

SOCIAL CONDITION.

SAVINGS OF THE PEOPLE.

THE Colonies of Australasia have from very early days Working man's Paradise. been regarded in the light of a working-man's paradise. The high rates of wages which have generally prevailed, and the cheapness with which food could be purchased, have tended to make the position of the wages-earning class superior to that occupied by the same class in any other portion of the globe. These advantages have induced a greater degree of comfort, if not luxury, amongst a class in Australasia which in other parts of the world has little of comfort and knows nothing of luxury. A high standard of living is not conducive to thrift, nevertheless the progress of saving has gone on with great rapidity.

Some idea both of the celerity and extent of this accumulation Banks. may be gathered from the increase of deposits in the Banks carrying on business in the Colonies. It is true that these deposits cannot be taken as representing altogether local savings, as money not belonging to colonists finds its way into the Banks, and remains for greater or less periods on deposit there. In spite of this element of uncertainty, however, the following table showing the total deposits in Banks of all kinds in the Colonies of Australasia gives a valuable indication of the increasing wealth of the community.

DEPOSITS IN BANKS.

Deposits in Banks (including Savings Banks).				
	1861.	1871.	1881.	1888.
	£	£	£	£
New South Wales.....	5,645,101	7,989,801	23,006,720	35,954,986
Victoria	7,575,406	12,476,677	23,721,348	42,452,036
Queensland.....	334,503	1,647,830	5,633,098	12,813,065
South Australia.....	875,327	2,038,719	6,231,004	7,916,495
Western Australia	Information not to hand.			890,534
Tasmania	729,085	875,512	2,969,390	3,788,383
New Zealand	not to hand	3,789,639	10,618,893	13,729,306
	15,159,422	28,818,178	72,180,453	117,544,805
Per head of population.....	£13	£15	£26.	£32

Increase of
Deposits.

From this it may be gathered that the increase of deposits of all classes in Banks between 1861 and 1881 was exactly 100 per cent., allowing for the increase of population; while between 1871 and 1888, a period of only seventeen years, the deposits per head of population increased by about 115 per cent. When compared with Great Britain, it will be found that the amount of deposits per head of population in Australasia far exceeds that in the mother-country. In 1860, indeed, the sum per head in Britain exceeded

that in Australasia, amounting to £15, against £13 in the Colonies. In 1874 the total in Britain amounted to £25 per head, which ten years later, in 1884, sunk to £23. In the Colonies there has been no falling off at any period, and in 1888 the total deposits per head far exceeded the highest level ever reached in Great Britain.

Turning to the case of the wage-earning classes in the Colonies, Savings Banks. it will be found that the Savings Banks, which may be taken to be practically the Bank of these classes, show enormous development since 1861. From the return here given it is evident that the tendency for many years has been to an increase in the number of small depositors. The figures for 1881 and 1888 show this in a marked degree. In these seven years it appears that the number of depositors in Savings Banks increased from 307,905 to 610,322, or within a very few of double. In 1881, however, each depositor had an average of £30 in the Bank, but in 1888 he had only £25. The amount per depositor in decennial periods from 1861 may appear to point to a serious retrogression, varying as it does from £47 to £25, but it is not so, for the large increase in the number of depositors must be taken into consideration. There is evidence that the different classes of the community are more largely represented, and the smaller amount of average deposit seems to show that the habits of thrift have in a greater degree extended Extension of habits of thrift. to the poorer classes. It is the total number of depositors and the total amount of deposits, therefore, which indicate the general prosperity of the people. A greater number of depositors than the comparatively small total for 1861 might probably be selected from the number in any of the other years noted in the table whose average deposits would far exceed £47. Queensland depositors have the largest amounts at their credit, while those of Western Australia have the smallest in proportion to their numbers. The following table shows the progress of accumulation in each of the Colonies, with the exception of Western Australia, for which the 1888 figures only are available.

Savings Banks.

	1861.		1871.		1881.		1883.	
	Depositors.	Amount.	Depositors.	Amount.	Depositors.	Amount.	Depositors.	Amount.
		£		£		£		£
New South Wales	12,203	615,409	24,379	945,915	72,384	2,698,703	128,297	4,037,675
Victoria	12,001	582,796	45,819	1,117,761	101,829	2,569,438	247,425	4,881,198
Queensland	242	12,193	6,769	407,134	20,168	944,251	43,003	1,611,876
South Australia	3,248	131,590	14,270	517,000	37,742	1,288,450	62,365	1,759,592
Western Australia	*	*	*	*	*	*	3,096	30,808
Tasmania	*	*	8,500	217,413	14,728	369,278	23,090	469,928
New Zealand	1,144	22,921	14,275	454,966	61,054	1,549,515	103,046	2,691,693
	28,838	1,364,909	114,012	3,660,189	307,905	9,419,635	610,322	15,482,770
Amount per Depositor	£47		£32		£30		£25	

* Information not available.

INSOLVENCY.

The view presented in the last section, of the accumulation of wealth in the hands of the people, would be incomplete without some notice of insolvencies. The Bankruptcy laws of the different Colonies are even more dissimilar than the laws on most other questions of importance ; they have also been fluctuating, and the subject of many experiments and amendments. This renders any work of comparison difficult and unsatisfactory. The information here given is imperfect in relation to Western Australia, from which no reliable particulars have been obtainable, and also in reference to New Zealand, the returns from which are incomplete. In other respects the figures give a comparative view of insolvencies at decennial periods, and also in 1888.

It must be pointed out that great caution should be exercised in dealing with figures representing the liabilities and assets of insolvents, because in the present state of the law there is no means of compelling those who seek the relief of the Courts to give an accurate statement of their affairs. The natural tendency is to understate the liabilities, and to overestimate the assets, so as to make the estate look as favorable as possible. It is very seldom indeed, when a bankrupt estate is finally wound-up, that the creditors find themselves in so satisfactory a position as the schedule as originally filed by the insolvent would lead them to believe. The real deficiency would therefore be considerably larger than the calculated amount, as given in the table :—

Australasia, Insolvent Estates.

	Assets per cent. of Liabilities.	Average Deficiency per Insolvent.
		£
1861	54·83	444
1871	46·49	525
1881	71·61	155
1888	67·05	281

Insolvencies.

Colony.	1861.			1871.			1881.			1888.		
	No.	Liabilities.	Assets.	No.	Liabilities.	Assets.	No.	Liabilities.	Assets.	No.	Liabilities.	Assets.
		£	£		£	£		£	£		£	£
New South Wales...	463	589,727	335,340	544	325,941	124,288	724	379,290	218,212	851	659,307	459,677
Victoria	1,287	1,088,298	604,120	631	444,117	217,841	620	303,892	161,386	479	347,658	185,871
Queensland	24	46,866	35,341	73	411,835	197,934	153	73,602	39,430	249	258,884	122,464
South Australia.....	108	101,140	37,379	247	246,713	117,794	*696	123,629	83,729	†219	80,092	58,011
Tasmania	155	173,933	84,410	25	62,560	35,360	33	§13,770	§9,588	90	§44,887	§13,641
New Zealand	**	**	**	737	**	∞	1,406	823,018	717,381	881	866,611	673,872
	2,037	1,999,964	1,096,590	2,257	1,491,166	693,217	3,632	1,717,201	1,229,726	2,769	2,257,439	1,513,536

* Including 481 private arrangements under Insolvency Act, the liabilities and assets in which cases are not included in the total. † Including 121 private arrangements under Insolvency Act, the liabilities and assets in which cases are not included in the total. § Returns not complete. ** No return.

From the table on the preceding page it would appear that the number of insolvencies was greater in Victoria in 1861 than in any other year under notice; while in 1881 the extraordinary number of 1,406 was reached in New Zealand, a total greater than any single Colony has produced in any year given in the table; notwithstanding this large number, however, the deficiency between the estimated assets and liabilities was very small, amounting to an average of only £75 per insolvent. It is an important and gratifying feature that, in spite of the great increase of population, and the consequent extension of trade and commerce, the number of insolvencies has increased but little, while the amount of the indebtedness of the bankrupts per head is less than at some former periods, and the proportion of assets to liabilities is greater. The proportion of insolvents to population in Australasia has largely decreased since 1861. So markedly is this the case that, notwithstanding the exceptional depression which has enormously increased bankruptcies in New Zealand, both in 1881 and 1888, the proportion of insolvencies to population in the latter year was scarcely more than one-half of what it had been in 1861.

Decrease of
Insolvencies
generally.

NEWSPAPERS AND LETTERS.

There is hardly anything more indicative of the social superiority of a civilized people than the prevalence of correspondence and a large distribution of newspapers. In these respects all the Colonies of Australasia have for many years been remarkable. In proportion to population, it is doubtful whether any country in the world can boast of a larger number or a better class of newspapers than these Colonies. Great advances have been made in this respect since 1871, and the rate of progress, both in number and excellence, has advanced even more rapidly between 1881 and the present time. There is no means of correctly estimating the number of newspapers actually printed and distributed in the Colonies, because the Post Office returns indicate but a small

Australasian
Newspapers.

proportion of the actual production. Some idea, however, may be gathered for purposes of comparison with other countries, by noting the distribution of newspapers through the agency of the Post Office. The return for 1888, which comprises all the Colonies, shows that no less than 93,411,855 newspapers passed through the Post Offices, being an average of 26 to every inhabitant.

Amount of
correspondence

In the same year there were 175,469,316 letters delivered through the post, being more than $48\frac{1}{2}$ letters for every man, woman, and child in Australasia. An examination of the statistics of other countries shows that the people of these Colonies stand absolutely at the head of the world's populations in this respect. The inhabitants of Great Britain have nearly but not quite so large a correspondence per head, but the people of no other nation can even approach it.

PUBLIC MORALITY.

Decrease of
Crime.

A gratifying feature in the social life of the Colonies of Australasia has been the decrease of serious crime in proportion to population. It is a peculiar circumstance that, though the people of Australasia are of one blood, and the laws against crime are practically the same in each Colony, some of the Colonies show a far greater ratio of conviction for serious crime than do the others. A crude theory has been put forward that this pre-eminence in crime is due to a convict taint in the Colonies possessing a comparatively high record. The incorrectness of this presumption will be manifest, since Tasmania—the province in the most favourable position in regard to serious crime—is also the one which suffered most from the transportation system. Whatever be the explanation, the fact, however, remains that New South Wales, South Australia, and Queensland—especially the first-named—have a higher rate of crime than the other Colonies. The official returns of the various Colonies, with the exception of Western Australia, for three decennial periods and in 1888 are given herewith.

Australasia—Crime.

Colony.	1861.			1871.			1881.			1888.		
	Apprehensions.	Committed for Trial.	Convictions in Superior Courts.	Apprehensions.	Committed for Trial.	Convictions in Superior Courts.	Apprehensions.	Committed for Trial.	Convictions in Superior Courts.	Apprehensions.	Committed for Trial.	Convictions in Superior Courts.
New South Wales	16,737	820	437	18,025	1,117	628	41,402	1,591	1,066	42,579	1,423	915
Victoria	25,766	1,283	846	22,800	781	511	25,346	591	332	37,309	873	557
Queensland	2,045	99	24	3,265	191	91	10,063	264	92	18,431	538	275
South Australia	3,581	247	122	5,475	154	91	14,297	342	213	6,603	190	91
Tasmania	599	151	127	3,631	137	74	6,229	99	51	6,164	107	66
New Zealand.....	4,839	145	100	15,606	237	162	19,796	474	270	19,167	499	308
	53,567	2,745	1,656	68,802	2,617	1,557	117,133	3,361	2,024	130,253	3,630	2,212

CRIME IN AUSTRALASIA.

Diminution of
crime.

Here we have evidence that crime is steadily diminishing from period to period. The record of apprehensions cannot be regarded as a trustworthy guide, because it includes many classes of offences which are not to be fairly reckoned as criminal, and the number of these has a tendency to increase with the increase of local enactments of various kinds. On the other hand, the record of committals for trial forms a fair index of the serious offences coming before the Courts, and taken in conjunction with the convictions for crime in the Superior Courts may be regarded as conclusive on the question of the progress or the reverse of society in this respect. It will be seen that both committals and convictions have steadily decreased from time to time, beginning in 1861 with a percentage larger than that of England in 1840, but diminishing between that time and 1888 to considerably less than one-half. The following table gives a general view of this decrease of crime within a period of twenty-seven years :—

Decrease in
Committals and
Convictions.

Australasia.

	Apprehensions per 1,000 of population.	Committals for Trial per 1,000 of population.	Convictions in Superior and Circuit Courts per 1,000 of population.
1861	43·30	2·22	1·34
1871	36·23	1·38	0·82
1881	43·18	1·24	0·75
1888	36·51	1·02	0·62

In noting these facts and comparing results with that obtained in Great Britain during the same period, it must not be forgotten that most of the Colonies of Australasia have been compelled gradually to reform a portion of their original population, and that in the case of Colonies such as Victoria and Queensland, not originally peopled in any degree by convicts, the attractions of the gold-fields have drawn within their borders a population by no means free from criminal instincts and antecedents. Viewed in

this light the steady progress made cannot but be regarded as exceedingly satisfactory, and a confident expectation may be reasonably entertained that the same improvement will be continued until the ratio of crime to population will compare favourably with that of any part of the world. Progress of
morality

Suicides would unfortunately appear to be increasing, if not rapidly at least steadily. The following table, although imperfect as regards Western Australia, indicates a portion of the past history and present position of the Colonies in this respect :—

Suicides.			
	1871.	1881.	1888.
New South Wales	28	83	132
Victoria	90	102	139
Queensland	8	21	62
South Australia	11	34	31
Western Australia	*	*	6
Tasmania	4	6	7
New Zealand.....	*	42	39
	141	288	416
Per 100,000 of population.....	8·58	10·62	11·52

*Information not available.

Taken over a series of years (1876 to 1888 inclusive), the mean annual rates were as follows :—

Deaths by Suicide in Australasia.

Colony.	Per 100,000 of mean population:
Tasmania	5·1
South Australia	8·7
New South Wales	8·8
New Zealand	9·5
Victoria.....	11·3
Queensland	13·5

In the above table the Colonies are entered in order as to rates, Tasmania standing far less unfavourably than any of the

ILLEGITIMATE BIRTHS.

others, and being the only one in which the rate is less than in the United Kingdom, where deaths by suicide average only 7 per 100,000 of population. Information for Western Australia is only to hand for 1888, during which year the suicides numbered 6, or at the rate of 14·2.

Births of Illegitimate Children and Total Births.

	1871.		1881.		1888.	
	Illegiti- mates.	Total Births.	Illegiti- mates.	Total Births.	Illegiti- mates.	Total Births.
New South Wales	782	20,143	1,263	28,993	1,958	38,525
Victoria.....	747	27,382	1,382	27,145	1,658	34,503
Queensland	156	5,205	345	8,220	588	14,247
South Australia ...	*	7,082	*	10,708	281	10,510
Western Australia	*	760	*	1,005	62	1,518
Tasmania	*	3,053	*	3,918	173	4,777
New Zealand	*	10,592	534	18,732	577	18,902
	1,685	74,217	3,524	98,721	5,297	122,982
Per cent. of Births	3·19	.....	4·24	.....	4·31	.....

* Information not available.

Illegitimacy.

Illegitimacy also is increasing upon the whole in Australasia, as the table just given shows. The ratio, indeed, compared with the total births is still rather better than in England; but while the

percentage of illegitimate births has steadily declined during the last fifty years in England, it has advanced in Australasia during the period included in the table. The following are the average annual percentages of illegitimate births to total births, calculated over a series of years for each of the Colonies and the United Kingdom :—

	Illegitimate Births per cent.
New South Wales.....	4·40
Victoria	4·50
Queensland.....	3·96
South Australia.....	2·24
Western Australia	4·18
Tasmania	4·15
New Zealand	2·71
England	4·83
Ireland	2·50
Scotland	8·35

The question of divorce, which has assumed considerable importance owing to recent legislation on the subject, is one of much interest, the more so because for some years past all the Colonies of Australasia have offered large facilities for divorce in all cases coming within the law. The prevailing opinion has been that such facilities were calculated to increase divorce to an extent that would prove hurtful to public morals. So far as the experience of these Colonies goes, at present the fear would seem to be groundless, but sufficient time has not yet elapsed to enable any definite opinion to be hazarded. The following table, extending over a period of five years, is calculated to throw some light on this vexed question :—

Divorces granted in each Colony, 1884—88.

	1884.	1885.	1886.	1887.	1888.
New South Wales	27	23	32	25	28
Victoria	10	21	16	18	28
Queensland	0	1	1	0	6
South Australia	36	31	18	14	16
Western Australia .....	...	...	...	...	2
Tasmania	0	2	6	0	4
New Zealand.....	...	...	24	16	32

INSANITY.

Ratio of
insanity.

The number of insane persons under official cognizance throughout Australasia on the 31st December, 1887, was 10,130. This represents 2·86 per 1,000 of the population. The rates in the United Kingdom for the same year were—England, 2·88; Scotland, 2·91; and Ireland, 3·16. The amount of insanity in Australasia and in England, compared with their respective populations, is, therefore, about the same, though there appears to be a tendency in the latter country for the rate to increase. The ratios, both in Scotland and Ireland, are higher than in the rest of Great Britain or in Australasia. The following table shows the proportion of lunacy in each of the Colonies at the end of 1887, from which it will appear that the greatest proportion is to be found in Victoria, and the smallest in South Australia, Tasmania, and Queensland:—

	Insane persons per 1,000 of population.
New South Wales.....	2·70
Victoria	3·29
Queensland.....	2·44
South Australia.....	2·40
Western Australia.....	2·85
Tasmania	2·43
New Zealand	2·81

CONCLUDING REMARKS.

The preceding pages contain but a brief sketch, or imperfect outline, of the present condition of the Australasian Colonies; showing, in fact, only the most prominent features, but leaving unnoticed an immense number of details, which, if there were space to introduce them, would add considerably to the impressiveness of the picture. Even the material resources of these vast provinces have not been fully indicated, for nothing has been said of the magnificent timber, unlimited in quantity and

unsurpassed for quality, which abounds in every part of Australasia. Nothing has been said, either, of the boundless supplies of fish which are to be obtained in every part of the enormous coastline of these provinces, and which will one day form the source of a large and profitable trade. The political institutions of the Seven Colonies have been described, but no notice has been taken of the system of local self-government which, in one form or another, pervades the whole of Australasia to a greater or less extent; nor has there been room to dilate upon the literary, scientific, and charitable institutions which are to be found in all the principal centres of Australasian population, diffusing the blessings of art, science, and literature on the one hand, and soothing the pains of sickness, and mitigating the sorrows of distress, on the other. Had space permitted, much might have been said upon the wonderful variety of climate in Australasia, ranging from a temperature like that of the Scottish Highlands, in the south of New Zealand, to the tropical heat of the Northern Territory of Australia, with every intermediate grade, adapted for races of European origin, as well as for the growth of almost any species of the animal and vegetable life. Enough has been said, however, to show how these great Colonies, from the humblest beginnings, have grown and expanded into important provinces, peopled with a race of hardy, enterprising, and industrious colonists, with free institutions such as are enjoyed by few nations in the old world, and without those social and caste impediments which are in older countries so great a hindrance to the march of civilization.

It is impossible for a reflective mind to survey the progress made by Australasia in one century without asking the question, "What will the future be?" It scarcely requires the gift of prophecy to find an answer. Here is an enormous territory, with illimitable resources implanted by Nature, without taking into account the possibilities of development by culture and acclimatization. Here is a people who one hundred years ago found

Australasia a desert, but who have already begun to make it blossom like the rose. It is not to be supposed that they will rest content with what they have done, but rather that the progress they have already made will stimulate them to a further advance. They will not heedlessly trample under foot the vast mineral riches they know to underlie the soil ; they will not abstain from gathering those plenteous fruits of Nature which are to be had for little more than the labour of stretching out the hand. On the contrary, they will increase in numbers, in wealth, in intelligence, and in power, and the Seven Colonies of Australasia, whether federated into one State, or as separate communities united only by the common bond of kinship, are destined in the near future to play an important part in the world's progress, as much on account of the enterprise of their people as by reason of the magnitude of their territories and the extent of their resources.
