

THE FINANCING OF THE POOR-LAW INCORPORATION FOR THE HUNDREDS OF COLNEIS AND CARLFORD IN THE COUNTY OF SUFFOLK, 1758 - 1820

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When a few of the principal gentry of the Hundreds of Colneis and Carlford, that rural area between the rivers Deben and Orwell in East Suffolk, embarked upon a scheme for voluntarily uniting the several parishes for the better relief of the poor¹ their main aim was to effect an economy in the amount expended on poor-rates in the respective parishes. Admittedly it was also their intention to make better provision for the aged and infirm, to provide employment for the able-bodied poor, to educate pauper children in 'religion and industry' and to punish the profligate and idle.² It is not intended, however, in this article to investigate the provision which they made for the better care of the indoor and outdoor poor, except in so far as this has reference to the financing of the project. The intention is to analyse the accounts of the incorporation and the House of Industry at Nacton for the period 1758-1820, for which a series of the Treasurer's Quarterly Accounts exists.³ This analysis reveals the actual changes in the amount collected by the parishes as poor-rates throughout the period, and the limited success of pauper-industry against the original theory that,

the Poor, instead of being wholly supported by the Publick, may contribute to the Support, Assistance and Relief, mutually of each other, and be of some advantage to the Community, to which they have hitherto been only a heavy and grievous burden.⁴

From these quarterly accounts it is possible to discuss these and many other problems of the financing of one of the Suffolk incorporations.

¹ S. and B. Webb, *English Poor Law History*, vol. 1, (1927), p. 126.

² 29 Geo. II. c. 79. Preamble.

³ East Suffolk Record Office, Ipswich, ADA.10/AC1/1-5.

⁴ 29 Geo. II. c.79. Preamble.

1. CAPITAL EXPENDITURE AND THE BORROWING OF MONEY

This the first experiment of the eighteenth century to grapple with the increasing costs of maintaining the poor in rural parishes by erecting a House of Industry for the 'reception of the poor' necessitated parliamentary sanction in a private act. The Act of Incorporation for the Hundreds of Colneis and Carlford provided for the management of the incorporation by appointed Directors and Guardians of the Poor. These Directors were empowered to purchase land, to build all buildings necessary for the accommodation of the poor and their employment in useful industry and also to furnish such buildings for occupation and use by the poor.⁵ The first Minute Book of the incorporation reveals that the twenty-four Directors spent some two years in the planning of the House of Industry at Nacton. They were aided by the gift of land at Nacton Heath upon which to build the house, principally by the land given by Admiral Edward Vernon and also to a lesser extent by adjacent land given by Philip Broke Esquire. Both these men were instrumental in the launching of the scheme and when statutory powers had been granted, they were two of the first Directors.

The Directors, having decided upon the plans for the buildings at Nacton, invited tenders for their erection and at their meeting on 9 August 1756 they accepted the lowest tender, that of Messrs. Andrew Chandler and Thomas Poultney. Before the Articles of Agreement were signed these contractors discovered that they had made an error in their estimating. They were none the less engaged to build the House at the revised figure of £2,540, this estimate still being lower than those submitted by other contractors.⁶ The final cost of erection was nearer £3,000, principally because of alterations and additions to the original scheme at the request of the Directors upon the recommendation of the House Committee as the building proceeded.⁷ The extensiveness of these alterations and additions is evident from the account of Messrs. Chandler and Poultney⁸ which included an item of £58 15s. for bedsteads, tables, benches and dresses. By the time the House was ready for use a capital expenditure of £4,097 19s 9d had been incurred.⁹

⁵ 29 Geo. II. c. 79.

⁶ Colneis and Carlford Hundreds, *Minute Book*, 1756-1785. (East Suffolk Record Office, ADA.10/AB1/1). 30 Aug. 1756.

⁷ ADA.10/AB1/1. 25 Aug. 1756. 'Mr. Brown, Mr. Canning, Mr. Lynch, Mr. Kirkby, Mr. Page of Trimley, Mr. Page of Clopton and Mr. Trotman appointed House Committee.'

⁸ ADA.10/AB1/1. 8 Nov. 1757.

⁹ Carlford Hundred, *Quarterly Account Book*. No. 1. p. 21. (East Suffolk Record Office, ADA.10/AC1/1).

Table One

Account of Messrs Chandler and Poultney
for Building the House of Industry

	£	s.	d.
To Building the House of Industry by the first Agreement	2,540	-	-
„ Addition of 6 ins. in height	15	-	-
„ 6 Cellar Windows & of Iron for the Bars	3	10	-
„ 826 ft. of Wall plates round the Bldg.	20	13	-
„ an addn. of Chambers &c. over the [?]	80	-	-
„ an addn. to the Pest House	100	-	-
„ two [?] in the same	3	3	-
„ Building the Brewhouse	43	-	-
„ Building a Stable	56	-	-
„ an add. of 16 inches Diamer. of the 2 Wells	5	10	-
„ do. for digging the Well in the Brew Office &c.	1	8	-
„ the Bedsteads, Tables, Benches, Dresses &c.	58	15	-
„ turning Arches over the Boghouses &c.	1	-	-
	£2,927	19	-

The Act of incorporation provided that capital could be raised on the security of the quarterly poor-rate assessments of the parishes of the combined Hundreds. Admiral Vernon further assisted the project by lending £1,000 at 3½% and a similar sum was borrowed from a Mrs. Agatha Child at the same rate. The greater part of the capital carried, however, four per cent interest. It is possible that the rate of interest was low because the lenders did not look on the loans strictly as business transactions, but in the nature of a charity and in the hope that they might benefit by a reduction in their poor-rate assessment in due course. In 1820, when this particularly fine series of treasurer's accounts cease, there remained £800 of the capital debt undischarged. Column 8 of *Table Two* shows the annual variations in the outstanding capital debt as repayments were made or additional capital sought.

2. THE ANNUAL STATE OF ACCOUNTS, 1758-1820

The original intake of indoor poor at Nacton was completed between the 20 and the 23 March 1758, in accordance with an agreed rota of parishes.¹⁰ This coincided with the end of the financial year, Easter 1758. *Table Two* summarises the annual state of the incorporation as at Easter each year for the period 1758-1819. As the accounts were presented to the Quarterly meeting of Directors and Acting Guardians held on the Wednesday after Easter, as provided for in the Act of incorporation, and with Easter being a movable feast, the period covered each year was not the same, it depended upon the date of Easter.

¹⁰ ADA.10/AB1/1. 31 Jan. 1758.

Table Two
Annual State of Accounts, 1758-1820, shewing the yearly receipts and payments, amounts owing and owed
at the year end, the financial position at each year-end, and the amount outstanding of the capital debt.

Year ended Easter	Receipts +			Payments —			Favourable Balance +			Adverse Balance —			Sundry Debtors +			Sundry Creditors —			Financial Position + or —			Capital Debt outstanding —			Year ended Easter
	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	£	s.	d.	
1758	4,120	-	-	4,097	19	9	22	-	3						22	-	3				4,100	-	-	1758	
1759	1,887	4	8½	1,858	3	1½	51	1	10½						120	11	½				4,800	-	-	1759	
1760	1,816	19	5	1,874	11	5½				6	10	2½			585	-	6½				364	15	9½	1760	
1761	2,089	3	11	2,129	1	8½				46	7	11½			544	8	1½				248	12	3½	1761	
1762	1,929	18	11	1,925	7	10				41	16	10½			593	8	5½				332	3	8½	1762	
1763	2,151	7	7½	2,100	11	5½		8	19	3½					604	2	5½				246	13	7½	1763	
1764	2,309	17	½	2,241	7	½		77	9	4					692	19	1½				442	1	8½	1764	
1765	2,391	5	6	2,461	7	10½		7	6	11½					625	7	1½				283	1	10	1765	
1766	2,428	16	4	2,403	18	7		32	4	8½					563	14	3½				291	9	1½	1766	
1767	2,370	-	6½	2,388	10	8½		13	14	6½					598	3	1½				165	10	2½	1767	
1768	2,293	4	½	2,369	13	9½					62	15	2½		511	8	6½				71	2	8½	1768	
1769	2,478	11	7	2,284	2	1		131	14	3½					589	1	3½				471	14	8	1769	
1770	2,291	4	1½	2,132	16	9		290	1	8					650	12	9½				622	17	1½	1770	
1771	2,348	2	2	2,381	4	2½		256	19	7½					599	13	2½				506	6	5½	1771	
1772	2,327	3	7½	2,302	12	8½		281	10	6½					702	-	3½				568	5	11½	1772	
1773	2,319	5	8½	2,621	19	2½					21	2	11½		617	12	3½				66	9	3	1773	
1774	2,763	7	2½	2,804	2	5					61	18	2½		510	6	4½				76	3	5½	1774	
1775	2,062	8	3½	2,038	4	3½					37	14	2½		902	19	½				104	9	2½	1775	
1776	2,497	3	10½	2,328	9	1		131	-	7½					664	6	5½				428	8	2	1776	
1777	2,340	8	2½	2,347	14	3½		123	14	6½					676	6	5½				394	14	9½	1777	
1778	2,451	17	4½	2,592	3	1½					16	11	2½		684	15	2½				427	2	6½	1778	
1779	2,300	13	2½	2,055	11	2½		228	10	9½					643	5	1½				598	5	7½	1779	
1780	2,256	10	10½	2,238	3	8½		246	17	11½					678	4	4½				671	9	11½	1780	
1781	2,340	13	9	2,564	7	10½		23	3	10					600	16	6½				286	-	4	1781	
1782	2,264	11	6½	2,523	-	3½					235	4	11½		825	11	8½				338	-	½	1782	
1783	2,709	11	1½	2,856	16	4½					382	10	2½		860	10	7½				321	17	3½	1783	
1784	2,934	8	1	2,721	18	6½					170	-	7½		835	13	3½				156	3	2	1784	
1785	2,906	7	8	3,009	17	6					273	10	5½		875	17	2½				164	8	4½	1785	
1786	2,911	-	9	2,988	12	5½					351	2	2½		755	5	10½				430	1	8	1786	
1787	2,779	16	7½	2,824	11	8½					395	17	3½		794	18	6½				409	6	6½	1787	
1788	2,738	11	10	2,783	9	4					440	14	9½		413	12	10				413	12	10	1788	
1789	2,863	13	3½	3,016	14	10					440	14	9½		751	5	10½				374	16	6½	1789	
1790	2,831	7	9	3,054	11	8½					593	16	4		773	2	3½				414	7	6½	1790	
1791	4,260	4	9½	3,677	3	8½					817	-	3½		850	16	9½				446	15	1	1791	
1792	3,686	1	5	3,232	14	3		219	7	11½					956	18	6½				383	14	2½	1792	
1793	3,683	10	2	3,637	8	11½		265	9	2					987	17	10				379	7	4	1793	
1794	3,957	14	2	3,856	12	3		265	9	2					922	9	10½				404	18	5	1794	
1795	3,462	1	6	3,582	3	9½		366	11	1					920	19	5				408	8	1	1795	
1796	3,557	-	9	4,364	8	6½		246	8	9½					959	15	3				451	12	4	1796	
1797	4,745	8	9½	4,205	8	8					560	19	-		1,034	9	1				641	17	7½	1797	
1798	4,117	13	8½	3,847	3	-		249	11	10½					1,187	8	7½				494	19	8	1798	
1799	3,709	14	5½	3,534	10	5		424	15	11					1,080	5	8½				514	11	½	1799	
1800	4,235	17	10	4,439	9	-		221	4	9					1,175	12	3½				433	17	3	1800	
1801	4,776	11	2	5,499	14	11½					501	19	½		1,168	2	11½				735	6	9	1801	
1802	6,475	14	½	5,815	1	4½		158	13	7½					1,524	17	9½				946	9	9	1802	
1803	4,498	11	5½	4,607	15	6		49	9	7					1,414	10	4				652	10	3	1803	
1804	4,720	11	8½	4,621	10	7½		148	10	8					1,076	-	8½				583	8	11½	1804	
1805	5,504	13	11½	5,286	14	4		366	10	3½					1,277	15	10				539	11	3	1805	
1806	5,490	3	11½	5,165	18	4½		690	15	10½					1,595	14	6				651	2	1½	1806	
1807	4,776	8	8	5,339	4	8½		127	19	10½					1,248	16	8				520	3	6½	1807	
1808	4,979	7	3	5,115	19	6½					8	12	5		1,186	10	6				571	6	3½	1808	
1809	5,837	15	1½	5,564	11	4½		264	11	4½					1,408	10	2½				610	9	2	1809	
1810	6,613	4	6	6,409	12	6½		468	3	4					1,741	5	4				738	18	8½	1810	
1811	7,490	4	½	7,300	6	3		658	1	1½					1,828	4	7				680	3	7	1811	
1812	7,219	5	1	7,107	2	11½		770	3	3					1,762	17	9½				644	17	11	1812	
1813	6,927	4	1½	7,388	9	11½		308	17	5½					1,691	-	10½				695	5	4½	1813	
1814	7,291	4	2½	7,652	3	10									2,002	1	11				842	12	-	1814	
1815	5,374	18	8	5,202	17	1		119	19	4½					1,591	12	2½				683	7	4	1815	
1816	4,661	17	10½	4,858	2	10½					76	5	7½		1,163	12	6				530	6	3	1816	
1817	5,246	7	7½	5,610	13	5					440	11	4½		1,185	10	7				541	19	4	1817	
1818	7,428	1	-	6,860	14	7		126	15	½					2,033	11	½				876	16	2	1818	
1819	6,402	15	4	6,397	14	-		131	16	4½					1,533	1	2½				597	15	8½	1819	
*1820	1,499	11	6½	1,414	6	9		217	1	1½					1,499	11	6½				698	2	1	1820	

* One Quarter only, ended Midsummer 1819.

The method of assessment of the annual state of accounts and its presentation in *Table Two* requires some comment. Columns 1 to 4 reflect the cash situation of the incorporation at Easter of each year, giving either a favourable balance (column three) or an adverse balance (column four). The favourable or adverse balance is obtained by relating receipts and payments to each other, and adding the favourable balance of the previous year or deducting the adverse balance as the case may be. This credit or debit balance is the sum for which the treasurer had to account to the Directors at their annual meeting. But it does not reflect the true state of affairs of the finances of the incorporation for there were outstanding sundry debts and sundry credits due, as well as a fluctuating capital debt which was outstanding. The Sundry Debtors for each Easter are shown in column five, the larger proportion of which is the total poor-rate assessments due at the Easter quarter-day but paid in the following quarter by the parishes, and also of industrial earnings in the Easter quarter not received until after the accounts were closed. The Sundry Creditors were listed by the Treasurer each year-end, and these are shown in column six. The financial position of the incorporation each Easter is then shown for current income and expenditure in column seven. It will be seen that except for minor deficits in the years 1786-1790, 1796 and 1801, that the solvency of the incorporation was never in doubt even though there might be a considerable additional debt of capital outstanding, as shown in column eight. It is not possible to include the capital debt in the calculations arriving at the financial position of the incorporation, because there was no valuation of the depreciated buildings, furniture etc., which would largely cover the capital debt.

It will be evident from *Table Two* that the costs of the incorporation increased and this necessitated a higher income. Contrary to the intentions of the promoters of the scheme the satisfactory financial position of the incorporation as revealed in column seven, was only made possible by increases in the poor-rate assessments.

3. ANALYSIS OF THE INCOME, 1758-1820

The promoters of the scheme for incorporation had emphasised two important aspects of poor-law costs as they affected rate-payers. By the useful employment of able-bodied poor it would be possible for the poor to help maintain their infirm brethren and themselves; and this should help to stabilise, if not reduce the poor-rate assessments. The treasurer's accounts have therefore been analysed to show the income derived from assessments, industrial

earnings, investment and other income. *Table Three* shows the amount of income during the period to Easter each year and its source, with five-yearly totals. It is natural that in some years certain circumstances may unduly influence income (and expenditure) and in an attempt to eliminate such financial occurrences for comparative purposes the analysis of five-year periods has been utilised. This is more clearly visible in *Table Four*, where the five-year comparative analysis for the period 1758–1817 shows the assessment income and industrial earnings, and expresses such income as a percentage of total income for each five-year period, that is income other than capital.

Table Four

Five-yearly Comparative Analysis of Income, 1758–1817.
Showing income derived from Poor Rates Assessments and
Industrial Earnings as a percentage of current income

Five-Year Period	Income from Poor Rates Assessments		Industrial Earnings		Current Income i.e. Total Income less Capital
	Amount £	% of Income	Amount £	% of Income	Amount £
1758–1762	5,579	79.2	1,439	20.4	7,043
1763–1767	7,438	63.8	4,207	36.1	11,651
1768–1772	7,438	65.6	3,900	34.4	11,338
1773–1777	7,438	65.9	3,844	34.1	11,283
1778–1782	7,531	64.9	4,063	34.9	11,614
1783–1787	9,298	65.2	4,943	34.8	14,241
1788–1792	10,599	67.6	5,028	32.1	15,680
1793–1797	13,993	73.9	4,844	25.6	18,906
1798–1802	17,178	73.6	5,783	24.8	23,316
1803–1807	19,154	77.8	5,440	22.2	24,595
1808–1812	23,245	72.3	6,786	21.1	32,140
1813–1817	25,266	85.6	4,018	13.6	29,502

POOR-RATE ASSESSMENT INCOME

The 1756 Act empowered the Quarterly meeting of Directors to assess the several parishes for poor-rates and provided that warrants should be issued to the Churchwardens and Overseers of the Poor in the several parishes who were then responsible for raising and collecting the parochial assessment from its inhabitants 'with as much equality and indifference as possible.' There was a maximum assessment expressed in the 1756 Act, namely, the Quarterly assessment was not to exceed the medium amount taken for the seven years prior to incorporation, namely Michaelmas 1755. Thus the Directors and Acting Guardians had a maximum quarterly assessment of £371 18s 4½d at their disposal and up to

Table Three

Analysis of Income, 1758-1819 with accumulative
five-yearly totals for comparative purposes. (See Table Four)

Year ended Easter	Gifts	Capital Borrowed	ASSESSMENTS			EARNINGS					Fines	Out-door Relief Refund	Bastardy Orders	INVESTMENT			Total	Year ended Easter
			Compulsory	Arrears	Voluntary	Manufacturing	Oak-um	Spinning	Agri-cultural	Interest				Sales of	Misc.			
	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	
1758	20 - -	4,100 - -	1,115 15 3/4			41 11 -	1 13 -	23 - 8								4,120 - -	1758	
1759	5 5 -	700 - -	1,487 13 5			224 17 3	3 16 9	84 6 -	16 6 -							1,887 4 8 1/2	1759	
1760			1,487 13 5			539 2 -		62 8 6								1,816 19 5	1760	
1761			1,487 13 5			372 18 1		69 7 5								2,089 3 11	1761	
1762			1,487 13 5													1,929 18 11	1762	
	25 5 -	4,800 - -	5,578 15 3 1/2			1,178 8 4	5 9 9	239 2 7	16 6 -							11,843 6 11 1/2		
1763			1,487 13 5			591 16 3 1/2		69 17 11		2 - -						2,151 7 7 1/2	1763	
1764			1,487 13 5			741 11 8 1/2		80 11 11								2,309 17 - 1/4	1764	
1765			1,487 13 5			817 19 3		84 5 10			1 7 -					2,391 5 6	1765	
1766			1,487 13 5			856 17 7		84 5 4								2,428 16 4	1766	
1767			1,487 13 5			821 16 3 1/2		58 - 10						2 10 -		2,370 - 6 1/2	1767	
			7,438 7 1			3,830 1 1 1/2		377 1 10		2 - -	1 7 -			2 10 -		11,651 7 - 3/4		
1768		100 - -	1,487 13 5			628 - - 1/2		77 10 7								2,293 4 - 1/2	1768	
1769		300 - -	1,487 13 5			613 12 10		77 5 4								2,478 11 7	1769	
1770			1,487 13 5			716 6 8		87 4 - 1/2								2,291 4 1 1/2	1770	
1771			1,487 13 5			765 1 6		95 7 3								2,348 2 2	1771	
1772			1,487 13 5			738 15 - 1/2		100 15 2								2,327 3 7 1/2	1772	
		400 - -	7,438 7 1			3,461 16 1		438 2 4 1/2								11,738 5 6 1/2		
1773			1,487 13 5			731 16 2 1/2		99 16 1								2,319 5 8 1/2	1773	
1774		500 - -	1,487 13 5			694 15 11		80 17 10 1/2								2,763 7 2 1/2	1774	
1775			1,487 13 5			497 13 6		77 1 4 1/2								2,062 8 3 1/2	1775	
1776		200 - -	1,487 13 5			682 19 5		126 11 - 1/2								2,497 3 10 1/2	1776	
1777			1,487 13 5			757 11 7 1/2		95 3 2								2,340 8 2 1/2	1777	
		700 - -	7,438 7 1			3,364 16 8		479 9 6 1/2								11,982 13 3 1/2		
1778			1,487 13 5			862 9 11 1/2		81 14 -							20 - -	2,451 17 4 1/2	1778	
1779			1,487 13 5			746 7 5 1/2		66 12 4								2,300 13 2 1/2	1779	
1780			1,487 13 5			710 19 11 1/2		57 17 6								2,256 10 10 1/2	1780	
1781			1,487 13 5			805 14 11		47 5 5								2,340 13 9	1781	
1782			1,487 13 5		92 19 4 1/2	644 19 11		38 18 10								2,264 11 6 1/2	1782	
			7,438 7 1		92 19 4 1/2	3,770 12 2 1/2		292 8 1							20 - -	11,614 6 8 1/2		
1783			1,487 13 5		371 17 5	790 5 11 1/2		59 14 4								2,709 11 1 1/2	1783	
1784			1,487 13 5		371 17 5	950 4 -		124 13 3								2,934 8 1	1784	
1785			1,487 13 5		371 17 5	925 10 10		121 6 -								2,906 7 8	1785	
1786			1,487 13 5		371 17 5	933 14 7		117 15 4								2,911 - 9	1786	
1787			1,487 13 5		371 17 5	804 6 9 1/2		115 19 -								2,779 16 7 1/2	1787	
			7,438 7 1		1,859 7 1	4,404 2 2		539 7 11								14,241 4 3		
1788			1,487 13 5		371 17 5	782 6 4		96 14 8								2,738 11 10	1788	
1789			1,487 13 5		371 17 5	923 4 11 1/2		80 17 6								2,863 13 3 1/2	1789	
1790			1,487 13 5		371 17 5	884 19 10		86 17 1								2,831 7 9	1790	
1791		700 - -	2,324 8 7 1/2		92 19 4 1/2	1,040 1 3		100 5 7		2 10 -						4,260 4 9 1/2	1791	
1792			2,603 7 -			923 8 10		109 5 7				50 - -				3,686 1 5	1792	
		700 - -	9,390 15 10 1/2		1,208 11 7 1/2	4,554 1 2 1/2		474 - 5		2 10 -		50 - -				16,379 19 1		
1793			2,603 7 -			980 17 8		97 3 6		2 2 -						3,683 10 2	1793	
1794		500 - -	2,603 7 -			792 8 6		59 8 8		2 10 -						3,957 14 2	1794	
1795			2,603 7 -			731 12 7		62 12 5		64 9 6						3,462 1 6	1795	
1796			2,603 7 -			849 12 4		104 1 5								3,557 - 9	1796	
1797			3,579 12 1 1/2			1,023 8 7		142 8 1								4,745 8 9 1/2	1797	
		500 - -	13,993 - 1 1/2			4,377 19 8		465 14 1		69 1 6						19,405 15 4 1/2		
1798			3,043 5 9 1/2			952 13 1		101 14 10		20 - -						4,117 13 8 1/2	1798	
1799			2,975 6 10		1 15 3	641 7 3		91 5 1 1/2								3,709 14 5 1/2	1799	
1800			2,975 6 10			1,149 3 8		103 17 4								4,235 17 10	1800	
1801			2,975 6 10			1,299 6 8		174 10 8					7 10 -			4,776 11 2	1801	
1802			5,206 16 11 1/2			1,117 13 11		151 3 2					7 10 -	319 17 -		6,475 14 - 1/2	1802	
			17,176 3 3 1/2		1 15 3	5,160 4 7		622 11 1 1/2		20 - -			15 - -	319 17 -		23,315 11 3		
1803			3,161 6 2 1/2			1,153 12 -		181 13 3		2 - -						4,498 11 5 1/2	1803	
1804			3,533 4 11 1/2			1,053 8 1		133 18 8								4,720 11 8 1/2	1804	
1805		395 - -	4,091 1 9			941 17 5 1/2		76 14 9								5,504 13 11 1/2	1805	
1806			4,648 18 1 1/2			708 15 2		132 10 8								5,490 3 11 1/2	1806	
1807			3,719 4 4			960 12 11		96 11 5								4,776 8 8	1807	
		395 - -	19,153 15 4 1/2			4,818 5 7 1/2		621 8 9		2 - -						24,990 9 9 1/2		
1808			4,091 2 3 1/2			790 11 - 1/2		97 13 11								4,979 7 3	1808	
1809			4,648 18 8 1/2			1,095 4 1 1/2		93 12 4								5,837 15 1 1/2	1809	
1810			5,206 14 -			1,298 11 3		103 14 3						4 5 -		6,613 4 6	1810	
1811			4,834 17 1 1/2			1,520 3 10		99 18 11								7,490 4 - 1/2	1811	
1812			4,463 - 3			1,558 17 11		128 - 9					55 - -	1,035 4 2		7,219 5 1	1812	
			23,244 12 4 1/2			6,263 8 2		523 - 2					55 - -	2,049 10 4	4 5 -	32,139 16 - 1/4		
1813			5,683 6 7 1/2			1,121 - 2		112 17 4					10 - -			6,927 4 1 1/2	1813	
1814			6,247 15 2			775 6 9 1/2		60 3 6								7,291 4 2 1/2	1814	
1815			4,419 11 11			880 4 8		75 2 1								5,374 18 8	1815	
1816			4,064 4 11 1/2			542 14 1		54 18 10								4,661 17 10 1/2	1816	
1817			4,752 14 4 1/2		97 17 3	352 17 8		42 18 4								5,246 7 7 1/2	1817	
			25,167 13 - 3/4		97 17 3	3,672 3 4 1/2		346 - 1					10 - -	207 18 9		29,501 12 6 1/2		
1818			6,209 4 10		308 11 11	850 13 6		34 6 9		25 4 -						7,428 1 -	1818	
1819			5,536 16 3		209 13 3	624 3 1		32 2 9								6,402 15 4	1819	

1781 this proved sufficient for the needs of the corporation. Believing that the financial problems of 1781 were only of a temporary nature, and anxious to avoid the legal costs of a new parliamentary sanction to adjustment of the maximum of the 1756 Act, a Special Meeting of the Directors decided to ask each parish to make an additional voluntary gift, equivalent to a twenty-five per cent increase in the assessment demand.¹¹ This necessitated a resolution from each parish at its quarterly parish meeting, voluntarily raising the additional amount. No parish failed to make its contribution, even though the situation proved not to be of a temporary nature, and for ten years quarterly parish meetings voted to continue this voluntary gift equivalent to 25% of the poor-rate assessment.

In 1790, a new Act allowed the Directors and Acting Guardians some flexibility in the fixing of assessments by allowing them to fix a quarterly assessment which,

shall not exceed, in any One year, double the amount which hath hitherto been assessed . . . in the same ratio and proportion.¹²

This revised provision did not satisfactorily solve the problem in view of the later necessity to further increase poor-rate assessments. The reasons for additional assessment are relevant to later discussion in this article of increasing expenditure, but one point is of importance to the immediate problem. Increasingly outdoor relief was being provided, contrary to the original intentions of the promoters, and the population of the House at Nacton was decreasing. Parishes objected therefore to contributing to the establishment costs of the House, as distinct to the maintenance of the poor, on the present system of assessment when it was out of proportion to the numbers of indoor poor from their particular parish. In 1813, therefore, when other Suffolk incorporations were taking similar action, power was sought in a new Act to revise the method of assessment.¹³ Every seven years the ratio of the assessment was revised upon the basis of the cost of maintenance in relation to the pauper-population of the House from each parish averaged over the previous seven years.

Table Three shows the annual assessment income and it will be observed that only rarely did any parish default in payment.

¹¹ ADA.10/AB1/1. 30 Oct. 1781.

¹² 30 Geo. III. c. 22.

¹³ 53 Geo. III. c. 127.

Table Four shows the percentage of the income of the corporation (excluding any capital borrowings) which was raised by means of the poor-rates assessment in each of the five-year periods, 1758–1817. This table clearly indicates that after 1793 the percentage of income raised from poor-rates increased, as the percentage obtained by industrial earnings decreased. Both tables demonstrate the failure of the incorporation to reduce poor-rates expenditure, there being a four-fold increase between 1763 and 1817.

INDUSTRIAL EARNINGS

Table Four reveals a reasonably steady income from this source in each of the five-year periods; although as a percentage of the total income the earnings from the industrial activity of the indoor poor declined after 1783. At Nacton the men and boys were engaged in the making of hempen articles, chiefly ropes, sacks and ploughlines. The women and girls were employed in the spinning of wool for Norwich merchants.¹⁴ In order to provide industrial opportunity, the incorporation had to purchase raw materials and employ someone to teach the tasks to the able-bodied and pauper children in the House. These costs are shown in the treasurer's accounts as a charge against the incorporation in 'employing the poor.'¹⁵ With the exception of two five-year periods (1758–1762 and 1813–1817) the incorporation showed a profit on its industrial enterprises. This was not, however, a profit in an industrial sense; it was used in maintaining the poor in the House. The number of indoor poor employed at the House amounted on the average to about one-third of the total inmates.¹⁶ The greater number were employed in the manufactory, others spinning wool, all receiving some payment for their labours. In the original plan 'the industrious poor were to receive 2d in every shilling they earn.'¹⁷ Later payment was on piece-rates. According to the evidence collected by Thomas Ruggles in 1794 when he visited the House,

Boys spin hemp, stinted at 6d per day, one with another.
Girls spin wool; great girls stinted at 6d a day, but receive for their work only half.

. . . The men and women able to work earn from 2d to 6d per day.

The children are stinted according to their abilities and not according to age, from half-penny to 6d per day.¹⁸

¹⁴ A. Young, *Agriculture of Suffolk*, 1804 edition, p. 236.

¹⁵ See *Table Seven*.

¹⁶ Colneis and Carlford Hundreds, *Registers: Weekly State of the Poor, 1794–1818*. (East Suffolk Record Office, ADA.10/CB5/1 and 2).

¹⁷ ADA.10/AB1/1. 29 Mar. 1758.

¹⁸ Young, pp. 236 and 237.

Table Five shows the costs of employing the poor in relation to the industrial earnings in each of the five-year periods 1758-1762 to 1813-1817.

Table Five

Industrial Earnings and Costs of Employing the Poor, 1758-1817

Five Year Period	Industrial Earnings £	Costs of Employing the Poor £	Income Earned (+) £	Deficit Incurred (-) £
1758-1762	1,439	1,535		96
1763-1767	4,207	2,741	1,466	
1768-1772	3,900	2,888	1,012	
1773-1777	3,844	2,649	1,195	
1778-1782	4,063	3,211	852	
1783-1787	4,943	3,618	1,325	
1788-1792	5,028	3,739	1,289	
1793-1797	4,844	3,485	1,359	
1798-1802	5,783	4,064	1,719	
1803-1807	5,440	4,655	785	
1808-1812	6,786	5,305	1,481	
1813-1817	4,018	4,213		195
			12,483	291
			less 291	
	£54,295	£42,103	£12,192	

Table Six

Investment Activity of the Corporation

Year	Details	Monies Received			Monies Expended			
		£	s.	d.	£	s.	d.	
1800	Purchased £500 Consolidated 3% Stock				321	7	6	
1800	Received interest on above		7	10	0			
1801	do.		7	10	0			
1801	Received on sale of above Stock	319	17	0				
1810	Purchased £500 Exchequer Bill				504	2	0	
1811	Purchased £500 Exchequer Bill				502	10	9	
1811	Received from sale of two £500 Exchequer Bills	1,035	4	2				
1811	Purchased £1,100 Indian Bonds				1,122	7	4	
1812	Received interest on do.		55	0	0			
1812	Received from sale of do.	1,014	6	2				
1812	Purchased £100 Indian Bond				101	0	11	
1813	Received interest on do.		10	0	0			
1814	Received from sale of do.	207	18	9				
		2,657	6	1	2,551	8	6	
	Overall profit on investment transactions					105	17	7
		£2,657	6	1	£2,657	6	1	

INCOME FROM INCORPORATION INVESTMENTS

The corporation was never in a position to effectively invest its monies, though on five occasions it invested for short periods in government stocks and Indian bonds, as *Table Six* shows. At no time did any investment remain in the corporation's possession for more than one to two years, but on selling a profit was generally made; and in total a small profit of £105 17s 7d resulted from these investment transactions in the years 1800–1801 and 1811–1814.

OTHER INCOME

With the exception of capital income the receipts of the corporation from other sources were limited. Perhaps the most important negligence on the part of the Directors and Acting Guardians in this period was their failure to impose the Fines laid down in the Act of Incorporation. At least, the small income from 'Fines' suggests that they did not effectively prosecute those who failed to fulfil their commitments, such as the attendance at meetings, the default of parish officers in the execution of their duties and the refusal of inhabitants to take apprentices allotted to them. In the period 1821 to 1834, £1,830 was collected in Apprenticeship Fines.¹⁹ Only in 1795 and 1799 were such fines imposed, and only in one year was there any income from a Bastardy order. The failure of the Directors and Acting Guardians to prosecute more vigorously those who failed to undertake their duties and responsibilities was due to no one really wanting to take on the job of management, and gradually the running of the House was in the hands of employed officers.

4. ANALYSIS OF THE EXPENDITURE, 1758–1819

It is convenient to analyse the expenditure of the corporation under three main headings—(i) establishment charges, (ii) the costs of maintaining the indoor poor and (iii) outdoor relief—and *Table Seven* shows the annual expenditure for the period, with five-year totals for comparative purposes. These five-year totals have been extracted and presented in *Table Eight*, where the percentage costs against the three main expenditure headings are also shown.

¹⁹ H. Fearn, 'The Apprenticing of Pauper Children in the Incorporated Hundreds of Suffolk.' *Proc. Suff. Inst. Arch.*, xxvi (1955), p. 94.

Table Eight

Five-yearly Comparative Analysis of Expenditure, 1758-1817 under three major classifications, showing the amount spent in each case, and each expressed as a percentage of total expenditure

Period	Establishment Charges		Maintenance of Indoor Poor		Outdoor Relief		Total Expenditure	
	Amount	%	Amount	%	Amount	%	Amount	%
1758-1762	£ 6,204	52.2	£ 4,817	40.6	£ 864	7.2	£ 11,885	100
1763-1767	2,573	22.2	8,046	69.3	977	8.5	11,596	100
1768-1772	1,880	16.5	8,817	76.9	773	6.6	11,470	100
1773-1777	1,929	15.9	9,186	75.6	1,025	8.5	12,140	100
1778-1782	1,836	15.4	8,968	74.9	1,169	9.7	11,973	100
1783-1787	1,836	12.8	11,217	77.9	1,349	9.3	14,402	100
1788-1792	2,476	15.8	11,729	74.4	1,560	9.8	15,765	100
1793-1797	4,287	21.8	12,989	66.1	2,370	12.1	19,646	100
1798-1802	2,601	11.2	17,035	73.6	3,500	15.1	23,136	100
1803-1807	3,242	12.9	16,679	66.6	5,100	20.5	25,021	100
1808-1812	6,312	20.1	18,986	60.3	6,200	19.6	31,498	100
1813-1817	2,940	9.6	18,042	58.7	9,730	31.7	30,712	100

ESTABLISHMENT CHARGES

Establishment costs remained a continual charge upon the finances of the corporation irrespective of the number of poor at any time being maintained in the House. The main issue is, therefore, whether any extraordinary or extravagant expenditure was incurred in the upkeep of the establishment. *Table Eight* shows that the percentage of total expenditure attributed to establishment charges in the period 1758-1817 averaged at 18.8%, inclusive of the initial capital expenditure in building and furnishing the House at Nacton. A more detailed consideration of expenditure in the maintenance of the House emphasises the economy exercised by the corporation in this matter.

Buildings. Of the £810 2s 7d spent on buildings between 1763 and 1797, only £182 11s 8d was expended on repair work. The rest of the building charges were for new buildings. This small expenditure upon repairs, and the absence of any further building charges during 1773-1790 and 1798-1819, suggests that the Directors and Acting Guardians may have failed to maintain the fabric in a good state of repair and this may have been a false economy.

Equipment. After the initial expenditure of £855 10s 4d there were only two charges against this heading, in 1798 and 1800 as a result of the decision to replace wooden bedsteads by iron ones and to introduce feather beds.²⁰

²⁰ ADA.10/AB1/2. 15 Oct. 1792 and 9 July 1798.

Repayment of Capital, and Interest on Capital. The Capital debt fluctuated (*Table Two*—column 8), with additional borrowings in 1759, 1768, 1769, 1774, 1776, 1791, 1794 and 1805. The interest on outstanding capital remained a recurrent charge, and whenever possible capital was re-paid leaving a balance outstanding of £800 in 1819.

Legal Expenses. The greater part of this expenditure was in connection with parliamentary action. The variation in the costs of obtaining the several Acts of parliament is revealing. They were—1758, £210 17s 8d; 1765, £209 13s; 1791, £224 18s 6d; and 1814, £862 14s 5d. The remaining expenses under this heading were as a result of litigation over settlement questions and bastardy orders.

Salaries and Wages. The corporation employed a Governor and Matron as its principal officers, and paid annual honorariums to the Chaplain and Medical officers for their services. Throughout the period there was an increase in the sums paid in wages and salaries.

MAINTENANCE OF THE INDOOR POOR

The expenditure upon the maintenance of the indoor poor expressed as a percentage of the total expenditure of the corporation, shows a marked decrease from 1788 onwards because of the rise in costs of outdoor relief. There was, however, a continued upward trend of the actual cash expenditure under this heading throughout the period, with the exception of two slight reductions in 1803–1807 and 1813–1817.

Provisions and Firing. The costs of provisions for the indoor poor and of heating were the important costs of the House at Nacton. It was here, perhaps, that officers could act against the interests of the corporation as the Webbs have suggested.²¹ In theory the costs of provisions ought to be related to the changing population of the House (the number of indoor poor being maintained) and the price-movements of the costs of provisions. *Table Nine* is an imperfect attempt to indicate what this relationship was in practice according to the treasurer's accounts.

Only an incomplete set of the *Accounts of Weekly Expenses for Provisions* has survived²² and this has determined the date selections in *Table Nine*. For each year selected the average number of inmates in the House each week has been calculated from the registers of the *Weekly State of the Poor*. The Provisions and Firing Expenditure for the years selected has been taken from

²¹ S. & B. Webb, pp. 136 and 137.

²² East Suffolk Record Office, ADA.10/CD1/1—1758–1762; ADA.10/CD1/2—1770–1776; and ADA.10/CD1/3—1796–1807.

Table Nine

The Relationship of Rising Costs of Provisions and Firing at Nacton House of Industry for selected years on the average cost per indoor pauper to the price-movement of selected commodities used

Year Ended Easter	Provisions and Firing Costs			Price Movements of Selected Commodities							
	Average number in the House	Year's Expend- iture £	Average per head £	Beef per stone s. d.	Mutton per lb d.	Flour per stone s. d.	Oatmeal per peck s. d.	Peas per peck s. d.	Cheese per lb d.	Beer per barrel s. d.	Coal per chaldron £ s. d.
1759	150	625	4.17	3 1 $\frac{1}{2}$	3 $\frac{1}{2}$	1 1	1 2	10 $\frac{1}{2}$	2 $\frac{3}{4}$	5 -	1 4 6
1761	147	638	4.34	3 1 $\frac{1}{2}$	3 $\frac{1}{2}$	1 1	1 -	10	2 $\frac{3}{4}$	5 -	1 2 9
1771	163	812	4.98	3 11	4	1 8	1 3	—	4	5 6	1 3 6
1797	236	1,841	7.80	6 3	6 $\frac{3}{4}$	2 1 $\frac{1}{2}$	1 4 $\frac{1}{2}$	1 3 $\frac{3}{4}$	4	7 -	1 11 6
1802	252	2,849	11.30	7 - $\frac{1}{2}$	8	2 1 $\frac{3}{4}$	1 9	1 9	4	8 10	1 16 10
1807	182	1,813	9.96	6 6	7 $\frac{3}{4}$	2 10 $\frac{3}{4}$	2 1 $\frac{1}{2}$	1 6	4	12 10	2 7 -

The Above Information Expressed in Index Numbers

Year 1759 — 100.

Easter	Index Number of Average Cost per indoor pauper	Index Number of average of the commodities	Index Number of Selected commodities							
			Beef	Mutton	Flour	Oatmeal	Peas	Cheese	Beer	Coal
1759	100	100	100	100	100	100	100	100	100	100
1761	104	97	100	100	100	86	95	100	100	97
1771	125	122	125	114	154	107	—	146	110	122
1797	200	159	200	193	194	118	150	146	140	159
1802	225	184	225	228	198	150	200	146	176	184
1807	208	205	208	221	267	182	171	146	256	205

Table Seven to the nearest £, and the average cost per indoor pauper calculated. In determining the price-movement of commodities (in the index-numbers) no weighting has been given to the quantity of each commodity used. The prevalence of bread and cheese, and peas-broth in the diet of the indoor poor would give these commodities a greater weighting than beef and mutton. It would be difficult to relate commodity costs to commodity consumption, but the comparison between the movement of costs per head with the movement of the average price-costs of the selected items throws some doubt upon the relationship of provisions used to the paupers in the House. This supports the Webbs opinion and that also of Dorothy Marshall²³ but a more detailed quantity-consumption assessment needs to be made to establish accurately the mis-use of provisions and abuse by the officers of the House of the incorporation's property.

Employing the Poor. Reference has already been made to this expenditure in relation to the income from industrial earnings. It will be seen from *Table Seven*, however, that there was a rising expenditure under this heading, mainly due to increased costs of raw materials, particularly hemp.²⁴

Table Ten

Increasing Cost per Head of Indoor Poor for providing Apparel and Clothing, for selected years

Year	Average Number of Indoor Paupers	Apparel and Clothing Costs £	Average per head £
1759	150	119	.793
1761	147	107	.734
1771	163	158	.969
1797	236	430	1.821
1802	252	522	2.071
1806	182	436	2.396

Apparel and Clothing. Here again, the expenditure per head increased throughout the period as indicated in *Table Ten*. There are no figures about the costs of material for comparative purposes, but expenditure on apparel does appear consistently high in view of the fact that the same clothes may be used again. On leaving the House a pauper had to give up his or her House clothes and these were available for use by another indoor pauper. Some clothing was used, however, when equipping pauper children on their being apprenticed.

²³ D. Marshall, *The English Poor in the Eighteenth Century*, (1926) p. 159.

²⁴ ADA.10/AB1/2. 14 May 1789. 'This falling off in Profits is to be attributed to the prices of Hemp having been advanced in the last three years from 24s to 45s per cwt.'

Apprentice Premiums. The Acts of incorporation permitted the Directors and Acting Guardians to apprentice pauper children both within the Hundreds of Colneis and Carlford and elsewhere. In the case of apprenticing outside the Hundreds payment of premiums usually had to be made and such an expense appears in 1814. The income for such payments was usually the fines imposed upon inhabitants who refused to take allotted apprentices. We have already remarked that no such fines are accounted for in the treasurer's accounts and it may be that a separate *Apprentices Fines and Premiums Book* was kept; but no such record has survived.

OUTDOOR RELIEF

The third major expenditure of the incorporation was in the administering of outdoor relief. It was clearly the intention of the promoters of the project to limit outdoor allowances and this found expression in the Rules governing the conduct of the corporation and its House at Nacton. Rule 18 provided,

No person shall be allowed out of the House, except in cases where the Poor cannot safely be removed, or for the relief of a Family during the cure of the Father, but in no case shall any person be allowed out of the House, except the Weekly Committee²⁵ be acquainted with it and do approve of it at their next meeting after the accident shall happen.²⁶

The granting of occasional allowances to meet necessitous cases was thus left in the hands of the Weekly Committee, but in due course, at any rate by 1771, more or less permanent grants of outdoor relief were being granted. Such constant allowances were, however, authorised by the Directors and Acting Guardians at their quarterly meetings and not by the Weekly Committee. Thus the theoretical intentions had been modified and there was an increase in the amount of outdoor relief granted by the corporation.²⁷

The amount expended in outdoor relief increased from £864 for the years 1758–1762 to £9,730 for the years 1813–1817. Was this an extravagant expenditure when the House of Industry at Nacton never appears to have been filled to capacity? Indeed when the Poor Law Commissioners created the Poor Law Unions under the

²⁵ The Weekly Committee met at the House and consisted of two Directors and three Acting Guardians.

²⁶ ADA.10/AB1/1. 14 Mar. 1758.

²⁷ See *Table Eight*.

Poor Law Amendment Act, 1834 they extended geographically the area covered by the Nacton House of Industry, which suggests that the catchment area was not large enough. Could poor-law costs therefore have been reduced by bringing many of those who received outdoor relief into the House?

This is doubtful; certainly it would not have been more economical, for the bulk of the outdoor relief from 1790 onwards was under the Speenhamland system. In 1804, the amount granted a single man by the corporation was One shilling per week, a married man receiving one shilling for himself, and sixpence for his wife and each of his children.²⁸ The maintenance cost per head in the House at Nacton in the same year was Six shillings and five-pence. The granting of an allowance or a gift in kind or flour at a cheaper rate had long been operative, though such costs had been borne by the parishes themselves and not the corporation until 1795. The failings of the Speenhamland system are well-known, but it is clear in this instance that from the limited view-point of poor-rates costing, that the granting of such supplementary outdoor relief was cheaper than admitting the families into the House of Industry. As most of the Directors and Acting Guardians had farming interests the continuance of the outdoor relief policy had their support also because they stood to benefit by the subsidy on wages.

5. THE NACTON EXPERIMENT

It would appear that the promoters of the incorporation project had over-estimated the financial contribution which the industrious able-bodied poor could make towards the maintenance of themselves and their fellow-paupers. Unfortunately the type of industry which was introduced in 1758 was soon to be eclipsed by the changing industrial pattern in England, as the hand industries were replaced by power industries. On the other hand this particular rural area escaped the major disasters of the late eighteenth century and early nineteenth century enclosures. During the period under review, only two enclosures were effected within the Hundreds of Colneis and Carlford. One of 760 acres, including open-arable land, in the parishes of Bucklesham and Foxhall; the other, of 500 acres of common land in the neighbouring parishes of Trimley St. Martin, Trimley St. Mary, Kirton and Nacton.²⁹ It is not possible to state whether this had an effect upon the outdoor relief granted in these parishes, as the information is lacking.

²⁸ ADA.10/AB1/2. 4 Dec. 1804.

²⁹ W. E. Tate, 'A Handlist of Suffolk Enclosure Acts and Awards', *Proc. Suff. Inst. Arch.*, xxv (1952), p. 250.

Certainly there was no noticeable increase in the admissions of indoor poor at Nacton.

The main obstacle to the successful prosecution of the Nacton experiment was the incidence of increasing costs. This was due to advances in the prices of commodities, principally of food requirements, and this affected the corporation both in its administration of indoor relief and outdoor relief. In the former case, it increased the costs of maintenance in the House; in the latter, it created an urgency to give some aid to the agricultural labourers and their families who had not a sufficient wage income to meet increasing costs. Until the impact of rising prices was experienced in the 1780's and the 1790's, the corporation had succeeded in stabilising the poor-rates at the 1758 assessment. Despite the failure to maintain this figure, they obtained praise for their humane dispensing of relief from Thomas Ruggles and others. And in this respect they did perhaps succeed in making 'better provision for the poor.'