

A review of housing, population and the old age pension in the early twentieth century in Thomondgate

by Clem Cusack

Ireland's population had shown a continuous decline between the years 1841 and 1911. In 1841 the population stood at 8,196,597, but by 1911 it had reduced to 4,390,219. Deaths during the Great Famine and subsequent emigration contributed to the population decline. However, between 1901 and 1911 the rate of decline had slowed to 1.5 percent or 68,556 people, the smallest reduction in population figures since 1841.¹ By contrast High Road, Thomondgate showed an increase in population from 577 people in 1901 to 647 in 1911, a percentage increase of 12 percent. Houses in 1901 numbered 124 dwellings of which 8 were uninhabited. By 1911 the housing situation had changed substantially with a total of 144 dwellings recorded of which 6 were uninhabited and three under construction. The housing increase may account for the growth in population despite demographic trends of the period. Included in the housing records of 1901 were four public houses, two shops and St. Munchin's Christian Brothers School.² In 1911 the number of public houses had remained the same but the number of shops had increased to nine, one of which was classed as manufacturing without specifying the activity. The increase in the shop numbers indicates a growing prosperity in the area.³ In 1901 Roman Catholicism was the dominant religion numbering 523 Catholics with 45 people returning themselves as Church of Ireland or 'Irish Church', five Presbyterians, two Methodists and all other persuasions one.⁴ By 1911 Catholics had increased to 566, Church of Ireland to 59 and Presbyterians to 21 with no Methodists recorded.⁵

Housing Conditions

Houses were divided into four classes for the census.⁶ Stone, brick or concrete for the walls of a house attracted a score of one with the same applying to the roof, if made of slate, iron or tiles. Perishable materials such as mud walls and thatched roofs were zero rated. Column 8 dealt with the number of rooms in a dwelling and the most numerous entries for High Road Thomondgate in 1901 was 2, indicating that the dwelling contained three or four rooms. Some twenty-seven houses had five and six rooms with two houses containing seven eight and nine rooms. Housing was generally of stone, with either slate or corrugated iron roofs and seven houses had thatched roofs. Houses that were not occupied on census night were not rated. Most of the houses had two windows in front typical of an artisan type dwelling of the period. House classification was ascertained by adding up the figures in columns six to nine with a class one scoring twelve or over.

Table 6 Housing	1st Class	2nd Class	3rd Class	4th Class
1901	0	111	5	0
1911	2	129	3	0

Table 6. Comparison of housing stock between 1901 and 1911.⁷

The majority of housing was class two, artisan type cottages dwellings, in reasonable condition but far removed from the substantial housing of the merchant classes in Georgian Newtown Pery or on the Ennis Road and Ballinacurra Road. From the variety of trades and skills listed in the census returns Thomondgate was an industrious and vibrant place. Working hours were long and the work hard, with little protection for people who fell ill. The women of Thomondgate, as wives and mothers, mainly worked in the home as housekeepers. Where women were householders they worked as seamstresses, laundresses, or kept lodgers to support the household. In many situations sons or daughters of the household earned the income to provide for the family. Unmarried girls worked in the many shops, offices and factories in the city. Only in one case did a family have an unmarried daughter that did not work outside the home, which is another indicator that the area was working class.

Trade union organisation of the 1900s is quite impressive and provided considerable protection for the workers of the various societies, as trade unions were known. The small number of trade disputes clearly indicates a system of labour and industrial relations that while hard was reasonably fair. Trades councils appeared to have considerable influence with employers and helped to regulate the labour market for the common good. While pay and conditions could not be deemed generous, a man with skills could command a reasonable wage. Equally, Limerick of the 1900s had reasonable employment prospects with a host of industries that catered for the home and international markets. Research has also highlighted the sophistication of the trade's council with its strong linkages to the English trade unions in common cause.⁸

Local newspapers of the period show a considerable amount of social activity for the people, such as sport, particularly rugby, Irish classes in the Gaelic League, societies and interest groups of all kinds. Horse racing and coursing were popular and meets were regularly advertised.⁹



New houses being constructed on the old distillery site in Thomondgate. (Courtesy of Limerick Museum).



New Road, Thomondgate. (Courtesy of Limerick Museum).



Some old houses in Thomondgate. (Courtesy of Limerick Museum).

The introduction of the Old Age Pension

One of the great events of the early twentieth century was the coming of the old age pension described as 'the greatest blessing of all'. As early as 1906 Prime Minister Herbert Asquith, together with the Chancellor of the Exchequer had agreed to meet with the trade unions to discuss the introduction of the old age pension. At that time the figure being discussed was five shillings per week for all citizens, both men and women, on attaining the age of sixty years. The cost of the scheme was to be recovered by Imperial taxation.¹⁰ At first examination it would appear that the age for qualification for the old age pension was low at sixty years of age but advertisements in the national newspapers for Royal Navy personnel offered pensions as early as forty years of age. The minimum pension offered by the navy was ten pence per day with petty officers receiving as much £40 to £50 per year. This was substantial sum at that time and the equivalent of the annual earnings of a labouring man. An additional incentive was the payment of a pension if a man was disabled or died in service was that his widow, in certain cases, would receive a pension.¹¹ By 1911 some sixteen Royal Irish Constabulary or 11.5 per cent of the Thomondgate population lived in the High Road. Many of them were retired, some as young as forty years of age, which was a testimony to how well the British Government treated its armed forces at that time. Prime Minister Asquith introduced the 'The United Kingdom Old Age Pension Act' in 1908 to be paid on the first day of 1909 and whilst the age of qualification slipped to seventy years of age, the sum of five shillings, suggested in 1906, remained the same. The provisions of the 1908 Act entitled men and women aged seventy years or more, resident in the U.K. for two decades or more, and whose annual income was not greater than £31-10s. to a weekly pension. Habitual drunkards, convicts, malingerers, pauper lunatics and those in receipt of Poor Law relief were not entitled to draw the pension until the Act was amended in 1911. There was a sliding scale of payment, with people whose incomes did not exceed £21 being entitled to the full five shillings and thereafter reducing by one shilling a week for every £2-12s.-6p. of extra income.¹²

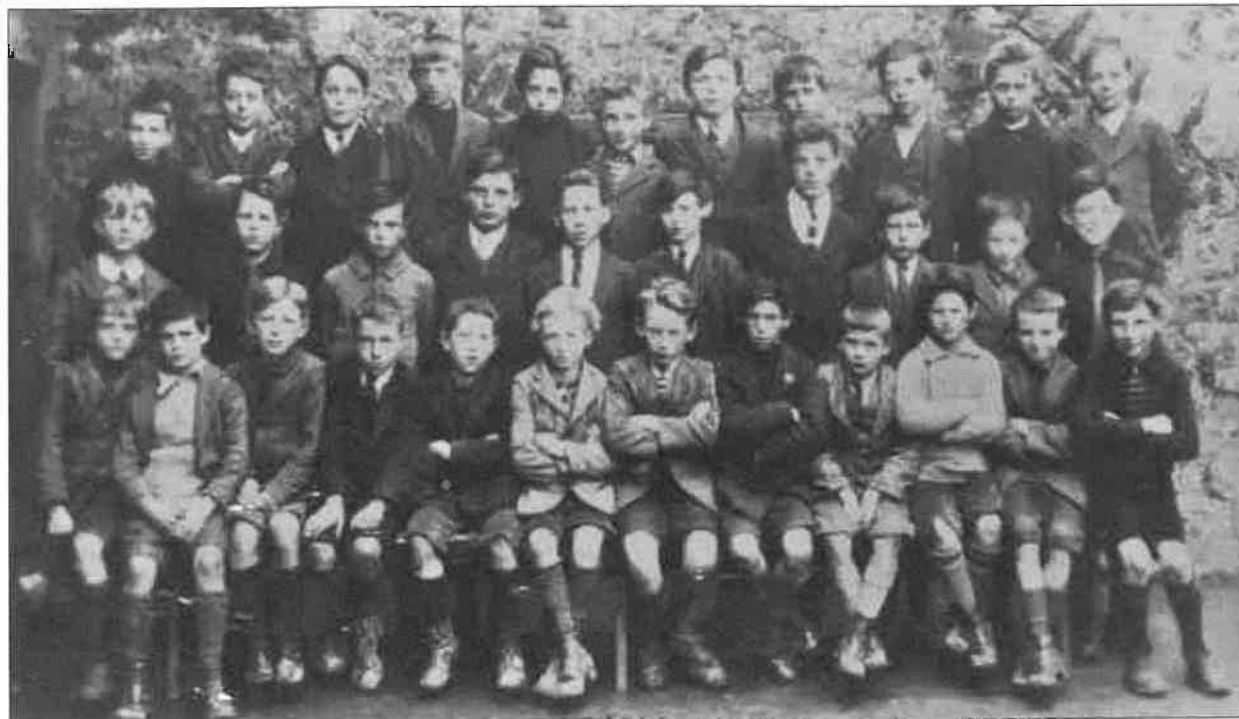
Pension payments began in Ennis Post Office as early as 7 a.m. on Friday 1st January 1909 with an old lady presenting herself at the counter and producing her order book. After carefully pocketing her 'five bob' she smilingly enquired if she was not the first to receive the 'pinshen' and on confirmation departed, sure in the knowledge that she had established an unbreakable record.¹³ Extensive coverage in national and local papers was indicative of the importance of the old age pension in Ireland and the contribution it would make to the well being of old people. Significantly, they now had an income in a family, which in many cases helped them to avoid ending their days in the workhouse. Collecting the old age pension was a festive occasion, on New Year's Day 1909, with large crowds turning out to watch the event. It was reported that in rural Roscommon that neighbours ferried 'cartloads of aged females' to the post office and in Abbeyfeale, county Limerick one old timer asked the postmistress 'if the money was any good'. *The Irish Times*¹⁴ proclaimed that close on 800 applicants had been

successful in claiming the old age pension in the eight wards of Limerick Urban District.¹⁵ In the United Kingdom the welcome for the Old Age Pension was more restrained and at Blythe Road, West Kensington, by 11 a.m. only one aged couple had presented themselves for payment. Out of some 1,800 pensioners in Battersea, a working-class district, by the same time only 160 pensioners had been paid. Women outnumbered men by ten to one and at Bethnal Green there was a steady stream of applicants from the opening, many of whom bore the hallmarks of poverty and some absolute destitution. On a lighter note, two hundred pensioners, in Newport, Wales were entertained to breakfast and sent the Prime Minister, Mr Asquith, a telegram respectfully wishing him a happy new year.¹⁶

There was a controversial side to the granting of the old age pension and Ireland was to loom large in the controversy. Up to 5 December 1908 when the latest available return was furnished Ireland had 209,135 claims, Scotland 71,616, Wales 25,665 and England 383,611. The numbers recommended for pensions was Ireland 127,309, Scotland 53,305, Wales 19,329 and England 290,085. These numbers do not exhaust the list of possible claimants with a considerable number under investigation. Ireland also featured high on the list with 47,373 under investigation, Scotland 9,984, Wales 2,824 and finally England with 45,422.¹⁷ The writer, of the article, with tongue in cheek, remarked that Ireland's old age pension applications are a tribute to the longevity of our race and our much-abused climate. Mr Lloyd George raised considerable merriment in the House of Commons when he said that he had based his estimate of Irish pensioners on the 1901 census at 70,000 and that his estimate was exceeded by 128 percent. Excesses for England were 54 percent, Wales 56 percent and Scotland 60 percent.¹⁸ The original estimate by the British exchequer for the cost of the old age pension was £6 million in a full year, but due to serious under estimation of Irish costs this figure was well exceeded. Lloyd George was forced to bring in a 'People's Budget' in 1909/1910 to cover the additional pension costs which in turn caused a constitutional crisis.

It is interesting to establish how High Road Thomondgate, a small corner of the Empire, fared in the pension controversy. It is apparent that by comparing the 1901 and 1911 census returns that steps were being taken by householders to qualify as early as possible for the old age pension. There was a total of eighteen householders, of the 44 sampled from the 1901 census, still living in High Road Thomondgate in 1911. Ten of the families were eliminated from the survey as being far too young to take advantage of early qualification for the old age pension. Of the remaining eight householders three show clear evidence of adding to the age between censuses in varying amounts up to seven years.¹⁹

A regular payment of five shillings a week for each old age pensioner provided security and gave them an income within the family. It is estimated that between 15-35 per cent of Irish recipients were below the required age. Sir Henry Robinson of the Irish Local Government Board correctly dubbed it 'the greatest blessing of all'.²⁰



School photograph of St Munchin's Christian Brothers School, Thomondgate, circa 1920. Christy Lawlor is the 7th boy from the left in the front row and his cousin Patrick Cusack is the 9th boy in the same row.

References

- 1 William J. Thomson, The Census of Ireland, 1911 in *Journal of the Royal Statistical Society*, Vol. 76, No.7, p. 637.
- 2 The building is now used as a community centre.
- 3 Census of Ireland 1901 and 1911, Form-B1, High Road, Thomondgate (Sheets 1-7) Limerick Urban, No.61, File 52.
- 4 An interesting note on the enumerator's (Abstract for a Townland or Street, Form-N) states, the designation 'Protestant Episcopalian' includes, besides the members of the Church of Ireland or 'Irish Church', the members of the Church of England, the Episcopal Church of Scotland and any other Protestant Episcopal Church.
- 5 Census of Ireland 1901, Form-N, File 48 (6 sheets), Census of Ireland 1911, Form-N, File 52 (11 sheets).
- 6 Census Form (B1-House and Building Returns), gives the exact method of calculating the class of house using columns 6 to 10.
- 7 Form B-2, Return of out-offices and farm steadings indicate that there were stables, coach houses and some fifteen piggeries attached to the residences of the area.
- 8 P. J. Ryan, Industry and Workers in *Old Limerick Journal*, (Autumn 1982) p.40.
- 9 *Limerick Chronicle*, Racing News, Saturday, 19 January, 1901.
- 10 Proposed Old Age Pensions, *The Irish Times*, Friday, 2 February, 1906.
- 11 What to do with our boys and girls. The Navy as a profession for boys, *The Irish Times*, Saturday, 10 February, 1906.
- 12 Cormac Ó Grada, 'The Greatest Blessing of all': The Old Age Pension in Ireland in *Past and Present Society* (Oxford, 2002) No. 175 pp. 125-127.
- 13 Payments in Ennis in *Limerick Leader*, Monday, 4 January, 1909.
- 14 *The Irish Times*, Friday 1 January, 1909.
- 15 *The Irish Times*, Limerick's 800 successful claimants, Friday 1 January, 1909.
- 16 *The Irish Times*, Saturday 2 January, 1909, England- Incidents of the first pay day.
- 17 In cases awaiting investigation, Ireland's numbers are even more remarkable, standing at 18,754, just slightly below England at 19,213.
- 18 *The Irish Times*, Old Age Pensions, Saturday, 2 January, 1909.
- 19 1901 and 1911 census, Form-A- Sample batch of 44 residents in High Road, Thomondgate.
- 20 Ó Grada, "The greatest blessing of all" p. 160.

Clem Cusack spent all his working life in the Electricity Supply Board, Limerick, in various positions retiring as an Electrical Supervisor in 2006. Reading has always been his favourite pastime, particularly history and in 2007 he was accepted as a mature student reading history and politics, at Limerick University. He graduated with an BA in 2010.