

THE CONDITION  
OF THE BRITISH PEOPLE

1911-1945

*A Study prepared for The Fabian Society*

by

MARK ABRAMS

With a Foreword by

G. D. H. COLE

LONDON  
VICTOR GOLLANCZ LTD

1946

## THE PATTERN OF POVERTY

FOR ALMOST FORTY years the pioneering work of Booth in London (1889) and Rowntree in York (1899) served as the brilliant but almost solitary guide posts to those who wished to realise with precision what was the extent of working-class poverty, what were its causes, and what might be done to relieve and cure it. In 1912-14 and again in 1923-4 new material was provided by Professor Bowley and his colleagues at the London School of Economics, who carried out a series of restricted but comparable studies into poverty in various small provincial towns—Warrington, Northampton, Reading, Bolton and Stanley. Then, in 1928, the London School of Economics began a new survey of "London Life and Labour", and in 1935 Mr. B. Seebohm Rowntree repeated the York investigation that he had made in 1899.

In the ten years that preceded the outbreak of the Second World War social surveys were carried out in other great cities—Liverpool (or rather the Merseyside), Southampton, Bristol, Birmingham, etc. In most of these later enquiries the work was initiated and carried out by the local university, and in all of them the methods used were fundamentally those developed by Professor Bowley. That is, a representative sample of the working-class families in the city was selected; investigators called on these families and obtained from the housewife and her husband information about the age and sex of all members of the household, their current earnings, the amount of money coming in apart from earnings (e.g. Unemployment Benefit, Old Age Pensions, etc.), the amount of accommodation in the dwelling, the rent paid for it, and the family's expenditure on such items as transport to work, clubs and voluntary insurance schemes, fuel and lighting, etc.

The picture that emerged was everywhere much the same. In each city, in the middle thirties, the *average* working-class family, in an *average* week had enough money coming in to meet its "overhead costs"—rent, insurance, fuel, etc., and enough left over to buy at least the necessary minimum of food and clothing required to maintain physical health. But, unfortunately, these "averages" often remained outside the grasp of many working-class families; for them the "average income" and the "average week" were

only too frequently unattainable. In every city the investigators brought to light a substantial body of citizens who, at the time of the survey, were living in poverty. For some this poverty was of long standing—the consequence of old age, or low earnings in an overcrowded and decaying industry. For others it was the result of a passing mischance—a few weeks' unemployment or illness. Nowhere was the amount of poverty insignificant.

Moreover, this poverty was not a misfortune neatly concentrated upon a segregated minority of the vicious, the lazy and the incompetent. It was a shadow that hovered impartially over the righteous and the unrighteous. To enter the community of "second rate citizens" only one qualification was essential—dependence on wages as the sole source of income. Once that source faltered and then dried up, poverty was unavoidable. The individual contributed little to his failure; poverty came because he behaved like an ordinary human being—got married and had children, or grew old; or because in youth, showing no less and no more sagacity than his more fortunate fellows, he had attached himself to an industry where, twenty years later, as the result of technical progress or international agreement, his services had become either redundant or of little value.

In York, in the prosperous middle thirties, Rowntree found that half the working-class children in the city were born into poverty. Most of them stayed in this state during their school years. When at fourteen they left school and went to work their economic condition improved, and the improvement was sustained until they married and started having children. The years between 25 and 45 were liable to be years of scraping and poverty for one-third of the working class. Then as the children started to leave school and bring home their earnings a second period of comparative prosperity followed. And then this, too, was terminated as the children married and left home and the parents settled down to manage on increasingly fitful wages and finally on the old age pension. In York almost half the men and women in the working class over 65 were living in poverty.

This is a general pattern for the inter-war years; large sections of the working class started life in poverty; large sections of them ended it in poverty. The comparative prosperity of the intervening fifty years (from 15 to 65 years of age) was in its turn darkened during the middle years (from 30 to 45) when the ordinary working man had to earn not only enough for himself but enough for himself and three or four dependent children.

In the earlier surveys Booth and Rowntree used their own definitions of poverty, but in 1933 the British Medical Association appointed a committee "to determine the *minimum* weekly expenditure on food which must be incurred by families of a varying size if health and working capacity are to be maintained".

In the years immediately before the war (1937-39) this minimum diet cost roughly 7s. 6d. per week for an adult man (at current prices it would cost about 9s. 6d.). For women and children the cost was less, and in 1937 the cost of the minimum diet in Bristol for various types of person was:

	1937		Approx. cost today	
	s.	d.	s.	d.
Man, 14-65, or over 65 but in full work	7	4	9	2
Woman, 14-65 or over 65 but in full work	6	3	7	10
Man or woman, over 65 but not working	4	5	5	6
Child, 10-13	6	3	7	10
" 5-9	4	7	5	9
" 0-4	3	8	4	7

Thus for a family made up of a man of 40 years of age with a wife who is at home looking after three children aged 12, 8 and 4 the cost of the minimum diet necessary to maintain the family in health was 28s. 1d. (today 35s. 3d.). If the family spent less than this on food its health would suffer.

It was from these figures that in the thirties most investigators into poverty built their definition of poverty. Broadly they decided that where a family, after paying for rent, the barest minimum of clothes, fuel, lighting and cleaning, had not enough money left to buy this minimum diet, then the family was in poverty. (Thus, if in the example just given, the man, before the war, had earned 50s. a week and paid 10s. for rent, 6s. for clothes and 5s. 3d. for fuel, lighting and cleaning, there would have been available 28s. 9d. to feed his family of five, and they would have been considered to be above the "poverty line".)

Each of the main surveys modified this method of definition slightly; fundamentally, however, they all used it, and therefore, before going on to consider their results the following four points must be stressed:

(a) The B.M.A. committee set out to ascertain the *cheapest* diet that would provide the barest *minimum* of calories, protein, fats, etc., necessary to prevent the ordinary person from falling into ill-health. Thus it was laid down that about one-quarter of the money must be spent on bread and potatoes.

(b) Since the B.M.A. issued its report some nutrition experts have declared that the indicated diet is in fact insufficient to maintain health.

(c) Before deciding whether the family has enough money for the minimum diet, allowance was made for only the most urgent "overheads", e.g. rent, fuel, etc. The family was expected to forgo all expenditure on sickness, savings, holidays, recreation, furniture, household equipment, tobacco, drink, newspapers, letters, sweets, etc. In short, when an investigator said that a family was in poverty, he meant not merely that there was insufficient money in the house to ward off malnutrition, but also that there was not a single penny to spare on even the simplest of social pleasures; sixpence on "the pictures", three-pence for a child's present, even a penny for a newspaper was an unwarrantable extravagance—unwarrantable because it meant yet a further deterioration in the family's health.

(d) In assessing the family's income the investigators included not only earnings but also all money (or its equivalent) coming in as a result of the workings of the then system of social insurance. Thus, they included old age pensions, health benefits, etc., so that what was arrived at was a measure of the extent of poverty, *after* the inter-war social insurance schemes had done their best to mitigate it.

#### POVERTY IN YORK

Of the various surveys carried out immediately before the war, the most complete in its results published so far is that of Mr. Seeböhm Rowntree in York. In many ways, York in 1936 was typical of a great many small provincial cities. The preceding hundred years had been a century of rapid growth and industrialisation. From 27,000 in 1836 its population had grown to 90,000 at the time of the Survey and it was roughly comparable in size with Greenock, Wigan, Reading, Northampton, Oxford and Burnley. Like many of them its wage earners were heavily concentrated in two or three industries. In York in 1936 almost 8,000 workers were employed by the railway company, and another 10,000 in the chocolate and cocoa industry. Wages in both trades were well up to the national averages, and after the depression of the early thirties, conditions had so improved that only 9.3 per cent of insured workers were unemployed at mid-1936—the figure for the country as a whole was 12.6 per cent.

Mr. Rowntree and his investigators set out to interview, not a

sample, but *every* working-class household in York. He started his definition of poverty by accepting the B.M.A. minimum diet, but decided that the necessary calories, proteins, etc., could be bought for even less than the amount stipulated. Thus, where the B.M.A. figures indicated that a family of five had to have 28s. 1d. to spend on food each week if it was to avoid poverty and ill-health, Mr. Rowntree considered 20s. 6d. to be sufficient. For all practical purposes, however, this was more than counter-balanced by the fact that he allowed such a family 9s. per week for "personal sundries"; his total figures are, therefore, closely comparable with those of other investigators who adopted the B.M.A. figures of food costs but made no allowance for "personal sundries".

He took as his dividing line between poverty and non-poverty the following weekly incomes *after rent had been paid*:

<i>For a</i>	s.	d.
Man and woman	31	11
Man, woman, and 1 child	38	1
Man, woman, and 2 children	41	2
Man, woman and 3 children	43	6
Man, woman and 4 children	48	10

It was not assumed that all this money was available for the purchase of food. Thus, the necessary minimum of 43s. 6d. for the family of five was made up as follows:

	s.	d.
Food	20	6
Clothing	8	0
Fuel and light	4	4
Household sundries	1	8
Personal sundries	9	0
	43	6

In 1936, 31 per cent of York's working men and their dependants failed to reach this meagre standard, i.e. were living in poverty.

The degree of poverty within this one-third of the population varied from family to family; some could reasonably look forward to recrossing the poverty line while others were irredeemably beset by poverty; but for the group as a whole the degree of poverty was considerable. To raise the whole group above the poverty line would have called for an average weekly income per family (exclusive of the amount needed for rent) of 43s. 7d.; in fact, only 35s. 1d. was available—a deficit of 20 per cent.

There was no "typical" poverty family. Half the families in poverty had no dependent children at all—half these consisted of old age pensioners; and on the other hand one-sixth of the poverty families had three or more dependant children—in other words, over half the city's poverty children were concentrated in a mere 5 per cent of the city's working-class families.

These figures point unmistakably to the causes of poverty in inter-war Britain. Mr. Rowntree, having located the 31 per cent of the working-class people living in poverty, proceeded, by an examination of their age and sex and income, to indicate the main causes of their poverty. (In some cases more than one factor operated.)

Cause of poverty		% of those in poverty
Head of family	unemployed	28·6
" "	in regular work, but wages low	32·8
" "	in casual work	9·5
" "	too old to work	14·7
" "	ill	4·1
Husband dead		7·8
Miscellaneous		2·5
		100·0

The obvious remedy for the first of these causes of poverty, was, of course, to find suitable employment for the men concerned. Short of that, the only alternative was to increase benefits. Rowntree's figures indicate that the poverty of the unemployed was not normally due to any peculiarity in the size or make-up of the man's family. In 1936 benefit rates *all round* were inadequate, so that unemployment almost automatically came to mean poverty.

Next, one-tenth of the city's working-class population was living in poverty because the head of the family, though in regular employment, received earnings which were too low to buy the minimum diet for all members of his family. Now, the wages of adult males in York in 1936 were not abnormally low. The median wage was about 55s. per week; 44 per cent of the men earned between 45s. and 65s. per week, and another 37 per cent earned over 65s. a week. By "too low", then, is meant too low in relation to the mouths that have to be fed. The truth is that by and large what was adequate to remove poverty at most periods of the working man's life was substantially inadequate when, between the ages of 30 and 45, he added two or three children to his household. The average family in poverty because

of inadequate wages had two dependent children. The "available" income of this average family was 46s. 7d. Children's allowances at a weekly flat rate of 5s. for every child would have lifted practically the whole of this group over the poverty line, and wiped out nearly three-quarters of the city's poverty. Without such an allowance long years of poverty was the price the working man often paid for having a family of three or four children.

Finally, of the remaining causes of poverty only "too old to work" bulked large—it accounted for nearly 15 per cent of all poverty. The degree of poverty here was more acute than that due to any other cause—their available income was only sufficient to provide 70 per cent of the minimum diet. Two-thirds of the people in these households were 65 years of age or over, and the bulk of their income came from State pensions and Public Assistance. Perhaps the clearest way to put their plight is to point out that half of all the old age pensioners in York were, at the time of the survey, living in poverty. For their deficiencies there was only one remedy—increased benefits.

#### POVERTY IN BRISTOL

In 1937 a social survey of Bristol was carried out by the local university. It was a year of unusual prosperity for the city's workers; the number of men in employment was higher than ever before in Bristol's history, and the city's new industry—aeroplane manufacturing—was taking on men as fast as it could find them. In short, it was a survey of a boom city at a time when some of the normal causes of poverty had receded far into the background.

The investigators gathered their results from 4,500 families, or approximately one-twentieth of all working-class families in the area. As in other surveys the information collected gave the size and composition of each family, its income from all sources, and its expenditure on the basic domestic "overheads". From the first of these the investigators estimated the "minimum needs" of each family, and if the family's net income was insufficient to pay for these needs then it was decided that the family was in poverty.

The scale of minimum needs applied was that agreed upon by the B.M.A.'s committee. Similar minima were adopted for clothes, fuel, lighting, and cleaning; the grand weekly total needed by various types of family, after they had paid their rent, was, if they were to be adjudged above the poverty line:



<i>For a</i>			
Man and woman		s.	d.
Man, woman, child 5-9		20	3
Man, woman, two dependent children		25	6
Man, woman, and three dependent children		32	10
		37	8

It will be noted that this standard was substantially below that adopted in York, and its use as the measuring-rod would automatically return a much lower figure of poverty. Just how low this standard is can be appreciated if we look at the details of the 37s. 8d. allowed to the family of five made up of a man and his wife and three children. As a family group their minimum requirements for fuel, lighting and cleaning were estimated at 5s. 2d. per week. The balance was made up as follows:

	Food		Clothes	
	s.	d.	s.	d.
Man, aged 40 and in work	7	4	1	5
Wife, aged 40 and at home	6	3	1	1
Child, aged 12	6	3		10
"    "    8	4	7		8
"    "    4	3	8		5
Total	28	1	4	5

The hardships involved in feeding a person on 5s. 7d. for a whole week, or in clothing five people on £11 10s. 0d. for a whole year are obvious enough; the housewife will only be able to manage by an unstinting search in the cheapest of food markets and by dressing herself and her family largely in second-hand clothes. Moreover, she and her family were expected to abstain from all expenditure outside this narrow range of food, clothes, rent, fuel and light.

The investigators found that, even in the boom year of 1937, 10.7 per cent of Bristol working-class families had insufficient income to attain even this meagre standard.

The general pattern of this poverty was the same as in York—on the one hand it was found that, no matter what its size, the family of the unemployed man was inevitably in poverty; on the other, the ordinary working-class man with an ordinary regular job and ordinary earnings was destined, as often as not, to sink into poverty should he be so rash as to have three or more children. "It is an appalling fact that one working-class child in every five comes (in Bristol) from a home where income is inadequate to provide the bare minimum diets prescribed by the B.M.A."

The Bristol investigators, in examining the main causes of poverty, arrived at the following figures:

Cause of poverty	% of all families in poverty
Unemployment	32·0
Insufficient wages	21·3
Old age	15·2
Absence of adult male earner	13·3
Sickness	9·0
Other	9·2
	100·0

These figures relate to *families* in poverty; the average number of persons in those families under the heading "insufficient wages" was very probably greater than in the families under other headings, so that if we think in terms of the number of *persons* in poverty it is probably true that, as in York, some 30 per cent of all those in poverty owed their condition to the fact that standard wages were insufficient to maintain a family containing three or more dependent children above the poverty line.

#### POVERTY IN BIRMINGHAM

The survey carried out in 1939 on behalf of the Birmingham Social Survey Committee was much smaller in size and scope. It related solely to conditions on a new housing estate on the city's outskirts (Kingstanding) and was concerned with the relationship between poverty and size of family. The definition of poverty adopted was practically the same as in Bristol. At a time when the volume of employment and the volume of earnings were higher than ever before in Birmingham's history, the investigators estimated that 14 per cent of the 5,300 families on the estate had insufficient income to buy the B.M.A. minimum diet. (They add that this is probably an underestimate since they assumed that none of the families who were without dependent children were below the standard.) This meant that one-third of the children on the estate were living in poverty.

The investigators separated the families into groups according to the number of dependent children they had. They found that only 5 per cent of the families with one or two children under fourteen were in poverty; but 40 per cent of the families with three or more dependent children were below the minimum line.

## POVERTY IN LONDON

In 1928, forty years after Booth's great work, and almost at the peak of the boom that ended in the autumn of 1929, the London School of Economics carried out a "New Survey of London Life and Labour". The area covered was the County of London plus some five contiguous boroughs in Essex and four in Middlesex. Over 5,000,000 people lived within this area, and two-thirds of its families were working class, i.e. the income of the head of the house was less than £5 per week. One of the main purposes of the Survey was to measure the extent and degree of poverty among these working-class families, and the investigators, as in the other enquiries discussed, set out to discover by means of interviews with householders the relationship between each family's needs and its incomes. Before we turn to the results, however, two peculiarities must be stressed before the London figures can be put alongside those for the provincial cities.

In the first place, the London working-class family is, in its composition, substantially unlike the average British working-class family—it is smaller; it is relatively deficient in adult male earners in the prime of life and it tends to have more than the average proportion of old people. The probable reasons for these peculiarities are not far to seek. We are dealing with an area where for at least a generation there has been a steady outward flow of people; those who went were often the married couples who sought, and could afford, healthier living conditions for their children, and the young men who, before assuming domestic ties, could follow the migrations of the nation's more prosperous industries and services. Those who stayed were often the old couples whose children had married and left home and the widows who sought and clung to the unskilled work always available in a great city; they became office-cleaners and daily helps, or the poorly paid "hands" that enabled the small work-shops to meet the competition of the mechanised factories.

In short, merely on grounds of family composition we should expect to find that certain *causes* of poverty were more common in London than elsewhere.

The second point to bear in mind when assessing the London Survey results is that the investigators accepted an abnormally low standard of living before deciding that a family was in poverty. It was decided that the costs of the minimum diet required to avert ill-health were:

	s.	d.	
For an adult male	7	1	per week
„ „ „ female	6	1	„ „
„ male 14—16 years	6	1	„ „
„ female 14—16 „	5	8	„ „
„ child 5—14 „	3	6	„ „
„ „ 0—4 „	2	4	„ „

But these are 1928 prices, when things were comparatively dear; if we turn these allowances into 1937 prices we find that by the standards of the London investigators a family of two adults and three dependent children was only in poverty if it had less than 38s. 7d. per week to spend on food, rent, clothes, fuel, light and cleaning—approximately 21s. of this would be allowed for food for these five people. The cost of the B.M.A. minimum diet for them at 1937 prices was 28s.

Clearly, on the basis of the criteria used by them in 1928, we should expect the London Survey to understate appreciably the *amount* of poverty that would be recorded when using later standards.

What, in fact, were the findings about poverty in London? It was found that, week by week during the enquiry, 9.8 per cent of all working-class families had to live on less than even this very reduced minimum; these families tended to be small (e.g. a couple of old age pensioners or a widow and a child) and contained only 9.1 per cent of all working-class people. The fundamental and persisting causes of this poverty were found to be “old age, absence of a male earner and largeness of family”. In any week during the Survey 13 per cent of the children and 22 per cent of all those over 64 years of age in London’s working-class families were in poverty.

In any particular week, however, the numbers of those chronically in poverty would be substantially augmented by those temporarily falling below the minimum income line as a result of unemployment or illness. If the long run and short run causes are considered jointly we find that in any selected week in the highly prosperous year of 1928 almost 10 per cent of London’s working-class population was in poverty, and that of these 37 per cent were children under 14 years of age, 13 per cent were over 64 years of age, and 28 per cent were earners (mainly unemployed) between the ages of 14 and 65; practically all the balance of those in poverty were the adult female dependants of the unemployed.

The relative importance of the various causes of the poverty found in any investigation week was assessed in the following ratios:

(i)	Unemployment, short time or casual work	6
(ii)	Illness, or absence of a male earner in the family	3
(iii)	Full employment, but earnings insufficient for size of family	2
(iv)	Old age	1

The results so far reviewed—for York, Bristol, Birmingham and London could be supplemented and reinforced from other centres. Similar surveys were carried out on the Merseyside (1929), in Liverpool (1929), and Southampton (1931); the investigators, using the London minimum standard, found that 17.3 per cent, 16.1 per cent and 20.0 per cent respectively of all working-class families in these three centres were living in poverty in the week when the investigators made their recordings. But there is already sufficient evidence to reach the following conclusions.

1. In the decade before 1939, even during periods of trade boom, at least 15 to 20 per cent of all working-class people were unable, in spite of all the help of our inter-war social insurance schemes, to afford a diet that would save them from ill-health; but this figure is arrived at only if we assume that the bottom half of the working class is sufficiently austere to spend absolutely nothing on the comforts and pleasures of life. If we drop this unreal assumption, then it is certain that more than 20 per cent were, in fact, not obtaining the minimum diet.

2. Approximately one-third of this poverty was due to the fact that unemployment benefits were inadequate; approximately another third was due to the fact that the ordinary worker's earnings, even when he was in full and regular work, were often insufficient to feed, clothe, and house more than two or three people. About half the remaining poverty was due to the fact that many working-class people, once they had passed the age of 65, had little to live on except an inadequate old age pension.

3. Probably not less than 25 per cent of working-class children were born into families that could not afford the B.M.A. minimum diet. As they and their brothers and sisters grew up and started work the family's hardships diminished; but as the working-class child "split off" to marry and rear his own family, poverty tended to return, and to remain until his children, in their turn, were able to supplement the family income. Often, however, this was only an interlude of comparative prosperity for the working-class man; with old age, his earning sons and daughters left home, and he was left with declining earning capacity to

face a degree of poverty even grimmer than that in which his grandchildren were starting life.

4. The evidence collected from half-a-dozen great cities in the ten years before the war shows that the way out of this dreary cycle is not, for the most part, in the hands of the individual worker.