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- (c) That the percentage of deaths between the ages 25—45 is too high, and bears out the statement that journeymen bakers die prematurely from certain classes of disease.

It is of course to be regretted that the foregoing figures could not be obtained on a much larger scale, and over a more extended period. Such value, however, as they possess, is enhanced by the fact that, relating as they do to the mortality of operatives who are not only members of a trade union but also subscribers to a special death-benefit, they deal with a class somewhat above the average in general intelligence and social prosperity. Were vital statistics available in the case of the large body of journeymen bakers, who belong to no trade society—amounting to between 8,000 and 9,000 in London alone—it is possible that the waste of life produced by existing industrial conditions would appear still more considerable.

STEPHEN N. FOX

#### THE GROWTH OF MANCHESTER AND LIVERPOOL, 1801—1891.

THE many prognostications as to the future growth of Manchester and Liverpool to which the completion of the Manchester Ship Canal has given rise, naturally suggest an attempt to drag the history of the past growth of the two towns from the obscurity and confusion in which it has been plunged by the practice of regarding the area of a town as necessarily coextensive with that of the urban sanitary district which happens to bear the name of the town.

In the first of the following tables I have added together the figures relating to the growth of population in the registration districts of Manchester, Salford, Prestwich, Barton, and Chorlton, together with the subdistricts of Heaton Norris, Altrincham, Wilmslow, and Hyde. The second table contains the corresponding figures for the registration districts of Liverpool, Toxteth Park, West Derby, and Birkenhead. The West Derby district cuts the districts of Liverpool and Toxteth Park completely off from the rest of Lancashire, extending from Waterloo on the one side to Garston on the other, and stretching inland beyond Walton-on-the-Hill and Wavertree. The Birkenhead district includes the whole north-western corner of the Wirral. The Manchester group of districts covers an area of about 98,000 acres, and is thus equal to a circle of seven miles radius. The Liverpool group covers about 50,000 acres, and is equal to a circle of five miles radius. Both groups doubtless include a small rural population, and also a somewhat larger urban population which is commercially and socially, as well as municipally, independent of the two great towns. Complete accuracy of delimitation is unattainable, and it is far better to include too much than too little. Growing cities, as a rule, increase most rapidly at their outskirts, and to omit any of these outskirts will cause much more serious error than to include the population of a few farms and petty towns.

## I. MANCHESTER.

	Population at beginning of decade.	Registered deaths.	Registered births.	Estimated excess of actual births over deaths.	Estimated gain by migration.	Actual increase.	Rate of increase.
1801—10	143,738	...	...	20,554	9,342	29,896	20·7
1811—20	173,634	...	...	31,358	25,708	57,066	32·8
1821—30	230,700	...	...	36,450	57,572	94,022	40·7
1831—40	324,722	...	...	47,149	44,863	92,012	28·3
1841—50	416,734	135,769	173,372	63,608	45,676	109,284	26·2
1851—60	526,018	155,589	217,587	81,580	14,377	95,957	18·2
1861—70	621,975	184,918	247,268	74,714	21,410	96,124	15·4
1871—80	718,099	207,964	309,000	107,216	50,902	158,118	22·0
1881—90	876,217	215,768	319,589	103,821	18,725	122,546	13·9
1891	998,763	...	...	...	...	...	...

## II. LIVERPOOL.

	Population at beginning of decade.	Registered deaths.	Registered births.	Estimated excess of actual births over deaths.	Estimated gain by migration.	Actual increase.	Rate of increase.
1801—10	91,193	...	...	13,040	11,165	24,205	26·5
1811—20	115,398	...	...	20,840	17,862	38,702	33·5
1821—30	154,100	...	...	24,347	46,997	71,344	46·2
1831—40	225,444	...	...	32,734	71,650	104,384	46·3
1841—50	329,828	132,500	148,300	38,045	85,831	123,876	37·5
1851—60	453,704	141,000	176,400	51,276	52,027	103,303	22·7
1861—70	557,007	189,081	237,786	60,594	43,199	103,793	18·6
1871—80	660,800	189,585	270,325	86,146	42,945	129,091	19·5
1881—90	789,891	200,139	292,847	92,708	-22,237	70,471	8·9
1891	860,362	...	...	...	...	...	...

In the case of Manchester, it will be seen, not only the absolute amount of increment, but also the rate of increase grew at each decade till 1831. Then there followed four decades in which the increment showed no great variation, and the rate of increase therefore steadily declined. In 1871–81 there was a sharp revival, followed by a partial relapse in 1881–91.

From 1801 to 1871 Liverpool grew at a more rapid rate than Manchester, and in each of the last four decades of that period, though it was always smaller than Manchester, the increments to its population were larger. In 1871–81, though the increment was smaller than in Manchester, it was still very large, and larger than it had ever been; but in 1881–91 it fell to the smallest amount it had reached since 1821. The rate of increase rose at each decade till 1841, and then fell almost continuously.

In the fifth and sixth columns of the tables I have endeavoured to divide the actual increase of population into its two component parts,

the 'natural' increase or excess of births over deaths, and the gain by migration or excess of immigrants over emigrants. For the first four decades, in the absence of any trustworthy statistics of births and deaths, I have assumed that the natural increase in the two towns was at the same rate (calculated on the population at the beginning of the decade) as the actual increase in the whole of England and Wales. For the later decades the natural increase is found by subtracting the registered deaths from the registered births,<sup>1</sup> after adding to the births on account of defective registration 15 per cent. in 1841-51, 9 per cent. in 1851-60, 5 per cent. in 1861-70, and 2 per cent. in 1871-80. It is probable that the natural increase is over-estimated, and the net immigration consequently under-estimated, in the earlier decades, but as they stand the figures in the sixth column are sufficiently astonishing, showing, as they do in both cases, immensely more gain by migration in the thirty years from 1821 to 1850 than in the forty years from 1851 to 1890.

The greatness of the gain by migration in the middle of the century and its subsequent decline, were probably due in very large measure, especially in the case of Liverpool, to events primarily affecting Ireland. The boroughs of Manchester and Salford contained 34,300 natives of Ireland in 1841. In the next ten years the number increased to 52,504. By 1881 it had fallen back to 38,550, and in 1891 it was only 32,270, in spite of the great extension of the municipal area of the city of Manchester which had taken place meanwhile. In the borough of Liverpool there were 49,639 natives of Ireland in 1841; by 1851 their number had shot up to 83,813, so that, allowing for the deaths among both the old and the new immigrants in the ten years, we can scarcely doubt that quite half of the total gain by migration shown in the table is to be accounted for by the Irish influx. In the next decade the stream from Ireland must have been much smaller, as it was only just sufficient to maintain the Irish-born population of the borough, which numbered 83,949 in 1861. After this the Irish immigration must have remained almost stationary or declined slightly till 1880, as the Irish-born population fell to 76,761 in 1871, and 70,977 in 1881. In 1881-90 it must have practically disappeared, as the Irish-born population fell to 47,943, a diminution so great that it probably means that the natives of Ireland who entered the city were less numerous than those who left it. The miserable incompleteness of the census tabulation since 1861 leaves us without any means of discovering whether the dimi-

<sup>1</sup> The number of births and deaths registered in each registration district for the four decades from 1851 to 1890 are given in the censuses. For the districts during the decade 1841-50 and for the sub-districts during the whole period recourse must be had to the Reports of the Registrar-Generals. Till 1871 the decennial figures were published, but after that date the inquirer is obliged to gather the figures for each year from the annual reports and add them together. Owing to alterations of boundaries the births and deaths in four small townships on the outskirts of Birkenhead for 1841-60, are not obtainable. They are estimated in the table above at 387 and 213 for 1841-50, and 1040 and 577 for 1851-60.

nution in the city has been at all counterbalanced by increase in any of the suburbs other than the borough of Birkenhead, where the natives of Ireland declined from 7,399 in 1881, to 6,145 in 1891.

The census of 1851, which alone of all the series attempts to distinguish between the natives of a town and the natives of other parts of the county in which the town is situated, brings out a fact which suggests that to the class of urban immigrants who, unlike the Irish, had entire freedom of choice and good means of forming a judgment on the question, Liverpool was less attractive than Manchester. The total of non-native inhabitants in the borough of Liverpool was 216,270, and in the city of Manchester and borough of Salford (treated as one area) 219,126, but the number of Lancashire-born immigrants residing in Manchester and Salford was 75,537, and in the borough of Liverpool only 29,665.

EDWIN CANNAN

### THE LESSONS OF THE AUSTRALIAN BANKING COLLAPSE.<sup>1</sup>

THE time has not yet come for writing in detail the story of the Australian banking collapse. Many points relating to the Banks individually, and these of a kind the most interesting to Shareholders and Depositors, have yet to be investigated. But the interest which so great an involvement possesses is by no means confined to Shareholders and Depositors, and it is as an outsider, concerned only with the general principles which it helps to illustrate, that I propose now to examine the subject and to seek for such lessons as it may be fitted to yield. In the United Kingdom we have the most colossal development of Deposit-banking that the world has ever seen,—a development which has rendered immense service to the trade and commerce and government of the country; and although individual disasters of utmost gravity have occasionally stained its record it has, nevertheless, been prosperous as well as beneficent, and has on the whole proved highly remunerative to those engaged in it. Colonial Deposit-banking, superficially considered, may appear to be only a natural expansion of the same system, but to assume this is to proceed on a questionable hypothesis, and the failure to recognise the essential differences between the two systems has been largely responsible for the overwhelming misfortunes of the present year.

To begin with, the foundations of credit are more secure at home than in the Colonies. Not only is the United Kingdom a lender to all the world while the Colonies are borrowers, and the accumulated wealth at home greater in the aggregate and in detail, but the capital of individuals at home bears an increasingly larger proportion to their indebtedness than is usual in the Colonies. This is shown by the published Balance sheets of the Banks, whose Deposits increase while their Discounts and Loans on commercial securities tend to diminish. Moreover the home in-

<sup>1</sup> Read before the Economic Section of the British Association at Nottingham September 15, 1893.