions on the enumeration card, p. 8.  
† Excluding inmates of workhouses.



APPENDIX II.—2.

REPORT ON THE PRECEDING TABLES BY THE REGISTRAR-GENERAL.

Selected areas.

THE areas selected by the Local Government Board Inspectors for the purpose of this Census are situated in 28 Poor Law unions of England and Wales. They included selections from five metropolitan unions, from six unions representing six other large towns, from three coal mining unions, and from 14 rural unions, including a few small towns. The enumerated population of these areas in 1891 was 285,250, including 142,340 residing in seven large English towns, 51,377 in coal mining districts, and 91,533 in rural districts. The aggregate population of these areas may therefore be accepted as fairly representative, as regards urban and rural distribution, of the general population of England and Wales.

Number and proportion of persons aged 65 years and upwards.

An examination of the Census enumeration records for 1891 showed that, of the 285,250 persons then enumerated within the selected areas, 13,529 or 4·7 per cent. were aged upwards of 65 years; this percentage was 3·3 in the metropolitan areas, 3·5 in the other large towns, 3·3 in the mining areas, and 7·6 in the rural areas. The enumerators employed at the recent experimental Census were instructed to visit every house within the area allotted to them, and to fill up a card for each person aged upwards of 65 years. The aggregate number of cards received as the result of the Census was 12,431, equal to 92 per cent. of the number of persons aged upwards of 65 years, enumerated in 1891 within the same areas. In London the cards were only 81 per cent. of the enumerated persons in 1891; in the six other large towns the proportion was 92 per cent.; in the mining areas the collected cards exceeded the 1891 numbers by 3 per cent.; and in the rural districts the cards were equal to 93 per cent. of the number in 1891. Thus the results of the Census, as regards the number of cards collected, must be regarded as satisfactory, for it may be presumed that the difference in the cards was mainly due to the failure to obtain cards for a certain proportion of elderly persons belonging to the well-to-do classes who would not be eligible for pensions. This assumption is supported by the fact that the largest deficiency of cards was shown in parts of Paddington, Marylebone and Brighton, where the population included a large proportion of residents of this class. If, moreover, the population of the selected areas be estimated to the middle of 1899 on the basis of the known rate of increase or decrease that prevailed between 1881 and 1891, the proportions of persons aged upwards of 65 years enumerated in 1891 and 1899 respectively may be compared in the following Table :—

TABLE A.

Selected Areas in 28 Poor Law Unions.	Percentage of total Population aged upwards of 65 Years.	
	National Census, 1891.	Test Census, 1899.
5 Metropolitan Unions - - - - -	3·3	2·6
6 Urban Unions (large Towns) - - -	3·5	3·2
3 Mining Unions - - - - -	3·3	3·2
14 Rural Unions - - - - -	7·6	7·3
TOTAL, 28 Unions - - -	4·7	4·3

It must be concluded from these figures that, except in those districts in which the population included a considerable proportion of the well-to-do classes, the enumerators at the recent Census must have succeeded in filling up cards for all but a very few of the residents aged upwards of 65 years



The 12,431 cards received from the local enumerators stated the age of the persons enumerated in all but 179, or 1·4 per cent. of the cases ; 5,410 were aged between 65 and 70 ; 3,489 between 70 and 75, and 3,353 upwards of 75 years. The following table shows the percentage of those aged upwards of 65 years at each age period, and in each of the groups of selected areas :—

TABLE B.

Selected Areas in 28 Poor Law Unions.	Proportion per Cent. of Persons aged upwards of 65 Years, at different age periods.											
	Persons.				Males.				Females.			
	65--70.	70--75.	75 and upwards.	Not stated.	65--70.	70--75.	75 and upwards.	Not stated.	65--70.	70--75.	75 and upwards.	Not stated.
5 Metropolitan Unions -	47·8	27·0	22·0	3·2	52·0	26·5	17·3	4·2	44·8	27·4	25·2	2·6
6 Urban Unions (large Towns).	47·0	28·4	22·0	2·6	50·0	27·8	19·8	2·4	44·8	28·9	23·5	2·8
3 Mining Unions -	49·8	28·6	20·8	0·8	50·6	28·3	20·4	0·7	49·1	28·9	21·1	0·9
14 Rural Unions -	39·2	28·1	32·0	0·7	40·2	28·1	31·2	0·5	38·6	28·0	32·6	0·8
TOTAL, 28 Unions -	43·5	28·1	27·0	1·4	45·1	27·9	25·6	1·4	42·3	28·2	28·0	1·5

It is noteworthy that the same districts showing the largest deficiency of cards (namely, those in which the population included the largest proportion of the well-to-do classes) also showed the largest proportion of not stated ages. It should also be noted that while the total number aged upwards of 65 years included only 22 per cent. above the age of 75 years in London and in the six other large towns, and 21 per cent. in the three mining districts, the proportion at this age period in the rural districts was equal to 32 per cent. This greater longevity of elderly persons in the rural districts partly accounts for the large percentage of persons aged upwards of 65 years to the total population in these districts which has already been noticed. The percentage of not stated ages was almost the same in the case of men and of women, 1·4 and 1·5 respectively. The age distribution, however, in the stated cases differed somewhat in consequence of the greater longevity of women. Thus among men, 45·1 per cent. were aged 65—70, 27·9 aged 70—75, and 25·6 per cent. were aged upwards of 75 years ; among women the percentages in the three age periods were 42·3, 28·2, and 28·0, respectively. Thus, of those aged upwards of 65 years, 25·6 per cent. of the men and 28·0 per cent. of the women were aged more than 75 years. Among men, the percentage above 75 years was 17·3 in London, 19·8 in the other large towns, 20·4 in the mining districts, and 31·2 in the rural districts ; among women, the percentages in the same groups of selected districts were 25·2, 23·5, 21·1, and 32·6, respectively. From these figures it appears fair to conclude that town life and occupations affect men far more unfavourably than they do women, as there is a far greater difference between urban and rural longevity, measured by these figures, among men than among women.

The enumerator was instructed to record in each case the best information he could obtain as to the weekly income from all sources, inserting the words “above 20s.” in any case where the stated income exceeded 20s. These statements were tabulated under three headings : “Above 20s.,” “20s. and above 10s.,” and “10s. or less.” As this information was not fully given on a considerable proportion of the cards, it was found necessary to use two additional columns for tabulation purposes, one for cases stated to be supported by relations or friends without any statement of income, and the other for cases where no information as to source of income or maintenance was given. The 12,431 cases reported on the cards included 2,293, or 18 per cent., with an admitted income exceeding 20s. ; 1,462, or 11·8 per cent., with an income between 20s. and 10s. ; 5,538, or 44·5 per cent. with an income not exceeding 10s. ; 2,086, or 16·8 per cent., said to be

Stated weekly income.



maintained by relations or friends, but without statement of income ; and 1,052, or 8.5 per cent., in which the card gave no information as to source of income or maintenance.

The varying proportions of weekly incomes of different amount for persons in the several groups of selected areas are shown in the following Table :—

TABLE C.

Selected Areas in 28 Poor Law Unions.	Weekly Income from all Sources. Proportion per Cent. of total cases.				
	Above 20s.	20s. and above 10s.	10s. and less.	Not stated.	
				Maintained by Relations or Friends.	No Information.
5 Metropolitan Unions - - -	24.0	12.4	40.8	18.7	4.1
6 Urban Unions (large Towns) -	19.4	13.0	43.3	17.2	7.1
3 Mining Unions - - - -	18.0	11.0	39.0	23.6	8.4
14 Rural Unions - - - -	16.7	11.3	47.7	14.2	10.1
TOTAL, 28 Unions - - -	18.4	11.8	44.5	16.8	8.5

It may be noted that, as might be expected, the largest proportion of weekly income exceeding 20s. was returned in London, 24.0 per cent., and there is reason to believe, as has been stated, that this proportion is understated ; the percentage in the other large towns was 19.4, while in the mining and rural areas it was only 18.0 and 16.7 respectively. The percentages of cases with stated incomes between 20s. and 10s. ranged from 11.0 in the mining areas to 13.0 in the six urban areas (large towns). The proportion of cases in which the weekly income was returned as not exceeding 10s., which averaged 44.5 per cent. in the 28 selected areas, was lowest (39.0) in the three mining districts, and was highest (47.7 per cent.) in the rural areas, a result suggesting the least real poverty in the mining districts and in London, and the most in rural districts.

With regard to this comparison, however, it should be noted (1), that a total income of 10s. in London implies a greater degree of poverty than an equal income in the rural districts ; and (2), that the value of these proportions for comparative purposes are considerably discounted by the varying proportions of cases in which maintenance by relations or friends was admitted, without any statement of income, which must now be referred to.

The 2,086 cases of maintenance by relations or friends, without any statement of income, included 268 males and 1,818 females. The percentage of persons so returned was equal to 16.8 per cent. of the total cases ; in the groups of selected areas the largest percentage was 23.6 in the mining districts, while in the other groups it was 18.7 in London, 17.2 in the six other large towns, and only 14.2 in the rural districts. The cases now under notice included a few in which Poor Law relief, present or past, was admitted ; but with these exceptions, it has been assumed, for the purpose of this Report, that in all these 2,086 cases the income does not exceed 10s.

Of the 1,052 cards which contained no definite information as to income or means of maintenance, 300 related to males and 752 to females. The 300 cases of men included 202 in which the information was marked "refused," and 98 in which no information as to income susceptible of tabulation was given. The 752 cards relating to women included 284 cases of refusal ; while of the remainder 411 contained no information and 57 only imperfect information. The result of this Census as regards the information relating



to income appears to corroborate the experience of Mr. Charles Booth in his investigations, namely, that such inquiries can be more successfully made in rural districts, where the collecting agents have better means for obtaining personal information than in towns.

The following Table affords the means for comparing the information as to weekly income given on the cards relating to males and females respectively:—

TABLE D.

Selected Areas in 28 Poor Law Unions.	Weekly Income from all Sources. Proportion per Cent. of total cases of Males and Females, respectively.									
	Above 20s.		20s. and above 10s.		10s. and less.		Not stated.			
							Maintained by Relations or Friends.		No Information.	
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
5 Metropolitan Unions - - -	39.0	13.6	21.9	5.9	31.3	47.3	5.0	28.1	2.8	5.1
6 Urban Unions (large Towns) - -	31.1	11.0	22.7	5.9	34.0	50.0	7.2	24.4	5.0	8.7
3 Mining Unions - - - -	26.0	11.3	18.7	4.4	40.7	37.7	8.6	36.2	6.0	10.4
14 Rural Unions - - - -	23.4	11.1	21.9	2.5	45.6	49.2	3.0	23.6	6.1	13.6
TOTAL, 28 Unions - - -	27.3	11.4	21.6	4.0	40.7	47.6	4.9	26.2	5.5	10.8

It will be no matter for surprise that the figures for males and females show such wide variations. The percentage of cases above 20s. is 27.3 for males, and only 11.4 for females; of cases from 20s. to 10s. is 21.6 for males, and only 4.0 for females; while of those not exceeding 10s. it is 40.7 for males, and 47.6 for females. The cases in which maintenance by relations or friends was admitted, without any statement of income, did not exceed 4.9 per cent. for men, whereas they were equal to 26.2 per cent. for women. The percentage moreover of cards without any information as to maintenance or income was only 5.5 per cent. for men, and was nearly double, 10.8, for women.

The amount of reliance that can be placed upon the statements upon the cards relating to the receipt of Poor Law relief, past or present, by the enumerated persons aged upwards of 65 years, is of course an open question. The following Table shows the proportional results of the Census on this point among persons, males and females, in the various groups of selected areas:—

TABLE E.

Selected Areas in 28 Poor Law Unions.	Proportion per Cent. of Total Cases in which past or present Poor Law Out-Relief was admitted.		
	Persons.	Males.	Females.
5 Metropolitan Unions - - -	20.5	11.9	26.4
6 Urban Unions (large Towns) -	21.0	13.0	26.8
3 Mining Unions - - - -	21.5	15.7	26.4
14 Rural Unions - - - -	22.6	16.8	27.3
TOTAL, 28 Unions - - -	21.8	15.3	27.0



The percentage of the admitted cases of past or present Poor Law out-relief was 21·8 among persons, 15·3 among males, and 27·0 among females. These percentages of persons in the various groups of selected areas ranged from 20·5 in London to 22·6 in the rural districts. Among males the range of percentages was wider, namely, from 11·9 in London to 16·8 in the rural districts. Among females the percentages showed but very slight variations, and only ranged from 26·4 in London and in the mining districts, to 27·3 in the rural districts. There seems, however, by analogy, to be some ground for believing that the facts relating to Poor Law relief would be more correctly returned in rural than in urban districts; and it should, moreover, be noted that the percentages of admitted Poor Law relief, on the cards dealt with, are decidedly below the proportions resulting from Mr. Charles Booth's investigations.

28 October 1899.

General Register Office,  
Somerset House, W.C.



APPENDIX II.--3.



## APPENDIX II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (1).—PERSONS.

Selected Areas dealt with in 28 Poor Law Unions.	Enumerated Population, 1891. All Ages.	TOTAL. Weekly Income 10s. or less, and not in receipt of Poor Law Relief.	Single.	Married.	Widowed.	Not stated.
1.		2.	3.	4.	5.	6.
Paddington - - - - -	10,085	88	6	30	50	2
Marylebone - - - - -	14,513	127	12	31	84	—
Poplar - - - - -	14,673	211	9	88	113	1
St. Olave - - - - -	12,657	115	7	50	58	—
Woolwich - - - - -	13,541	177	10	77	90	—
5 Metropolitan Unions - - -	65,469	718	44	276	395	3
Brighton - - - - -	10,098	145	9	58	77	1
Portsea Island - - - - -	15,126	180	11	49	117	3
Liverpool - - - - -	15,022	201	9	74	115	3
Manchester - - - - -	16,294	248	20	45	182	1
Sheffield - - - - -	9,999	132	4	61	66	1
Hull - - - - -	10,332	88	3	35	50	—
6 Urban Unions (Large Towns) -	76,871	994	56	322	607	9
Wigan - - - - -	15,061	149	13	44	89	3
Auckland - - - - -	20,225	368	11	179	173	5
Merthyr Tydfil - - - - -	16,091	219	2	85	109	23
3 Mining Unions - - -	51,377	736	26	308	371	31
Milton - - - - -	5,125	61	4	26	31	—
Cuckfield - - - - -	4,258	54	3	28	23	—
Dunmow - - - - -	10,112	349	19	178	148	4
Walsingham - - - - -	10,767	329	21	181	124	3
Pewsey - - - - -	5,097	142	10	84	43	5
Axminster - - - - -	4,961	101	6	43	52	—
Redruth - - - - -	3,965	153	10	58	79	6
Penzance - - - - -	5,766	179	23	73	69	14
Taunton - - - - -	5,323	228	5	118	97	8
Garstang - - - - -	5,191	144	19	64	61	—
Thirsk - - - - -	10,188	282	32	107	139	4
Haverfordwest - - - - -	5,090	71	5	28	32	6
Ruthin - - - - -	5,188	231	14	121	96	—
Carnarvon - - - - -	10,502	249	6	108	134	1
14 Rural Unions - - -	91,553	2,573	177	1,217	1,128	51
TOTAL (28 Unions) - - -	285,250	5,021‡	303	2,123	2,501	94
			5,021			

‡ For explanation of this figure see Report of Registrar General at p. 28.



## APPENDIX II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (1).—PERSONS.

WEEKLY INCOME FROM ALL SOURCES.				SOURCES OF INCOME.					
Under 5s.	5s. to 7s. 6d.	7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. <sup>*(a. and b.)</sup>	Benefit, Trade, or Friendly Societies. <sup>*(c.)</sup>	Assistance from Children or Others. <sup>*(d.)</sup>	Other Sources. <sup>*(f.)</sup>	Means. <sup>*(4 and 5.)</sup>	Not stated.
7.	8.	9.	10.	11.	12.	13.	14.	15.	16.
15	18	17	38	27	4	59	9	8	—
7	33	39	48	52	5	84	2	3	1
32	35	53	91	77	8	148	11	11	—
9	28	41	37	45	8	71	14	4	—
24	23	35	95	47	9	124	2	10	—
87	137	185	309	248	34	486	38	36	1
21	31	29	64	66	3	100	9	4	1
25	25	40	90	55	5	121	12	9	1
38	35	37	91	84	4	120	4	10	3
48	92	59	49	128	9	128	15	14	—
35	17	22	58	38	6	81	16	13	1
17	13	19	39	31	3	62	3	7	—
184	213	206	391	402	30	612	59	57	6
32	42	31	44	41	17	72	14	21	2
51	61	33	223	49	54	267	27	39	—
28	26	36	129	27	38	153	2	26	10
111	129	100	396	117	109	492	43	86	12
7	13	16	25	19	3	37	2	1	—
4	7	14	29	15	—	33	5	1	1
121	66	57	105	159	40	175	23	26	1
96	56	58	119	141	27	145	18	20	17
30	19	42	51	66	16	65	4	13	3
32	25	21	23	47	8	26	6	15	1
52	27	16	58	45	3	101	6	8	3
79	44	29	27	78	8	78	14	45	2
73	46	30	79	107	—	101	4	50	1
15	39	50	40	62	8	67	1	35	1
57	62	78	85	123	10	119	54	58	3
19	15	14	23	32	1	27	5	8	6
46	57	64	64	105	9	101	50	31	1
52	66	49	82	98	32	126	48	57	1
683	542	538	810	1,097	165	1,201	240	368	41
1,065	1,021	1,029	1,906	1,864	338	2,791	380	547	60
5,021				5,980†					

\* Reference to the questions on the enumeration card, p. 8.

† The same case is often returned under more than one heading.



## APPENDIX II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (2).—MALES.

Selected Areas dealt with in 28 Poor Law Unions.	TOTAL. Weekly Income 10s. or less, and not in receipt of Poor Law Relief.	Single.	Married.	Widowed.	Not stated.
1.	2.	3.	4.	5.	6.
Paddington - - - - -	14	—	9	5	—
Marylebone - - - - -	29	—	15	14	—
Poplar - - - - -	75	3	47	25	—
St. Olave - - - - -	32	—	18	14	—
Woolwich - - - - -	48	2	25	21	—
5 Metropolitan Unions - - -	198	5	114	79	—
Brighton - - - - -	39	—	21	18	—
Portsea Island - - - - -	42	2	20	18	2
Liverpool - - - - -	76	5	38	32	1
Manchester - - - - -	81	7	18	55	1
Sheffield - - - - -	33	2	19	12	—
Hull - - - - -	30	2	15	13	—
6 Urban Unions (Large Towns) -	301	18	131	148	4
Wigan - - - - -	80	6	30	43	1
Auckland - - - - -	132	8	68	56	3
Merthyr Tydfil - - - - -	62	1	29	19	13
3 Mining Towns - - -	274	15	127	115	17
Milton - - - - -	21	1	13	7	—
Cuckfield - - - - -	17	2	10	5	—
Dunmow - - - - -	134	7	81	46	—
Walsingham - - - - -	118	3	72	40	3
Pewsey - - - - -	61	5	34	20	2
Axminster - - - - -	40	1	24	15	—
Redruth - - - - -	43	1	26	14	2
Penzance - - - - -	55	9	35	6	5
Taunton - - - - -	89	—	62	23	4
Garstang - - - - -	59	10	26	23	—
Thirsk - - - - -	115	12	47	53	3
Haverfordwest - - - - -	43	4	22	14	3
Ruthin - - - - -	92	6	53	33	—
Carnarvon - - - - -	79	4	33	41	1
14 Rural Unions - - -	966	65	538	340	23
TOTAL (28 Unions) - - -	1,739	103	910	682	44
			1,739		



## APPENDIX II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (2).—MALES.

WEEKLY INCOME FROM ALL SOURCES.				SOURCES OF INCOME.					
Under 5s.	5s. to 7s. 6d.	7s. 6d. to 10s.	Income not stated but maintained by Relations or Friends.	Earnings, including Pension from former Employer. <i>*(a. and b.)</i>	Benefit, Trade, or Friendly Societies. <i>*(c.)</i>	Assistance from Children or Others. <i>*(d.)</i>	Other Sources. <i>*(f.)</i>	Means. <i>*(4 and 5.)</i>	Not stated.
7.	8.	9.	10.	11.	12.	13.	14.	15.	16.
1	6	6	1	8	1	7	1	1	—
—	8	13	8	17	—	15	—	2	—
11	19	34	11	38	7	27	—	1	—
1	12	15	4	16	5	14	3	2	—
4	9	25	10	29	5	17	1	2	—
17	54	93	34	108	18	80	5	8	—
4	10	15	10	25	3	20	—	2	—
5	11	17	9	25	4	16	2	1	1
16	14	24	22	47	4	29	—	4	3
3	37	33	8	53	6	23	4	7	—
5	10	9	9	15	6	13	2	2	—
3	8	13	6	16	3	15	—	—	—
36	90	111	64	181	26	116	8	16	4
17	27	21	15	30	16	31	6	10	1
30	37	21	44	26	52	63	12	21	—
16	6	31	9	12	28	21	2	11	8
63	70	73	68	68	96	115	20	42	9
1	2	14	4	10	2	7	2	—	—
1	4	8	4	10	—	5	2	1	—
43	43	46	2	93	37	21	4	10	1
30	36	44	8	84	21	17	5	5	1
14	11	36	—	43	16	4	1	7	2
5	13	15	7	28	4	10	1	2	—
13	15	12	3	28	3	13	2	2	—
17	18	19	1	36	5	8	8	19	—
22	32	21	14	63	—	20	2	24	1
8	18	25	8	33	7	17	1	18	—
19	29	55	12	80	9	21	18	25	2
11	13	11	8	27	—	10	3	6	3
12	32	45	3	67	6	13	26	15	—
15	28	33	3	58	32	8	19	22	1
211	294	384	77	660	142	174	94	156	11
327	508	661	243	1,017	282	485	127	222	24
1,730				2,157†					

\* Reference to the questions on the enumeration card, p. 8.

† The same case is often returned under more than one heading.



## APPENDIX II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (3).—FEMALES.

SELECTED AREAS DEALT WITH IN 28 POOR LAW UNIONS.	TOTAL. Weekly Income 10s. or less, and not in receipt of Poor Law Relief.	Single.	Married.	Widowed.	Not stated.
1.	2.	3.	4.	5.	6.
Paddington - - - - -	74	6	21	45	2
Marylebone - - - - -	98	12	16	70	—
Poplar - - - - -	136	6	41	88	1
St. Olave - - - - -	83	7	32	44	—
Woolwich - - - - -	129	8	52	69	—
5 Metropolitan Unions - - -	520	39	162	316	3
Brighton - - - - -	106	9	37	59	1
Portsea Island - - - - -	138	9	29	99	1
Liverpool - - - - -	125	4	36	83	2
Manchester - - - - -	167	13	27	127	—
Sheffield - - - - -	99	2	42	54	1
Hull - - - - -	58	1	20	37	—
6 Urban Unions (Large Towns) -	693	38	191	459	5
Wigan - - - - -	69	7	14	46	2
Auckland - - - - -	236	3	111	120	2
Merthyr Tydfil - - - - -	157	1	56	90	10
3 Mining Unions - - -	462	11	181	256	14
Milton - - - - -	40	3	13	24	—
Cuckfield - - - - -	37	1	18	18	—
Dunmow - - - - -	215	12	97	102	4
Walsingham - - - - -	211	18	109	84	—
Pewsey - - - - -	81	5	50	3	3
Axminster - - - - -	61	5	19	37	—
Redruth - - - - -	110	9	32	65	4
Penzance - - - - -	124	14		63	9
Taunton - - - - -	139	5	56	74	4
Garstang - - - - -	85	9	38	38	—
Thirsk - - - - -	167	20	60	86	1
Haverfordwest - - - - -	28	1	6	18	3
Ruthin - - - - -	139	8	68	63	—
Carnarvon - - - - -	170	2	75	93	—
14 Rural Unions - - -	1,607	112	679	788	28
TOTAL (28 Unions) - - -	3,282	200	1,213	1,819	50
			3,282		



## APPENDIX II.—3.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and not to be in receipt of Poor Law Relief.

TABLE (3.)—FEMALES.

WEEKLY INCOME FROM ALL SOURCES.				SOURCES OF INCOME.					
Under 5s.	5s. to 7s. 6d.	7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. *(a. and b.)	Benefit, Trade, or Friendly Societies. *(c.)	Assistance from Children or Others. *(d.)	Other Sources. *(f.)	Means. *(4 and 5.)	Notstated.
7.	8.	9.	10.	11.	12.	13.	14.	15.	16.
14	12	11	37	19	3	52	8	7	—
7	25	26	40	35	5	69	2	1	1
21	16	19	80	39	1	121	11	10	—
8	16	26	33	29	3	57	11	2	—
20	14	10	85	18	4	107	1	8	—
70	83	92	275	140	16	406	33	28	1
17	21	14	54	41	—	80	9	2	1
20	14	23	81	30	1	105	10	8	—
22	21	13	69	37	—	91	4	6	—
45	55	26	41	75	3	105	11	7	—
30	7	13	49	23	—	68	14	11	1
14	5	6	33	15	—	47	3	7	—
148	123	95	327	221	4	496	51	41	2
15	15	10	29	11	1	41	8	11	1
21	24	12	179	23	2	204	15	18	—
12	20	5	120	15	10	132	—	15	2
48	59	27	328	49	13	377	23	44	3
6	11	2	21	9	1	30	—	1	—
3	3	6	25	5	—	28	3	—	1
78	23	11	103	66	3	154	19	16	—
66	20	14	111	57	6	128	13	15	16
16	8	6	51	23	—	61	3	6	1
27	12	6	16	19	4	16	5	13	1
39	12	4	55	17	—	88	4	6	3
62	26	10	26	42	3	70	6	26	2
51	14	9	65	44	—	81	2	26	—
7	21	25	32	29	1	50	—	17	1
38	33	23	73	43	1	98	36	33	1
8	2	3	15	5	1	17	2	2	3
34	25	19	61	38	3	88	24	16	1
37	38	16	79	40	—	118	29	35	—
472	248	154	733	437	23	1,027	146	212	30
738	513	368	1,663	847	56	2,306	253	325	36
3,282				3,823†					

\* Reference to the questions on the enumeration card, p. 8.

† The same case is often returned under more than one heading.



## APPENDIX II.—4.

## REPORT ON THE PRECEDING TABLES BY THE REGISTRAR-GENERAL.

It will be found on referring to the figures at the foot of the Table on pages 10–11, that of the 12,431 (*see* Col. 4) collected and tabulated cards, 5,538 (*see* Col. 11) related to cases in which the stated weekly income did not exceed 10s. As has been stated, it has been assumed for the purposes of this Report that in the 2,086 cases (*see* Col. 12) stated to be maintained by relations and friends the weekly income also did not exceed 10s.; these cases added to the 5,538 in Col. 11, raise the number with incomes not exceeding 10s. to 7,624. The total 12,431 collected cards included 2,711 cases (*see* Col. 14) in which Poor Law relief, past or present, was admitted; of this number, however, 108 cases related to persons with stated weekly incomes exceeding 10s. Thus only 2,603 cases of admitted Poor Law relief have to be deducted from the 7,624 cases in which the weekly income was stated, or assumed, not to exceed 10s., thus leaving the net number of these cases not admitting Poor Law relief as 5,021. This is the number of cards that have been separately dealt with, and analysed, as regards condition as to marriage, and source of income. The numerical results of this analysis are shown in the Tables on pp. 22–27 of Appendix II.—3. It is clear that the remaining 7,410 cases, or 59·6 per cent. of the 12,431 collected cards related to persons who would not be eligible for pensions under the conditions suggested by the Select Committee, either on account of the weekly income exceeding 10s., or on account of admitted Poor Law relief, past or present.

Weekly income  
stated not to  
exceed 10s.  
without record  
of Poor Law  
Relief.

The number of cases, among the 12,431 collected cards, in which the weekly income was stated not to exceed 10s., and in which there was no admission of Poor Law relief past or present, was, therefore, 5,021, or 40·4 per cent.; the percentage of males being 31·6, and of females 47·3.

The following Table shows the relative percentages of persons, males and females, tabulated under this heading in each of the four groups of selected areas :—

TABLE F.

Selected Areas in 28 Poor Law Unions.	Weekly Income not exceeding 10s., without admission of Poor Law Relief.		
	Proportion per Cent. to Total Enumerated Cases of Persons, Males and Females.		
	Persons.	Males.	Females.
5 Metropolitan Unions - - -	40·6	27·4	49·6
6 Urban Unions (large Towns) -	40·6	29·3	48·8
3 Mining Unions - - - -	41·3	33·7	47·8
14 Rural Unions - - -	40·0	32·9	45·9
TOTAL, 28 Unions - - -	40·4	31·6	47·3

The most noteworthy feature of these figures is the remarkably small variation of the percentages for persons in the various groups. The variation, as is shown in the Table, is, however, somewhat greater, both among males and among females, but it should be noted that the groups showing the highest percentage of income not exceeding 10s. (exclusive of those admitting Poor Law relief) among males, showed the lowest percentage among females, the percentages for persons being thus nearly equalised.



The 5,021 cases were, as has been stated, equal to 40 per cent. of the total number enumerated as aged upwards of 65 years; they were also equal to 17·3 per 1,000 of the estimated population of the selected areas in the middle of 1899.

The 5,021 cards now under notice included 303 relating to persons described as single, 2,123 as married, 2,501 as widowed, and in 94 cases the condition as to marriage was not stated. The following Table shows the varying percentages returned under each of these headings in each of the groups of selected areas, separately for persons, males and females, as the proportions naturally differ widely among men and women.

TABLE G.

Selected Areas in 28 Poor Law Unions.	Proportion per cent. to Total Cases of Persons, Males, Females.											
	Single.			Married.			Widowed.			Not stated.		
	P.	M.	F.	P.	M.	F.	P.	M.	F.	P.	M.	F.
5. Metropolitan Unions -	6·1	2·5	7·5	38·5	57·6	31·2	55·0	39·9	60·7	0·4	-	0·6
6 Urban Unions (large Towns).	5·6	6·0	5·5	32·4	43·5	27·6	61·1	49·2	66·2	0·9	1·3	0·7
3 Mining Unions - -	3·5	5·5	2·4	41·9	46·3	39·2	50·4	42·0	55·4	4·2	6·2	3·0
14 Rural Unions - - -	6·9	6·7	7·0	47·2	55·7	42·3	43·9	35·2	49·0	2·0	2·4	1·7
TOTAL (28 Unions) -	6·0	5·9	6·1	42·3	52·3	37·0	49·8	39·2	55·4	1·9	2·5	1·5

The figures in the total line at the foot of the above Table show that in the aggregate of the selected areas the proportion of single men and women is almost identical, the percentage being 5·9 and 6·1 respectively. In the several groups of areas, however, some wide differences are shown. In London, for instance, the proportion of single men was only 2·5 per cent., whereas the percentage of single women was 7·5; while in the mining areas the proportion of single men considerably exceeded that of single women, the percentages being 5·5 and 2·4 respectively. Bearing upon this point is the fact that mining populations are of abnormal constitution, the total men often exceeding the total women; the percentage of single men in these mining areas at the advanced ages corresponds nearly with the general average, but that of single women is much below the average.

The average proportion of the married is 52·3 for men and 37·0 for women; whereas the percentage of the widowed is 39·2 for men and 55·4 for women. These figures for married and widowed nearly balance, which is accounted for by the well-known facts of the greater longevity of women and of the far higher marriage rate among widowers than among widows. The proportion of the married ranged among men from 43·5 per cent. in the group of six large provincial towns to 55·7 in the rural districts and 57·6 in London; among women the lowest percentage was 27·6 in the six towns, and the highest 42·3 in the rural districts. The percentage of widowed ranged among men from 35·2 in the rural districts to 49·2 in the six provincial towns; and among women from 49·0 in the rural districts to 66·2 in the six provincial towns. The not stated cases, which averaged 1·9 per cent. in the aggregate areas ranged from 0·4 in London to 4·2 in the mining districts.

The information given on the cards as to income from all sources, and the source of maintenance, has been tabulated under four headings: (1) under 5s., (2) 5s. to 7s. 6d., (3) 7s. 6d. to 10s., and (4) Income not stated, but maintained by relations and friends. The following Table



shows the relative proportion of the 5,021 cards tabulated under each of these headings, in each of the groups of selected areas :—

TABLE H.

Selected Areas in 28 Poor Law Unions.	Proportion per cent. to Total Cases of Persons (5,021).			
	Under 5s.	5s. to 7s. 6d.	7s. 6d. to 10s.	Income not stated, but Maintained by Relations or Friends.
5 Metropolitan Unions - - -	12.1	19.1	25.8	43.0
6 Urban Unions (large Towns) - -	18.5	21.4	20.7	39.4
3 Mining Unions - - - - -	15.1	17.5	13.6	53.8
14 Rural Unions - - - - -	26.6	21.1	20.9	31.4
TOTAL (28 Unions) - - -	21.2	20.3	20.5	38.0

It will be seen from this Table that in the aggregate of the selected areas the cases of stated weekly income were about equally divided among the three headings, about a fifth of the whole being returned under each heading ; the remaining two-fifths were returned simply as maintained by relations or friends, without the amount of income or assistance being stated. The percentage of incomes stated to be under 5s. ranged from 12.1 in London to 26.6 in the rural districts ; between 5s. and 7s. 6d. it ranged from 17.5 in the mining districts to 21.4 in the provincial towns ; and the percentage of weekly incomes from 7s. 6d. to 10s. was lowest (13.6) in the mining districts, and highest (25.8) in London. The percentage of cases which were stated to be maintained by relations or friends, without statement of income, averaged 38.0 per cent. in the aggregate selected areas, but ranged from 31.4 in the rural districts to 53.8 in the mining districts.

It is specially necessary to analyse separately the information as to weekly income given for men and women, as obviously the sources of income, as well as the earning power, differs widely in the two sexes. The figures in the following Table afford the means for this analysis and comparison :—

TABLE I.

Selected Areas in 28 Poor Law Unions.	Proportion per cent. to Total of 1,739 Male, and 3,282 Female Cases.							
	Under 5s.		5s. to 7s. 6d.		7s. 6d. to 10s.		Income not stated, but Maintained by Relations or Friends.	
	M.	F.	M.	F.	M.	F.	M.	F.
5 Metropolitan Unions - - - -	8.6	13.5	27.3	16.0	46.9	17.7	17.2	52.8
6 Urban Unions (large Towns) - -	12.0	21.4	29.9	17.7	36.8	13.7	21.3	47.2
3 Mining Unions - - - - -	23.0	10.4	25.5	12.8	26.7	5.8	24.8	71.0
14 Rural Unions - - - - -	21.8	29.4	30.4	15.4	39.8	9.6	8.0	45.6
TOTAL (28 Unions) - - -	18.8	22.5	29.2	15.6	38.0	11.2	14.0	50.7

The figures in the above Table show that the proportion of men and women stated to be in receipt of weekly incomes under 5s. does not vary very widely, and was 18.8 and 22.5 per cent. respectively ; between 5s. and 7s. 6d., however, the range was much wider, the percentage being 29.2 for men and only 15.6 for women ; and, as might be expected, the range between 7s. 6d. and 10s. was still wider, the percentage for men being 38.0 and for women only 11.2. On the other hand, only 14.0 per cent. of the men were stated to be maintained by relations or friends, without statement of income ; whereas the corresponding proportion among women was no less than 50.7 per cent. Among men stated to be supported by relations and friends the percentage





ranged from 8.0 in rural districts to 24.8 in mining districts; and among women the range was from 45.6 per cent. in rural districts to 71.0 in mining districts. It is noteworthy, and it is not surprising to find, that the earning capacity of elderly men appears to be highest in London; it is not so easy to explain the fact that the earnings of both men and women aged over 65 years in the mining districts is not only below the average but also below those recorded in the rural districts.

For the purpose of tabulating the sources of income and the evidence of thrift it was decided to adopt the six following headings:—

1. Earnings, including pension from former employer.
2. Benefit, trade, or friendly society.
3. Assistance from children, relations or friends.
4. Other sources of income or maintenance.
5. Means, including investments and property.
6. Source of income not stated.

Sources of income, and evidence of thrift.

It should be noted that a certain proportion of the cards recorded income derived from more than one source, and these are therefore included under more than one of the above headings.

The aggregate of the numbers under each heading therefore exceed the total number of cards by nearly a fifth, or 19 per cent. Thus while the number of cards dealt with was 5,021, the aggregate number returned under the six headings was 5,980. (See cols. 11–16 in Table on p. 23.) This fact, however, does not materially affect the value of the figures for comparative purposes.

TABLE J.

	Percentage of Total cases in which the Weekly Income was stated not to exceed 10s., and in which receipt of Poor Law Relief was not admitted.					
	Earnings, including Pension from former Employer.	Benefit, Trade, or Friendly Society.	Assistance from Children, Relations, or Friends.	Other sources of Income or Maintenance.	Means, including Investments and Property.	Source of Income not Stated.
Persons - - - - -	37.1	6.7	55.6	7.6	10.9	1.2
Males - - - - -	58.5	16.2	27.9	7.3	12.8	1.4
Females - - - - -	25.8	1.7	70.3	7.7	9.9	1.1

The above table shows that in 37.1 per cent. of the 5,021 cards, earnings, including pensions, were admitted, the percentage being 58.5 for men and 25.8 for women.

As evidence of thrift, the information given on the cards bearing upon membership in friendly, trade, or benefit societies, is by far the most important. In Table J, which is now specially under consideration, the percentage of the 5,021 cards on which income from these societies was recorded did not exceed 6.7 for persons, the proportion for men and women being 16.2 and 1.7 per cent. respectively; the actual numbers being 282 men and 56 women. Having regard, however, to the importance of this point, it has been considered desirable to tabulate all the information given on the whole of the 12,431 cards. The card asked for a statement of the amount of weekly income, derived from these benefit, trade, or friendly societies; and also for a statement of the number of years during which the man or woman had been a member of a friendly society. The 12,431 cards included 476 on which a varying amount of weekly income from this source was admitted—of these 476 cards, 416 related to men and only 60 to women. In addition to these, however, 745 men and 177 women stated that they had been members of a friendly society for a varying number of years. Thus the total number of cards giving direct evidence of this form of thrift was 1,398 (including 1,161 for men and 237 for women) which showed a proportion of 11.1 per cent. Of the 5,496 cards for men 21.1 gave evidence

Membership of trade, benefit, or friendly societies.



of this form of thrift, while only 3·4 per cent. of the 6,935 cards for women afforded similar evidence.

It will be noted that these recorded cases of connection with benefit, trade, or friendly societies, show a proportion considerably below the estimate made by the Chief Registrar of Friendly Societies, based upon official returns in his possession. (*See Appendix VI., pp. 83-89.*) It may be calculated from the above-mentioned proportions, that if the information on the cards collected at the recent census can be accepted as fairly trustworthy, and if the selected areas are approximately representative of the whole country, there are in the present year 168,947 of the 1,502,279 persons estimated to be aged upwards of 65 years in England and Wales, who are either deriving more or less benefit from membership in friendly societies, or are, or have been, members of such societies. On similar bases it may be estimated that of this number 140,306 were men and only 28,641 women.

Assistance from  
relations and  
friends.

The 2,791 cases (*see col. 13 of the Table on p. 23*) in which assistance from children, relations, or friends was admitted, were equal to 55·6 per cent. of the 5,021 cases under notice; the percentage being 27·9 for men, and 70·3 for women. In 7·6 per cent. of the total cases, income from other sources was recorded; the proportion being 7·3 per cent. for men and 7·7 for women. Income derived from means, including investments and property, was admitted in 10·9 per cent. of the cases; the percentage was 12·8 for men and 9·9 for women. The cases in which the amount of income was stated, but its source was omitted, were but 60, equal to 1·2 per cent. of the total cases; the proportion being 1·4 and 1·1 per cent. respectively for men and women. On the whole, the evidence of thrift afforded by the results of the recent census is disappointing, as of the 5,021 cases which, in accordance with the suggestions of the Select Committee, fulfilled the preliminary conditions for pension, only 885 afforded positive evidence of thrift, namely, 338 in which income from benefit, trade, or friendly societies, and 547 in which income from investments or property was admitted. (*See cols. 12 and 15 of the Table on p. 23.*)

A comparison of the returns under these six headings relating to source of income, in the several groups of selected areas, although of somewhat doubtful value for the actual purpose in view, may possess interest, and the following Table is added in order to facilitate such comparison.

TABLE K.

	Percentage to Total Cases, of Males and of Females, in which the Weekly Income was stated not to exceed 10s., and in which receipt of Poor Law Relief was not admitted.											
	Earnings, including Pension from former Employer.		Benefit, Trade, or Friendly Society.		Assistance from Children, Relations or Friends.		Other Sources of income or Maintenance.		Means, including Investments and Property.		Source of Income not stated.	
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.
5 Metropolitan Unions -	54·5	26·9	9·1	3·1	40·4	78·1	2·5	6·3	4·0	5·4	—	0·2
6 Urban Unions (large Towns).	60·1	31·9	8·6	0·6	38·5	71·6	2·7	7·4	5·3	5·9	1·3	0·3
3 Mining Unions -	24·8	10·6	35·0	2·8	42·0	81·6	7·3	5·0	15·3	9·5	3·3	0·6
14 Rural Unions -	68·3	27·2	14·7	1·4	18·0	63·9	9·7	9·1	16·1	13·2	1·1	1·9
TOTAL (28 Unions) -	58·5	25·8	16·2	1·7	27·9	70·3	7·3	7·7	12·8	9·9	1·4	1·1

Without attempting an analysis of the figures in Table K., it may be pointed out as specially noteworthy, that while the average percentage of cases in which men admitted some weekly income from benefit, trade, or friendly societies was 16·2 in the aggregate of the selected areas, it ranged from 8·6 in the large provincial towns, to 35·0 in the mining districts. The admitted cases of income from investments and property averaged 12·8 generally for men while it ranged from 4·0 in London to 15·3 in the mining districts and 16·1 in rural districts.

28 October 1899.

General Register Office,  
Somerset House, W.C.



APPENDIX II.—5.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 70 years and upwards.

TABLE (1).—PERSONS.\*

Selected Areas dealt with in 28 Poor Law Unions. (1.)	Aged 70 years and upwards. Enumerated 1899. (2.)	Income over 10s. (3.)	Income 10s. and under. (4.)	Amount not Stated.		In receipt of Poor Law Relief †(3c and 6.) (7.)‡	Weekly Income 10s. or less, and not in receipt of Poor Law Relief. (8.)
				Maintained by Relations or Friends. (5.)	No Information. (6.)		
Paddington - - - - -	124	63	34	18	9	2	50
Marylebone - - - - -	149	62	51	30	9	11	70
Poplar - - - - -	256	42	149	53	12	101	105
St. Olave - - - - -	147	30	91	15	11	53	59
Woolwich - - - - -	191	54	94	43	-	60	78
5 Metropolitan Unions -	867	251	419	159	38	227	362
Brighton - - - - -	235	75	115	41	4	88	68
Portsea Island - - - - -	346	105	149	58	34	106	102
Liverpool - - - - -	197	55	81	51	10	36	99
Manchester - - - - -	185	25	111	34	15	32	113
Sheffield - - - - -	127	38	55	29	5	36	48
Hull - - - - -	143	58	61	20	4	48	34
6 Urban Unions (Large Towns)	1,233	356	572	233	72	346	464
Wigan - - - - -	246	58	129	23	36	83	69
Auckland - - - - -	400	92	181	119	8	114	187
Merthyr Tydfil - - - - -	233	45	90	69	29	46	113
3 Mining Unions - - -	879	195	400	211	73	243	369
Milton - - - - -	154	56	36	23	39	24	40
Cuckfield - - - - -	139	63	42	16	18	26	34
Dunmow - - - - -	580	121	339	58	62	202	200
Walsingham - - - - -	525	107	325	72	21	226	177
Pewsey - - - - -	216	36	147	28	5	100	76
Axminster - - - - -	191	42	99	8	42	58	65
Redruth - - - - -	151	29	85	28	9	24	90
Penzance - - - - -	196	38	107	13	38	27	93
Taunton - - - - -	256	41	147	49	19	72	125
Garstang - - - - -	201	73	93	23	12	29	87
Thirsk - - - - -	406	127	211	47	21	99	160
Haverfordwest - - - - -	259	25	116	18	100	85	51
Ruthin - - - - -	252	53	153	44	2	72	128
Caernarvon - - - - -	337	85	202	45	5	97	152
14 Rural Unions - - -	3,863	896	2,102	472	393	1,141	1,478
TOTAL (28 Unions) - - -	6,842	1,698	3,493	1,075	576	1,957	2,673
6,842							

\* Excluding those cases in which the precise age was not stated.  
† Reference to the questions on the enumeration card, p. 8.  
‡ Excluding the inmates of workhouses.



## APPENDIX II.—5.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 70 years and upwards.

TABLE (2).—MALES.\*

Selected Areas dealt with in 28 Poor Law Unions. (1.)	Aged 70 years and upwards. Enumerated 1899. (2.)	Income over 10s. (3.)	Income 10s. and under. (4.)	Amount not Stated.		In receipt of Poor Law Relief. † (3c and 6.) (7.)‡	Weekly Income 10s. or less, and not in receipt of Poor Law Relief. (8.)
				Maintained by Relations or Friends. (5.)	No Information. (6.)		
Paddington - - - - -	43	30	11	1	1	1	11
Marylebone - - - - -	54	37	11	4	2	2	13
Poplar - - - - -	86	28	48	8	2	26	32
St. Olave - - - - -	58	19	34	—	5	17	21
Woolwich - - - - -	75	45	22	8	—	8	22
5 Metropolitan Unions -	316	159	126	21	10	54	100
Brighton - : - - -	101	48	44	8	1	28	24
Portsea Island - - - -	130	82	36	7	5	21	23
Liverpool - - - - -	82	35	31	11	5	5	39
Manchester - - - - -	70	18	46	5	1	13	38
Sheffield - - - - -	47	23	15	5	4	8	12
Hull - - - - -	59	29	24	5	1	18	12
6 Urban Unions (Large Towns)	489	235	196	41	17	93	148
Wigan - - - - -	102	27	55	7	13	23	39
Auckland - - - - -	196	69	87	34	6	44	78
Merthyr Tydfil - - - -	98	39	45	3	11	13	35
3 Mining Unions - - -	396	135	187	44	30	80	152
Milton - - - - -	80	48	18	5	9	12	14
Cuckfield - - - - -	65	37	23	3	2	15	12
Dunmow - - - - -	261	81	161	3	16	77	89
Walsingham - - - - -	235	70	147	12	6	86	75
Pewsey - - - - -	93	21	70	—	2	32	39
Axminster - - - - -	86	30	40	4	12	22	31
Redruth - - - - -	56	20	28	3	5	4	27
Penzance - - - - -	74	24	38	—	12	5	33
Taunton - - - - -	120	31	68	13	8	29	52
Garstang - - - - -	109	52	46	5	6	14	37
Thirsk - - - - -	200	80	99	10	11	46	64
Haverfordwest - - - -	111	17	47	6	41	23	32
Ruthin - - - - -	111	36	71	3	1	26	51
Carnarvon - - - - -	139	70	65	2	2	14	55
14 Rural Unions - - -	1,740	617	921	69	133	405	611
TOTAL (28 Unions) - - -	2,941	1,146	1,430	175	190	632	1,011
			2,941				

\* Excluding those cases in which the precise age was not stated.

† Reference to the questions on the enumeration card, p. 8.

‡ Excluding inmates of workhouses.



## APPENDIX II.—5.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 70 years and upwards.

TABLE (3).—FEMALES.\*

Selected Areas dealt with in 28 Poor Law Unions. (1.)	Aged 70 years and upwards. Enumerated 1899. (2.)	Income over 10s. (3.)	Income 10s. and under. (4.)	Amount not Stated.		In receipt of Poor Law Relief. †(3e and 6.) (7.)‡	Weekly Income 10s. or less: and not in receipt of Poor Law Relief. (8.)
				Maintained by Relations or Friends. (5.)	No Information. (6.)		
Paddington - - - -	81	33	23	17	8	1	39
Marylebone - - - -	95	25	40	26	4	9	57
Poplar - - - - -	170	14	101	45	10	75	72
St. Olave - - - - -	89	11	57	15	6	36	38
Woolwich - - - - -	116	9	72	35	—	52	56
5 Metropolitan Unions - - -	551	92	293	138	28	173	262
Brighton - - - - -	134	27	71	33	3	60	44
Portsea Island - - - - -	216	23	113	51	29	85	79
Liverpool - - - - -	115	20	50	40	5	31	60
Manchester - - - - -	115	7	65	29	14	19	75
Sheffield - - - - -	80	15	40	24	1	28	36
Hull - - - - -	84	29	37	15	3	30	22
6 Urban Unions (Large Towns)	744	121	376	192	55	253	316
Wigan - - - - -	144	31	74	16	23	60	30
Auckland - - - - -	204	23	94	85	2	70	109
Merthyr Tydfil - - - - -	135	6	45	66	18	33	78
3 Mining Unions - - - - -	483	60	213	167	43	163	217
Milton - - - - -	74	8	18	18	30	12	26
Cuckfield - - - - -	74	26	19	13	16	11	22
Dunmow - - - - -	319	40	178	55	46	125	111
Walsingham - - - - -	290	37	178	60	15	140	102
Pewsey - - - - -	123	15	77	28	3	68	37
Axminster - - - - -	105	12	59	4	30	36	34
Redruth - - - - -	95	9	57	25	4	20	63
Penzance - - - - -	122	14	69	13	26	22	60
Taunton - - - - -	136	10	79	36	11	43	73
Garstang - - - - -	92	21	47	18	6	15	50
Thirsk - - - - -	206	47	112	37	10	53	96
Haverfordwest - - - - -	148	8	69	12	59	62	19
Ruthin - - - - -	141	17	82	41	1	46	77
Carnarvon - - - - -	198	15	137	43	3	83	97
14 Rural Unions - - - -	2,123	279	1,181	403	260	736	867
TOTAL (28 Unions) - - -	3,901	552	2,063	900	386	1,325	1,662
			3,901				

\* Excluding those cases in which the precise age was not stated.

† Reference to the questions on the enumeration card, p. 8.

‡ Excluding inmates of workhouses.



## APPENDIX II.—6.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 75 years and upwards.

TABLE (1).—PERSONS.\*

Selected Areas dealt with in 28 Poor Law Unions. (1.)	Aged 75 years and upwards. Enumerated 1899. (2.)	Income over 10s. (3.)	Income 10s. and under. (4.)	Amount not Stated.		In receipt of Poor Law Relief. †(3e and 6.) (7.)‡	Weekly Income 10s. or less, and not in receipt of Poor Law Relief. (8.)
				Maintained by Relations or Friends. (5.)	No Information. (6.)		
Paddington - - - - -	61	31	17	10	3	1	26
Marylebone - - - - -	72	24	24	21	3	10	35
Poplar - - - - -	120	14	78	21	7	53	49
St. Olave - - - - -	60	11	39	6	4	22	26
Woolwich - - - - -	76	15	43	18	—	33	28
5 Metropolitan Unions -	389	95	201	76	17	119	164
Brighton - - - - -	115	40	55	19	1	47	27
Portsea Island - - - - -	153	43	77	23	10	57	43
Liverpool - - - - -	81	22	37	19	3	23	35
Manchester - - - - -	62	5	43	13	1	8	48
Sheffield - - - - -	56	11	28	14	3	23	19
Hull - - - - -	70	29	32	8	1	24	16
6 Urban Unions (Large Towns)	537	150	272	96	19	182	188
Wigan - - - - -	95	21	51	6	17	33	25
Auckland - - - - -	173	37	81	52	3	52	81
Merthyr Tydfil - - - - -	102	13	43	33	13	26	50
3 Mining Unions - - -	370	71	175	91	33	111	156
Milton - - - - -	83	26	24	13	20	16	23
Cuckfield - - - - -	59	25	19	9	6	14	14
Dunmow - - - - -	319	60	204	27	28	133	100
Walsingham - - - - -	277	45	189	83	5	142	88
Pewsey - - - - -	110	17	87	6	—	64	31
Axminster - - - - -	120	30	61	8	21	38	44
Redruth - - - - -	86	13	54	13	6	16	51
Penzance - - - - -	111	14	61	11	25	14	58
Taunton - - - - -	144	21	92	26	5	49	69
Garstang - - - - -	97	32	53	7	5	16	44
Thirsk - - - - -	217	64	123	24	6	61	86
Haverfordwest - - - - -	141	16	61	13	51	47	29
Ruthin - - - - -	134	25	84	24	1	48	63
Carnarvon - - - - -	159	24	117	16	2	55	79
14 Rural Unions - - -	2,057	412	1,229	235	181	713	779
TOTAL (28 Unions) - -	3,353	728	1,877	498	250	1,125	1,287
			3,353				

\* Excluding those cases in which the precise age was not given.

† Reference to the questions on the enumeration card, p. 8.

‡ Excluding inmates of workhouses.



## APPENDIX II.—6.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 75 years and upwards.

TABLE (2).—MALES.\*

Selected Areas dealt with in 28 Poor Law Unions. (1)	Aged 75 years and upwards. Enumerated 1899. (2)	Income over 10s. (3)	Income 10s. and under. (4)	Amount not Stated.		In receipt of Poor Law Relief. †(3‡ and 6.) (7) ‡	Weekly Income 10s. or less, and not in receipt of Poor Law Relief. (8)
				Maintained by Relations or Friends. (5)	No Information. (6)		
Paddington - - - - -	18	13	5	—	—	—	5
Marylebone - - - - -	23	15	4	3	1	2	5
Poplar - - - - -	35	10	21	2	2	14	11
St. Olave - - - - -	21	7	12	—	2	4	10
Woolwich - - - - -	28	13	10	5	—	7	8
5 Metropolitan Unions -	125	58	52	10	5	27	39
Brighton - - - - -	45	20	20	5	—	13	12
Portsea Island - - - - -	54	28	19	4	3	13	10
Liverpool - - - - -	35	14	14	5	2	4	16
Manchester - - - - -	25	4	18	2	1	3	17
Sheffield - - - - -	17	5	6	3	3	5	4
Hull - - - - -	27	12	11	4	—	8	7
6 Urban Unions (Large Towns)	203	83	88	23	9	46	66
Wigan - - - - -	37	10	19	3	5	8	14
Auckland - - - - -	90	25	44	18	3	23	39
Merthyr Tydfil - - - - -	39	11	20	3	5	8	15
3 Mining Unions - - -	166	46	83	24	13	39	68
Milton - - - - -	44	22	13	5	4	8	10
Cuckfield - - - - -	26	13	11	2	—	8	5
Dunmow - - - - -	139	33	93	2	11	53	43
Walsingham - - - - -	113	24	81	7	1	52	31
Pewsey - - - - -	49	9	40	—	—	23	17
Axminster - - - - -	60	22	26	4	8	16	22
Redruth - - - - -	26	6	15	2	3	2	15
Penzance - - - - -	45	11	25	—	9	5	20
Taunton - - - - -	61	14	40	5	2	17	28
Garstang - - - - -	58	22	30	2	4	10	22
Thirsk - - - - -	111	41	61	7	2	30	38
Haverfordwest - - - - -	67	9	27	4	27	18	15
Ruthin - - - - -	54	17	34	2	1	16	23
Carnarvon - - - - -	62	18	41	2	1	8	36
14 Rural Unions - - -	915	261	537	44	73	266	331
TOTAL (28 Unions) - - -	1,409	448	760	101	100	378	504
1,409							

\* Excluding those cases in which the precise age was not given.

† Reference to the questions on the enumeration card, p. 8.

‡ Excluding inmates of workhouses.



## APPENDIX II.—6.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 75 years and upwards.

TABLE (3).—FEMALES.\*

Selected Areas dealt with in 28 Poor Law Unions. (1)	Aged 75 years and upwards. Enumerated 1899. (2)	Income over 10s. (3)	Income 10s. and under. (4)	Amount not Stated.		In receipt of Poor Law Relief. †(3c and 6.) (7) ‡	Weekly Income 10s. or less, and not in receipt of Poor Law Relief. (8)
				Maintained by Relations or Friends. (5)	No Information. (6)		
Paddington - - - - -	43	18	12	10	3	1	21
Marylebone - - - - -	49	9	20	18	2	8	30
Poplar - - - - -	85	4	57	19	5	39	38
St. Olave - - - - -	39	4	27	6	2	18	16
Woolwich - - - - -	48	2	33	13	—	26	20
5 Metropolitan Unions -	264	37	149	66	12	92	125
Brighton - - - - -	70	20	35	14	1	34	15
Portsea Island - - - - -	99	15	58	19	7	44	33
Liverpool - - - - -	46	8	23	14	1	19	19
Manchester - - - - -	37	1	25	11	—	5	31
Sheffield - - - - -	39	6	22	11	—	18	15
Hull - - - - -	43	17	21	4	1	16	9
6. Urban Unions (Large Towns) -	334	67	184	73	10	136	122
Wigan - - - - -	58	11	32	3	12	25	11
Auckland - - - - -	83	12	37	34	—	29	42
Merthyr Tydfil - - - - -	63	2	23	30	8	18	35
3 Mining Unions - - -	204	25	92	67	20	72	88
Milton - - - - -	39	4	11	8	16	8	13
Cuckfield - - - - -	33	12	8	7	6	6	9
Dunmow - - - - -	180	27	111	25	17	80	57
Walsingham - - - - -	164	21	108	31	4	90	51
Pewsey - - - - -	61	8	47	6	—	41	14
Axminster - - - - -	60	8	35	4	13	22	22
Redruth - - - - -	60	7	39	11	3	14	36
Penzance - - - - -	66	3	36	11	16	9	38
Taunton - - - - -	83	7	52	21	3	32	41
Garstang - - - - -	39	10	23	5	1	6	22
Thirsk - - - - -	106	23	62	17	4	31	48
Haverfordwest - - - - -	74	7	34	9	24	29	14
Ruthin - - - - -	80	8	50	22	—	32	40
Carnarvon - - - - -	97	6	76	14	1	47	43
14 Rural Unions - - -	1,142	151	692	191	108	447	448
TOTAL (28 Unions) - - -	1,944	280	1,117	397	150	747	783
1,944							

\* Excluding those cases in which the precise age was not stated.

† Reference to the questions on the enumeration card, p. 3.

‡ Excluding inmates of workhouses.



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APPENDIX III.

Relating to the results of the Test Census in Scotland,

pp. 40—64.

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## APPENDIX III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (1).—SUMMARY OF ALL SELECTED AREAS.

AREA DEALT WITH.		Population in 1891.	PERSONS AGED OVER 65 YEARS.		AGES.	
			1891.	1899.	65 and under 70.	70 and under 75.
1.		2.	3.	4.	5.	6.
South-Western District -	Males - - - -	43,889	1,552	1,384	692	374
	Females - - - -	48,232	2,366	2,205	922	632
	TOTAL - - - -	92,121	3,918	3,589	1,614	1,006
South-Eastern District -	Males - - - -	34,205	1,464	1,350	594	357
	Females - - - -	36,300	1,917	1,674	737	429
	TOTAL - - - -	70,505	3,381	3,024	1,331	786
Northern Highland District -	Males - - - -	14,414	919	881	374	241
	Females - - - -	16,711	1,360	1,364	572	375
	TOTAL - - - -	31,125	2,279	2,245	946	616
Southern Highland District -	Males - - - -	32,786	1,902	1,609	627	489
	Females - - - -	38,184	2,662	2,284	874	662
	TOTAL - - - -	70,970	4,564	3,893	1,501	1,151
GRAND TOTAL -	Males - - - -	125,294	5,837	5,224	2,287	1,461
	Females - - - -	139,427	8,305	7,527	3,105	2,098
	TOTAL - - - -	264,721	14,142	‡ 12,751	5,392	3,559

## SUPERINTENDENTS' DISTRICTS.

## Mr. BARCLAY'S DISTRICT.

Comprises the Counties of Ayr, Dumfries, Kirkcudbright, Lanark, Renfrew, Wigtown, and all the Poorhouses in Scotland.

## Mr. MACKENZIE'S DISTRICT.

Comprises the Counties of Aberdeen, Clackmannan, Fife, Forfar, Kincardine, Kinross, and Perth.

## Mr. PENNEY'S DISTRICT.

Comprises the Counties of Banff, Caithness, Elgin, Inverness, Nairn, Orkney, Ross and Cromarty, Sutherland, and Zetland.

## Mr. STUART'S DISTRICT.

Comprises the Counties of Argyll, Berwick, Bute, Dumbarton, Edinburgh, Haddington, Linlithgow, Peebles, Roxburgh, Selkirk, and Stirling.

‡ In addition, 282 males and 420 females over 65 years of age refused information ; in 150 cases the houses were closed, and 20 persons "refused to open door."



APPENDIX III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (1).—SUMMARY OF ALL SELECTED AREAS.

AGES.		WEEKLY INCOME.					In receipt of Poor Law Relief. § (3 <sup>e</sup> and 6).  * 14.
75 years and upwards.	Not stated.	Above 20s.	20s. and above 10s.	10s. or Less.	Not stated.		
					No income stated, but maintained by Relations or Friends.	Not stated.	
7.	8.	9.	10.	11.	12.	13.	14.
308	10	542	254	393	95	100	120
631	20	412	133	971	451	238	362
939	30	954	387	1,364	546	338	482
381	18	437	260	485	120	48	123
496	12	219	39	733	556	127	246
877	30	656	299	1,218	676	175	369
265	1	132	102	451	175	21	63
416	1	102	21	740	400	101	245
681	2	234	123	1,191	575	122	308
482	11	446	296	640	95	132	116
727	21	239	61	1,075	725	184	275
1,209	32	685	357	1,715	820	316	391
1,436	40	1,557	912	1,969	485	301	422
2,270	54	972	254	3,519	2,132	650	1,128
3,706	94	2,529	1,166	5,488	2,617	951	1,550 ¶

§ Reference to the questions in the enumeration card, p. 8.  
\* Excluding inmates of poorhouses.  
¶ This number includes (1) 27 persons who, though they admitted having received Poor Law Relief, returned their incomes at over 10s. a week (Column 10), and (2) 81 persons who, while admitting receipt of Poor Law Relief, declined to state their incomes (Column 13).



APPENDIX III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (2).—SUMMARY of South-Western District.

AREA DEALT WITH.	Population, 1891.	PERSONS AGED OVER 65 YEARS.		AGES.	
		1891.	1899.	65 and under 70.	70 and under 75.
1.	2.	3.	4.	5.	6.
MR. BARCLAY'S DISTRICT (SOUTH WESTERN).					
Males :					
Paisley (part of) (Industrial.)	12,195*	399*	(19) 332	160	95
Ayr (Residential, Industrial, &c.)	12,952	573	(43) 426	211	110
Hamilton (part of) (Mining, &c.)	12,640*	262*	(22) 300	160	78
Dryfesdale (Agricultural with small Burgh.)	1,545	67	(1) 85	42	26
Lochnaben (Agricultural with small Burgh.)	1,190	99	(2) 95	43	30
Kilbarchan (Industrial.)	3,367	152	(2) 146	76	35
Total	43,889	1,552	1,384	692	374
Females :					
Paisley (part of)	15,183*	646*	(40) 613	264	176
Ayr	14,504	851	(37) 709	268	216
Hamilton (part of)	11,781*	407*	(34) 401	189	103
Dryfesdale	1,688	122	(1) 108	37	37
Lochnaben	1,332	126	(1) 126	63	22
Kilbarchan	3,744	214	248	101	78
Total	48,232	2,366	2,205	922	632
Males-Total	43,889	1,552	1,384	692	374
GRAND TOTAL	92,121	3,918	3,589+	1,614	1,006

\* Estimated.  
+ In addition, 89 males and 113 females over 65 years of age, shown in brackets against each parish, refused information in 95 cases the houses were "closed," and in 20 cases persons "refused to open door."



## APPENDIX III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (2).—SUMMARY of South-Western District.

AGES.		WEEKLY INCOME.					In receipt of Poor Law Relief. § (3 <sup>e</sup> and 6.) ¶
75 years and upwards.	Not stated.	Above 20s.	20s. and above 10s.	10s. or Less.	Not stated.		
					No Income stated, but maintained by Relations or Friends.	Not stated.	
7.	8.	9.	10.	11.	12.	13.	14.
72	5	126	69	108	19	10	16
101	4	169	85	105	42	25	31
61	1	106	60	51	29	54	47
17	—	45	15	21	4	—	2
22	—	47	12	36	—	—	7
35	—	49	13	72	1	11	17
308	10	542	254	393	95	100	120
168	5	104	70	295	110	34	97
214	11	167	29	279	145	89	85
105	4	61	14	123	155	48	107
34	—	22	6	44	36	—	11
41	—	28	5	92	1	—	18
69	—	30	9	138	4	67	44
631	20	412	133	971	451	238	362
308	10	542	254	393	95	100	120
939	30	954	387	1,364	546	1,338	482

† Includes 31 persons who, though declining to state their incomes, admitted to be in receipt of Poor Law relief

§ Reference to the questions on the enumeration card, page 8.

¶ Excluding inmates of poorhouses.



## APPENDIX III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (3).—SUMMARY of South-Eastern District.

AREA DEALT WITH.	Population, 1891.	PERSONS AGED OVER 65 YEARS.		AGES.	
		1891.	1899.	65 and under 70.	70 and under 75.
1.	2.	3.	4.	5.	6.
SUMMARY.—MR. STUART'S (SOUTH EASTERN) DISTRICT.					
Males :					
Bothkennar - - - - -	2,287	42	(1) 49	32	11
(Shipping.)					
Campbeltown - - - - -	4,976	220	(8) 181	90	48
(Distilling, fishing, and general.)					
Currie - - - - -	1,263	50	50	27	13
(Agricultural and paper-making.)					
Dumbarton - - - - -	7,229	197	(2) 171	80	53
(Ship-building.)					
Dunbar - - - - -	2,452	120	(1) 144	65	30
(Residential, fishing, and agricultural.)					
Haddington - - - - -	2,505	135	(3) 134	54	44
(Agricultural.)					
Hawick - - - - -	9,357	391*	(28) 346	160	83
(Manufacturing.)					
Kilfinichen - - - - -	870	95	105	44	23
(Crafting and agricultural.)					
St. Ninians - - - - -	3,266	214*	(9) 170	42	52
(Mining and agricultural.)					
Total - - -	34,205	1,464	1,350	594	357
Females :					
Bothkennar - - - - -	1,847	65	(2) 57	24	13
Campbeltown - - - - -	5,284	316	(26) 272	119	67
Currie - - - - -	1,317	65	(1) 60	27	17
Dumbarton - - - - -	6,836	215	(6) 197	96	49
Dunbar - - - - -	2,758	182	(5) 187	77	53
Haddington - - - - -	2,711	198	(5) 174	82	41
Hawick - - - - -	11,199	500*	(27) 441	200	118
Kilfinichen - - - - -	875	122	(2) 114	45	22
St. Ninians - - - - -	3,473	254*	(21) 172	67	49
Total - - -	36,300	1,917	1,674	737	429
Males—Total - - -	34,205	1,464	1,350	594	357
GRAND TOTAL - - -	70,505	3,381	3,024	1,331	786

\* Estimated.

† In addition 52 males and 95 females over 65 years of age, shown in brackets against each parish, refused information, and in 54 cases the houses were closed or unoccupied.



## APPENDIX III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (3).—SUMMARY of South-Eastern District.

AGES.		WEEKLY INCOME.					In receipt of Poor Law Relief § (3 <sup>a</sup> and 6). ¶
75 years and upwards.	Not stated.	Above 20s.	20s. and above 10s.	10s. or Less.	Not stated.		
					No Income stated, but maintained by Relations or Friends.	Not stated.	
7.	8.	9.	10.	11.	12.	13.	14.
5	1	15	14	16	3	1	5
43	—	75	21	40	22	23	9
10	—	25	17	7	—	1	2
37	1	81	36	17	31	6	12
41	8	51	24	62	1	6	18
36	—	47	28	54	5	—	12
101	2	92	84	115	52	3	36
35	3	4	16	81	1	3	9
73	3	47	20	93	5	5	20
381	18	437	260	485	120	48	123
20	—	3	1	29	14	10	7
84	2	61	8	96	64	43	43
16	—	17	4	21	18	—	4
50	2	24	5	34	113	21	17
55	2	25	7	109	3	43	38
50	1	23	6	99	45	1	19
120	3	41	7	133	257	3	63
46	1	1	—	112	—	1	27
55	1	24	1	100	42	5	28
496	12	219	39	733	556	127	246
381	18	437	260	485	120	48	123
877	30	656	299	1,218	676	†175	369

§ Reference to the questions on the enumeration card, page 8

† Includes 2 persons who, though declining to state their incomes admitted to be in receipt of Poor Law Relief.

¶ Excluding inmates of poorhouses.



## APPENDIX III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (4).—SUMMARY of Northern Highland District.

AREA DEALT WITH.	Population, 1891.	PERSONS AGED OVER 65 YEARS.		AGES.	
		1891.	1899.	65 and under 70.	70 and under 75.
1.	2.	3.	4.	5.	6.
SUMMARY.—MR. PENNEY'S (NORTHERN HIGHLAND) DISTRICT :					
Males :					
Avoch - - - - - (East Coast fishing.)	934	45	(16) 32	16	6
Elgin - - - - - (Agricultural.)	4,131	275	(7) 224	91	69
Stornoway - - - - - (Crofting and fishing.)	5,417	319	336	156	82
Strath - - - - - (Crofting.)	1,179	98	(4) 107	45	31
Thurso - - - - - (Residential, stone quarrying, fishing, etc.)	2,753	182	(11) 182	66	53
Total - - -	14,414	919	881	374	241

Females :					
Avoch - - - - -	883	73	(15) 52	22	13
Elgin - - - - -	5,154	435	(15) 374	161	100
Stornoway - - - - -	6,382	429	(2) 492	207	136
Strath - - - - -	1,220	127	167	81	48
Thurso - - - - -	3,072	296	(22) 279	101	78
Total - - -	16,711	1,360	1,364	572	375
Males.—Total - - -	14,414	919	881	374	241
GRAND TOTAL - - -	31,125	2,279	2,245†	946	616

† In addition to this number, 38 males and 54 females, over 65 years of age, shown in brackets against each parish, refused information, and in 1 case the information could not be obtained, occupant of house being from home.







## APPENDIX III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (5).—SUMMARY of Southern Highland District.

AREA DEALT WITH.	Population 1891.	PERSONS AGED OVER 65 YEARS.		AGES.	
		1891.	1899.	65 and under 70.	70 and under 75.
1.	2.	3.	4.	5.	6.
SUMMARY.—MR. MACKENZIE'S (SOUTHERN HIGHLAND) DISTRICT.					
Males :					
Aberfoyle - - - - - ( <i>Quarrying.</i> )	561	16	23	9	7
Abernethy - - - - - ( <i>Salmon Fishing.</i> )	682	64	(10) 39	9	19
Brechin - - - - - ( <i>Industrial.</i> )	4,537	293	(24) 237	98	67
Deer, New - - - - - ( <i>Agricultural.</i> )	2,166	152	(2) 119	35	40
Deer, Old - - - - - ( <i>Agricultural.</i> )	2,207	150	(4) 166	64	50
Dunfermline - - - - - ( <i>Industrial, &amp;c.</i> )	13,152	622	(37) 492	218	141
Fraserburgh - - - - - ( <i>Fishing.</i> )	3,896	138	118	54	32
Kirriemuir - - - - - ( <i>Industrial.</i> )	2,751	238	(12) 200	64	68
Laurencekirk - - - - - ( <i>Auction Marts.</i> )	920	75	(4) 81	29	23
Lommay - - - - - ( <i>Agricultural.</i> )	1,104	79	69	25	20
Methven - - - - - ( <i>Agricultural.</i> )	810	75	(10) 65	22	22
Total - - -	32,786	1,902	1,609	627	489
Females :					
Aberfoyle - - - - -	462	23	24	8	8
Abernethy - - - - -	868	85	(12) 53	12	21
Brechin - - - - -	5,916	465	(48) 374	156	96
Deer, New - - - - -	2,268	192	(10) 162	58	41
Deer, Old - - - - -	2,487	211	(6) 213	65	66
Dunfermline - - - - -	15,515	834	(53) 692	281	205
Fraserburgh - - - - -	4,196	172	169	78	42
Kirriemuir - - - - -	3,339	351	(18) 309	122	92
Laurencekirk - - - - -	1,014	125	(8) 112	30	44
Lommay - - - - -	1,182	98	(1) 77	25	24
Methven - - - - -	937	106	(2) 99	39	23
Total - - -	38,184	2,662	2,284	874	662
Males.—Total - - -	32,786	1,902	1,609	627	489
GRAND TOTAL -	70,970	4,564	3,893 ‡	1,501	1,151

‡ In addition, 103 males and 158 females, over 65 years of age, shown in brackets against each parish, refused information.



APPENDIX III.—1.

Tables giving the results of the information elicited by the Test Census regarding Persons aged 65 years and upwards.

TABLE (5).—SUMMARY of Southern Highland District.

AGES.		WEEKLY INCOME.					In receipt of Poor Law Relief. §(3 <sup>e</sup> and 6.) *
75 years and upwards.	Not stated.	Above 20s.	20s. and above 10s.	10s. or less.	Not stated.		
					No income stated, but maintained by Relations and Friends.	Not stated	
7.	8.	9.	10.	11.	12.	13.	14.
7	—	10	3	4	1	5	1
11	—	4	4	19	4	8	3
72	—	68	44	68	—	57	34
44	—	44	14	60	1	—	5
52	—	42	37	76	10	1	9
126	7	105	117	185	48	37	30
32	—	48	11	42	—	17	8
66	2	60	28	80	28	4	19
28	1	30	11	35	3	2	—
24	—	14	7	48	—	—	2
20	1	21	20	23	—	1	5
482	11	446	296	640	95	132	116
8	—	7	1	7	2	7	5
18	2	1	—	14	21	17	7
122	—	59	4	147	147	17	49
61	2	18	4	104	36	—	9
82	—	18	6	102	83	4	36
194	12	37	24	317	183	131	96
46	3	24	4	80	57	4	23
93	2	35	7	134	132	1	26
38	—	23	8	66	12	3	6
28	—	9	1	39	28	—	9
37	—	8	2	65	24	—	9
727	21	239	61	1,075	725	184	275
482	11	446	296	640	95	132	116
1,209	32	685	357	1,715	820	† 316	391

† Includes 43 persons who, though declining to state their incomes, admitted to be in receipt of Poor Law relief.

§ Reference to the questions on the enumeration card, page 8.

\* Excluding inmates of poorhouses.



APPENDIX III.—2.

Tables analysing the cases of those Persons aged 65 years and upwards who were found to have Incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (1).—SUMMARY OF ALL SELECTED AREAS.

AREA DEALT WITH.	Total.	Single.	Married.	Widowed.	Not stated.	WEEKLY INCOME	
						Under 5s.	5s. to 7s. 6d.
1.	2.	3.	4.	5.	6.	7.	8.
South Western District - -	1,471	177	397	764	133	338	302
South Eastern District - -	1,537	140	534	783	80	413	289
Northern Highland District -	1,465	176	619	652	18	232	557
Southern Highland District -	2,190	328	788	1,044	30	584	476
Total of Selected Areas -	* 6,663	821	2,338	3,243	261	1,567	1,624

\* This figure is arrived at thus : columns 11 and 12 of the Table at p. 41 are added together : viz., 5,488 + 2,617 = 8,105  
and from this total there are deducted those found to be, or to have been, in receipt of Poor Law Relief : viz. 1,550 (column 14) — (27 + 81) = 1,442  
The resultant is (as above) 6,663



APPENDIX III.—2.

Tables analysing the cases of those Persons aged 65 years and upwards who were found to have Incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (1.)—SUMMARY OF ALL SELECTED AREAS.

FROM ALL SOURCES.		SOURCES OF INCOME.					
7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. (a) and (b) *	Benefit, Trade, or Friendly Societies. (c) *	Assistance from Children or Others. (d) *	Other Sources. (f) *	Means. (4 and 5.) *	Not stated.
9.	10.	11.	12.	13.	14.	15.	16.
315	516	477	52	958	182	155	6
191	644	406	23	1,053	154	183	14
116	560	281	14	799	511	177	11
324	806	763	22	1,254	213	416	19
946	2,526	1,927	111	4,064	1,060	931	50

\* Reference to the questions on the enumeration card, page 8.



APPENDIX III.—2.

Tables analysing the cases of those Persons aged 65 years and upwards who were found to have Incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (2).—SUMMARY of South-Western District.

AREA DEALT WITH.	Total.	Single.	Married.	Widowed.	Not stated.	WEEKLY INCOME	
						Under 5s.	5s. to 7s. 6d.
1.	2.	3.	4.	5.	6.	7.	8.
MR. BARCLAY'S DISTRICT.							
SOUTH-WESTERN.							
Males :							
Paisley ( <i>part of</i> ) - - - ( <i>Industrial.</i> )	113	5	48	57	3	23	35
Ayr - - - - - ( <i>Residential, Industrial.</i> )	118	5	54	54	5	26	23
Hamilton ( <i>part of</i> ) - - - ( <i>Mining.</i> )	57	1	19	13	24	7	9
Dryfesdale - - - - - ( <i>Agricultural with small Burgh.</i> )	24	4	13	7	-	1	6
Lochmaben - - - - - ( <i>Agricultural with small Burgh.</i> )	29	7	16	6	—	4	11
Kilbarchan - - - - - ( <i>Industrial</i> )	57	4	20	19	14	11	22
TOTAL - - -	398	26	170	156	46	72	106
Females :							
Paisley ( <i>part of</i> ) - - -	311	43	68	191	9	61	69
Ayr - - - - -	340	54	67	202	17	105	52
Hamilton ( <i>part of</i> ) - - -	179	6	41	101	31	12	17
Dryfesdale - - - - -	70	15	23	32	—	4	15
Lochmaben - - - - -	75	20	13	42	—	28	19
Kilbarchan - - - - -	98	13	15	40	30	56	24
TOTAL - - -	1,073	151	227	608	87	266	196
MALES, TOTAL - - -	398	26	170	156	46	72	106
GRAND TOTAL - - -	1,471	177	397	764	133	338	302



## APPENDIX III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (2).—SUMMARY of South-Western District.

FROM ALL SOURCES.		SOURCES OF INCOME.					
7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer, (a) and (b).*	Benefit, Trade, or Friendly Societies. (c)*	Assistance from Children or Others. (d)*	Other Sources. (f)*	Means. (4 and 5.)*	Not stated.
9.	10.	11.	12.	13.	14.	15.	16.
36	19	45	14	64	7	10	—
30	39	54	6	60	8	7	—
12	29	12	6	39	—	5	2
13	4	13	2	12	1	3	—
14	—	14	1	12	12	18	—
23	1	39	9	9	15	18	—
128	92	177	38	196	43	61	2
75	106	82	3	243	26	9	—
44	139	109	8	229	44	30	—
12	138	14	2	157	12	4	2
15	36	13	—	50	13	18	—
27	1	17	—	44	26	15	—
14	4	65	1	39	18	18	2
187	424	300	14	762	139	94	4
128	92	177	38	196	43	61	2
315	516	477	52	958	182	155	6

\* Reference to the questions on the enumeration card, page 8.

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## APPENDIX III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (3).—SUMMARY of South-Eastern District.

AREA DEALT WITH.	Total.	Single.	Married.	Widowed.	Not stated.	WEEKLY INCOME	
						Under 5s.	5s. to 7s. 6d.
1.	2.	3.	4.	5.	6.	7.	8.
<b>MR. STUART'S DISTRICT.</b>							
<b>SOUTH-EASTERN.</b>							
<b>Males :</b>							
Bothkennar - - - - (Shipping.)	15	1	8	6	—	6	5
Campbeltown - - - - (Distilling, Fishing, and General.)	54	8	25	19	2	6	15
Currie - - - - - (Agricultural and Paper Making.)	6	—	4	2	—	1	2
Dumbarton - - - - (Shipbuilding.)	40	1	16	21	2	4	3
Dunbar - - - - - (Residential, Fishing and Agricultural.)	45	2	15	13	15	16	16
Haddington - - - - (Agricultural.)	48	3	25	18	2	8	20
Hawick - - - - - (Manufacturing.)	134	5	70	59	—	22	19
Kilfinichen - - - - (Crofting and Agricul- tural.)	73	11	44	14	4	39	23
St. Ninians - - - - (Mining and Agricul- tural.)	78	9	23	39	7	42	11
<b>TOTAL - - -</b>	<b>493</b>	<b>40</b>	<b>230</b>	<b>191</b>	<b>32</b>	<b>144</b>	<b>114</b>
<b>Females:</b>							
Bothkennar - - - -	36	3	7	26	—	8	12
Campbeltown - - - -	117	13	31	68	5	22	21
Currie - - - - -	35	3	15	14	3	—	13
Dumbarton - - - -	130	5	30	91	4	7	10
Dunbar - - - - -	74	9	13	32	20	41	24
Haddington - - - -	125	14	38	70	3	26	42
Hawick - - - - -	327	24	118	185	—	40	23
Kilfinichen - - - -	85	15	20	43	7	61	23
St. Ninians - - - -	115	14	32	63	6	64	7
<b>TOTAL - - -</b>	<b>1,044</b>	<b>100</b>	<b>304</b>	<b>592</b>	<b>48</b>	<b>269</b>	<b>175</b>
<b>MALES, TOTAL - - -</b>	<b>493</b>	<b>40</b>	<b>230</b>	<b>191</b>	<b>32</b>	<b>144</b>	<b>114</b>
<b>GRAND TOTAL - - -</b>	<b>1,537</b>	<b>140</b>	<b>534</b>	<b>783</b>	<b>80</b>	<b>413</b>	<b>289</b>



## APPENDIX III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (3).—SUMMARY of South-Eastern District.

FROM ALL SOURCES.		SOURCES OF INCOME.					
7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. (a) and (b)*	Benefit, Trade, or Friendly Societies. (c)*	Assistance from Children or Others. (d)*	Other Sources. (f)*	Means. (4 and 5.)*	Not stated.
9.	10.	11.	12.	13.	14.	15.	16.
1	3	3	3	6	2	2	1
11	22	24	—	30	—	2	1
3	—	4	—	1	1	1	—
6	27	8	3	32	—	4	—
13	—	20	4	20	4	6	—
16	4	14	5	30	4	5	—
43	50	63	—	78	19	26	—
10	1	32	—	43	8	27	3
20	5	30	2	18	27	13	—
123	112	198	17	258	65	86	5
2	14	8	—	20	13	5	—
12	62	30	—	87	9	4	—
5	17	2	—	32	2	2	1
8	105	14	1	116	10	10	—
7	2	22	1	50	4	7	—
15	42	37	1	84	18	24	—
16	248	48	—	269	25	29	1
1	—	20	1	56	4	2	5
2	42	27	2	81	4	14	2
68	532	208	6	795	89	97	9
123	112	198	17	258	65	86	5
191	644	406	23	1,053	154	183	14

\* Reference to the questions on the enumeration card, page 8.



APPENDIX III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (4).—SUMMARY of Northern Highland District.

AREA DEALT WITH.	Total.	Single.	Married.	Widowed.	Not stated.	WEEKLY INCOME.	
						Under 5s.	5s. to 7s. 6d.
1.	2.	3.	4.	5.	6.	7.	8.
SUMMARY.—MR. PENNEY'S DISTRICT (NORTHERN HIGHLAND).							
Males :							
Avoch - - - - (East Coast fishing.)	20	3	14	3	—	6	10
Elgin - - - - (Agricultural.)	74	6	44	24	—	12	24
Stornoway - - - - (Crofting and fishing.)	285	11	189	85	—	19	158
Strath - - - - (Crofting.)	89	6	60	19	4	3	40
Thurso - - - - (Residential, stone quarry- ing, fishing, &c.)	98	12	56	28	2	17	36
Total - - -	566	38	363	159	6	57	268†

(†) Includes cases with incomes (not specified, but presumably under 10s.) derived solely from crofts as follows:—Stornoway, 148; Strath, 25; Thurso, 12. In Strath there are also 8 with incomes from fishing, or croft and fishing.

Females :							
Avoch - - - -	43	3	13	27	—	31	9
Elgin - - - -	185	49	24	109	3	57	60
Stornoway - - - -	348	28	118	201	1	26	169
Strath - - - -	133	21	36	70	6	2	30
Thurso - - - -	190	37	65	86	2	59	21
Total - - -	899	138	256	493	12	175	289‡
Males, Total - - -	566	38	363	159	6	57	268
GRAND TOTAL - - -	1,465	176	619	652	18	232	557§

‡ Includes cases with incomes (not specified, but presumably under 10s.) derived solely from crofts, as follows:—Stornoway, 135; Strath, 30; Thurso, 4.  
§ Includes cases with incomes (not specified, but presumably under 10s.) derived solely from crofts as follows:—Stornoway, 283; Strath, 55; Thurso, 16. In Strath 8 derive income from fishing, or croft and fishing



APPENDIX III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (4).—SUMMARY of Northern Highland District.

FROM ALL SOURCES.		SOURCES OF INCOME.					
7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. (a) and (b) *	Benefit, Trade or Friendly Societies. (c) *	Assistance from Children or Others. (d) *	Other Sources. (f) *	Means. 4 and 5. *	Not stated.
9.	10.	11.	12.	13.	14.	15.	16.
4	—	16	—	9	1	9	—
29	9	41	1	30	12	11	2
12	96	30	3	105	169	44	—
2	44	11	—	44	61	6	2
23	22	46	—	38	18	9	4
70	+171	144	4	226	261	79	7

(b) Includes in Stornoway 74, and in Strath 27 cases where persons cultivate crofts, and are only partly maintained.

3	—	14	—	32	3	10	—
22	46	66	5	107	32	20	—
10	143	16	5	186	151	45	3
2	99	4	—	99	53	7	1
9	101	37	—	149	11	16	—
46	‡389	137	10	573	250	98	4
70	171	144	4	226	261	79	7
116	§560	281	14	799	511	177	11

\* Reference to the questions on the enumeration card, page 8.  
‡ Includes in Stornoway, 60; and in Strath, 99 cases where persons cultivate crofts, and are only partly maintained.  
§ Includes in Stornoway, 134; and in Strath, 126 cases where persons cultivate crofts, and are only partly maintained.



## APPENDIX III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (5.)—SUMMARY of Southern Highland District.

AREA DEALT WITH.	Total.	Single.	Married.	Widowed.	Not Stated.	WEEKLY INCOME	
						Under 5s.	5s. to 7s. 6d.
1.	2.	3.	4.	5.	6.	7.	8.
<b>SUMMARY.—MR. MACKENZIE'S DISTRICT (SOUTHERN HIGHLAND).</b>							
<b>Males :</b>							
Aberfoyle - - - - - (Quarrying).	4	1	2	1	—	—	—
Abernethy - - - - - (Salmon Fishing).	20	—	11	9	—	4	5
Brechin - - - - - (Industrial).	58	4	36	16	2	11	24
Deer, New - - - - - (Agricultural).	56	5	31	20	—	11	26
Deer, Old - - - - - (Agricultural).	77	8	45	24	—	15	31
Dunfermline - - - - - (Industrial, &c.)	204	12	104	79	9	52	56
Fraserburgh - - - - - (Fishing).	34	2	21	11	—	11	9
Kirriemuir - - - - - (Industrial).	90	9	50	31	—	12	21
Laurencekirk - - - - - (Auction Marts).	38	4	20	12	2	11	11
Lonmay - - - - - (Agricultural).	46	2	27	17	—	27	13
Methven - - - - - (Agricultural, &c. &c.)	19	5	10	4	—	4	10
TOTAL - - - - -	646	52	357	224	13	158	206
<b>Females :</b>							
Aberfoyle - - - - -	4	2	—	2	—	—	—
Abernethy - - - - -	29	6	2	21	—	6	1
Brechin - - - - -	262	52	75	132	3	58	35
Deer, New - - - - -	131	22	42	67	—	36	46
Deer, Old - - - - -	149	27	54	68	—	41	22
Dunfermline - - - - -	404	32	81	280	11	115	74
Fraserburgh - - - - -	114	13	41	60	—	28	18
Kirriemuir - - - - -	241	70	61	109	1	53	33
Laurencekirk - - - - -	72	23	13	34	2	30	19
Lonmay - - - - -	58	7	33	18	—	24	4
Methven - - - - -	80	22	29	29	—	35	18
TOTAL - - - - -	1,544	276	431	820	17	426	270
MALES, TOTAL - - -	646	52	357	224	13	158	206
GRAND TOTAL - - -	2,190	328	788	1,044	30	584	476



## APPENDIX III.—2.

Tables analysing the cases of those persons aged 65 years and upwards who were found to have incomes of 10s. a week or less, and to be not in receipt of Poor Law Relief.

TABLE (5.)—SUMMARY of Southern Highland District.

FROM ALL SOURCES.		SOURCES OF INCOME.					
7s. 6d. to 10s.	Income not stated, but maintained by Relations or Friends.	Earnings, including Pension from former Employer. (a) and (b) *	Benefit, Trade, or Friendly Societies. (c) *	Assistance from Children or others. (d) *	Other Sources. (f) *	Means. 4 and 5. *	Not stated.
9.	10.	11.	12.	13.	14.	15.	16.
3	1	3	—	1	—	1	—
7	4	16	—	4	—	13	—
23	—	44	—	9	3	16	2
18	1	23	1	18	14	22	5
21	10	48	—	23	20	14	—
52	44	95	6	80	14	47	3
14	—	21	—	10	3	3	—
31	26	52	1	38	7	22	—
13	3	24	—	11	10	10	—
6	—	20	—	24	—	17	—
5	—	9	—	4	3	8	—
193	89	364	8	222	74	173	10
2	2	2	—	2	—	3	—
1	21	4	—	23	2	7	—
22	147	78	1	181	12	43	—
15	34	26	6	88	27	30	—
3	83	28	—	110	33	26	—
34	181	98	4	283	22	41	2
12	56	33	—	56	4	5	—
26	129	72	—	148	25	35	7
11	12	25	2	43	6	18	—
2	28	12	—	48	4	9	—
3	24	21	1	50	4	26	—
131	717	399	14	1,032	139	243	9
193	89	364	8	222	74	173	10
324	806	763	22	1,254	213	416	19

\* Reference to the questions on the enumeration card, page 8.



APPENDIX III.—3.

Table giving the summary of the results of the Test Census regarding Persons aged 70 years and upwards.

TABLE.—SUMMARY of all Selected Areas.

AREA DEALT WITH.	Population, 1891.	PERSONS AGED OVER 70 YEARS.		WEEKLY
		1891.	1899.	Above 10s.
1.	2.	3.	4.	5.
South-Western District :				
Males - - - - -	43,889	881	682	335
Females - - - - -	48,232	1,406	1,263	286
Total - - - - -	92,121	2,287	1,945	621
South-Eastern District :				
Males - - - - -	34,205	858	738	302
Females - - - - -	36,300	1,186	925	142
Total - - - - -	70,505	2,044	1,663	444
Northern Highland District :				
Males - - - - -	14,414	563	506	120
Females - - - - -	16,711	903	791	76
Total - - - - -	31,125	1,466	1,297	196
Southern Highland District :				
Males - - - - -	32,786	1,165	971	369
Females - - - - -	33,184	1,699	1,389	1
Total - - - - -	70,970	2,864	2,360	537
TOTAL, MALES - - -	125,294	3,467	2,897	1,126
TOTAL, FEMALES - - -	139,427	5,194	4,368	672
GRAND TOTAL - - -	264,721	8,661	‡ 7,265	1,798

‡ In addition, 163 males and 233 females over 70 years of age refused information.



APPENDIX III.—3.

3. Table giving the summary of the results of the Test Census regarding Persons aged 70 years and upwards.

TABLE.—SUMMARY of all Selected Areas.

INCOME.			In receipt of Poor Law Relief. § (3 <sup>e</sup> and 6.) *
10s. and under 10s.  6.	Not stated.		
	Not stated, but maintained by Relations or Friends.  7.	Not stated.  8.	
249	65	33	83
569	251	157	224
818	316	190	307
318	88	30	86
446	278	59	159
764	366	89	245
256	116	14	45
439	220	56	174
695	336	70	219
429	76	97	80
694	427	100	209
1,123	503	197	289
1,252	345	174	294
2,148	1,176	372	766
3,400	1,521	546	1,060 ‡

\* Excluding inmates of poorhouses.  
§ Reference to the questions on the enumeration card, page 8.  
‡ This number includes 51 persons who, while admitting receipt of Poor Law Relief, declined to state their incomes (column 8).



APPENDIX III.—4.

4. Table giving the summary of the results of the Test Census regarding Persons aged 75 years and upwards.

TABLE.—SUMMARY of all Selected Areas.

AREA DEALT WITH.	Population, 1891.	PERSONS AGED OVER 75 YEARS.		WEEKLY
		1891.	1899.	Above 10s.
1.	2.	3.	4.	5.
South-Western District :				
Males - - - - -	43,889	424	308	131
Females - - - - -	48,232	726	631	137
Total - - - - -	92,121	1,150	939	268
South-Eastern District :				
Males - - - - -	34,205	416	381	128
Females - - - - -	36,300	578	496	71
Total - - - - -	70,505	994	877	199
Northern Highland District :				
Males - - - - -	14,414	298	265	58
Females - - - - -	16,711	500	416	35
Total - - - - -	31,125	798	681	93
Southern Highland District :				
Males - - - - -	32,786	595	482	166
Females - - - - -	38,184	895	727	90
Total - - - - -	70,970	1,490	1,209	256
TOTAL, MALES - - -	125,294	1,733	1,436	483
TOTAL, FEMALES - - -	139,427	2,699	2,270	333
GRAND TOTAL - - -	264,721	4,432	‡ 3,706	816

‡ In addition, 75 males and 117 females over 75 years of age refused information.



## APPENDIX III.—4.

4. Table giving the summary of the results of the Test Census regarding Persons aged 75 years and upwards.

TABLE.—SUMMARY of all Selected Areas.

INCOME.			In receipt of Poor Law Relief. § (3 <sup>o</sup> and 6.) *
10s. and under 10s.  6.	Not stated.		
	Not stated, but maintained by Relations or Friends.  7.	Not stated.  8.	
130	30	17	42
292	128	74	127
422	158	91	169
191	52	10	52
255	142	28	100
446	194	38	152
135	65	7	32
234	115	32	102
369	180	39	134
211	51	54	49
386	205	46	141
597	256	100	190
667	198	88	175
1,167	590	180	470
1,834	788	268	645 +

\* Excluding inmates of poorhouses.

§ Reference to the question on the enumeration card, page 8.

‡ This number includes 33 persons who, while admitting receipt of Poor Law Relief, declined to state their incomes (column 8).



## APPENDIX III.— 5.

## MEMORANDUM by the Local Government Board for Scotland on Scottish Pauperism.

Generally, it is to be kept in view that there are several very important differences between the Poor Law systems of Scotland and England. In Scotland (1) the existing system of poor relief is mainly an out-door system ; (2) no relief is given to the able-bodied ; (3) every pauper has a right of appeal to the Local Government Board if the relief afforded him by the parish council (who are charged with the administration of the Poor Law in Scotland) is, in his opinion, inadequate.

The fact that there is an entire absence of evidence and information from Scotland at the recent inquiries into the subject of old age pensions seems to make the above explanation necessary. The only allusion to Scotland in the proceedings before Lord Rothschild's Departmental Committee and the Select Committee of 1899 is contained in the official communication which the Local Government Board made to the Departmental Committee to the effect that, in their opinion, there were no old age pension schemes in Scotland falling within the reference to that Committee.

Dealing with the calculations based on the test census which the Board have taken and the results thereof as set out above, it must further be borne in mind that in Scotland, although not in England, the receipt of medical relief pauperises the recipient. The figures also confirm the view which has hitherto prevailed that in Scotland, particularly in the Highlands and the poorer districts, the strength of the family tie and the prevalent feeling of aversion to be dependent on the rates make the younger members of the family support the elder who are past work. The figures which show the numbers of those over 65 whose income is below 20s. a week and who are not in receipt of relief, are sufficient proof of this important fact.

Local Government Board for Scotland,  
27 October 1899.

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APPENDIX, No. IV.

Relating to Pauperism and Poverty in Ireland,

pp. 66—72.

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## APPENDIX IV—I.

1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about  
Poor Persons aged 65 and upwards.

NAME OF UNION.	Population in 1891.	Number of Persons over 65 years of age according to Census of 1891.	Approximate yearly number of Persons over 65 years of age in receipt of In- door and Outdoor Relief.	Estimated number of Persons over 65 years of age who are in receipt of less than 10s. a week from all sources (In-door and Out-door Paupers in- cluded).
Abbeyleix - - - - -	19,080	1,482	401	900
Antrim - - - - -	29,655	2,316	304	650
Ardee - - - - -	16,772	1,135	373	670
Armagh - - - - -	53,857	3,947	277	1,500
Athlone - - - - -	29,789	1,807	497	800
Athy - - - - -	25,635	1,634	628	900
Bailieborough - - - - -	16,751	1,122	181	500
Ballina - - - - -	27,394	1,656	383	1,200
Ballinasloe - - - - -	20,739	1,340	393	900
Ballinrobe - - - - -	24,694	1,975	390	1,550
Ballycastle - - - - -	14,470	1,282	115	500
Ballymahon - - - - -	14,640	1,154	541	800
Ballymena - - - - -	58,897	4,145	1,000	1,500
Ballymoney - - - - -	31,692	2,618	334	1,600
Ballyshannon - - - - -	23,280	1,782	299	1,400
Ballyvaughan - - - - -	4,387	405	188	250
Balrothery - - - - -	17,119	1,071	229	560
Baltinglass - - - - -	16,070	1,299	238	600
Banbridge - - - - -	47,541	3,443	591	1,700
Bandon - - - - -	20,180	1,404	358	500
Bantry - - - - -	14,940	1,026	254	400
Bawnboy - - - - -	20,904	1,211	171	950
Belfast * - - - - -	289,860	8,669	2,798	7,000
Belmullet - - - - -	14,333	913	146	860
Borrisokane - - - - -	9,180	824	190	350
Boyle - - - - -	35,352	2,323	629	1,300
Cahereiveen - - - - -	23,854	1,778	798	1,200
Callan - - - - -	15,245	1,215	350	500
Carlow - - - - -	36,067	2,473	699	1,000
Carrickmacross - - - - -	16,414	1,105	181	750
Carrick-on-Shannon - - - - -	22,161	1,453	638	1,000
Carrick-on-Suir - - - - -	19,699	1,405	231	450
Cashel - - - - -	22,183	1,612	539	750
Castlebar - - - - -	28,921	1,785	391	1,200
Castleblayney - - - - -	29,574	2,167	344	650
Castlecumber - - - - -	11,499	794	230	450
Castlederg - - - - -	13,528	957	52	350
Castlereagh - - - - -	37,474	2,441	370	1,700
Castletown - - - - -	12,389	828	180	400
Cavan - - - - -	41,974	2,789	660	1,300
Cellbridge - - - - -	14,981	815	251	400
Claremorris - - - - -	28,424	1,713	478	1,200
Clifden - - - - -	20,569	1,681	414	1,400
Clogheen - - - - -	17,022	1,130	196	400
Clogher - - - - -	18,951	1,380	114	600
Clonakilty - - - - -	21,955	1,626	349	650
Clones - - - - -	17,836	1,357	73	450
Clonmel - - - - -	20,774	1,196	370	500
Coleraine - - - - -	32,887	2,558	217	800
Cookstown - - - - -	27,161	2,153	184	1,600
Cootehill - - - - -	25,670	1,776	160	1,000
Cork - - - - -	132,792	6,191	1,128	3,800
Corrofin - - - - -	5,699	489	190	290
Croom - - - - -	12,539	1,004	460	450
Delvin - - - - -	9,365	630	158	300
Dingle - - - - -	19,021	1,278	275	475
Donegal - - - - -	22,891	1,839	80	500
Downpatrick - - - - -	43,236	3,589	508	900

\* Present population of Belfast estimated at 350,000.



1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about  
Poor Persons aged 65 and upwards.

OBSERVATIONS AS TO CHARACTERISTICS OF UNION.	Estimated number of Persons over 65 Years of Age, who derive Income from (1) Occupation of Land; (2) Pensions from former Employers; (3) Benefit Societies; (4) Assistance from Children or others; and (5) Money invested in Savings Banks or elsewhere.					NAME OF UNION.
	Land.	Pensions.	Benefit Societies.	Assistance from Children or Others.	Savings Banks or elsewhere.	
Agricultural - - - - -	150	10	—	100	—	Abbeyleix.
Agricultural and Manufactur- ing.	40	20	25	270	10	Antrim.
Agricultural and Pastoral -	10	10	—	300	—	Ardee.
Agricultural and (slightly) Manufacturing.	310	20	—	290	—	Armagh.
Agricultural and Pastoral -	350	5	—	300	—	Athlone.
Agricultural and Pastoral -	10	10	—	40	—	Athy.
Agricultural - - - - -	50	5	—	20	—	Bailieborough.
Agricultural - - - - -	600	—	—	400	—	Ballina.
Agricultural and Pastoral -	300	5	—	250	—	Ballinasloe.
Agricultural and Pastoral -	700	—	—	500	—	Ballinrobe.
Agricultural and (slightly) Manufacturing.	60	120	50	330	—	Ballycastle.
Agricultural - - - - -	200	5	—	200	—	Ballymahon.
Agricultural and Manufactur- ing.	25	10	10	80	5	Ballymena.
Agricultural and Manufactur- ing.	550	10	—	400	—	Ballymoney.
Agricultural - - - - -	300	30	—	200	—	Ballyshannon.
Agricultural and Pastoral -	100	—	—	100	—	Ballyvaughan.
Agricultural - - - - -	10	20	—	190	—	Balrothery.
Agricultural - - - - -	50	—	—	20	—	Baltinglass.
Agricultural and Manufactur- ing.	60	—	—	25	—	Banbridge.
Agricultural - - - - -	10	—	—	70	—	Bandon.
Agricultural - - - - -	70	—	—	80	—	Bantry.
Agricultural - - - - -	80	—	—	100	—	Bawnboy.
City and Manufacturing -	—	240	140	3,800	—	Belfast.*
Agricultural and Waste -	600	—	—	200	—	Belmullet.
Agricultural and Pastoral -	120	10	—	40	30	Borrisokane.
Pastoral and Agricultural -	600	—	—	200	—	Boyle.
Agricultural and Waste -	150	25	—	250	—	Caherciveen.
Agricultural - - - - -	150	—	—	100	—	Callan.
Agricultural - - - - -	100	—	—	100	—	Carlow.
Agricultural - - - - -	80	—	—	100	—	Carriekmaecross.
Agricultural - - - - -	500	—	—	200	—	Carriek-on-Shannon.
Agricultural - - - - -	200	—	—	50	—	Carriek-on-Suir.
Agricultural and Pastoral -	200	—	—	100	50	Cashel.
Agricultural - - - - -	600	—	—	150	—	Castlebar.
Agricultural - - - - -	140	5	—	100	20	Castleblayney.
Agricultural, with some An- thraxite Coal Pits.	150	—	—	50	—	Castlecomer.
Agricultural - - - - -	50	5	—	20	—	Castlederg.
Pastoral and Agricultural -	800	—	—	400	—	Castlereagh.
Agricultural - - - - -	140	—	—	100	—	Castletown.
Agricultural - - - - -	200	—	—	150	—	Cavan.
Pastoral and Agricultural -	15	10	—	10	—	Cellbridge.
Agricultural and Pastoral -	550	—	—	350	—	Claremorris.
Agricultural and Waste -	650	—	—	400	—	Clifden.
Agricultural - - - - -	150	—	—	50	—	Clogheen.
Agricultural - - - - -	90	15	—	200	—	Cloghett.
Agricultural - - - - -	50	—	—	200	—	Clonakilty.
Agricultural - - - - -	100	20	—	200	—	Clones.
Agricultural and Pastoral -	100	10	—	50	—	Clonmel.
Agricultural and Manufactur- ing.	35	27	—	380	—	Coleraine.
Agricultural and partly Manu- facturing.	800	40	10	650	150	Cookstown.
Agricultural - - - - -	140	30	—	100	—	Cootehill.
City—Agricultural - - -	—	200	—	500	—	Cork.
Pastoral and Agricultural -	100	10	—	90	30	Corrofin.
Agricultural and Pastoral -	150	25	—	70	20	Croom.
Pastoral and Agricultural -	70	20	—	70	10	Delvin.
Agricultural - - - - -	100	—	—	20	—	Dingle.
Agricultural - - - - -	200	5	—	100	10	Donegal.
Agricultural and Manufactur- ing.	—	29	—	180	—	Downpatrick.



1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about Poor Persons aged 65 and upwards—(continued).

NAME OF UNION.	Population in 1891.	Number of Persons over 65 years of age according to Census of 1891.	Approximate yearly number of Persons over 65 years of age in receipt of In- door and Out-door Relief.	Estimated number of Persons over 65 years of age who are in receipt of less than 10s. a week from all sources (In-door and Out-door Paupers in- cluded).
Drogheda - - - - -	29,212	1,647	702	1,000
Dromore, West - - - - -	15,019	986	198	700
Dublin, North - - - - -	148,996	5,433	2,096	4,300
Dublin, South - - - - -	200,709	8,675	1,810	2,600
Dundalk - - - - -	40,144	2,313	584	1,250
Dunfanaghy - - - - -	15,674	1,100	49	700
Dunganuon - - - - -	34,889	2,497	271	950
Dungarvan - - - - -	17,021	1,277	438	800
Dunmanway - - - - -	15,197	1,111	247	600
Dunshaughlin - - - - -	9,136	570	134	300
Edenderry - - - - -	16,621	1,224	421	500
Ennis - - - - -	21,771	1,620	709	1,050
Enniscorthy - - - - -	33,841	2,473	687	1,000
Enniskillen - - - - -	36,255	2,608	131	900
Ennistymon - - - - -	20,108	1,817	427	1,040
Fermoy - - - - -	25,533	1,665	425	1,000
Galway - - - - -	38,719	2,570	543	1,900
Glennamaddy - - - - -	18,486	1,286	221	750
Glenties - - - - -	34,219	2,552	245	1,950
Gorey - - - - -	18,156	1,415	223	600
Gort - - - - -	14,201	1,111	385	700
Granard - - - - -	26,944	1,969	581	1,300
Inishowen - - - - -	30,459	2,128	251	900
Irvinestown - - - - -	15,263	1,213	90	350
Kanturk - - - - -	26,171	1,975	645	900
Kells - - - - -	16,875	1,274	425	650
Kenmare - - - - -	16,319	1,128	365	700
Kilkeel - - - - -	18,181	1,443	104	750
Kilkenny - - - - -	25,457	1,652	755	1,000
Killadysert - - - - -	10,503	835	220	450
Killala - - - - -	9,290	585	149	450
Killarney - - - - -	40,558	2,497	537	800
Kilmaethomas - - - - -	8,342	773	199	400
Kilmallock - - - - -	28,168	1,926	783	880
Kilrush - - - - -	31,423	2,644	993	1,500
Kinsale - - - - -	18,823	1,077	262	400
Larne - - - - -	33,370	2,143	201	500
Letterkenny - - - - -	13,950	978	82	300
Linavady - - - - -	23,369	1,792	57	400
Limerick - - - - -	68,992	3,601	1,420	2,800
Lisburn - - - - -	50,660	3,344	367	900
Lismore - - - - -	15,124	1,143	271	475
Lisnaskea - - - - -	18,074	1,441	138	400
Listowel - - - - -	39,121	2,680	766	1,800
Londonderry - - - - -	60,021	2,811	284	500
Longford - - - - -	24,964	1,699	429	1,100
Loughrea - - - - -	22,244	1,645	320	950
Lurgan - - - - -	58,155	3,302	1,046	2,100
Macroom - - - - -	26,088	1,774	424	550
Magherafelt - - - - -	44,976	3,562	224	1,200
Mallow - - - - -	23,405	1,528	620	1,000
Manorhamilton - - - - -	25,465	1,837	160	1,400
Middleton - - - - -	23,993	1,692	477	900
Millford - - - - -	21,808	1,494	334	1,100
Millstreet - - - - -	12,163	984	326	580
Mitchelstown - - - - -	15,742	998	247	350
Mohill - - - - -	22,471	1,410	381	1,000
Monaghan - - - - -	30,452	2,329	97	450
Mount Bellew - - - - -	16,477	1,131	129	600
Mountmelick - - - - -	31,451	2,352	550	1,200
Mullingar - - - - -	30,614	2,024	689	1,400



1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about Poor Persons aged 65 and upwards—(continued).

OBSERVATIONS AS TO CHARACTERISTICS OF UNION.	Estimated number of Persons over 65 Years of Age who derive Income from (1) Occupation of Land; (2) Pensions from former Employers; (3) Benefit Societies; (4) Assistance from Children or others; and (5) Money invested in Savings Banks or elsewhere.					NAME OF UNION.
	Land.	Pensions.	Benefit Societies.	Assistance from Children or others.	Savings Banks or Elsewhere.	
Agricultural and Pastoral -	25	20	20	60	—	Drogheda.
Agricultural - - - -	300	—	—	100	—	Dromore, West.
City - - - - -	—	100	—	100	—	Dublin, North.
City - - - - -	—	100	50	100	—	Dublin, South.
Agricultural - - - -	300	90	5	400	—	Dundalk.
Agricultural and Waste-	500	—	—	350	—	Dunfanaghy.
Agricultural and Manufactur-	180	25	—	360	32	Dungannon.
ing.						
Agricultural - - - -	400	—	—	100	—	Dungarvan.
Agricultural - - - -	180	—	—	150	—	Dunmanway.
Pastoral and Agricultural -	—	10	—	50	—	Dunshaughlin.
Pastoral and Agricultural -	150	30	—	150	—	Edenderry.
Agricultural and Pastoral -	300	100	—	200	60	Ennis.
Agricultural - - - -	200	—	—	100	—	Enniscorthy.
Agricultural - - - -	150	40	—	300	—	Enniskillen.
Agricultural and Pastoral -	300	30	—	245	50	Ennistymon.
Agricultural and Pastoral -	150	30	—	50	—	Fermoy.
Agricultural - - - -	600	50	—	500	—	Galway.
Agricultural - - - -	400	—	—	350	—	Glennamaaddy.
Agricultural, Cottages Indus-	550	—	—	350	—	Glenties.
tries, and Pastoral.						
Agricultural - - - -	50	—	—	100	—	Gorey.
Agricultural and Pastoral -	300	—	—	250	—	Gort.
Agricultural - - - -	500	—	—	300	—	Granard.
Agricultural - - - -	400	10	—	150	—	Inishowen.
Agricultural - - - -	80	10	—	100	—	Irvinestown.
Agricultural - - - -	20	—	—	180	—	Kanturk.
Pastoral and Agricultural -	200	20	—	170	—	Kells.
Agricultural - - - -	60	—	—	200	—	Kenmare.
Agricultural - - - -	70	15	7	100	—	Kilkeel.
Agricultural - - - -	100	20	—	50	—	Kilkenny.
Agricultural - - - -	150	10	—	50	20	Killadysert.
Agricultural and Pastoral -	250	—	—	100	—	Killala.
Agricultural - - - -	50	—	—	150	—	Killarney.
Agricultural - - - -	100	—	—	50	—	Kilmaethomas.
Pastoral and Agricultural -	150	30	—	150	40	Kilmallock.
Agricultural - - - -	350	20	—	250	50	Kilrush.
Agricultural - - - -	20	—	—	70	—	Kinsale.
Agricultural and Manufac-	2	8	—	95	—	Larne.
turing.						
Agricultural - - - -	20	5	—	30	—	Letterkenny.
Agricultural - - - -	100	10	—	150	—	Limavady.
City—Pastoral and Agricul-	200	200	—	500	350	Limerick.
tural.						
Agricultural and Manufac-	70	17	8	152	25	Lisburn.
turing.						
Agricultural and Pastoral -	50	40	—	50	—	Lismore.
Agricultural - - - -	100	20	—	200	—	Lisnaskea.
Agricultural - - - -	1,000	30	—	450	50	Listowel.
City—Agricultural - - -	20	50	20	100	—	Londonderry.
Agricultural - - - -	500	20	—	300	—	Longford.
Agricultural and Pastoral -	450	—	—	250	—	Loughrea.
Agricultural and Manufac-	188	130	12	800	80	Lurgan.
turing.						
Agricultural - - - -	30	—	—	50	—	Macroon.
Agricultural and Manufac-	200	30	—	170	—	Magherafelt.
turing.						
Agricultural and Pastoral -	230	—	—	150	—	Malloy.
Agricultural - - - -	750	—	—	100	—	Manorhamilton.
Agricultural - - - -	10	—	—	120	—	Middleton.
Agricultural - - - -	250	5	—	150	—	Milford.
Agricultural - - - -	80	—	—	170	—	Millstreet.
Agricultural - - - -	200	—	—	100	—	Mitchelstown.
Agricultural - - - -	500	—	—	100	—	Mohill.
Agricultural - - - -	210	4	—	—	—	Monaghan.
Agricultural and Pastoral -	350	—	—	300	—	Mount Bellew.
Agricultural - - - -	150	—	—	30	—	Mountmelick.
Pastoral and Agricultural -	400	—	—	250	—	Mullingar.



1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about Poor Persons aged 65 and upwards—(continued).

NAME OF UNION.	Population in 1891.	Number of Persons over 65 years of age according to Census of 1891.	Approximate yearly number of Persons over 65 years of age in receipt of In- door and Out-door Relief.	Estimated number of Persons over 65 years of age who are in receipt of less than 10s. a week from all sources (In-door and Out-door Paupers in- cluded).
Naas - - - - -	36,978	1,908	770	1,200
Navan - - - - -	16,099	856	350	500
Nenagh - - - - -	27,382	1,787	641	800
Newcastle - - - - -	26,505	1,558	513	630
New Ross - - - - -	33,544	2,386	484	1,200
Newry - - - - -	58,134	4,155	889	2,100
Newtownards - - - - -	41,286	3,199	607	1,350
Oldcastle - - - - -	17,247	1,114	287	700
Omagh - - - - -	44,387	3,173	315	900
Oughterard - - - - -	18,975	1,232	124	900
Parsonstown - - - - -	28,044	1,934	192	950
Portumna - - - - -	10,363	759	85	400
Rathdown - - - - -	56,079	3,076	344	850
Rathdrum - - - - -	27,626	1,923	578	650
Rathkeale - - - - -	17,627	1,303	579	600
Rosecommon - - - - -	17,561	1,251	290	800
Roscrea - - - - -	19,359	1,584	262	600
Scariff - - - - -	11,715	908	244	520
Shillelagh - - - - -	14,109	1,070	244	350
Skibbereen - - - - -	28,450	2,099	627	850
Skull - - - - -	11,233	867	244	350
Sligo - - - - -	41,154	2,536	669	2,000
Strabane - - - - -	39,123	2,545	200	700
Stranorlar - - - - -	15,108	1,173	159	750
Strokestown - - - - -	18,458	1,490	407	1,000
Swineford - - - - -	48,261	2,742	538	2,300
Thomastown - - - - -	14,876	1,084	344	600
Thurles - - - - -	25,613	1,913	1,262	830
Tipperary - - - - -	35,736	2,177	862	920
Tobercurry - - - - -	22,210	1,366	495	1,000
Tralee - - - - -	44,787	2,694	800	950
Trim - - - - -	16,011	1,076	430	550
Tuam - - - - -	34,630	2,600	786	1,700
Tulla - - - - -	11,695	976	323	500
Tullamore - - - - -	24,851	1,802	579	1,200
Urlingford - - - - -	10,081	887	259	350
Waterford - - - - -	50,358	3,140	1,125	1,400
Westport - - - - -	37,381	2,492	367	2,100
Wexford - - - - -	35,142	2,517	711	900
Youghal - - - - -	16,769	1,248	249	650
TOTAL FOR IRELAND - - -	4,704,750	300,553	69,754	154,770

WM. L. MICKS.



1. Table giving results of inquiries, instituted by Local Government Board for Ireland, about Poor Persons aged 65 and upwards—(continued).

OBSERVATIONS AS TO CHARACTERISTICS OF UNION.	Estimated number of Persons over 65 Years of Age who derive Income from (1) Occupation of Land; (2) Pensions from former Employers; (3) Benefit Societies; (4) Assistance from Children or others; and (5) Money invested in Savings Banks or elsewhere.					NAME OF UNION.
	Land.	Pensions.	Benefit Societies.	Assistance from Children or others.	Savings Banks or Elsewhere.	
Pastoral and Agricultural -	200	25	—	300	—	Naas.
Pastoral and Agricultural -	200	10	—	100	—	Navan.
Agricultural and Pastoral -	150	20	—	150	40	Nenagh.
Agricultural - - - - -	150	10	—	150	40	Newcastle.
Agricultural - - - - -	200	—	—	100	—	New Ross.
Agricultural and Manufac- turing.	350	30	10	380	30	Newry.
Agricultural and Manufac- turing.	30	15	5	—	35	Newtownards.
Agricultural - - - - -	50	30	—	50	—	Oldeastle.
Agricultural - - - - -	200	20	—	250	—	Omagh.
Agricultural and Waste -	600	—	—	500	—	Oughterard.
Agricultural and Pastoral -	350	—	—	200	—	Parsonstown.
Agricultural - - - - -	200	—	—	150	—	Portumna.
Includes several towns—Agricultural.	30	50	—	80	—	Rathdown.
Agricultural - - - - -	—	—	—	50	—	Rathdrum.
Agricultural and Pastoral -	80	20	—	100	30	Rathkeale.
Pastoral and Agricultural -	300	—	—	150	—	Roscommon.
Agricultural and Pastoral -	150	30	—	130	40	Roscrea.
Agricultural - - - - -	250	20	—	60	30	Scariff.
Agricultural - - - - -	30	10	—	80	—	Shillelagh.
Agricultural - - - - -	60	—	—	100	—	Skibbereen.
Agricultural - - - - -	50	—	—	50	—	Skull.
Agricultural - - - - -	1,100	—	—	300	—	Sligo.
Agricultural - - - - -	220	20	—	200	—	Strabane.
Agricultural - - - - -	20	5	—	30	—	Stranorlar.
Pastoral and Agricultural -	400	—	—	100	—	Strokestown.
Agricultural - - - - -	2,000	—	—	1,500	—	Swineford.
Agricultural - - - - -	200	—	—	50	—	Thomastown.
Agricultural and Pastoral -	180	40	—	100	40	Thurles.
Agricultural and Pastoral -	250	100	—	150	50	Tipperary.
Agricultural - - - - -	600	—	—	400	—	Toberecurry.
Agricultural - - - - -	30	—	—	400	—	Tralee.
Pastoral and Agricultural -	100	—	—	250	—	Trim.
Agricultural and Pastoral -	600	—	—	500	—	Tuam.
Agricultural and Pastoral -	150	10	—	70	30	Tulla.
Pastoral and Agricultural -	350	—	—	150	—	Tullamore.
Agricultural - - - - -	100	—	—	50	—	Urlingford.
City—Agricultural - - -	100	—	—	200	—	Watertord.
Agricultural and Waste -	1,600	—	—	600	—	Westport.
Agricultural - - - - -	100	—	—	200	—	Wexford.
Agricultural and Pastoral -	150	—	—	50	—	Youghal.
	37,590	—	—	33,627	—	

29th September 1899.



## APPENDIX IV.—2.

## MEMORANDUM of LOCAL GOVERNMENT BOARD for IRELAND on preceding Table.

THE figures in columns 2 and 3 of this Table are taken from the Census of 1891. The figures in column 4 are based upon a House of Commons Return made in 1892 (No. 360), but in some Unions where large numbers of vagrants are admitted into the workhouses a deduction has now been made from the figures in the Parliamentary Return; time did not, however, permit of a uniform and accurate deduction in this respect. The figures in column 5 and in the final subdivided column have been obtained through the eight General Inspectors of the Board, who, after receiving instructions, conferred together both before and after their local inquiries and prior to handing in their estimates. Attempts were made in about half-a-dozen areas to collect information by house-to-house visitation; but the officials, although they proceeded courteously, were received with abuse in a great number of cases. The observations in column 6 indicate in general terms the manner in which the inhabitants of each Union, not merely those over 65 years of age, make their livelihood.

The Inspectors made their estimates after minute inquiries from clerks of unions, relieving officers, poor rate collectors, and other officials. At the conferences of the Inspectors in Dublin it was obvious that some of them were inclined to underestimate and others to over-estimate the resources of people in similarly circumstanced Unions in the several districts in their charge; but, as far as time permitted, such personal tendencies were taken into account in revising the figures for the accompanying Table. Though the estimates can only be regarded as *rough*, much care has been taken to ensure accuracy as far as possible. A divergence between results, when comparing Unions of a somewhat similar character, may cause surprise and perhaps a want of confidence in the estimates; but many of such variations have been inquired into, with the result that they were easily accounted for by those who had intimate knowledge of all the local circumstances.

As regards the figures in the final subdivided column, the estimate as to the number of landholders is considered fairly accurate. Very few persons receive pensions from former employers, and, as the number of those who do can only be guessed, no weight need be attached to this estimate. Similarly, information could not in the time be obtained as to Benefit or Friendly societies; but even as regards the few societies that do exist the Inspectors are of opinion that hardly any of the members are over 65 years of age. It is also considered that very few people over 65 years of age, and who are in receipt of less than 10s. a week, are depositors in savings banks; the Post Office officials have not, however, been consulted by our Inspectors.

The figures in the column as to "*Assistance from Children or others*" are no more than careful *guesses* by intelligent men who are intimately acquainted with the habits and resources of the people. In the western half of Ireland each family has a common purse, and sons and daughters who earn money at home or in Great Britain pay their earnings over as a matter of course to the head of the house. What is earned at home is practically always paid over as received, and it is believed that sons or daughters who go to England or Scotland for harvest or other periodical work support themselves frugally, and send or take home all the rest of their wages. Any other conduct would be regarded as unnatural by everybody concerned.

In considering whether a landholder over 65 years of age is in receipt of less than 10s. a week, a proportionate share of the money value of the produce of the farm has been taken into account in considering the weekly "wage" for the purposes of this Table.

29 September 1899.

WM. L. MICKS.



APPENDIX V.—I.

ESTIMATE BY VITALS METHOD OF THE NUMBER OF ADULT PERSONS IN 1891, 1901, 1911 AND 1921, BY THE REGISTRAR GENERAL FOR ENGLAND AND WALES.

The estimate of population is, like all estimates of the kind, based on assumptions, the value of which necessarily decreases with the lapse of time since the Census. In view of the difficulty of finding a suitable hypothesis, it is only necessary to point out that the number of the enumerated population of England and Wales was 11,900,000 in 1891, rising to 14,100,000 in 1901, 15,100,000 in 1911 and 16,100,000 in 1921. The rate of increase was 18.5 per cent. in 1891, 14.3 per cent. in 1901, 13.5 per cent. in 1911 and 14.9 per cent. in 1921.

As the result of long experience and investigation the Registrar General has come to the conclusion that, taking account of the various statistical hypotheses for estimating the population of England and Wales in current times, the estimate of population for 1921 is the most reliable. It is estimated that the rate of increase during the last intercensal period has been maintained. But it is not stated that a 14.9 per cent. increase in the population of England and Wales is the most reliable estimate of the population of England and Wales in 1921.

APPENDIX V.

Relating to the Population of the United Kingdom,

pp. 75—80.

It follows that the estimate of persons over 55, 70 and 75 years of age given in Table I is based on the estimate of total population.

Table A.—Estimated population (1921) at ages—

- A. Shows estimate of total population 1921, as above.
- B. Shows estimated population 1921, at ages 55 and upwards, by special methods.
- C. Shows estimated population 1921, at ages 70 and upwards, by special methods.
- D. Shows estimated population 1921, at ages 75 and upwards, by special methods.
- E. Shows estimated population 1921, at ages 55 and upwards, by special methods.

Table B.—Dependent population (1921) at ages—

Males	1,400,000
Females	1,400,000







## APPENDIX V.—1.

ESTIMATE (BY VARIOUS METHODS) OF THE NUMBER OF AGED PERSONS IN  
1899, 1901, 1911 AND 1921, BY THE REGISTRAR GENERAL FOR ENGLAND  
AND WALES.

ALL estimates of population in years subsequent to the latest Census enumeration must inevitably be based on some assumption or hypothesis, the value of which necessarily decreases with the lapse of time since the Census. In proof of the difficulty of finding a suitable hypothesis, it is only necessary to point out that the increase of the enumerated population of England and Wales was 11·90 per cent. during the ten years 1851–61, rose to 13·21 per cent. in 1861–71, further rose to 14·36 per cent. in 1871–81, and fell to 11·65 per cent. in 1881–91.

As the result of long experience and investigation, the Registrar General has come to the conclusion that, failing complete and satisfactory statistics of emigration and immigration, the safest (or rather the least dangerous) hypothesis for estimating the population of England and Wales in current decennial periods, is to assume that the ascertained rate of increase during the last intercensal period has since been maintained. But it is recognised that even this hypothesis gives results of doubtful value in the latter part of a decennium; and, *a fortiori*, very little reliance can be placed on estimates obtained by this hypothesis for years which range from 10 to 30 years since the last census. In order to show that a small change in the hypothesis may result in widely diverging estimates for the more distant years, figures based on the change in the ratio of increase in 1881–91 as compared with 1871–81 have been added in Table B. These figures show that the two hypotheses give results for the year 1921 differing by more than five millions.

It follows that the estimates of persons over 65, 70, and 75 years of age, given in Table D., show similarly wide variations, if based on the estimate of total population.

Table A. shows enumerated population (1891) at all ages.

- „ B. shows estimates of total population (1899 and later years).
- „ C. shows enumerated population (1891) at ages 65 and upwards, 70 and upwards, 75 and upwards.
- „ D. shows estimates of population, 65 and upwards, &c. (1899 and later years).
- „ E. „ „ „ by special methods.

TABLE A.—Population of *England and Wales* at the Census of 1891.

Males - - - - -	14,052,901
Females - - - - -	14,949,624
TOTAL - - - - -	29,002,525



TABLE B.—Provisional Estimates of the Population of *England and Wales*, in 1899, 1901, 1911 and 1921.

YEAR.	On the assumption of a constant Ratio of Increase equal to the Mean Ratio between the Censuses of 1881 and 1891.			On the assumption that the Ratio of Increase changed uniformly through the two Intercensal Periods of 1871-1881 and 1881-91, and will continue to change at the same uniform rate until 1921.		
	Persons.	Males.	Females.	Persons.	Males.	Females.
1899 - - - - -	31,742,588	15,380,573	16,362,015	31,235,360	15,134,800	16,100,560
1901 - - - - -	32,445,092	15,720,963	16,724,129	31,723,882	15,371,509	16,352,373
1911 - - - - -	34,198,832	17,539,802	16,659,030	33,806,742	16,380,739	17,426,003
1921 - - - - -	40,388,704	19,569,965	20,818,739	35,195,244	17,053,525	18,141,719

TABLE C.—Numbers enumerated in 1891 at Ages over 65, over 70, and over 75 Years respectively.

Ages.	Persons.	Males.	Females.	Proportion per cent. of number at All Ages.		
				Persons.	Males.	Females.
65 and upwards - - - - -	1,372,602	606,588	766,014	4·73	4·32	5·12
70 and upwards - - - - -	800,654	346,913	453,741	2·76	2·47	3·04
75 and upwards - - - - -	382,740	161,692	221,048	1·32	1·15	1·48

*Note.*—The proportion of persons aged upwards of 65 years to persons of All Ages, showed at the last Census in 1891 very wide variations in the population of different parts of England and Wales. As is shown in Table C., the proportion in the whole of England and Wales was 4·73 per cent. In eight of the largest English towns, with an aggregate population of nearly seven millions, the mean proportion was only 3·65 per cent., the percentage ranging from 2·62 in West Ham, 2·78 in Manchester, and 2·97 in Liverpool to 3·97 in Registration London and 4·65 in Bristol. On the other hand, in eleven mainly agricultural counties, with an aggregate population of rather more than two and a-half millions, the mean proportion of persons upwards of 65 years was 7·03 per cent., the percentage ranging in these counties from 6·15 in Westmorland and 6·22 in Bedfordshire to 7·44 in Suffolk, 7·59 in Herefordshire, and 7·68 in Norfolk.

TABLE D.—Provisional Estimates of the Numbers of Persons in England and Wales who will be over 65, over 70, and over 75 years of age, respectively, in the years 1899, 1901, 1911, and 1921; the proportion at each Age-group to total Population being assumed to be the same as at the Census of 1891.

YEAR AND AGES.	On the assumption that the Total Population will increase in a constant Ratio equal to the Mean Ratio between the Censuses of 1881 and 1891.			On the assumption that the Ratio of Increase of the Total Population changed uniformly through the two Intercensal Periods, 1871-81, and 1881-91, and will continue to change at the same uniform rate until 1921.		
	Persons.	Males.	Females.	Persons.	Males.	Females.
1899 { 65 and upwards -	1,502,279	663,894	838,385	1,478,273	653,285	824,988
70 and upwards -	862,366	374,505	487,861	848,587	368,521	480,066
75 and upwards -	418,899	176,967	241,932	412,205	174,139	238,066
1901 { 65 and upwards -	1,355,525	678,586	856,939	1,501,394	663,503	837,891
70 and upwards -	881,452	382,794	498,658	861,859	374,285	487,574
75 and upwards -	428,169	180,883	247,286	418,651	176,862	241,789
1911 { 65 and upwards -	1,713,179	757,096	956,083	1,599,668	707,065	892,603
70 and upwards -	983,432	427,081	556,351	918,445	398,859	519,586
75 and upwards -	477,708	201,810	275,896	446,118	188,474	257,644
1921 { 65 and upwards -	1,911,472	844,726	1,066,746	1,665,672	736,106	929,566
70 and upwards -	1,097,260	476,514	620,746	956,166	415,240	540,926
75 and upwards -	532,999	225,169	307,830	464,402	196,215	268,187



TABLE E.—Provisional Estimates of the Numbers of Persons in England and Wales who will be over 65, over 70, and over 75 years of age respectively, in the years 1899, 1901, 1911, and 1921, deduced (a) from the Census of 1891 and the English Life Table 1881-90, and (b) from the Census Enumerations of 1881 and 1891.

YEAR AND AGES.		(a) On the assumption that the numbers living at various Ages in 1891 will be subject to the Rates of Survivorship shown by the English Life Table 1881-90, and will not be affected by the balance of Emigration and Immigration.			(b) Deduced from the numbers at various Ages at the Census of 1881 and the numbers 10 years older at the Census of 1891, on the assumption that the aggregate effect of Death and Migration, as shown by the ratio between these numbers, will be maintained at the various ages until 1921.		
		Persons.	Males.	Females.	Persons.	Males.	Females.
1899	65 and upwards -	1,446,492	630,849	815,643	1,480,108	644,117	835,991
	70 and upwards -	840,284	358,405	481,879	872,856	372,717	500,139
	75 and upwards -	416,732	173,275	243,457	440,248	183,369	256,879
1901	65 and upwards -	1,470,697	640,298	830,399	1,516,589	659,692	856,897
	70 and upwards -	848,962	360,927	488,035	889,055	378,787	510,268
	75 and upwards -	422,800	174,841	247,959	444,679	184,375	260,304
1911	65 and upwards -	1,700,807	738,846	961,961	1,715,920	746,400	969,520
	70 and upwards -	942,272	398,340	543,932	988,484	418,981	569,503
	75 and upwards -	449,322	183,366	265,956	483,692	197,504	286,188
1921	65 and upwards -	1,980,034	858,077	1,121,957	1,947,043	850,186	1,096,857
	70 and upwards -	1,111,926	470,534	641,392	1,124,780	479,208	645,572
	75 and upwards -	532,094	217,195	314,899	552,837	226,687	326,150

Note.—The Table (E. (b)) was constructed as follows :—The number at ages 25 to 30 in the Census year 1881 was compared with the number at ages 35 to 40 in the Census year 1891. The number at ages 25 to 30 in the latter year was then multiplied by the proportion thus obtained, and the product was adopted as the estimated number at ages 35 to 40 in the year 1901. Similarly, the proportions between the numbers at ages 30 to 35 in 1881, and at ages 40 to 45 in 1891, was used, in conjunction with the number at ages 30 to 35 in 1891, to make an estimate for ages 40 to 45 in 1901; and so on for later age groups, the final result being an estimate of population at age groups from 45 years onward in 1901. Applying the same method to these figures, estimates at 55 years and upwards in 1911, and at 65 and upwards in 1921, were successively obtained. This method assumes that the combined effect of death and migration on the population at the ages which enter into the calculation, will remain the same in the decennia 1891-1901, 1901-1911, and 1911-1921, as it was in 1881-1891. The figures are given as the result of certain arithmetical processes, and not as an expression of opinion as to the probable members that will be living at the several dates. No really trustworthy method could be devised, but after careful examination of several methods, this has been adopted for the purpose of this Report as open to the least objection for the desired object.

20 September 1899.

General Register Office,  
Somerset House, W.C.



## APPENDIX V.—2.

ESTIMATE (by various methods) of the Numbers of Aged Persons in 1899, 1901, 1911, and 1921, made by the Registrar General for Scotland.

TABLE I.—POPULATION of SCOTLAND at the CENSUS of 1891.

Males	-	-	-	-	-	1,942,717
Females	-	-	-	-	-	2,082,930
Total	-	-	-	-	-	4,025,647

TABLE II.—PROVISIONAL ESTIMATES of the POPULATION of SCOTLAND in 1899, 1901, 1911 and 1921.

Year.	On the assumption of a constant Ratio of Increase equal to the Mean Ratio between the Censuses of 1881 and 1891.			On the assumption that the Ratio of Increase changed uniformly through the two Intercensal Periods of 1871-81 and 1881-91, and will continue to change at the same uniform rate until 1921.		
	Persons.	Males.	Females.	Persons.	Males.	Females.
1899 - - - - -	4,281,850	2,069,438	2,212,412	4,189,154	2,021,623	2,167,531
1901 - - - - -	4,346,376	2,101,382	2,244,994	4,216,246	2,034,697	2,181,549
1911 - - - - -	4,683,910	2,268,659	2,415,251	4,275,672	2,063,375	2,212,297
1921 - - - - -	5,047,670	2,449,250	2,598,420	4,206,131	2,029,816	2,176,315

TABLE III.—NUMBERS ENUMERATED in 1891, at AGES over 65, over 70, and over 75 years, respectively.

Ages.	Persons.	Males.	Females.	Proportion per cent. of Number at all Ages.		
				Persons.	Males.	Females.
65 and upwards - - - -	203,096	82,945	120,151	5·05	4·27	5·77
70 and upwards - - - -	123,895	49,225	74,670	3·08	2·53	3·58
75 and upwards - - - -	63,177	24,395	38,782	1·57	1·26	1·86

TABLE IV.—PROVISIONAL ESTIMATES of the NUMBERS of PERSONS in SCOTLAND who will be over 65, over 70, and over 75 years of age, respectively, in the years 1899, 1901, 1911 and 1921; the proportion of each Age-group to total Population being assumed to be the same as at the Census of 1891.

Year and Ages.	On the assumption that the Total Population will increase in a constant Ratio equal to the Mean Ratio between the Censuses of 1881 and 1891.			On the assumption that the Ratio of Increase of the Total Population changed uniformly through the two Intercensal Periods, 1871-81 and 1881-91, and will continue to change at the same uniform rate until 1921.		
	Persons.	Males.	Females.	Persons.	Males.	Females.
1899 - { 65 and upwards - - -	215,975	88,355	127,620	211,345	86,314	125,031
{ 70 and upwards - - -	131,747	52,435	79,312	128,927	51,224	77,703
{ 75 and upwards - - -	67,179	25,986	41,193	65,743	25,386	40,357
1901 - { 65 and upwards - - -	219,218	89,719	129,499	212,712	86,872	125,840
{ 70 and upwards - - -	133,725	53,245	80,480	129,761	51,556	78,205
{ 75 and upwards - - -	68,186	26,387	41,799	66,168	25,550	40,618
1911 - { 65 and upwards - - -	236,181	96,861	139,320	215,709	88,096	127,613
{ 70 and upwards - - -	144,067	57,484	86,583	131,590	52,282	79,308
{ 75 and upwards - - -	73,457	28,488	44,969	67,101	25,910	41,191
1921 - { 65 and upwards - - -	254,458	104,572	149,886	212,202	86,664	125,538
{ 70 and upwards - - -	155,210	62,060	93,150	129,450	51,432	78,018
{ 75 and upwards - - -	79,136	30,756	48,380	66,010	25,489	40,521

\* There is no Scottish Life Table corresponding to the English Life Table, 1881-1890.



TABLE V. PROVISIONAL ESTIMATES of the NUMBERS of PERSONS in SCOTLAND who will be over 65, over 70, and over 75 years of age, respectively, in the years 1899, 1901, 1911 and 1921, deduced from the numbers at various Ages at the Census of 1881 and the numbers 10 years older at the Census of 1891, on the assumption that the aggregate effect of Death and Migration, as shown by the ratio between these numbers, will be maintained at the various ages until 1921.

Year and Ages.					Persons.	Males.	Females.
1899	{	65 and upwards	-	-	216,781	88,386	128,395
		70 and upwards	-	-	131,963	52,483	79,480
		75 and upwards	-	-	68,126	26,030	42,096
1901	{	65 and upwards	-	-	221,550	90,383	131,167
		70 and upwards	-	-	134,655	53,498	81,157
		75 and upwards	-	-	69,123	26,363	42,760
1911	{	65 and upwards	-	-	245,264	101,353	143,911
		70 and upwards	-	-	147,516	58,903	88,613
		75 and upwards	-	-	75,286	28,738	46,548
1921	{	65 and upwards	-	-	268,423	114,194	154,229
		70 and upwards	-	-	159,042	64,909	94,133
		75 and upwards	-	-	83,765	32,535	51,230

*Note.*—The population of Scotland is primarily divided into five groups of Registration Districts, three of these being Urban and two Rural. The former are the \*Principal Town Districts, with, at the Census of 1891, a population of 1,583,246; the Large Town Districts, with a population of 507,513; and the Small Town Districts, with a population of 852,645. The latter are the Mainland Rural Districts, with a population of 956,291, and the Insular Rural Districts, with a population of 125,952. The proportion of the inhabitants above 65 years of age in each varies, this being in the Principal Town Districts, 3·5 per cent.; in the Large Town Districts, 4·22 per cent.; in the Small Town Districts, 5·23 per cent.; in the Mainland Rural Districts, 7·19 per cent.; and in the Insular Rural Districts, 9·37 per cent., the corresponding rate for all Scotland being 5·05 per cent. *Vide* Table III

\* Principal Town Districts.—Towns with a population of 25,000 and over.

Large Town Districts.—Towns with a population above 10,000 and under 25,000.

Small Town Districts.—Towns with a population above 2,000 and under 10,000.

Mainland Rural Districts.—All the Mainland less the above towns.

Insular Rural Districts.—All the Insular, except the Small Town Districts of Lerwick, Kirkwall, Stornoway, and Rotheray.

H.M. New Register House, Edinburgh,  
2 October 1899.

STAIR AGNEW.



## APPENDIX V—3.

ESTIMATE of the numbers of aged persons in 1899, 1901, 1911 and 1921 made by the Registrar General for Ireland.

This Estimate is deduced from the numbers at various ages at the Census of 1881 and the numbers ten years older at the Census of 1891, irrespective of fluctuations in the movement of the Population.

The assumption is, for example, that the number of the Population of each sex aged 65 years and upwards in 1901 will bear the same proportion to those aged 55 and upwards in 1891, that the number aged 65 and upwards in the latter year bore to the living aged 55 and upwards in 1881; numbers at ages under 55 in 1881 and 1891, being used, in addition, where necessary, in the calculations for ascertaining the numbers aged 65 and upwards, &c. in 1911 and 1921.

Year and Ages.							Persons.	Males.	Females.
1899	65 and upwards	-	-	-	-	-	282,508	138,096	144,412
	70 and upwards	-	-	-	-	-	194,837	94,034	100,803
	75 and upwards	-	-	-	-	-	103,553	49,866	53,687
1901	65 and upwards	-	-	-	-	-	278,143	136,174	141,969
	70 and upwards	-	-	-	-	-	190,762	92,105	98,657
	75 and upwards	-	-	-	-	-	102,149	48,985	53,164
1911	65 and upwards	-	-	-	-	-	269,284	131,626	137,658
	70 and upwards	-	-	-	-	-	182,219	88,419	93,800
	75 and upwards	-	-	-	-	-	94,487	45,671	48,816
1921	65 and upwards	-	-	-	-	-	252,243	122,838	129,405
	70 and upwards	-	-	-	-	-	171,599	82,817	88,782
	75 and upwards	-	-	-	-	-	91,480	44,146	47,334

ESTIMATED Population of Ireland in the middle of the year 1901.

Persons.	Males.	Females.
4,505,667	2,255,737	2,249,870

*Note.*—The above, a provisional continuation of the Estimates adopted for years since 1891 by the Registrar General for Ireland, in his Reports, is given on the assumption that the decrease in each of the years July 1899—June 1900 and July 1900—June 1901 will be equal to the Registrar General's estimate of the decrease in the year July 1898—June 1899, deduced from the recorded Births, Deaths, and Emigration.

General Register Office, Charlemont House, Dublin,  
21 October 1899.

T. W. GRIMSHAW,  
Registrar General.



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APPENDIX VI.

Relating to Tests of Thrift,  
pp. 83—9.

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APPENDIX VI.

MEMORANDUM, WITH TABLES, FURNISHED BY THE REGISTRY OF FRIENDLY SOCIETIES ON TESTS OF THRIFT AMONG PERSONS AGED 65 AND UPWARDS.

Condition 7 of paragraph 66 of the Select Committee's Report is as follows:—

“That the person has endeavoured, to the best of his ability, by his industry or by the exercise of reasonable providence, to make provision for himself and those immediately dependent on him.”

With reference to “the exercise of reasonable providence,” the Select Committee “think that the authority should be bound to take into consideration whether and how far it has been shown, either by membership of a benefit society for a period of years, or by the endeavour of the applicant to make some provision for his own support by means of savings or investments or some other definite mode of thrift.”

The expression “person” means either man or woman.

1. We have first to inquire the number of members of *Benefit* (which for this purpose we interpret to mean Friendly) *Societies* who attain 65 years of age and upwards. Materials for this inquiry are afforded by the quinquennial returns of sickness and mortality made by registered Friendly Societies between the years 1835, when the returns were first required and 1882, when the law requiring them was repealed. Those from 1835 to 1845 were used by Mr. F. G. P. Neison, the elder, for his work on Vital Statistics. Those for 1850 and 1855 were entrusted to Mr. A. G. Finlaison, then the actuary to the Commissioners for the Reduction of the National Debt, for tabulation, but he adopted the principle of excluding all claims which, in his opinion, arose only from old age, and the results of his tabulation are therefore not available for the present purpose. The returns for the years from 1856 to 1880 completing the series, were referred to the late Mr. William Sutton, actuary to the Registry of Friendly Societies, whose report upon them (filling 1,367 pages), is Parliamentary Paper 303 of Session 1896. From that report are derived the Tables subjoined to this memorandum from which we gather the following results:—

Years to which Returns relate.	Percentage of Male Members of Friendly Societies who attain the age of 65.
(a) 1856 to 1860 - - - - -	2·0354
(b) 1861 to 1870 - - - - -	2·4730
(c) 1876 to 1880 - - - - -	3·5339

It would seem from these figures that there has been a steady increase in the proportion of the members of Friendly Societies who attain 65 years of age during the 25 years in question. This inference is confirmed by the figures for 70, 75, and 80 years of age, as follows:—

Years.	Age 70.	Age 75.	Age 80.
(a) 1856 to 1860 - - - - -	·8359	·2888	·0851
(b) 1861 to 1870 - - - - -	·9913	·3462	·0984
(c) 1876 to 1880 - - - - -	1·5407	·5424	·1271

Assuming that the increase has been uniform, upon a method of an equal second order of differences for each five years of the period, the following Table might be constructed, the formula for obtaining the second order of differences being to deduct eight times the difference between (a) and (b) from three times the difference between (a) and (c), and divide by 14; and that for obtaining the first difference of the first order to deduct the second difference from twice the difference between (a) and (b) and divide by three.



Assumed increase upon the principle of equal second differences :—

Middle Year of the Quinquennium.	Percentage who attain Age			
	65.	70.	75.	80.
1858 - - - - -	2·0354	·8359	·2888	·0851
1863 - - - - -	2·3035	·9188	·3199	·0935
1868 - - - - -	2·6426	1·0639	·3725	·1033
1873 - - - - -	3·0527	1·2712	·4467	·1145
1878 - - - - -	3·5339	1·5407	·5424	·1271

Assuming the increase to have continued according to the same order of second difference during the four subsequent periods of five years, we should have for the five years 1896–1900 a percentage at age 65 of 6·1687 ; 70, 3·2407 ; 75, 1·1407 ; 80, ·1915.

This estimate is not altogether to be relied upon, as it assumes that the growing increment remains the same during the 20 years subsequent to 1880 as it was during the 25 years previous ; whereas it is clear that that increment must stop when the proportion of members above the given age in friendly societies approaches the proportion of persons above that age in the general population. The proportion of males 65 years of age and upwards to males 16 years of age and upwards in the general population is 6·99 per cent., and the figure 6·1687 approaches that limit very closely. On the other hand, the growing tendency which the foregoing statistics show to exist in the older members of friendly societies towards the continuance of membership will tend to be further increased if the recommendations of the Select Committee be adopted. Moreover, a certain number (though small in proportion to the whole) of members of friendly societies are women, and that number appears to be increasing.

From Table I, it appears that the percentage of female members of friendly societies who, according to the quinquennial returns for 1856 to 1875, are of the age of

65 and upwards is	4·9016
70	2·3314
75	·9616
80	·3287

These percentages considerably exceed the maximum male percentages for the same period. So also the proportion of females in the general population 65 years of age and upwards to those 16 years of age and upwards, viz. 8·03, considerably exceeds that of males. The proportion of persons, male and female included, in the general population 65 years of age and upwards to those 16 years of age and upwards is 7·54.

Proceeding to apply these figures to the actual number of members of registered friendly societies, we find from Table VI. that according to the nearest approximation to accuracy of which the case admits, there were in England and Wales on 31st December 1897, 4,686,954 members of registered friendly societies, other than collecting societies, and of branches of registered friendly societies. From these should be deducted the members of 1,051 juvenile societies, numbering 182,874, and the members of 847 dividing societies or slate clubs, numbering 115,192, as these bodies are not of a permanent character. The net remainder is 4,388,888.

If it be assumed that 6·1687 per cent. of these are of the age of 65 and upwards, we have 270,737 as the number of individuals who will be able to satisfy the authority as to the exercise of reasonable providence by membership of a registered friendly society.

For Scotland, the number of members is 347,721, and for Ireland 73,049 ; giving 21,448 and 4,506 as the number above 65 respectively, making the total for the United Kingdom 296,691, or in round numbers 300,000.

This inference is only correct if it is true that the progressive increase in the proportion of aged members found to exist between 1856 and 1880 has continued to the present time. It is possible that that increase may not have continued ; it is even possible that a decrease may have taken place ; but in a statistical inquiry there is no safer rule than to infer the unknown from the known, and we are therefore of opinion that the probabilities are in favour of the increase we have assumed. It is true that, as is mentioned in a previous Appendix (II.—4, p. 32) a proportion derived from the amount given to the enumerators in



the Committee's test census would give a much smaller number of persons in England and Wales than the 270,737 before mentioned; but that is not surprising, as the information voluntarily given to those enumerators would not be likely to be complete. Moreover, they were expressly directed (*See* Appendix I.—2, Instruction 4) not to attempt to obtain the information in cases where the weekly income from all sources was above 20s., and in other cases (*See* Instruction 8) the information was refused. Again, the circumstance that the women enumerated under this head were more than one in five of the men, whereas the real proportion of women to men in friendly societies is much less, shows that the answers of the men to the enumerators must have been incomplete. There is nothing, therefore, in this test census in contradiction of our inference.

The only other information of recent date bearing upon the question of which we are aware is that furnished by some of the affiliated Orders to Lord Rothschild's Committee, of which a summary is given at page 188 of their Report. From this it would appear that the proportion of persons returned as over 65 years of age to the total number of members returned is only 3 per cent. That statement, however, taken by itself, would be misleading. It is shown by the details given at subsequent pages of the Report that while the aged members returned are those in the United Kingdom only, the total number of members returned includes those in foreign countries, and is brought down to a much later date. Thus, in the case of the Manchester Unity of Oddfellows, the correct proportion is 4.1 instead of 3 per cent.; and in that of the Ancient Order of Foresters, where the ratio of aged members to the total number was surprisingly low, it is 2.6 instead of 2 per cent. On the other hand, in the 16 smaller orders by which the information asked for was given, it rose as high as 6.8 per cent. It is obvious that, in progressive bodies, like the Manchester Unity, and the Foresters, which are being constantly recruited by the addition of younger members, the ratio of the older members to the total number will be much less than in more stationary bodies; and therefore the returns made to Lord Rothschild's Committee are in no way contradictory of the assumptions on which we have proceeded.

On the question of duration of membership, as the generality of friendly societies do not admit members after a given age, a person of 65 years of age will in general have been a member for a considerable term of years. Tables III. and IV. however show that a certain proportion of the members, even at advanced ages, have been members for a short period only. Combining the information given in these Tables, we arrive at the following results:—

AGE.	Percentage of Members at the given Age who have been Members.			
	10 years or less.		15 years or less, according to Table III., 1861-1870.	20 years or less, according to Table III., 1861-1870.
	According to Table IV., 1876-1880.	According to Table III., 1861-1870.		
65	1.1	1.7	3.3	9.4
70	.6	.9	2.4	6.3
75	.3	1.7	2.8	5.9
80	.3	1.3	2.5	4.2

It thus appears that all but a small minority of those who are members at advanced ages have been members for a long term of years, and that the minority is even smaller in the later returns than in the earlier.

Two other matters are to be observed:—That the estimated number includes comparatively few females, and that the wives and daughters of those whose husbands and fathers are members ought to be considered as equally provident; and that it includes only those who are members of registered bodies, whereas there are a vast number of shop clubs and other unregistered bodies, the members of which have given like evidence of reasonable providence.

2. The Friendly Societies Commissioners of 1874 estimated that the *Shop Clubs* and other *Unregistered Bodies* were co-extensive with the registered bodies, and nothing has since occurred which has diminished the relative proportions of the unregistered to the registered societies, but rather the reverse. Hence, the estimated number, when arrived at, would have to be doubled.



3. With regard to other means of saving or investment, there is no information as to the sexes or ages of members. The total number of members of *Building Societies* in 1897 was

England	-	-	-	-	-	-	-	560,605
Scotland	-	-	-	-	-	-	-	43,158
Ireland	-	-	-	-	-	-	-	15,978
								619,741

Assuming that these were distributed according to age in the same proportion as the general population above 16 years of age, 46,728 persons might qualify as being members above 65 years of age.

4. The number of members of *Co-operative Societies* on 31st December 1897 was

England	-	-	-	-	-	-	-	1,310,122
Scotland	-	-	-	-	-	-	-	258,940
Ireland	-	-	-	-	-	-	-	11,105
								1,580,167

This might give 119,046 persons as qualified.

5. The members of registered *Trade Unions* were on 31st December 1897

England	-	-	-	-	-	-	-	1,130,595
Scotland	-	-	-	-	-	-	-	71,073
Ireland	-	-	-	-	-	-	-	8,527
								1,210,195

They might yield a proportion of 91,249.

6. At the same date, the number of *Depositors in Savings Banks* was

	England.	Scotland.	Ireland.	TOTAL.
Post Office - - - - -	6,612,639	304,636	322,486	7,239,761
Trustee - - - - -	1,026,804	450,895	49,518	1,527,217
				7,639,443
				755,531
				372,004
				8,766,978

It is estimated that the female depositors are 60·59 per cent. ; from which the following figures may be deduced :—

	FEMALES.		MALES.	
	TOTAL.	Above 65.	TOTAL.	Above 65.
England - - - - -	4,628,738	219,064	3,010,705	142,487
Scotland - - - - -	457,777	23,321	297,754	15,168
Ireland - - - - -	225,397	14,371	146,607	9,347
		5,311,912	256,756	3,455,066
				167,002

The return of the Post Office Savings Bank for the year 1898 shows an increase during that year of 348,356 depositors in England, 22,801 in Scotland, and 19,584 in Ireland, which would raise the total number of female depositors to 5,548,663 and the total number of male depositors to 3,609,056. Of these, it may be estimated that 268,200 females and 174,445 males, or in round numbers 450,000 altogether, are above 65 years of age.



As the depositors belong to all classes, and include many having an income exceeding 10s. per week, it is not possible to deduce from these figures any even approximate estimate of the number of those depositors who are 65 years and upwards, and could qualify as having by their deposits exercised reasonable providence; nor can any estimate be deduced from them of the number of persons who possess more than one of the qualifications already dealt with. The general inference to be drawn from this branch of the inquiry is that few of those who are qualified under the previous six heads will be unable to show some ground of qualification under the seventh.

E. W. B.  
J. D. S. S.

TABLE I.

Proportion of Members of Friendly Societies of 60 and upwards to 80 and upwards Years of Age, to the Total Number of Members.

Quinquennial Returns of Sickness and Mortality Experience from which the Information is derived.	Number of Members recorded who attained the undermentioned Ages.					Total Number of Members Recorded.	Percentage of Members attaining the undermentioned Ages to the Total Number Recorded.				
	60 and upwards.	65 and upwards.	70 and upwards.	75 and upwards.	80 and upwards.		60 and upwards.	65 and upwards.	70 and upwards.	75 and upwards.	80 and upwards.
1856-60.—England - - - Males -	32,852	15,475	6,355	2,196	647	760,279	4·3210	2·0354	·8359	·2888	·0851
1856-75.—England and Wales - Females	13,188	7,039	3,348	1,381	472	143,607	9·1834	4·9016	2·3314	·9616	·3287
1856-75.—Wales - - - Males -	12,706	6,547	2,811	967	300	174,607	7·2769	3·7495	1·6099	·5538	·1718
1861-65, 1866-70.—England - Males -	121,614	57,665	23,115	8,074	2,295	2,331,799	5·2152	2·4730	·9913	·3462	·0984
1876-80.—England and Wales - Males -	112,260	59,695	26,026	9,162	2,147	1,689,228	6·6456	3·5339	1·5407	·5424	·1271
TOTALS - - -	292,620	146,421	61,655	21,780	5,861	5,099,520	5·7382	2·8713	1·2090	·4271	·1149

TABLE II.

Proportion of Members of Friendly Societies of 60 to 80 Years of Age to the Total Number above 18 Years of Age.

Quinquennial Returns of Sickness and Mortality Experience from which the Information is derived.	Number of Members Living at the Undermentioned Ages.					Total Number of Members above the Age of 18 Years.	Percentage of Members Living at the undermentioned Ages to the Total Number.				
	60 and not 61.	65 and not 66.	70 and not 71.	75 and not 76.	80 and not 81.		60 and not 61.	65 and not 66.	70 and not 71.	75 and not 76.	80 and not 81.
1. 1856-60.—England - - - Males	4,530	2,361	1,168	458	152	<i>760,279</i> 736,911	·6155	·3208	·1587	·0622	·0206
2. 1856-75.—England and Wales Females	1,411	937	510	253	102	<i>143,607</i> 132,833	1·0622	·7054	·3839	·1904	·0763
3. 1856-75.—Wales - - - Males	1,453	943	502	204	61	<i>174,607</i> 170,973	·8498	·5515	·2936	·1193	·0357
4. 1861-65, 1866-70.—England - Males	15,458	8,991	4,289	1,700	577	<i>2,331,799</i> 2,272,424	·6802	·3956	1887	·0748	·0254
5. 1876-80.—England and Wales - -	12,313	8,145	4,504	2,033	607	<i>1,689,228</i> 1,669,660	·7376	·4879	·2697	·1218	·0364
	35,167	21,377	10,973	4,648	1,499	<i>5,099,520</i> 4,981,910	·6896 ·7059	·4193 ·4291	·2152 ·2203	·0911 ·0833	·0294 ·0301

\* NOTE.—The Italic figures denote the total number of members including those joining up to 18 years of age, as in Table I.



TABLE III.  
Duration of Membership in Friendly Societies of Members from 60 to 80 Years of Age derived from the Quinquennial Returns for 1861-65, 1866-70.

MALES, ENGLAND.											
Age.	YEARS OF MEMBERSHIP.										Number of Members, as in Table II.
	0-5.	6-10.	11-15.	16-20.	21-25.	26-30.	31-35.	36-40.	41-45.	46 and over.	
60 - -	145	170	409	1,409	3,653	4,250	3,027	2,038	345	12	15,458
65 - -	77	80	141	524	1,349	2,288	1,791	1,431	1,093	217	8,991
70 - -	21	36	45	170	389	797	858	675	648	650	4,289
75 - -	7	21	19	54	113	170	270	213	227	606	1,700
80 - -	4	4	7	9	32	33	57	64	68	299	577

TABLE IV.  
Duration of Membership, from the Quinquennial Returns for 1876-80.

ENGLAND AND WALES.			
Age.	YEARS OF MEMBERSHIP.		Number of Members, as in Table II.
	3-10.	11 and over.	
60 - - - -	190	12,125	12,315
65 - - - -	90	8,055	8,145
70 - - - -	26	4,478	4,504
75 - - - -	7	2,026	2,033
80 - - - -	2	605	607

TABLE V.  
Deduced from the Quinquennial Returns of Friendly Societies, 1856-1880.

Age at Entry.	Percentage of the Total Number of Persons Entering, who Enter at the Ages stated, and attain the Age of 65.	Age at Entry.	Percentage of the Total Number of Persons Entering, who Enter at the Ages stated, and attain the Age of 65.
5-9 - -	·24	35-39 - -	3·45
10-14 - -	·78	40-44 - -	1·46
15-19 - -	3·07	45-49 - -	·45
20-24 - -	21·07	50-54 - -	·20
25-29 - -	12·11	55-59 - -	·10
30-34 - -	6·71	60-64 - -	·02

By adding these percentages together, it appears that 49·66 per cent. of the total number of persons entering from age five attain 65 years of age. The total number of persons entering from which this Table is derived is 422,415; and of these 190,085 or 45 per cent. enter at the ages 20-24. Of that 45, 21 live to be 65.



TABLE VI.

Deduced from the Annual Returns of Friendly Societies.

		Number of Societies and Branches included in the Returns.	Number of Members.	Annual Income.	Annual Expenditure.	Accumulated Funds.
				£.	£.	£.
Registered Friendly Societies other than Collecting Societies, 1897 -	England and Wales	6,637	2,528,092	2,891,984	2,309,789	12,083,492
	Scotland - - -	272	139,400	159,383	127,267	600,431
	Ireland - - -	175	37,876	43,303	34,578	46,655
	TOTAL - - -	7,084	2,705,368	3,094,670	2,471,634	12,730,599
Branches of Regis- tered Orders, 1897 -	England and Wales	19,310	2,158,862	3,172,704	2,531,962	16,179,848
	Scotland - - -	1,417	208,321	290,111	211,118	950,140
	Ireland - - -	378	35,173	53,965	39,464	74,263
	TOTAL - - -	21,105	2,402,356	3,516,780	2,782,544	17,204,251
TOTAL of Societies and Branches -		28,189	5,107,724	6,611,450	5,254,178	29,934,850

27 September 1899.

Registry of Friendly Societies,  
Abingdon Street, Westminster



Table 1. Annual Expenditure on Private Housing, 1960-1970

Country	1960	1965	1970
United Kingdom	1,200,000	1,500,000	1,800,000
France	1,000,000	1,200,000	1,400,000
Germany	800,000	1,000,000	1,200,000
Italy	600,000	800,000	1,000,000
Spain	400,000	600,000	800,000
Sweden	300,000	400,000	500,000
Denmark	200,000	300,000	400,000
Netherlands	150,000	200,000	250,000
Belgium	100,000	150,000	200,000
Portugal	50,000	100,000	150,000
Greece	20,000	50,000	100,000
Japan	10,000	20,000	50,000
USA	5,000,000	6,000,000	7,000,000
Canada	1,000,000	1,200,000	1,400,000
Australia	500,000	600,000	700,000
New Zealand	200,000	300,000	400,000
South Africa	100,000	150,000	200,000
India	50,000	100,000	150,000
China	20,000	50,000	100,000
USSR	10,000	20,000	50,000
Other countries	5,000,000	6,000,000	7,000,000

Table 2. Annual Expenditure on Public Housing, 1960-1970

Country	1960	1965	1970
United Kingdom	1,000,000	1,200,000	1,400,000
France	800,000	1,000,000	1,200,000
Germany	600,000	800,000	1,000,000
Italy	400,000	600,000	800,000
Spain	200,000	400,000	600,000
Sweden	100,000	200,000	300,000
Denmark	50,000	100,000	150,000
Netherlands	30,000	60,000	90,000
Belgium	20,000	40,000	60,000
Portugal	10,000	20,000	30,000
Greece	5,000	10,000	20,000
Japan	2,000	5,000	10,000
USA	1,000,000	1,200,000	1,400,000
Canada	500,000	600,000	700,000
Australia	200,000	300,000	400,000
New Zealand	100,000	150,000	200,000
South Africa	50,000	100,000	150,000
India	20,000	50,000	100,000
China	10,000	20,000	50,000
USSR	5,000	10,000	20,000
Other countries	1,000,000	1,200,000	1,400,000

Table 3. Annual Expenditure on Social Housing, 1960-1970

Country	1960	1965	1970
United Kingdom	1,200,000	1,500,000	1,800,000
France	1,000,000	1,200,000	1,400,000
Germany	800,000	1,000,000	1,200,000
Italy	600,000	800,000	1,000,000
Spain	400,000	600,000	800,000
Sweden	300,000	400,000	500,000
Denmark	200,000	300,000	400,000
Netherlands	150,000	200,000	250,000
Belgium	100,000	150,000	200,000
Portugal	50,000	100,000	150,000
Greece	20,000	50,000	100,000
Japan	10,000	20,000	50,000
USA	5,000,000	6,000,000	7,000,000
Canada	1,000,000	1,200,000	1,400,000
Australia	500,000	600,000	700,000
New Zealand	200,000	300,000	400,000
South Africa	100,000	150,000	200,000
India	50,000	100,000	150,000
China	20,000	50,000	100,000
USSR	10,000	20,000	50,000
Other countries	5,000,000	6,000,000	7,000,000



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APPENDIX VII.

Relating to Pauper Lunatics,  
p. 93.

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APPENDIX VII

Relation to Peirce's Logic

1. 18



## APPENDIX VII.

## PAUPER LUNATICS.

1. *England and Wales.*

THE number of pauper lunatics in England and Wales, according to a Local Government Board count on 1st July 1899, was 94,056. No figures are available for showing how many of these are aged 65 and upwards, but it is reasonable to assume that the proportion is the same as that given on page lxii of Vol. III. of the Census of 1891, which contains a classification of the ages of the mentally deranged in public asylums, private asylums and workhouses, and elsewhere. Of these the number was 97,383, and those over 65 were 11,821. The number of pauper lunatics now over 65 would therefore be 11,400.

2. *Scotland.*

On 15th May 1899 there were 12,978 pauper lunatics in Scotland, according to a count by the Local Government Board for Scotland. At the Census of 1891 there were 15,462 persons returned as imbeciles or lunatics, of whom 1,762 were 65 years old and upwards (Vol. II., Part 1, of the Census of 1891, C. 6937—93, p. 58). Assuming that the proportion of aged pauper lunatics in 1899 was the same as that of the aged mentally deranged in 1891, the pauper lunatics of 65 and upwards in 1899 numbered 1,480.

3. *Ireland.*

According to the report of the Inspectors of Lunatics (Parliamentary Paper, C. 9479—99, p. 1), the pauper lunatics on 1st January 1899 were 15,160.

According to the Summary of the Irish Census of 1891, p. 36, the mentally deranged in Ireland in 1891 were 21,188, of whom 1,806 were aged 65 and upwards.

Assuming that the proportion of pauper lunatics aged 65 now is the same as that of the mentally deranged at the Census, we get 1,300 pauper lunatics.

4th November 1899.



APPENDIX VII

PAPER FACTS

I. Paper and Ink

The number of paper facts in England and Wales according to a local Government Board count on 1st July 1900 was 94,000. No figures are available for showing how many of these are aged 65 and upwards, but it is reasonable to assume that the proportion is the same as that given on page 101 of Vol. III of the Census of 1901, which contains a classification of the ages of the weekly demand in public houses, private houses and workshops and elsewhere. Of these the number was 87,382 and those aged 65 and upwards 11,521. The number of paper facts now over 65 would therefore be 11,400.

2. Stamps

On 1st July 1900 there were 12,875 stamps issued in England. According to a count by the Local Government Board for England, at the Census of 1901 there were 15,757 stamps issued in England in a number of which 1,707 were 65 years old and upwards (Vol. III, Part I of the Census of 1901, p. 101). Assuming that the proportion of aged paper facts in 1900 was the same as that of the aged weekly demand in 1901, the paper facts of 65 and upwards in 1900 numbered 1,600.

3. Printed

According to the report of the Director of Statistics (London, 1901, p. 1) the paper facts on 1st January 1900 were 15,100. According to the summary of the Irish Census of 1901, p. 24, the weekly demand in Ireland in 1901 was 21,700 of which 1,900 were aged 65 and upwards. Assuming that the proportion of paper facts aged 65 and upwards as that of the weekly demand at the Census we get 1,300 paper facts.

1st November 1900.



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