

Number of work-houses.

There were 590 workhouses and "unions" for the relief of paupers in England and Wales on the 1st of January 1849, and the number gradually rose till it reached 655 in 1864, from which time it remained stationary till 1869, when there was an amalgamation of several poor-law unions. There were 650 workhouses and unions on the 1st of January 1877.

The paupers of 1877 comprised 92,806 returned as "able-bodied," of which number 18,993 received in-door, and 73,813 out-door relief. Of the remaining paupers, 635,544 in number, 138,198 received in-door, and 497,346 out-door relief. Two-thirds of all the paupers were sane adults, the other third comprising children under sixteen years of age, lunatics, and idiots. Among the adult in-door paupers of 1877, the men formed the majority, but the women were nearly three times as numerous as the men among out-door paupers. Aged persons, or widows, deserted wives, and "unmarried mothers" with their children, comprised the great mass of these out-door paupers.

Pauperism is far more costly than crime. The total expenditure for criminals in the year 1873 was £585,021, while that for the maintenance of paupers amounted to £7,692,169. The branches of expenditure for criminals in the year 1873, and the average cost of each prisoner, were as follows:—

Branches of Expenditure.	Total Expenditure.	Average Expenditure per Prisoner.
ORDINARY CHARGES.	£	£ s d
Repairs, furniture, fuel, and light, rent, &c.	112,414	6 7 1
Officers' salaries, allowances, and pensions.....	236,751	13 7 9
Prisoners' diet, clothing, &c.	153,339	8 13 5
Total.....	502,504	28 8 3
EXTRAORDINARY CHARGES.		
Repayment of money borrowed, interest, &c., new buildings, additions, and alterations	82,517	4 13 4
Total ordinary and extraordinary.	585,021	33 1 7

Expenditure for the relief of the poor.

The total amount raised by "poor rates" so-called in England and Wales in the year 1873 was £12,657,943, and the amount expended £12,426,566. But of this expenditure, not more than the sum of £7,692,169, before mentioned, was employed directly for the relief of the poor, the remainder, £4,734,397, going for other payments under the poor-laws, such as police rates, vaccination fees, and disbursements of highway boards. The actual direct expenses for the relief of the poor in the year 1873 were under the following branches:—

	£
Cost of in-door maintenance	1,549,403
Cost of out-door relief	3,279,122
Workhouse loans repaid and interest thereon ..	272,698
Salaries and rations of officers	893,218
Other expenses connected with the relief of the poor	914,957
Maintenance of lunatics in asylums or licensed houses	780,927
Total.....	7,690,325

The average rate imposed by local taxation for the actual relief of the poor in 1873 was 5s. 11d. in the pound per head of population for the whole of the United Kingdom, while for England and Wales alone it was 6s. 7d. per head of population, for Scotland 5s. 2d., and for Ireland 3s. 4d. Taking the percentage ratio to the whole population, tax-paying and not, the amount was 3s. 3d. per individual for the United Kingdom, while the share for Eng-

land and Wales was 3s. 8d. per head, for Scotland 3s. 5d. and for Ireland 1s. 4d. per head of population.

The enormous cost of pauperism, and consequent heavy burthen entailed upon taxpayers—deemed the harder as being very unequally distributed, the poorest parishes being the highest assessed—led to many recent legislative attempts to effect a remedy. Under the Poor-Law Amendment Act of 4 and 5 Will. IV. c. 76, passed in 1834, a somewhat complicated administrative machinery was formed for the purpose, receiving the title of "Poor Law Commission;" but it was superseded in 1847, by the statute 10 and 11 Vict. c. 109, which instituted the "Commissioners for administering the Laws for the Relief of the Poor in England and Wales." An Act passed two years after, 12 and 13 Vict. c. 103, abolished alike commissions and commissioners, establishing in their stead, a "poor-law board," invested with extensive powers, its president having a seat in the Cabinet. Although by the Act itself, and the institution of a new member of the Government, it was sufficiently acknowledged that the question of pauperism had become one of the most momentous of the day, and although its working, under the direction of a very able chief, gave general satisfaction, it was soon found that it was faulty in many respects. It was particularly so in not recognizing that the system of maintaining the poor, having been and remaining entirely local, could not be dis severed from local government in general, and that the necessary reform must be in this direction.

The admission of this fact led to the passing of another statute, 34 and 35 Vict. c. 70, which obtained the royal assent, August 14, 1871, known as the Local Government Board Act. The Act ordered the establishment of a Local Government Board, as a ministerial department, to undertake all the functions of the Poor-Law Board, abolished henceforth, and, moreover, to superintend the execution of all the laws relating to the public health, and to matters connected with local government. The new Local Government Board began its functions in March 1871, its president holding a seat in the Cabinet.

Since its institution, the Local Government Board has published annual reports, addressed to parliament, the sixth of which was issued at the end of the session of 1877. Judging by this report, the action of the new system for superintending the relief of the poor has been very successful, there being a considerable decrease of the expenditure for the actual maintenance of paupers. But this was effected entirely by savings in out-door relief. The respective charges for the maintenance of paupers in workhouses and for out-door relief in 1871 and in 1876 were stated as follows in the report:—

Years.	In-door Maintenance.	Out-door Relief.	Total.
1871	£ 1,524,695	£ 3,663,970	£ 5,188,665
1876	1,534,224	2,760,804	4,295,028
Increase	9,529
Decrease.....	...	903,166	893,637

Poor-Law Administration.—According to the sixth annual report of the Local Government Board, the expenditure for the in-door and out-door maintenance of paupers formed little more than half the total cost set down as being "for the relief of the poor." Among the other branches of expenditure were "salaries and rations of poor-law officers," £943,000; "charges for pauper lunatics in asylums," £883,000; and a number of similar disbursements, the total amounting to £3,042,830. It is admitted in the report that, notwithstanding the strictest supervision, the local expenses of administration continue increasing, while

the direct cost of maintenance of the poor is decreasing. Thus in 1871, when the actual maintenance of in-door and out-door paupers cost £893,600 more than in 1876, the extra branches of expenditure were £357,000 less.

Pauperism and education.

There cannot be any reasonable doubt that the principal remedy of pauperism must be sought in the general education of the poor. That this is already taking effect, under the salutary working of the Compulsory Education Act of 1870, there are many symptoms. It is stated, in a report of the inspectors of the London board schools, published at the end of 1877, that the order and regularity strictly enforced in their schools not only affect the character of the children, but that of the parents in the most destitute social condition, including paupers receiving out-door relief. "There are indications," says the report, "that the parents are beginning to feel the wholesome influence of the schools. We are assured by teachers in the very lowest neighbourhood that there is now much less active opposition to their efforts to improve the children than formerly, and a marked diminution in the violent language and rough conduct which were at one time the invariable accompaniments to a parent's visit to the school." The education of their children, the report goes on to say, is strikingly reflected in a "growing self-respect of the parents," while all things "point unmistakably to a great change for the better, which is being slowly yet surely effected in the homes of the children through the influence of board schools."

XIII. Hospitals and Charitable Institutions.

Charity and pauperism.

No country in the world is so rich in charitable institutions of every description as England. The relations between the vast pauperism and the equally vast flow of charity designed to remedy it have been keenly discussed; and while many insist that the latter is simply an offspring of the former, there are others no less confident in maintaining that the abundance of charity has given rise to the very evil it was expected to cure. Probably the truth lies midway between the conflicting arguments. If indigence gave rise to charity, the excess of the latter could scarcely fail in its turn to beget improvidence, and, with it, poverty. There can be little doubt that, in modern times at any rate, the immense multiplication of charitable institutions has served to foster idleness among the lower classes in large towns, and thus has swelled the ranks of hereditary pauperism. Legislation has not remained ignorant of this fact, and hence a large number of laws for regulating the uses and abuses of charity.

The oldest of these regulations were made in the same reign which laid the foundation of the poor-law, that of Elizabeth. By the Act of 43 Elizabeth c. 4, passed in 1601, usually known as the Statute of Charitable Uses, a rather wide definition was given of what was considered to be within the realm of charity. It might be used, declared the Act, "for relief of aged, impotent, and poor people; for maintenance of sick and maimed soldiers and mariners; for schools of learning, free schools, and scholars in universities; for repair of bridges, ports, havens, causeways, churches, sea-banks, and highways; for education and preferment of orphans; for relief, stock, or maintenance of houses of correction; for marriages of poor maids; for supportation, aid, and help of young tradesmen, handicraftsmen, and persons decayed; for relief or redemption of prisoners or captives; and for aid or ease of any poor inhabitants concerning payments of fifteens, setting out of soldiers, and other taxes." It is clear from the wording of this statute that, at the time it was made, organized charitable institutions were already numerous in England. In order that they might be well managed, and their funds employed for none but legitimate purposes, the Act ordered that

commissioners should be appointed by the lord chancellor, four for each diocese, to act under the bishop, and "inquire by a jury concerning charities." It does not appear that much action was ever taken under the statute, cumbrous in all its prescriptions, and it had fallen into disuse before the middle of the last century, when it was gradually replaced by other legislative enactments.

No general record of charitable institutions is known to have existed until the close of the 18th century, when the subject came to occupy the serious attention of parliament. It manifested itself chiefly in the passing of a statute, 26 Geo. III. c. 58, generally called the Gilbert Act, which gave orders "for procuring, upon oath, returns of all charitable donations for the benefit of poor persons in the several parishes in England." The returns obtained under this Act were examined and reported on by a committee of the House of Commons, which sat in 1786 and 1788, when it appeared that out of 13,000 parishes and townships in England and Wales, only 14 had omitted reporting their charities. The aggregate annual income of those reported upon amounted to £528,710, but it was generally held that this sum was a gross understatement. Consequently, there was more legislation, though at considerable intervals, on the subject of charities. Under an Act of 52 George III. c. 102, passed in 1812, stringent regulations were laid down for ascertaining the nature and income of all the charitable institutions in England; but the Act was never properly enforced, and remained to all intents and purposes a dead letter. More effective, although limited in scope, was an Act of 58 George III. c. 91, passed in 1818, which ordered an inquiry into the educational charities of England. It was this statute which first instituted the "Charity Commissioners for England and Wales."

The actual functions of this board, in superintending all charities, and making annual reports upon them to parliament, were defined by the Charitable Trusts Act of 1853, to which amendments were passed in 1855, in 1860, and in 1869. By these statutes, the "Charity Commissioners for England and Wales" are invested with great powers, some of them distinctly judicial in their nature, and the rest of an administrative character. They may compel the trustees and administrators of all endowed charitable institutions to keep full accounts of their receipts and disbursements, and to forward them every year; and they may likewise order special inquiries into the circumstance of individual charities, and enforce the production of all required information. Possessed of such powers, the commissioners have been enabled to publish a number of valuable annual reports, beginning with the year 1852, on the number and character of the net-work of charitable institutions spread all over England, tending to alleviate misery and to promote greater welfare, or at least designed to do so. Still these reports are far from giving a complete picture of the vast extent of organized charity, since the action of the Charity Commissioners does not embrace any but endowed charities, and not all even of this class. Specially exempted from the operations of the Charitable Trusts Act of 1853, and its subsequent amendments, are the charities of the universities and their colleges, those of Eton and Winchester, of the various cathedral foundations, of all friendly and benefit societies, and of all institutions wholly maintained by voluntary contributions. Among these and other exemptions fall a number of charitable institutions as important of their kind as ancient in origin—the Hospitals.

There can be little doubt that hospitals were, if not the very oldest, at least among the most ancient, of English charitable institutions. The earliest of these establishments probably grew up in the time of the crusades, or soon after, necessitated by the spread of new diseases, introduced by the knights and their followers returning from the East.

How terrible were the ravages made by some of these diseases, such as leprosy, is shown by the fact that there were counted in France, in the year 1225, upwards of 2000 hospitals, going by the distinctive name of "leprosoria." England must have suffered, as well as France, from the influx of the infectious maladies from the same source, although the English crusaders were much less numerous, and many of them belonged to a better class. Neither in France nor in England any trace is left of the "leprosoria" of the 13th century, all the existing hospitals being of more modern foundation.

The most ancient in the list of English hospitals is that of St Bartholomew, London, which had its origin in a priory of the same name, founded by Rahere, a minstrel of King Henry II., about the year 1100. A quarter of a century later, Rahere obtained from the king the grant of a piece of waste ground, adjoining the monastery, where he built and endowed a hospital "for a master, brethren, and sisters, and for the entertainment of poor, diseased people till they get well." At the dissolution of the monasteries, in the reign of Henry VIII., St Bartholomew contained 100 beds, with one physician and three surgeons. The hospital was refounded, on a new basis, in 1544, and incorporated by charter in 1546. St Bartholomew, on account of its age no less than of the excellency of its medical staff, continues to stand in the foremost rank of English hospitals, as of the endowed charities of the country in general. Its average annual income, in recent years, amounted to about £40,000, derived mainly from rents and funded property. In 1876 St Bartholomew's Hospital had 5672 in-patients and 19,576 out-patients, together with 153,905 other patients attending for temporary medical and surgical attendance, thus affording relief to 179,153 persons in the course of the year.

The five royal hospitals

The management of the oldest of English hospitals was united, in 1782, with that of four other charitable institutions of the same kind in London, namely, Bethlehem, St Thomas's, Christ's Hospital, and Bridewell. The union was effected under the Act 22 George III. c. 77, and from it the joined institutions were called "the five royal hospitals," their superintendence being placed under "the pious care of the lord mayor of London." Only three out of the "five royal hospitals," St Bartholomew, Bethlehem, and St Thomas, now remain institutions in the same sense, the other two, Christ's Hospital and Bridewell, having been diverted entirely from their original design. Bethlehem Hospital, like St Bartholomew's originally a priory, founded in 1247, under the name of St Mary of Bethlehem, by Simon Fitz Mary, sheriff of London, was given, with all its revenues, by Henry VIII. in 1547, to the city of London, as a hospital for lunatics. With the exception of an institution of the kind previously founded in Granada, Spain, it was the first lunatic hospital in Europe, and as such acquired large fame, though for a long time not well deserved, the unhappy inmates being treated more like caged animals than human sufferers. Bethlehem Hospital had its first site in Bishopsgate Street, from which it was transferred to Moorfields, in the city of London, in 1675, and finally to its present place, St George's Fields, Lambeth, in 1814. The income of Bethlehem Hospital in the year 1876 amounted to £25,184. More wealthy than Bethlehem, and with revenues equal to those of St Bartholomew, is the third of the "royal hospitals," St Thomas, likewise originally a priory, and converted into a hospital in 1553. The old building, in Southwark, near London Bridge, was levelled to the ground in 1862, to make room for the South-Eastern Railway, when a new and larger edifice was erected in Stangate, Lambeth, facing the Houses of Parliament, and opened in 1871. Of the two converted "royal hospitals," the first, Christ's Hospital,

Newgate Street, London, founded in 1553, is solely devoted to the education of upwards of a thousand boys, out of revenues of about £58,000 per annum; while the second, Bridewell Hospital, has become an industrial school, its annual income of nearly £15,000 being employed in the training of 150 boys and as many girls, under a scheme settled in 1860 by the "Charity Commissioners of England and Wales."

There are no official statistics regarding either the total number of hospitals in England, or their revenues, the great majority of these institutions being maintained by voluntary contributions, and therefore, as previously mentioned, by law exempt from the supervision of the Charity Commissioners. In a few provincial towns, such as Salisbury, Cambridge, Bristol, Winchester, and York, there are hospitals dating back to the first part of the 18th century, and with more or less considerable revenues; but otherwise the metropolis is the chief home of all these charitable institutions, both on account of its wealth, and in connexion with the study of medicine necessarily demanding centralization. Besides the "royal hospitals" there are others, endowed and unendowed, possessed of large revenues. Foremost among them stand Guy's Hospital, Southwark, founded in 1721, which has an annual income from investments of over £40,000, and relieves 5000 in-patients and 85,000 out-patients in the course of the year; and the London Hospital, established in 1740, and supported mainly by voluntary contributions, which maintains 6300 in-patients and 46,000 out-patients, at a cost of £44,700 per annum. Among the other principal metropolitan hospitals are that of Westminster, founded in 1719, with an annual income of £13,000 per annum, relieving 2000 in-patients and 20,000 out-patients; St George's, at Hyde Park Corner, opened 1733, disbursing £28,000 a year for 4000 in-patients and 17,000 out-patients; and the Royal Free Hospital, Gray's Inn Road, which spends £22,000 in relieving annually 2000 in-patients and 26,000 out-patients. There were altogether 115 hospitals in the metropolis at the end of 1877, of which number 16 ranked as "general" hospitals, for the treatment of all diseases, while the rest were devoted to special maladies or infirmities. To aid in the maintenance of all these institutions, involving an aggregate expenditure of over a million sterling per annum, there has been made, since 1873, in the middle of June an annual collection in most of the churches and chapels of London, known as that of the "hospital Sunday." The collection produced over £25,000 in June 1877, and not much less in the preceding years. The receipts of 1877 were distributed among seventy-six general and special hospitals, including four medical institutions and forty-three dispensaries, the former receiving £22,747, and the latter £2223. In addition to the "hospital Sunday" there was started in the metropolis, in 1875, a "hospital Saturday" collection, made later in the year, the object being to let the so-called working classes contribute to institutions maintained almost exclusively for their own benefit; but the receipts in 1876 and 1877 were comparatively small, with large expenses of collection.

Endowed Charities.—While no authentic information exists regarding the number and income of the charitable institutions maintained by voluntary contributions, the Charity Commissioners for England and Wales have issued from time to time, in their reports to parliament, accounts of the financial state of the endowed charities placed under their control. Appended to one of these reports, issued in June 1877, was a series of tabular summaries, giving an account of the income, both from landed property and invested funds, of all the endowed charities under the superintendence of the commissioners in England and Wales. Of these the following is an abstract:—

Revenues of hospitals

Counties or Cities.	Income of Charities from Real Estate.			Total Income of Endowed Charities.		
	£.	s.	d.	£.	s.	d.
ENGLAND.						
Bedford	22,547	15	5	24,997	18	5
Berkshire	17,324	16	2	26,994	1	9
Buckingham	11,972	1	1	16,169	4	11
Cambridge	17,510	7	10	20,973	4	2
Chester	10,618	13	10	15,016	8	2
Cornwall	2,763	6	8	4,106	3	3
Cumberland	2,808	4	4	5,600	16	5
Derby	15,159	16	5	19,483	0	11
Devon	34,816	13	1	45,568	2	3
Dorset	11,051	1	7	13,586	14	10
Durham	13,521	2	6	18,206	11	9
Essex	22,151	15	9	28,949	4	0
Gloucester	22,990	4	9	30,271	7	10
Bristol (City of)	33,396	14	4	48,356	11	1
Hereford	8,686	1	0	15,777	6	10
Hertford	13,741	2	0	19,127	5	1
Huntingdon	3,816	17	11	4,649	17	9
Kent	44,014	6	8	64,783	4	5
Lancaster	42,672	7	3	57,874	17	3
Leicester	24,655	7	7	28,527	9	1
Lincoln	43,661	10	4	48,294	17	2
London (City of):						
Chartered Companies	67,807	7	0	99,027	0	8
Parochial Charities	78,899	2	4	101,380	12	0
Westminster (City of)	18,564	7	0	28,356	9	7
Middlesex	23,898	19	2	50,508	12	0
Monmouth	5,725	2	1	6,827	2	5
Norfolk	42,116	14	1	50,487	13	11
Northampton	26,281	12	4	31,249	13	11
Northumberland	22,552	16	8	27,424	12	2
Nottingham	20,935	17	2	24,704	2	6
Oxford	13,945	9	1	20,530	15	2
Rutland	6,165	8	10	6,686	8	6
Salop	19,583	13	8	27,693	4	4
Somerset	17,721	12	0	26,230	13	0
Southampton	13,820	3	1	23,969	10	0
Stafford	21,386	10	0	29,332	1	9
Suffolk	37,514	6	2	42,309	8	8
Surrey	53,640	3	8	70,924	10	1
Sussex	6,438	6	8	12,478	2	10
Warwick	55,812	8	10	63,376	16	2
Coventry (City of)	11,673	19	11	15,553	1	2
Westmoreland	4,590	5	3	7,469	8	8
Wiltshire	14,391	3	9	21,341	10	0
Worcester	25,459	5	9	37,627	2	0
York:						
City of and East Riding	28,105	12	3	35,029	0	2
North Riding	9,626	16	0	12,457	7	4
West Riding	58,472	0	3	88,181	13	0
NORTH WALES.						
Anglesey	1,806	17	2	2,052	0	0
Carnarvon	1,731	11	2	2,090	19	4
Denbigh	5,110	5	2	6,426	7	6
Flint	1,053	10	10	1,535	3	0
Merioneth	567	10	10	1,057	14	4
Montgomery	1,033	14	2	1,640	10	5
SOUTH WALES.						
Brecon	2,029	17	9	2,597	10	6
Cardigan	381	13	0	553	5	9
Carmarthen	529	7	6	2,012	16	10
Glamorgan	1,429	1	9	1,921	19	4
Pembroke	1,531	12	9	2,487	10	6
Radnor	690	13	2	834	1	11
EXCLUSIVE OF COUNTIES.						
Diocesan Charities	1,315	1	9	10,801	7	8
Charities Administered by Society of Friends	17,185	11	2	27,425	11	9
General Charities	390,795	1	5	616,556	5	5
Totals	1,558,250	19	1	2,198,461	3	8

It will be seen from the preceding table that the endowment of the mass of the charities is mainly in land. The total area of land belonging to the endowed charities at the date of the report, June 1877, amounted to 524,311 acres, which brought an annual rental of £1,443,177. Rent charges and fixed annual payments for land produced a

further sum of £115,073, bringing the total income from real estate up to £1,558,250. The annual income from personalty in 1877 amounted to £640,213, produced from £17,418,250 of invested stock and £2,197,478 of other investments. Calculated at the rate of 4 per cent. interest, the total revenue of the endowed charities of England and Wales represented, in 1877, a capital of close upon fifty-five millions sterling.

Under the provisions of the Charitable Trusts Act of 1853, the personalty of the endowed charities has to be gradually transferred to the "Official Trustees of Charitable Funds," consisting of two persons appointed by the lord chancellor, who are invested with large powers both of transferment and re-transferment. Under very slow but steady progress, the work has been going on since the year 1854, and according to the twenty-fourth annual report of the Charity Commissioners, issued in 1877, the total sum of stocks and investments held by the "Official Trustees" at the end of 1876 amounted to £7,177,942, after deducting a sum of £837,430 as re-transferments.

The vastness of the work of the Charity Commissioners and "Official Trustees" is shown by the fact that the seven millions sterling standing in the names of the latter at the end of the year 1876 were divided in no less than 8244 separate accounts.

The annual income of upwards of two millions sterling divided among the endowed charitable institutions of England and Wales may be thus analysed as to origin:—

Income of charities in London and Westminster, including city companies	£
cl. city companies	228,764
other local charities	1,314,914
general charities	654,783
Total	2,198,461

The principal objects to which this annual income is devoted were stated as follows in the twenty-fourth annual report of the Charity Commissioners, issued in 1877:—

Objects of Endowed Charities.	Annual Income.
Education, including apprenticing, &c.	£754,728
Clergy and lecturers of Church of England	90,843
Other Church purposes	112,895
Nonconformists—chapels and ministers	38,832
Parochial and other public uses	66,875
Asylums and almshouses	552,119
Hospitals and dispensaries	199,140
Distribution amongst the poor	383,029
Total	£2,198,461

Educational Charities.—It will be seen from the preceding statement that about one-third of the total annual income of endowed charities of England and Wales is for purposes of education. The sum probably represents but a fraction of the actual amount devoted to education, since the majority of the institutions promoting it depend either wholly or in part upon voluntary contributions, and very few of them are largely endowed. Among the more important charities for educational purposes are the Society for Promoting Christian Knowledge, founded in 1698, the income of which in 1876 was £52,851, including legacies of £16,000; the National Society, established in 1811 under which are 13,000 schools, which had an income of £26,931 in 1876; and Dulwich College, founded by Edward Alleyn in 1619, and reorganized by Act of Parliament in 1853, which has an annual income of over £16,000. As before mentioned, the English universities and colleges, as well as the schools of Eton and Winchester, together with all cathedral foundations, are specially exempt from the control of the Charity Commissioners, and no account is therefore given in the annual reports of their revenues.

Asylums and Almshouses.—While one-third of the annual income of the endowed charities is for educational purposes, one-fourth is for the maintenance of asylums and alms-

houses. These charitable institutions are numerous all over England, and many of them of ancient date, but the incomes of the majority of them are very small. In the metropolis alone there are over 100 asylums and almshouses, and the total number of them in England and Wales is considerably more than 1000. Among the most notable of these institutions are the Charter House of London, established in 1611, which has an annual income of £25,000; the almshouses of the Mercer's Company, dating back to 1393, endowed to the same amount; and Morden College, Blackheath, near Greenwich, founded 1695, with revenues of over £10,000.

Distribution of charities, and their abundance.

Distribution of Charities.—There is a curious agglomeration of endowed charitable institutions in many parts and districts of England. Thus the small town of Baldock, in Hertfordshire, has 17 charities; the village of Banstead, Surrey, 21; and the city of Norwich, 28 different charities, mostly of ancient date. Probably a sort of competition for becoming founders of charitable institutions, with the names of the originators going down to posterity, existed in these and many more small places for some period, which led to their becoming rich in bequests, not always to the advantage of future generations, while other towns, some thickly inhabited, remained without these foundations. It is stated by the Charity Commissioners for England and Wales in their fourth annual report, published in 1877, that great reforms in the still existing irregular distribution of charities, arising from endowments, are urgently required. "The case of a parish," says the report, "has been brought to our notice, which is in possession of parochial charities to the value of upwards of £800 a year, the population of which is at present 46, of which number it is believed that only four or five sleep within the parish, and not one of whom could properly come under the designation of poor." It is estimated that the total amount raised annually for charitable purposes in England amounts to, if it does not exceed, ten millions sterling—a sum strikingly indicative, in its abundance, as of national kindness, so of national wealth.

XIV. Savings and Wealth of the Population.

Origin of savings banks.

Giving Alms no Charity was the title given by Defoe to a pamphlet, published in 1704, in which he recommended the establishment of savings banks as a remedy for pauperism, the cancer of which, he declared, was only increased by charitable institutions. The imaginative author of *Robinson Crusoe* thought it quite possible that parliament might order the nation to be thrifty, passing Acts "which shall make drunkards take care of wife and children, spendthrifts lay up for a wet day; make lazy fellows diligent, and thoughtless, sottish men careful and provident." A long time elapsed before Defoe's wish for savings banks was acted upon. In 1771 Francis Masères, a thoughtful philanthropist, carried a bill through the House of Commons enabling rate-payers of parishes to establish savings banks; but the bill was thrown out by the Lords, as revolutionary in its nature. Subsequently there were several private efforts to effect the same end, which met, however, with only trifling success. A savings bank for the poor, under the ill-chosen name of "Benevolent Institution," was established by the Rev. Joseph Smith at Wendover, Buckinghamshire, in 1799, on the model of a Swiss "caisse de domestiques," and a similar one by Mrs Priscilla Wakefield at Tottenham, near London, in 1804, the title of the latter being that of "Charitable Trust." But these institutions met with no support from the people; and it was not before the year 1817, when parliament took the subject in hand, and legislated upon it, that savings banks took root in the country. The statute which effected it was Act 57 George III. c. 105 and 130, which placed all the savings banks of England and Wales under the control

of the Government. In 1828 the Act was extended to Ireland, and in 1835 to Scotland; but in neither of these divisions of the United Kingdom had it to any degree the same effect as in England. For various reasons, chief among them ordinary banking facilities, savings banks never flourished greatly in Scotland, while the poverty of the country prevented them flourishing in Ireland.

The extension of savings banks in England, rather slow at first, became very marked during the decennial period from 1830 to 1840, and at the end of the latter year 552 of them had been established in the country, the total deposits amounting to £21,036,190. Thenceforth the deposits rose steadily one million every year until 1846, when there came a period of decrease till 1849, followed by a further increase which lasted uninterruptedly till 1861. At the end of the latter year, the total deposits in the savings banks of England and Wales had risen to £36,855,508. The deposits in Scotland at the same date amounted to £2,537,963, and in Ireland to £2,153,004.

The following table shows the amount of deposits received and paid back by trustees of the old savings banks, in England and in Wales, during every third year from 1864 to 1876, together with the sum of the total capital at the end of each year, the whole exclusive of the deposits in post-office savings banks:—

Old Savings Banks.			
Years.		England.	Wales.
1864	Received	£ 6,580,322	£ 177,369
	Paid	8,837,626	233,228
	Capital	33,743,143	984,910
1867	Received	5,582,409	159,069
	Paid	6,607,107	186,472
	Capital	30,974,031	976,621
1870	Received	5,537,136	162,404
	Paid	6,853,980	175,584
	Capital	31,038,029	1,029,468
1873	Received	6,344,132	242,479
	Paid	6,600,535	195,292
	Capital	32,501,883	1,213,537
1876	Received	6,583,701	198,956
	Paid	7,034,866	257,208
	Capital	34,206,562	1,201,093

The facilities of the people to place their savings securely and profitably were greatly increased by the establishment of post-office savings banks, by which the number of offices taking deposits was spread, as it had never before been, all over the country. By Act 24 Vict. c. 14, passed in 1861, the postmaster-general was empowered to direct all postmasters to receive deposits of money, of not less than one shilling, for remittance to the central office at St Martin's-le-Grand, London, to be repaid on demand, with 2½ per cent. interest per annum. The first of the new post-office savings banks were opened throughout Great Britain on the 16th September 1861, and their progress since that time is shown in the subjoined table, which gives the number of offices open, the number of deposits, and the amount of deposits, in years and periods of years, from 1861 till 1876:—

Years and periods of Years.	Number of Banks.	Number of Deposits.	Amount of Deposits.
From 16th Sept. 1861, to 31st Dec. 1862	2535	639,216	£2,114,669
1863.....	2991	842,848	2,651,209
1864.....	3081	1,110,762	3,350,000
1865.....	3321	1,302,309	3,719,017
Average of 5 yrs. 1866-70.....	3815	1,802,031	5,232,108
1871.....	4335	2,362,621	6,664,629
1872.....	4607	2,745,245	7,699,916
1873.....	4853	2,917,693	7,955,740
1874.....	5068	3,044,692	8,341,256
1875.....	5260	3,132,433	8,783,852
1876.....	5448	3,166,136	8,982,350

Development of the system.

Progress of savings banks, 1864 to 1876.

Post-office savings banks.

Aggregate deposits in savings banks.

The total number of both old and post-office savings banks open at the end of the year 1876 was 5912, and the total number of depositors 3,195,761. At the 20th November 1876 there were 1,493,401 accounts open with the old savings banks in the United Kingdom, and the amount owing to depositors was £43,283,700, being an average of nearly £29 for each depositor. The amount deposited in post-office savings banks at the end of 1876, in the name of 1,702,374 depositors, was £26,996,550, an average of £15, 17s. (see page 240).

Distribution of savings over England and Wales.

It appears from the detailed annual returns of the old savings banks, which, notwithstanding the wide-spread competition of the post-office, still hold over 34 millions of savings of the lower classes, that these savings are made in very unequal proportions throughout England and Wales. They are largest, as may be expected, in Middlesex, where the deposits amounted at the end of 1876 to £5,347,217; but Lancashire came very near it, with deposits of £5,302,982. The county of York stood next, the deposits at the date amounting to £3,960,754; while three more counties showed deposits of over a million, namely, Devonshire, £1,950,303; Cheshire, £1,235,084; and Northumberland, £1,166,086. As a rule, the manufacturing counties of England show a far larger amount of savings, per head of population, than the purely agricultural counties, which may be sufficiently explained by the lowness of wages in the latter. In two counties of England, Huntingdonshire and Rutland, there were no savings banks of the old establishment in 1876; and the same was the case in two counties of Wales, Anglesey and Merionethshire. In Wales in general the savings are far below those in England. There were in the old savings banks of Carnarvonshire only 702 depositors at the end of 1876, being one in 152 of the population. The proportion at the same date for the whole of England and Wales was one depositor in every 21 of the population, and for Wales alone one in every 37.

Assessments to income tax, 1845 to 1875.

Assessments to Income Tax.—While the statistics of the savings banks serve as valuable indications of the growth of habits of thrift among the lower classes, they furnish little or no information of the progress of national wealth. It is naturally impossible to measure this progress with any approach to accuracy, but fair estimates towards it may be drawn from the income tax returns. Originally instituted in 1799, to defray the expenses of the war against France, the income tax was levied from that date till 1816, when it ceased, the motion for its renewal having been defeated in the House of Commons by a large majority. The tax was re-imposed in 1842, by Act 5 and 6 Vict. c. 35, and renewed at intervals, but with constant changes in the amount taxed per pound of income. In the first financial year of its being levied, ended April 5, 1843, the total annual value of property and profits assessed in England and Wales was returned at £227,710,444; but the amount sank to £221,101,717 in 1844, and £220,464,968 in 1845, while it reached again £227,863,132 in 1846. There was a rapid increase, scarcely checked for a few years, at intervals from this date for the next twenty years. In the financial year ending 1848, the total annual value of property and profits assessed to the income tax in England and Wales had risen to £229,868,226, in 1851 to £230,419,304, in 1854 to £256,333,899, in 1857 to £261,069,680, and in 1860 to £282,312,309. The increase from this time up to the financial period ended April 5, 1875—the last year for which returns have been published in January 1878—is shown in the subjoined table, which gives the total annual value of property and profits assessed to income tax in England and Wales, as well as in the United Kingdom, during each of the fifteen years from 1861 to 1875:—

Years ended April 5th.	England and Wales.	United Kingdom.
1861	£282,248,060	£335,654,211
1862	295,894,976	351,745,241
1863	302,828,234	359,142,897
1864	313,639,959	371,102,842
1865	335,175,427	395,828,680
1866	350,277,476	413,105,180
1867	358,437,953	423,773,568
1868	365,866,419	430,368,971
1869	370,070,360	434,808,957
1870	379,310,655	444,914,228
1871	398,506,773	465,594,366
1872	413,223,690	482,338,317
1873	439,803,156	513,807,284
1874	463,470,571	543,025,761
1875	481,774,580	571,056,167

Under the Act of 1842 which instituted the income tax, Division of all incomes were ordered to be taxed under five classes, or of incomes into classes. Schedule A was to comprise all incomes from ownership of lands, tenements, and tithes; schedule B, all incomes from occupation of lands and tenements; schedule C, all incomes from public dividends and annuities; schedule D, all incomes from trades and professions; and finally, schedule E, all incomes from Government offices and pensions. The annual value of each of these classes increased in the fifteen years from 1861 to 1875, but in very unequal proportions. The least increase was in the incomes under schedule B, arising from the occupation of lands and tenements, not amounting to more than 25 per cent. during the period, while there was but a slightly larger increase in the incomes under schedule C and E, the former comprising dividends and annuities, and the latter public salaries and pensions. On the other hand, the incomes under schedule A, from ownership of lands, more than doubled in England and Wales in the course of the fifteen years from 1861 to 1875; and the incomes under schedule D, from trades and professions, were not far from trebling during the same period.

The following table exhibits the gradual rise in annual incomes from land, and from trades and professions, during the fifteen years 1861 to 1875:—

Years ended April 5th.	Incomes under Schedule A. Ownership of Lands and Houses.	Incomes under Schedule D. Trades and Professions.
1861	114,058,538	£81,531,326
1862	120,124,206	85,208,610
1863	121,328,434	88,809,996
1864	122,993,875	96,982,709
1865	131,341,499	106,898,319
1866	135,144,462	115,601,940
1867	110,696,900	147,678,722
1868	116,341,387	147,576,240
1869	117,907,336	149,451,289
1870	119,429,807	154,174,613
1871	124,814,412	164,058,371
1872	125,896,143	176,447,374
1873	127,271,923	198,172,490
1874	131,084,816	214,808,581
1875	132,720,684	229,396,892

The annual value of the incomes assessed under schedule A in the year 1875 was £16,716,474 in Scotland, and £12,994,735 in Ireland, the aggregate for the United Kingdom being £162,431,893, so that England represented more than three-fourths of the total. Under schedule D, the annual value of the incomes in 1875 was £27,412,223 in Scotland, and £10,133,323 in Ireland, making an aggregate of £266,942,347 for the United Kingdom, and leaving not far from six-sevenths to the share of England and Wales.