

1914.
NEW ZEALAND.

SIXTEENTH ANNUAL REPORT OF THE PENSIONS DEPARTMENT,

FOR THE YEAR ENDED 31ST MARCH, 1914.

Presented to both Houses of the General Assembly pursuant to Section 76 of the Pensions Act, 1913.

The COMMISSIONER OF PENSIONS to the Hon. the MINISTER OF PENSIONS.

SIR,— Pensions Department, Wellington, 30th June, 1914.

I have the honour to furnish herewith, for the information of Parliament, the sixteenth annual report of the Department, embracing the figures relating to old-age, widows', and military pensions for the year ended 31st March, 1914, which will be found set out hereafter under separate heads.

Before proceeding to a review of the year's work, I beg leave to submit the following sets of figures as an indication of the position of affairs after close on sixteen years' experience of old-age pensions, three years' of widows' pensions, and two years' of military pensions:—

					At 31st March, 1914.	At 31st March, 1913.
Pensions in force—						
Old-age	..	..	..	..	18,050	16,509
Widows'	..	..	..	..	1,540	1,313
Military	..	..	..	..	1,240	568
Totals	..	..	..	..	20,830	18,390

Increase, 2,440.

					At 31st March, 1914. £	At 31st March, 1913. £
Liability—						
Old-age	..	..	..	..	447,765	412,408
Widows'	..	..	..	..	29,320	24,768
Military	..	..	..	..	44,640	19,026
Totals	..	..	..	..	£521,725	£456,202

Increase £65,523.

					Year 1913-14. £	Year 1912-13. £
(Gross payments—						
Old-age	..	..	..	..	416,776	415,761
Widows'	..	..	..	..	27,077	22,114
Military	..	..	..	..	29,447	3,681
Totals	..	..	..	..	£473,300	£441,556

Increase, £31,744.

Cost per head of European population, 8s. 8d.

CONSOLIDATION AND AMENDMENT OF ACTS.

An important event of the year was the consolidation by Parliament in one Act of the various statutes—eight in number—relating to old-age, widows', and military pensions, the opportunity being taken at the same time of including several amendments of a far-reaching character, notably provisions for reducing the old-age pension age for women to 60, and repeal of the income and property restrictions affecting military pensions, estimated to increase the liability by an amount approximating £100,000 per annum for the first year. The immediate effect of these amendments has been to cause an addition to the roll of old-age pensioners by a number—namely, 1,541—that has not been reached since 1900, the second year of the Act, when 3,842 participants were added, and to double the number

of military pensioners. These accretions are in the main responsible for the increase, after five months' working, in the total liability under all heads of over £65,000, and it is confidently anticipated that before twelve months is up the additional £35,000 required to make up the full amount of the estimate will have been added. The various amendments provide for the following :—

In regard to old-age pensions :—

- (1.) Reduction of pension age for women from 65 to 60.
- (2.) Variation in scale of absences from Dominion, whereby an additional absence of six months is allowed for every year in excess of the twenty-five years following date of arrival.
- (3.) Halving of income of married applicant.
- (4.) Increase in limitation of incomes of married couples (including pension) from £90 to £100.
- (5.) Repeal of the compulsory penal clauses relating to convictions during currency of pension.

In regard to widows' pensions :—

- (1.) Payment on account of step-children and of children legally adopted during lifetime of husband.
- (2.) Exemption of home to value of £340.

In regard to military pensions :—

- (1.) Repeal of the income and property restrictions.

Other provisions affecting one or other of the three classes of pension are,—

- (1.) Charging of home at valuation existing when pension first granted.
- (2.) Abolition of investigation of claim in open Court.
- (3.) Payment of January instalments of pension before Christmas.
- (4.) Exemption as income of grants from Gold-miners' and Coal-miners' Relief Funds ; of allowances from relatives and by way of charity up to £52 in any year ; of reasonable sums expended from capital ; and of money received from estates of deceased husbands or wives.
- (5.) Alternative penalty for fraud by way of fine in lieu of imprisonment.
- (6.) Charging of property alienated by will of deceased husband or wife of applicant.
- (7.) Charging of anticipated income of a fixed nature.

OLD-AGE PENSIONS.

Pensions in Force.—The number of pensioners under this head on the 31st March, including 671 Maoris, was 18,050, being an increase of 1,541 on the figures of the previous year, as follows :—

	Europeans.	Maoris.	Totals.
New grants	3,212	108	3,320
Deduct—			
Deaths	1,393	86	
Cancellations	270	30	1,779
Increase			1,541

The liability in regard to these was £447,765, being an average of £24 16s. per pension.

Included in the total are 1,160 females of the ages of 60 to 64 inclusive, all admitted during the last half of the year. 2,677 married couples were on the roll at the close of the year.

The rise and fall in pensioners month by month during the year was as follows :—

April	Increase 32	October	Increase 36
May	33	November	431
June	17	December	106
July	Decrease 8	January	244
August	Increase 18	February	300
September	Decrease 23	March	355

Net increase, 1,541.

The percentages of European pensioners of the full age of 65 and upwards to the population eligible by age and to those eligible by age and residence remain at what they were at the end of each of the previous four years except 1912—namely 32 per cent. and 36 per cent. respectively. As there has similarly been little fluctuation in the percentages of persons having the requisite age to the total population over the same period, it may, I think, be safely reckoned that we now have something stable in the way of statistics to enable a determination to be made in any year as to what the actual cost of old-age pensions will be with no radical alteration to the existing qualifications. Certain is it that nowadays few people who are eligible to claim an old-age pension will be found who are not enjoying the benefits of the Act.

The figures for the five years above referred to are as follows :—

At 31st March.	(a.) European Population 65 and over.	Percentage to Total Population.	(b.) European Population eligible by Age and Residence.	European Pensioners 65 and over.	Percentages.	
					To (a).	To (b).
1910 (estimated)	44,838	4.54	40,238	14,626	32	36
1911 (actual)	47,700	4.72	41,990	15,336	32	36
1912 (estimated)	48,294	4.68	42,772	15,984	33	37
1913	48,915	4.60	43,557	15,830	32	36
1914	49,473	4.53	44,209	16,204	32	36

With regard to females of the ages of 60 to 64 inclusive, it is too early, after only five months' working of the enactment which gave them the pension, to arrive at any definite conclusion as to what the possibilities are in the matter of the percentage of pensioners to the population of that age, but everything points to the experience being something similar to that appertaining to the higher-aged section of the community as outlined above. At the close of the year the percentage amounted to only a fraction over 10 per cent., the figures being—

Female population 60 to 64 inclusive	..	..	..	..	10,900
Female pensioners 60 to 64 inclusive	..	..	..	..	1,160

This percentage has since risen to 15 per cent.

The percentage of pensioners 65 and over drawing the full pension is 88 per cent., as against 84 per cent. last year. Forty-eight pensioners are in receipt of the increased allowance available to males at 60 and females at 55 with two or more children under fourteen years of age. The number of these in previous years was 18 in 1912 and 32 in 1913.

New Claims.—The number of claims lodged during the year was 4,366, being an increase of 1,867 on the number lodged in the previous year. These, with 519 cases awaiting investigation at the commencement of the year, made a grand total of 4,885 dealt with, which were accounted for as follows:—

Granted	..	..	..	..	3,320
Rejected (including deaths and withdrawals)	..	..	..	..	689
Being investigated on 31st March	..	..	..	..	876
Total	..	..	..	..	4,885

The new pensioners include 110 who had previously been in receipt of a pension; 108 were Maoris.

Of the European applicants, some 1,218 were unable to produce any evidence of age, and, as a result of inquiries instituted by the Department in all parts of the world, the necessary proofs were obtained in 1,045 cases, 894 of which were favourable to the applicant. 943 requests were also made to Head Office for verification of date of arrival, and in 826 cases satisfactory certificates were obtained.

The total claims lodged since the Act came into operation now number 52,105, of which 40,143 have been established, 44 per cent. being still on the roll.

The New-Zealand-born white is now coming on the roll in greater numbers than previously, the number admitted during the year being 262, whereas the total for the whole of the preceding years of the Act was only 443, including 100 for the year 1912-13. There are in all 581 white New-Zealanders drawing the pension.

The rejected claims include 111 cases where the pension age had not been reached, 72 where the applicant's character was not satisfactory, and 144 and 78 respectively where income and property acted as a disqualification.

Particulars relating to the distribution of pensioners throughout the Dominion, the number payable at each rate, the number remaining on the roll of those granted in each year since the Act came into operation, and to the age, nationality, sex, and conjugal condition both of the new participants and of all pensioners, will be found in Tables I to VII of the appendix.

Table VIII relates to the ages at death of the European pensioners during the year, a distinction being made between those who were participants at the commencement of the year and those admitted during the year. The total deaths, European and Maori, represent 7.45 per cent. of the pensioners who were on the roll during the year.

In Table IX will be found a summary of the pensions granted in each year since 1898, the annual liability, and the deaths and cancellations over the same period.

Payments.—The gross expenditure under this head during the year totalled £416,776, an increase of £1,015 over the figures of the previous year. This increment seems surprisingly small when the addition of 1,541 pensioners to the roll during the year is borne in mind, but there are two reasons for the apparent anomaly. In the first instance, there was a decrease of 140 in the number of pensioners in the previous year, due to numerous defections late in that year, which in the ordinary course would have resulted in a decline in the payments this year. In fact, for the first eight months of the year, as compared with the corresponding period of 1912, there was a falling-off of some thousands, as follows:—

Payments for eight months ended 30th November, 1912, £278,448.

Payments for eight months ended 30th November, 1913, £273,931.

But the second factor—namely, last year's amendment of the Act, which received the Governor's assent in October—began to operate at once, with the result that, though the total payments increased by such a small amount, the liability had mounted at the end of the year by over £35,000. It is during the year now current that the real effect of the amendment referred to will be reflected by the figures relating to payments.

The variation in the expenditure in each year since the Act came into operation is shown by Table X of the Appendix.

The amount of overpaid instalments refunded during the year was £495, and after deducting this sum, and also a credit of £21,721 from the national-endowment revenue, and making allowance for several payments not passed through the accounts, the net charge against the Consolidated Fund was £394,558.

The grand total paid in old-age pensions to date now stands at £4,389,197.

The total amount credited from the national-endowment revenue, representing five years' contributions, is £95,155.

The cost of old-age pensions per head of the European population for the year was 7s. 7d. The cost for the first complete year of the Act, when the full pension was £18 per annum, was 4s. 1d. per head, and 6s. 10d. for the first complete twelve months after the maximum was increased to £26, thus :—

	Gross Payments. £	European Population.	Cost per Head. s. d.
Year ended 31st March, 1900 ..	157,342	758,617	4 1
„ „ 1907 ..	314,184	913,873	6 10
„ „ 1914 ..	416,776	1,089,825	7 7

The instalments due last year and remaining unpaid on the 31st March totalled £1,462, of which £1,428 represents forfeited instalments on which there is no further claim. The absolutely forfeited instalments during the past five years have amounted to £6,930.

The instalments not collected within the time allowed by law, but subsequently specially authorized and paid during the year, numbered 1,057, as against 881 in the previous year. The amount represented by these payments was £2,021.

The number of pensioners who were inmates of the mental hospitals of the Dominion during the year was 125, the percentage to the total number of pensioners whose names appeared on the roll during the same period—i.e., 19,829—being 0·63 per cent. The amount paid to the Mental Hospitals Department on account of these totalled £1,740, the number still being maintained at the end of the year being 75.

The amount paid by way of old-age pensions to the controlling bodies of the various homes and hospitals during the year totalled £21,536, being £729 less than the sum paid in the previous year. £1,469 of this amount represents the charge made for the medical treatment in hospitals of 65 pensioners. The number residing in the various homes at the close of the year was 757, some 24 less than in the previous year. Details regarding these payments are embodied in Table XIII of the appendix.

A noticeable feature of the annual statistics relating to the work of the various Charitable Aid Boards throughout the Dominion is the decided and gradual drop in the annual cost of outdoor relief since the original Old-age Pensions Act came into operation on the 1st January, 1899. The totals for the financial year ended in March last are not yet available, but the figures for the twelve months ended 31st March, 1913, show a decrease of close on £20,000 on the amount payable fourteen years earlier. The following table will indicate the reduction that has taken place :—

	European Population.	Annual Cost of Outdoor Relief. £	Cost per Head of Population. s. d.
Year ended 31st March, 1899 ..	746,676	50,850	1 4½
„ „ 1904 ..	838,954	42,618	1 0¼
„ „ 1909 ..	968,313	37,537	0 9¼
„ „ 1913 ..	1,061,748	31,092	0 7

Wealth of Pensioners.—The following particulars relate to the amount of accumulated property owned by the 18,050 old-age pensioners who were on the roll at the end of the year, and by the husbands and wives of these who were themselves not old-age pensioners :—

Owned by pensioners—

	£
Homes (including furniture and personal effects)	907,562
Land (not used as a home), stock, &c.	174,873
Cash	128,086

1,210,521

Less mortgages on real property 185,535

Total net property owned by pensioners £1,024,986

Owned by the husbands or wives of pensioners—

	£
Homes	130,389
Land and other property	30,010
Cash	19,701

180,100

Less mortgages on this property 41,795

Total net property owned by husbands or wives of pensioners
(not themselves pensioners) 138,305

Grand total £1,163,291

The total income earned by these pensioners, exclusive of the amounts exempted under the Act, was £130,421, and by their husbands or wives (not themselves pensioners), £28,083. The average amount of income earned by each pensioner was £7 4s., and the average amount of property held, after the deduction of mortgages, £56.

WIDOWS' PENSIONS.

Pensions in Force.—The number of pensioners under this head on the 31st March, including 15 Maoris, was 1,540, being an increase on the figures of the previous year of 227, thus :—

	Europeans.	Maoris.	Total.
New grants	418	3	421
Deduct—			
Deaths	1	..	..
Cancellations	189	4	194
Increase .. .. .	..	..	227

There were in reality 10 deaths of widows during the year, but in 9 cases continuation of the pension was authorized in favour of the guardian of the children in accordance with the Act, thus leaving the pensions of these still in force. The total deaths since this class of pension was introduced number 20, and the total number of guardians appointed 16.

The liability at the close of the year was £29,320, an average of £19 per pension.

The percentage of pensioners drawing the full pension at the various rates for families of different sizes is 96 per cent.

New Claims.—The claims lodged during the year totalled 500, being a decrease of 168 on the figures of the previous year. These, with the 79 awaiting investigation at the commencement of the year, made a total of 579 dealt with, which were accounted for as follows :—

Granted	421
Rejected	77
On hand awaiting investigation	81
Total	579

The total claims lodged now number 2,365, of which number 1,869 have been established as pensions, 82 per cent. being still on the roll at the end of the year.

No statistics are available regarding the number of widows in the Dominion beyond the figures of the 1911 census, which show approximately 8,500 between the ages of 20 and 55. It is from these that the pensioners are mostly drawn, and the percentage now on the roll is 17 per cent. Last year it was 15 per cent. Of the 14,200 widows of the age of 60 and upwards, as shown by the same census, there are 5,694 on the old-age-pensions roll. Last year, out of 10,900 of the age of 65 and over, 4,906 were old-age pensioners.

Of the new pensioners, 3 were Maoris and 288 were New-Zealand-born whites; 6 only were of foreign extraction.

Of the rejected claims, numbering 77, 38 represent cases where the income or property of the applicant was in excess of the amount allowed by law.

The total families of the new pensioners range from 1 to 16, and the number of children under 14 in one family from 1 to 9, the averages being—Total family, 4.4; family under 14, 2.5. The average of the total family in the two preceding years was 5. Details are set out in Table XIII of the appendix. The children on whose account the pension has been granted, to date number 4,617, and the total children of pensioners 9,165, thus :—

Year	Pensions granted.	Children under Fourteen.	Total Children.
1911-12	791	1,923	3,992
„ 1912-13	657	1,604	3,295
„ 1913-14	421	1,090	1,868
Totals	1,869	4,617	9,155

Deduct from these figures the children of the 329 pensioners whose pensions have ceased, mostly on account of the said children having reached the age of 14, and there remains the number of children of the 1,540 on the roll at the 31st March, as follows :—

Children under 14	3,971
Total children (of all ages)	7,583

Particulars relating to the distribution of pensioners throughout the Dominion, to the number payable at each rate, and to the ages and nationality of the new pensioners as well as of all pensioners will be found in Tables I, III, V, and VI of the appendix. In Table IX details are supplied of the pensions granted in each year, the deaths and cancellations over the same period, and the annual liability.

Payments.—The gross payments on account of widows' pensions for the year amounted to £27,077, an increase of £4,963 on the figures of the previous year, the cost per head of the European population being a fraction under 6d. After deducting £4 10s. for overpaid instalments refunded, the net charge against the Consolidated Fund was £27,073.

The gross payments in each year to date have been as follows :—

	£
1911-12 (two months)	1,963
1912-13	22,115
1913-14	27,077
Total	£51,155

The instalments absolutely forfeited during the year amounted to £140.

The income and property of pensioners at the close of the year were as follows :—

Income—							£
From property	..	..	..	..	..	..	6,805
From other sources	..	..	..	..	..	..	43,043
Total	..	..	..	..	..	..	<u>£49,848</u>
Average income per pensioner, £32.							
Property—							£
Homes	..	..	..	..	..	..	147,245
Cash	..	..	..	..	..	..	41,503
Other property	..	..	..	..	..	..	55,834
							<u>244,582</u>
Less mortgages	..	..	..	..	..	..	75,792
Net total	..	..	..	..	..	..	<u>£168,790</u>
Average property per pensioner, £109.							

The averages last year were—Income, £36 ; property, £107.

The following table shows the distribution of the year's payments under each head in the various parts of the Dominion :—

Postal District.	Old-age. £	Widows'. £	Military. £
Auckland	85,306	5,390	12,125
Thames	13,580	890	2,370
Gisborne	2,899	355	856
Napier	15,553	1,060	2,956
New Plymouth	6,994	539	3,159
Wanganui	14,087	1,125	3,050
Wellington	47,957	3,883	2,461
Nelson	8,411	619	218
Blenheim	5,171	291	132
Christchurch	73,951	4,890	854
Timaru	17,878	842	78
Greymouth	12,881	646	244
Hokitika	12,405	136	144
Westport	6,565	427	105
Oamaru	8,140	402	147
Dunedin	60,866	3,993	392
Invercargill	24,132	1,589	126
Totals	<u>£416,776</u>	<u>£27,077</u>	<u>£29,447</u>
Grand total	<u>£473,300</u>		

MILITARY PENSIONS.

Pensions in Force.—The number of pensioners under this head on the 31st March was 1,240, including 128 Maoris, and representing an increase on the figures of the previous year of 672, thus :—

	Europeans.	Maoris.	Total.
New grants	623	124	747
Deduct—			
Deaths	72	2	
Cancellations	1	..	75
Increase			672

The liability in regard to these, all of whom are drawing the full pension of £36, was £44,640.

The distribution of the pensioners throughout the Dominion is set out in Table II of the appendix, showing 1,151 located in the North Island and 89 in the South Island.

The return relating to the ages of the European pensioners appearing in Table V shows 71 to be below the age of 65, and 125 of the age of 80 and upwards. Of the latter 31 are 85 and over, 5 are 90 and over, and 2, the oldest, are 96.

The total deaths to the end of the year number 83, 3 of which were of Maoris.

New Claims.—The claims lodged during the year numbered 736, being 52 less than in the previous year. These, with the 211 adjourned at the beginning of the year, made a total of 947 dealt with, which were accounted for as follows :—

Granted	747
Rejected (including deaths)	34
Adjourned for production of medal	166
Total	947

The total claims lodged to date number 1,524, of which 1,324 have been established. These included 194 claims from Maoris, to 131 of whom pensions have been granted.

In all there have been, including the claims actually completed and lodged, 1,641 inquiries regarding the pension, including a number from outside the Dominion.

Of the 34 rejections, 10 represent deaths, 14 where no medal has been awarded, 3 where residence is incomplete, and 7 where character is unsatisfactory.

In Table IX are set out the pensions granted in each year, the deaths and cancellations over the same period, and the annual liability.

Table XII contains details relating to the regiments of the pensioners at the close of the year. 272 were members of the Imperial Forces which visited the Dominion, the remaining 968 being associated with the various colonial corps, the Native contingents being represented by 118 of these.

Payments.—The gross payments for the year under this head amounted to £29,447, an increase of £25,766 on the figures of the previous year which represented only four months' payments. After deducting a small amount for overpaid instalments refunded, the net charge against the Consolidated Fund was £29,445. The cost per head of the European population for this class of pension was a little over 6d. for the year.

The gross payments to date have been as follows :—

	£
1912-13 (four months)	3,681
1913-14	29,447
Total	£33,128

The instalments absolutely forfeited during the year amounted to £140.

The amount paid on account of military pensions to the controlling bodies of the various homes and hospitals throughout the Dominion during the year was £1,505, including £77 paid for medical attention in hospitals. The number paying for their maintenance at the close of the year was 45, including 4 in hospitals.

General.—The number of old-age pensioners who had applied to the end of the year to have their pensions converted to military pensions was 519. Of these, 67 were found to be ineligible owing to their inability to prove the award of the New Zealand War Medal, the remaining 452 having their claims to the increased amount established. The annual saving to the old-age pensions vote on account of these latter is represented by the sum of £11,195, an average of £24 15s. per pension, made up as follows :—

	Number of Pensioners.	Annual Amount. £
At 31st March, 1913	380	9,422
During 1913-14	72	1,773
Total at 31st March, 1914	452	£11,195

In regard to the issue of New Zealand War Medals, the decision was arrived at towards the end of the year 1913 not to recognize further claims beyond the 31st March last, which date was subsequently extended as far as Maori applicants were concerned to 30th June, 1914, the effect of which will, of course, be to bring finality to the number of applications for the pension. As indicating to what extent advantage has been taken of the facilities provided for obtaining the medal up to the dates named, it may be mentioned that between the date of the passing of the Military Pensions Act in November, 1912, and the present time over 400 new medals have been awarded by the Defence authorities, including 160 to members of the various Native contingents. The issue of such a large number has somewhat upset the estimate of the cost of providing a military pension, which in the first instance was submitted at £25,000 per annum for the restricted pension payable under the 1912 Act, and subsequently increased by £10,000 under the Act of last year. The position at the present time is that the liability under this head has been increased approximately by a further £10,000.

COST OF ADMINISTRATION.

The total cost under this head for the year amounted to £11,591, including a special contribution to the Post Office of £1,849 for payments made by it during the year 1912-13 on account of salaries and other charges subsequent to the recreation of the Department on the 14th November, 1912. The details are as follows :—

	£
Salaries	4,905
Contributions to Post Office for paying pensions	3,000
Postage and telegrams	733
Printing and stationery	598
Travelling-expenses	163
Bonuses for military pensions	105
Telephones	92
Office-cleaning	72
Fees for certificates of age (net)	11
Contingencies	63
Special contribution to Post Office (expenses 1912-13)	1,849
Total	£11,591

Of the increase of £6,330 on the cost in the previous year, no less than £5,674 represents payments made to the Post and Telegraph Department, including the special contribution of £1,849 for 1912-13 already mentioned, and £3,825 for services not charged for when pension matters were controlled by that Department.

The proportion of the actual cost of administration for the year—*i.e.*, £9,742—to the gross amount paid in pensions during the year—*i.e.*, £473,300—is 2·05 per cent.

The gross cost of administering all classes of pension to date from the passing of the original Old-age Pension Act is £72,415. Comparing this amount with the gross payments on account of pensions over the same period—namely, £4,473,480—the percentage is 1·61 per cent., as compared with 1·51 in 1913, and 1·56 in 1912.

PENSIONS IN AUSTRALIA.

A comparison of the last available figures relating to old-age pensions in Australia with the figures of the Dominion is submitted hereunder, from which it will be seen that the percentages in many directions are practically identical.

	Australia, at 30th June, 1913.	New Zealand, at 31st March, 1914.
European population	4,802,155	1,089,825
European population eligible by age	251,900	49,473*
Number of old-age pensioners (European)	82,943†	17,379
Percentage of pensioners to population eligible by age	32·93	32·75*
Percentage of pensioners to total population	1·72	1·59
Total pensions granted since Act passed	110,174	40,143
Total deaths since Act passed	23,771	17,001
Claims dealt with (last year)	14,417	4,885
Claims rejected (last year)	1,450	689
Percentage rejected (last year)	10	14
Pensions granted (last year)	11,304	3,320
Percentage granted (last year)	78	67
Pensions granted to females 60 to 64 (last year)	3,553	1,160
Deaths (last year)	6,557	1,479
Percentage of deaths (last year)	7·25	7·45
Pensions cancelled (last year)	875	300
Increase in number of pensions (last year)	3,872	1,541
Liability at close of year	£2,098,798	£447,765
Average pension	£25 7s.	£24 16s.
Total payments (last year)	£2,302,335‡	£473,300§
Cost per head of European population (last year)	9s. 7d.	8s. 8d.
Cost of administration (last year)	£44,523	£9,742
Percentage of cost of administration to payments (last year)	1·93	2·05
Percentage increase of population during last three years	9·95	8·06
Percentage increase of pensioners during last three years	26·65	13·32

The latest figures from Australia relating to invalid pensions are as follows :—

Pensions in force on 30th June, 1913	13,739
Pensions in force on 28th November, 1913	14,647
Net increase on previous year	2,976
Claims dealt with, 1912-1913	6,156
Pensions granted, 1912-1913	4,389
Liability at 30th June, 1913	£350,636

* Women at age 60 to 64 not included.
£2,704,000. for year ended 30th June, 1914.

† 87,685 on 30th June, 1914.
§ Includes widows' and military pensions.

‡ Includes invalid pensions.

OLD-AGE PENSIONS IN UNITED KINGDOM.

The latest figures available relating to the old-age-pension scheme in operation in the British Isles are for the year ended 31st March, 1912, from which the following particulars have been extracted :—

	Claims lodged during Year.	Total Pensions in force at close of Year.	Deaths of Pensioners during Year.	Percentage of Pensioners to Total Population.	Payments for Year.
England	119,659	602,441	65,096	1.79	£ 7,452,189
Wales	8,595	40,083	4,721	1.66	495,827
Scotland	18,059	94,319	10,662	1.98	Not available.
Ireland	40,653	205,317	19,698	4.68	„
Total United Kingdom..	186,966	942,160	100,177	2.08	..

The percentage increase of pensions for the three years ended 31st March, 1912, is 45.5 per cent.

The percentage of pensioners to eligible population (*i.e.* 70 and over) in England and Wales is 60 per cent. Taking the present number of pensioners in New Zealand 70 and over, and comparing it with the European population of the same age in 1911, the percentage in New Zealand is 42 per cent. At the actual date of the census in April, 1911, it was 39 per cent.

It is interesting to note the effect that the payment of old-age pensions in Great Britain, which began on the 1st January, 1909, has had on outdoor relief in that country. In a memorandum prepared by the Local Government Board as recently as August, 1913, and presented to both Houses of Parliament by command of His Majesty, statistics are quoted relating to both indoor and outdoor relief in England and Wales, and from these it will be found that, whereas we in New Zealand can point to a 40-per-cent. reduction in the cost of outdoor relief over a period of fourteen years, England has in half the time experienced a 95-per-cent. reduction in the number of her aged persons in receipt of such relief. The following figures are extracted from the memorandum in question :—

Aged Persons in receipt of Outdoor Relief over 70 Years of Age.

	England.	Wales.	Total.
31st March, 1906	154,578	13,518	168,096
1st January, 1910	127,061	11,162	138,223
„ 1911	84,156	9,021	93,177
„ 1912	7,945	1,585	9,530
4th January, 1913	7,352	1,211	8,563

Compared with the figures for 1906, those for 1913 show decreases as follows : England, 147,226, or 95.2 per cent. ; Wales, 12,307, or 91 per cent. ; England and Wales, 159,533, or 94.9 per cent. In none of the English counties was the reduction less than 91 per cent., while in two it exceeded 99 per cent. In Wales the decrease ranged in counties from 87 per cent. to 96 per cent.

The change in regard to aged persons in receipt of indoor relief has not been so marked, the figures for 1913 showing a reduction on those of March, 1906, as follows : England, 11,909, or 20 per cent. ; Wales, 262, or 13.7 per cent. ; England and Wales, 12,171, or 19.8 per cent.

G. C. FACHE,
Commissioner of Pensions.

APPENDIX.

- Table I. Number and annual value of pensions in districts—old-age and widows'.
- „ II. Number of pensions in districts—military.
- „ III. Pensions at each rate—old-age, widows' and military.
- „ IV. Ages of European pensioners—old-age, widows', and military.
- „ V. Percentage of pensions granted in each year now in force—old-age.
- „ VI. Nationalities of pensioners—old-age and widows'.
- „ VII. Sex and conjugal condition of pensioners—old-age.
- „ VIII. Ages at death during 1913-14—old-age.
- „ IX. Pensions granted, deaths, and cancellations ; also annual liability and average pension—old-age, widows', and military.
- „ X. Pensions in force and payments in each year—old-age.
- „ XI. Sizes of families of pensioners—widows'.
- „ XII. Regiments of military pensioners.
- „ XIII. Amounts paid to homes and hospitals—old-age and military.

TABLE L.—NUMBER AND ANNUAL VALUE OF OLD-AGE AND WIDOWS' PENSIONS IN FORCE ON THE 31ST MARCH, 1914.

District.	Old-age.			Widows'.		
	Europeans.	Maoris.	Annual Value.	Europeans.	Maoris.	Annual Value.
			£			£
Auckland	2,402	40	60,223	213	..	3,784
Coromandel	79	22	2,578	9	..	198
Dargaville	83	15	2,424	11	..	238
Hamilton	217	38	6,388	15	..	255
Kaitia	25	46	1,751	2	2	84
Mangonui	18	30	1,155	..	3	66
Raglan	18	12	711	..	..	..
Rawene	37	31	1,626	7	3	237
Rotorua	36	50	2,000	..	..	..
Russell	60	59	2,912	3	1	108
Taumarunui	28	..	690	10	..	179
Taupo	3	8	280	1	..	12
Waipu	51	4	1,397	2	..	36
Warkworth	54	4	1,352	3	..	66
Whangarei	186	5	4,890	18	..	343
Whangaroa	21	37	1,327	4	2	124
Thames	273	9	7,113	18	..	315
Opotiki	19	20	954	2	..	36
Paeroa	167	27	4,786	31	1	672
Tauranga	39	61	2,421	2	..	41
Whakatane	7	29	808	1	..	24
Gisborne	104	11	2,764	18	..	396
Port Awanui	7	4	218	..	..	..
Napier	652	3	16,464	54	..	1,109
Wairoa	18	3	477	..	..	..
New Plymouth	247	11	6,333	22	..	423
Stratford	53	2	1,338	6	..	120
Wanganui	282	2	7,085	38	..	717
Eltham	30	1	769	5	..	102
Hawera	101	3	2,594	6	..	120
Marton	107	3	2,712	7	..	146
Patea	39	..	985	2	..	60
Taihape	63	2	1,644	6	..	108
Wellington	1,350	1	33,475	145	..	2,622
Chatham Islands	2	1	70	..	..	..
Feilding	145	1	3,622	19	1	372
Masterton	197	..	4,823	19	..	322
Otaki	78	5	2,025	10	..	222
Pahiatua	59	..	1,422	5	..	114
Palmerston North	295	4	7,388	23	..	414
Nelson	252	..	6,234	28	..	490
Motueka	81	..	2,016	8	..	158
Blenheim	208	7	5,395	13	1	248
Havelock	7	..	182	..	..	..
Christchurch	2,375	1	58,863	223	1	4,065
Akaroa	42	4	1,170	6	..	150
Amberley	17	..	388	..	..	..
Ashburton	363	..	9,248	29	..	606
Culverden	15	..	390	..	..	..
Kaiapoi	369	5	9,273	21	..	402
Kaikoura	18	3	530	..	..	..
Timaru	346	..	8,580	26	..	502
Fairlie	29	..	728	..	..	..
Geraldine	240	9	6,216	14	..	282
Waimate	145	1	3,684	6	..	102
Westport	261	2	6,574	19	..	398
Greymouth	443	..	11,178	24	..	462
Reefton	119	..	3,038	7	..	192
Hokitika	474	1	12,178	8	..	144
Oamaru	326	3	8,232	22	..	445
Dunedin	1,892	4	46,345	196	..	3,667
Balclutha	204	2	5,201	21	..	444
Cromwell	120	..	3,081	5	..	120
Lawrence	173	..	4,275	10	..	198
Naseby	100	..	2,561	2	..	42
Palmerston South	58	..	1,449	5	..	126
Waikouaiti	42	3	1,095	1	..	12
Invercargill	586	5	14,659	68	..	1,328
Gore	146	..	3,684	12	..	252
Queenstown	114	..	2,918	2	..	60
Riverton	162	17	4,406	12	..	240
Totals	17,379	671	447,765	1,525	15	29,320
North Island	7,652	604	203,994	737	13	14,185
South Island	9,727	67	243,771	788	2	15,135
Totals	17,379	671	447,765	1,525	15	29,320

TABLE II.—NUMBER OF MILITARY PENSIONS IN FORCE ON THE 31ST MARCH, 1914.

Postal District.				Number.	Postal District.				Number.
Auckland	..	..	..	462	Brought forward				1,165
Thames ..	..	..	..	106	Christchurch	..	..	..	31
Gisborne	..	..	..	47	Timaru ..	..	..	..	2
Napier ..	..	..	..	137	Greymouth	..	..	..	7
New Plymouth	..	..	..	137	Hokitika	..	..	..	5
Wanganui	..	..	..	153	Westport	..	..	..	4
Wellington	..	..	..	109	Oamaru..	..	..	..	5
Nelson ..	..	..	..	10	Dunedin	..	..	..	17
Blenheim	..	..	..	4	Invercargill	..	..	..	4
Forward..	..	..	..	1,165	Total ..	..	..	..	1,240

TABLE III.—NUMBER OF PENSIONS AT EACH RATE ON THE 31ST MARCH, 1914.

Rate.	Old-age.		Widows'.		Military.	
	Number.	Liability.	Number.	Liability.	Number.	Liability.
£		£		£		£
39	36	1,404	..	..	..	..
38	2	76	..	..	..	..
37	1	37	..	..	..	..
36	1	36	..	..	1,240	44,640
35	1	35	..	..	..	..
34	..	..	..	..	..	..
33	2	66	..	..	..	..
32	2	64	..	..	..	..
31	..	..	..	..	..	..
30	1	30	274	8,220	..	..
29	1	29	..	..	..	..
28	1	28	..	..	..	..
27	..	..	..	..	..	..
26	14,270	371,020	2	52	..	..
25	555	13,875	..	..	..	..
24	542	13,008	283	6,792	..	..
23	460	10,580	2	46	..	..
22	370	8,140	..	..	..	..
21	422	8,862	1	21	..	..
20	185	3,700	..	..	..	..
19	175	3,325	1	19	..	..
18	152	2,736	418	7,524	..	..
17	113	1,921	4	68	..	..
16	114	1,824	3	48	..	..
15	83	1,245	4	60	..	..
14	85	1,190	4	56	..	..
13	83	1,079	1	13	..	..
12	67	804	511	6,132	..	..
11	68	748	7	77	..	..
10	70	700	7	70	..	..
9	41	369	4	36	..	..
8	35	280	5	40	..	..
7	24	168	1	7	..	..
6	25	150	5	30	..	..
5	20	100	..	..	..	..
4	19	76	2	8	..	..
3	13	39	..	..	..	..
2	10	20	..	..	..	..
1	1	1	1	1	..	..
Totals ..	18,050	447,765	1,540	29,320	1,240	44,640
Average pension	£24 16s.		£19		£36	

TABLE IV.—AGES OF EUROPEAN PENSIONERS ON THE 31ST MARCH, 1914.

Age.	Old-age.	Military.	Widows'.	
	Number.	Number.	Age.	Number.
56	..	1	21	4
57	..	1	22	2
58	..	2	23	5
59	..	2	24	8
60	190	6	25	14
61	199	6	26	22
62	260	10	27	21
63	259	12	28	27
64	267	31	29	27
65	488	43	30	36
66	710	47	31	44
67	816	62	32	41
68	925	64	33	61
69	1,311	68	34	50
70	953	76	35	57
71	1,083	82	36	67
72	1,058	69	37	68
73	1,058	96	38	69
74	967	63	39	62
75	900	56	40	67
76	832	52	41	81
77	756	47	42	46
78	709	42	43	79
79	721	49	44	66
80	659	32	45	63
81	595	27	46	58
82	409	10	47	65
83	340	19	48	57
84	230	6	49	36
85	178	5	50	48
86	127	8	51	45
87	108	5	52	29
88	73	7	53	27
89	70	1	54	29
90	43	..	55	15
91	18	2	56	10
92	21	..	57	6
93	16	1	58	7
94	19	..	59	3
95	2	..	63	1
96	2	2	64	1
97	1	..	68	1
98	4	..		
99	1	..		
100	1	..		
Maoris ..	17,379	1,112	..	1,525
	671	128	..	15
Totals ..	18,050	1,240	..	1,540

TABLE V.—NUMBER OF OLD-AGE PENSIONS GRANTED IN EACH YEAR, TOGETHER WITH THE NUMBER OF SUCH PENSIONS IN FORCE ON THE 31ST MARCH, 1914.

---				Pensions granted in each Year.	Number of such Pensions still in Force on 31st March, 1914.	Percentage of Pensions in Force to Pensions granted.
Year ended 31st March, 1899	...	...	...	7,487	882	11
" " 1900	...	...	...	4,699	700	14
" " 1901	...	...	...	2,227	467	20
" " 1902	...	...	...	1,694	412	24
" " 1903	...	...	...	1,391	442	31
" " 1904	...	...	...	1,063	391	36
" " 1905	...	...	...	1,210	511	42
" " 1906	...	...	...	2,075	896	43
" " 1907	...	...	...	2,031	1,009	49
" " 1908	...	...	...	1,740	979	56
" " 1909	...	...	...	2,113	1,270	60
" " 1910	...	...	...	2,304	1,504	65
" " 1911	...	...	...	2,399	1,730	72
" " 1912	...	...	...	2,318	1,803	77
" " 1913	...	...	...	2,072	1,804	87
" " 1914	...	...	...	3,320	3,250	97
Totals ...	...	...	...	40,143	18,050	...

TABLE VI.—ORIGINAL NATIONALITIES OF OLD-AGE AND WIDOWS' PENSIONERS.

Nationality.	Old-age.		Widows'.	
	Granted, 1913-14.	In Force on 31st March, 1914.	Granted, 1913-14.	In Force on 31st March, 1913-14.
British (England)	1,524	8,154	55	232
" (Ireland)	584	3,726	23	91
" (Scotland)	528	3,269	16	61
" (New Zealand)	262	581	288	1,021
" (Australia)	107	360	29	91
" (Wales)	29	146	1	5
" (Canada)	14	102	..	..
" (Channel Islands)	15	63	..	2
" (India) .. .. .	..	17	..	..
" (West Indies) .. .. .	..	15	..	..
" (Isle of Man)	5	15	..	1
" (South Africa)	5	15	..	..
" (Newfoundland)	4	9	..	..
" (Fiji)	1	2	..	..
" (Pitcairn Island)	1	1	..	1
" (Malta)	2	2	..	..
German	56	318	4	11
Dane	19	157	..	4
Swede	8	98	..	..
Norwegian	13	94	1	1
French	3	38	..	..
Austrian	2	42	..	..
American	7	32	..	1
Italian	4	36	1	3
Swiss	4	18	..	..
Dutch	2	14	..	..
Portuguese .. .. .	..	12	..	..
Russian	3	10	..	..
Finn	1	7	..	..
Greek	2	6	..	..
Belgian	3	6	..	..
Pole	2	7	..	..
Hungarian .. .. .	..	3	..	..
Spanish	1	2	..	..
Chilian .. .. .	..	1	..	..
Pomeranian	1	1	..	..
Maori	108	671	3	15
Totals	3,320	18,050	421	1,540

TABLE VII.—SEX AND CONJUGAL CONDITION OF OLD-AGE PENSIONERS.

Granted during Year 1913-14.

Sex.			Single.	Married.	Widowed.	Total.
Male	..	..	247	590	277	1,114
Female	..	..	82	1,041	1,083	2,206
Totals	..	..	329	1,631	1,360	3,320

In force on the 31st March, 1914.

Sex.			Single.	Married.	Widowed.	Total.
Male	..	..	2,221	3,892	2,571	8,684
Female	..	..	332	3,340	5,694	9,366
Totals	..	..	2,553	7,232	8,265	18,050

Granted since Act passed in 1898.

Single	..	..	..	..	..	6,819
Married	..	..	..	..	..	18,760
Widowed	..	..	..	..	..	14,565
Total	..	..	..	..	..	40,144

TABLE VIII.—AGES AT DEATH OF EUROPEAN OLD-AGE PENSIONERS DURING THE YEAR 1913-14.

Age.	(a.) Pensions in force on the 1st April, 1913.	(b.) New Pensions granted, 1913-14.	Deaths.	
			Of (a).	Of (b).
56	1	..	..	..
60	2	190	..	..
61	..	199	..	..
62	3	260	..	..
63	2	256	..	1
64	1	267	..	..
65	424	487	4	12
66	657	308	22	7
67	854	213	34	4
68	1,244	129	43	3
69	912	136	57	6
70	1,054	131	62	1
71	1,058	112	67	1
72	1,077	80	73	5
73	1,002	80	81	5
74	930	63	74	2
75	865	60	71	2
76	802	54	74	2
77	753	39	73	1
78	779	34	73	..
79	761	25	108	1
80	671	21	77	1
81	477	11	73	1
82	384	10	54	..
83	280	13	53	1
84	211	9	34	..
85	147	3	28	..
86	129	9	19	1
87	97	2	26	..
88	81	3	12	1
89	53	3	12	..
90	29	2	12	..
91	25	1	4	..
92	22	..	6	..
93	26	1	6	..
94	..	1	..	..
95	7	..	3	..
96	3	..	..	..
97	5	..	..	..
98	1	..	..	..
99	1	..	..	..
Totals	..	..	1,335	58

TABLE IX.—PENSIONS GRANTED, DEATHS, AND CANCELLATIONS IN EACH YEAR, AND NUMBER IN FORCE, ANNUAL LIABILITY, AND AVERAGE PENSION AT END OF YEAR.

Year ending 31st March.	Number of Pensions granted.	Deaths.	Cancellations.	In Force at End of Year.	Annual Liability.	Average Pension.
<i>Old-age.</i>						
1899 ...	7,487	38	6	7,443	£ 127,319	£ s. d. 17 2 0
1900 ...	4,699	786	71	11,285	193,718	17 3 0
1901 ...	2,227	815	292	12,405	211,965	17 2 0
1902 ...	1,694	935	388	12,776	217,192	17 0 0
1903 ...	1,391	1,064	622	12,481	211,594	16 19 0
1904 ...	1,063	928	690	11,926	200,915	16 17 0
1905 ...	1,210	890	476	11,770	199,081	16 18 0
1906 ...	2,075	1,038	225	12,582	313,018	24 17 0
1907 ...	2,031	1,097	259	13,257	326,084	24 12 0
1908 ...	1,740	1,189	239	13,569	333,340	24 11 0
1909 ...	2,113	1,112	174	14,396	353,343	24 10 0
1910 ...	2,304	1,169	211	15,320	374,699	24 9 0
1911 ...	2,399	1,423	276	16,020	403,020	25 3 0
1912 ...	2,318	1,469	220	16,649	416,530	25 0 4
1913 ...	2,072	1,569	643	16,509	412,408	24 19 7
1914 ...	3,320	1,479	300	18,050	447,765	24 16 0
Totals ...	40,143	17,001	5,092	...	...	...
<i>Widows'.</i>						
1912 ...	791	...	3	788	14,863	18 17 0
1913 ...	657	3	129	1,313	24,768	18 17 3
1914 ...	421	1	193	1,540	29,320	19 0 0
Totals ...	1,869	4	325	...	...	...
<i>Military.</i>						
1913 ...	577	9	...	568	19,026	33 10 0
1914 ...	747	74	1	1,240	44,640	36 0 0
Totals ...	1,324	83	1	...	...	...

TABLE X.—COMPARATIVE STATEMENT OF OLD-AGE PENSIONS IN FORCE AND PAYMENTS MADE IN EACH FINANCIAL YEAR SINCE THE ACT CAME INTO OPERATION.

Date.	Number of Pensions in Force.	Payments to End of Financial Year.	Payments.		Pensions.	
			Increase.	Decrease.	Increase.	Decrease.
At 31st March, 1899 ...	7,443	£ 3,124	£ ...	£ ...	...	...
" 1900 ...	11,285	157,342	154,218	...	3,842	...
" 1901 ...	12,405	197,292	39,950	...	1,120	...
" 1902 ...	12,776	207,468	10,176	...	371	...
" 1903 ...	12,481	210,140	2,672	...	...	295
" 1904 ...	11,926	203,164	...	6,976	...	555
" 1905 ...	11,770	195,475	...	7,689	...	156
" 1906 ...	12,582	254,367	58,892	...	812	...
" 1907 ...	13,257	314,184	59,817	...	675	...
" 1908 ...	13,569	325,199	11,015	...	312	...
" 1909 ..	14,396	336,760	11,561	...	827	...
" 1910 ...	15,320	362,496	25,736	...	924	...
" 1911 ...	16,020	383,393	20,897	...	700	...
" 1912 ...	16,649	406,256	22,863	...	629	...
" 1913 ...	16,509	415,761	9,504	...	...	140
" 1914 ...	18,050	416,776	1,015	...	1,541	...
Total ...	...	4,389,197	...	...	...	...

TABLE XI.—WIDOWS' PENSIONERS ADMITTED DURING THE YEAR, WITH SIZES OF FAMILIES.

Size of Total Family.	Number of Pensioners.	Size of Family under Fourteen.	Number of Pensioners.
1	53	1	123
2	70	2	116
3	65	3	74
4	53	4	55
5	59	5	34
6	41	6	14
7	25	7	2
8	19	8	2
9	11	9	1
10	7		
11	3		421
12	5		
13	6		
14	2		
16	2		
	421		

TABLE XII.—REGIMENTS OF MILITARY PENSIONERS ON THE ROLL ON THE 31ST MARCH, 1914.

Regiment or Corps.	Number of Pensioners.	Regiment or Corps.	Number of Pensioners.
65th Regiment	55	Colonial Forces, <i>continued</i> —	
18th „	37	Taranaki Bushrangers	25
40th „	28	Wairoa Rifle Volunteers	17
70th „	27	Kai Iwi Cavalry	16
14th „	21	Hawke's Bay Military Settlers	13
57th „	22	Napier Rifle Volunteers	12
68th „	11	Auckland Naval Volunteers	12
43rd „	11	Wanganui Rangers	10
12th „	9	Taranaki Cavalry Volunteers	10
50th „	3	Poverty Bay Mounted Volunteers	9
58th „	1	Auckland Cavalry Volunteers	8
Royal Artillery	3	Wellington Rangers	7
Royal Engineers	3	Opotiki Rangers	7
Naval Brigade	7	Wellington Rifle Volunteers	7
Transport Corps	34	Mauku Volunteers	6
Colonial Forces—		Hawke's Bay Cavalry Volunteers	5
New Zealand Militia	125	Hawke's Bay Volunteers	4
Native Contingents	118	Guide Corps	4
Armed Constabulary	113	Military Train	3
Taranaki Rifle Volunteers	84	Auckland Engineer Volunteers	3
1st Waikato Regiment	66	Patea Volunteers	3
Taranaki Military Settlers	53	Wanganui Rifle Volunteers	2
2nd Waikato Regiment	45	Medical Staff Corps	1
Auckland Rifle Volunteers	40	Nelson Volunteers	1
3rd Waikato Regiment	36	Coromandel Rifle Rangers	1
Forest Rangers	35		
Wanganui Yeomanry Cavalry	35		
Colonial Defence Force	32	Total	1,240

TABLE XIII.—NUMBER OF OLD-AGE PENSIONERS MAINTAINED IN HOMES AND HOSPITALS ON THE 31ST MARCH, 1914, AND AMOUNTS PAID TO SUCH INSTITUTIONS DURING THE YEAR.

Location.	Institution.	Payments, Year 1913-14.	Number of Pensioners in Institu- tion on 31st March, 1914.	Amount handed to Pensioners after Deduction of Maintenance.
		£ s. d.		
Whangarei	Old Men's Cottage Home	391 0 0	15	4s. per month.
Auckland	Costley Home	2,852 4 6	122	6s. 6d. "
"	Veterans' Home	247 3 1	11	2s. per week.
"	Ponsonby Home (Little Sisters)	646 0 0	26	8s. per month.
Thames	Old Men's Home	337 1 4	10	5s. "
Hamilton	"	271 3 8	7	4s. "
Gisborne	"	208 4 2	6	1s. per week.
Napier	Refuge, Parke Island	1,034 5 0	37	7s. 4d. per month.
New Plymouth	Old People's Home	424 10 10	14	10s. "
Wanganui	Jubilee Home	448 2 4	18	5s. "
Wellington	Ohio Home	576 10 3	25	2s. to 6s. "
"	Home for Aged Needy	749 9 1	30	7s. 7d. "
"	Home for Incurables	267 15 7	11	6s. "
Masterton	Renall-Solway Home	169 0 0	7	Nil.
Greytown	Buchanan Home	26 0 0	1	"
Nelson	Alexandra Home	664 8 0	25	2s. per week.
Blenheim	Old Men's Home	290 6 8	10	8s. 8d. per month.
Christchurch	Jubilee Home	992 10 1	40	1s. per week.
"	Nazareth House	882 8 8	37	5s. per month.
"	Mount Magdala Home	82 3 4	3	Nil.
"	Armagh Street Depot	2 3 4	"	"
"	Female Refuge, Linwood	6 10 0	1	"
Ashburton	Tuarangi Home	1,050 10 5	39	1s. per week.
Timaru	Old Men's Home	439 11 5	13	6s. 6d. per month.
Westport	Old People's Home	583 16 5	21	8s. "
Reefton	Hospital	222 12 7	8	10s. "
Greymouth	"	935 4 2	28	10s. "
Hokitika	"	633 6 11	20	10s. "
Ross	"	261 17 2	10	13s. 4d. "
Kumara	"	463 14 9	16	13s. 4d. "
Oamaru	Victoria Home	705 7 10	26	6s. "
Dunedin	Otago Benevolent Institution	1,893 15 11	75	2s. per week.
"	Home for Aged Poor	725 13 4	23	13s. 4d. per m'th.
Invercargill	Lorne Farm	581 14 0	22	4s. 6d. "
				8s. 6d. "
		20,066 4 10	757	
	Hospital patients only	1,469 9 0	65	
	Totals	21,535 13 10	822	

Number of Military Pensioners maintained in Homes and Hospitals as above.

Whangarei	Old Men's Cottage Home	36 0 0	1	..
Auckland	Veterans' Home	968 16 0	27	..
"	Costley Home	177 0 0	3	..
"	Ponsonby Home (Little Sisters)	6 0 0	1	..
Napier	Refuge, Parke Island	93 0 0	2	..
Thames	Old Men's Home	9 0 0	..	..
Hamilton	"	6 0 0	..	..
New Plymouth	Old People's Home	33 0 0	3	..
Wanganui	Jubilee Home	42 0 0	2	..
Kumara	Hospital	30 0 0	1	..
Dunedin	Otago Benevolent Institution	27 0 0	1	..
		1,427 16 0	41	..
	In hospital	77 6 5	4	..
	Totals	1,505 2 5	45	..

NOTE.—The hospitals included in the above list serve the purpose of old people's homes in the districts named.

Approximate Cost of Paper.—Preparation, not given; printing (1,850 copies), £17 10s.

By Authority: JOHN MACKAY, Government Printer, Wellington.—1914.

Price 9d.]

