

APPENDIX III.

EXTRACTS FROM THE REPORT ON RATES OF MORTALITY AND SICKNESS FOR THE YEARS 1878-87 OF THE INDEPENDENT ORDER OF RECHABITES, SALFORD UNITY, BY FRANCIS G. P. NELSON F.I.A., F.S.S.

THE following facts are gathered in connection with the branches of the Order from which sickness and mortality returns were received:—

Number of members in the tents 1st January, 1878 ... 6,748

			Per cent.
Of these members, during ten years, 1878-87, were sick	3,725, or	55·2	
" " not sick	2,453, "	36·4	
" " died	570, "	8·4	
Number of members who became free, 1878-87 ...	...	...	30,216
Of these, during the ten years, were sick ...	12,001, or	39·7	
" " not sick ...	17,745, "	58·7	
" " died ...	470, "	1·6	

Total number of members who came under observation ... 36,964

Number of members who withdrew, 1878-87 ... 12,955

Of these, during the ten years, had been sick ... 3,930, or 30·3

not been sick ... 9,025, " 69·7

Number of members who died ... 1,040

Of these during the ten years had been sick ... 877, or 84·3

" " not been sick ... 163, " 15·7

Total ceased to be members ... 13,995

Difference, or number of members in the tents 31st December, 1887 ... 22,969

Total weeks of sickness paid for in respect of all above members, ten years Weeks. Days.

(1878-87) ... 180,210 1

Of this amount, for members who died ... 33,155 3

" remainder ... 147,054 4

Thus, of the members in the order at the 1st January, 1878, embraced in this investigation more than one-half of them whilst under observation during the next ten years had occasion to claim sickness-pay, and 8 per cent. died during the same period. Compared with the figures for the entrants during the decenniad 1878-87 these proportions of sickness-claimants and deaths appear high, but the age-distribution of the members in the two groups, and the period for which they were at risk, would vary materially, and mainly account for this difference. The fact that as regards the withdrawing members only 30 per cent. of them had at any time received sick-pay is a feature which should not escape attention, and suggests that, as concerns this section of members, a selection against the society continues for some years after the members' admission. Apparently those members whose health is below par, if the sickness-claims are an indication in this respect, constitute precisely that class of the assured among whom withdrawals are at a minimum. This is what might be expected, for naturally those persons who have brought home to them in illness the manifold advantage of being enabled to draw an allowance during incapacity for labour would be uncommonly careful not to forfeit, through carelessness, such a boon.

The final summation shows that as regards—

Members not sick—

Entered society before 1st January, 1878, and still a member 31st Dec., 1887 1,118

" 1878-87, and still a member 31st December, 1887 ... 10,055

" before 1st January, 1878, and left society before 31st Dec., 1887 1,335

" 1878-87, and left society before 31st December, 1887 ... 7,690

Total ... 20,198

Members sick—

Entered society before 1st January, 1878, and still a member 31st Dec., 1887 2,825

" 1878-87, and still a member 31st December, 1887 ... 8,971

" before 1st January, 1878, and left society before 31st Dec., 1887 900

" 1878-87, and left society before 31st December, 1887 ... 3,030

Total ... 15,726

Members died—

Entered society before 1st January, 1878, and made no sick-claim ... 69

" 1878-87, and made no sick-claim ... 94

" before 1st January, 1878, and received sickness-allowance ... 501

" 1878-87, and received sickness-allowance ... 376

1,040

Here, again, some interesting results are disclosed as regards the selection against the society, which is apparently more or less always going on—in other words, in process of time a society accumulates a more than average share of inferior lives, the more healthy members of the assured gradually allowing their membership to lapse. Thus, examination of the statistics above given shows that for "members not sick" who were connected with the society at the 1st January, 1878, more than 54 per cent. dropped their membership within the next ten years, whereas, turning to