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POVERTY AND PROGRESS

POVERTY AND PROGRESS

A SECOND SOCIAL SURVEY OF YORK

BY

B. SEEBOHM ROWNTREE

With
Diagrams and Illustrations

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INTRODUCTION

In 1901 I published, under the title *Poverty: a Study of Town Life*, the results of a detailed inquiry made in 1899 into the social and economic conditions of the wage-earning classes in York.

In 1935 I determined to repeat the investigation made in 1899 and to find out what changes had occurred in the living conditions of the workers during the thirty-six years which had elapsed since my previous investigation was made. I felt that the considerable labour which this would involve would be worth while, because that period had been one during which more far-reaching steps had been taken to raise the standard of life of the workers than during any previous period of similar length. In every well-conducted business a balance sheet based on a physical stock-taking is prepared periodically; if this were not done it would be impossible accurately to assess the measure of success which had been attained. This book is intended to help those interested in social well-being to measure the degree in which a typical provincial city has benefited from the efforts put forth during this century to improve social conditions.

It is divided into three parts.

Part One

Following a description of the general characteristics of the city, Part One is concerned with the economic condition of the workers, the relevant information being based upon a house-to-house investigation covering 16,362 families, comprising practically every working-class family in York. The investigators ascer-

tained the number, age, sex and occupation of every member of the household, the rent and condition of the house, and the number of rooms which it contained. They did not make inquiries about wages, for information so gathered is apt to be unreliable. Through the kindness of a number of the largest employers in York I obtained information taken from their wage books regarding the wages of 60 per cent of the workers covered by my inquiry, and have obtained such full information regarding the scale of pay of the rest as to enable me to make what I believe to be a very near estimate of their earnings. Information was also obtained about income received from miscellaneous sources such as pensions, unemployment and health benefits, and so forth.

Furnished with these facts, the first question I sought to answer was what proportion of the population was living in poverty. In order to do this it was necessary to fix a poverty line, and for the purposes of this inquiry I have adopted as my poverty line the standard of living attainable by a family of man, wife, and three dependent children having an income of 43s. 6d. a week (at 1936 prices) after paying rent. This is the figure at which I arrived after very careful investigation undertaken in connection with a book I wrote on *The Human Needs of Labour*.[1]

I have adjudged a family to be above or below the poverty line purely on the basis of its income, regardless of whether it was wisely or unwisely spent. There is no doubt that not a few families which I have classified as being above the poverty line are in fact living on a scale no better than those who are below it because some part of their income is spent on non-essentials before essentials are provided for. I have not attempted to assess their number because I consider it would be impossible to do so at all reliably. All the families covered by my investigation were classified according to their income, and in the case of those below the poverty line inquiry was made to ascertain the immediate cause of their poverty.

[1] *The Human Needs of Labour*, published by Longmans, Green & Co. Ltd. New and revised edition, 1937.

Following on the chapter dealing with those below the poverty line is one devoted to a comparison between the amount of poverty in 1899 and 1936.[1] Then follow a description of life in the three classes living above the poverty line and a chapter devoted to a discussion of the relation between the number of persons found to be in poverty at any given moment (e.g. the moment when the investigation was made) and the number who, *at one time or another* of their lives fall below the poverty line. The detailed inquiry made into this question disclosed an alarming state of things.

Towards the end of Part One I deal with a number of miscellaneous subjects which in the aggregate have an important bearing on the economic condition of the workers.

First I make a careful estimate of the total savings standing to the credit of the working-classes and arrive at a figure which will, I think, surprise many readers. I discuss the question of Industrial Assurance and describe the activity of the Trade Unions which have done so much during the last forty years to bring about an increase in wages. I give information, too, about the work of Friendly Societies which come to the succour of those who are ill, and I describe the work done by the York Co-operative Society. Finally I bring together information as to the part played by the various social services, such as Pensions, Unemployment and Health Benefits, in contributing to the economic security of the workers.

Part One of the book concludes with a chapter on working men's budgets which throws some light on the question of how far malnutrition, where it exists, is due to lack of income and how far to unwise selection of foodstuffs.

Part Two

Part Two is concerned with housing, public health and education. In the chapter on housing, the 15,252 houses covered by my

[1] The house-to-house investigation was begun in 1935 and finished in 1936. Much of the other information was collected after 1936. For purposes of brevity this survey is referred to as " the 1936 survey".

investigation are divided into five categories, each of which is described and illustrated. Information is given about overcrowding as measured by different standards, about rents and the relation these bear to income, and details are given of what has been done in the way of slum clearance. Full particulars are given about the Council building estates. In a chapter on Public Health the city's health service is fully described and the health of the city is compared with what it was in 1899. Light is thrown on the relation between poverty and health by comparing the vital statistics and the heights and weights of school children in different income groups.

Part Three

Part Three deals principally with the things workers do in their leisure time. The various ways of spending leisure are described and an estimate is given of the numbers participating in many of them. Detailed information is given about the workingmen's clubs and public-houses and the part these play in the social life of the city. Evidence is given of the amazing spread of the gambling habit, chiefly connected with football pools.

One by one the different forms of recreation are brought under review, and a number of diaries are given showing how individual families spend their leisure time. A fact which stands out as a result of the detailed investigation made into leisure time activities is the dearth of playing fields and social clubs for young people, and even more important, the dearth of leaders to help them to spend their leisure in wholesome ways.

A chapter is devoted to religion. In connection with this a census of attendances at churches was taken the results of which are compared with those of a census taken in 1899.

Lastly a chapter is devoted to a summary of the most important matters described or discussed in the preceding chapters and the general conclusions to which the information disclosed by the survey seems to point.

In a supplementary chapter I am able to show how far the facts set forth in this book would have been affected if, instead

of investigating every working-class house in the city, I had only investigated a proportion of them, taken at random, and assumed these to be representative of the whole. Such a sampling method has been employed in every other social survey of which I have knowledge, but the consequent margin of error has only been estimated by calculations based on the theory of chance. Never before has it been possible to test it by comparing figures based on *sample* households with those based on an investigation of every one.

I think it was Andrew Lang who said that "Many use statistics as a drunken man uses a lamp post—for support rather than for illumination." Both in the gathering of facts and in the use made of them, all of us engaged in this investigation have approached our task in a purely objective spirit.

In common with other social surveys which have been made recently, this one shows that conditions are immensely better than they were thirty or forty years ago. But they are still far from being such as to justify any spirit of complacency on the part of those who care for the welfare of the people.

In deciding on the next steps to take in improving them it is not enough to have a desire to put things right, we must know just *where* they are wrong, and if possible what is the immediate cause of their being wrong. These things are not always easy to discover, any more than it is always easy to discover the cause of disease in the human body. Before the physician or surgeon can attempt a cure it is essential that the character of the disease shall be diagnosed, and the chances of a successful cure are much greater if the diagnosis is both thorough and correct.

I have sought to make such a diagnosis of certain social ills in York. I have avoided expressing my own views as to the cures which should be applied, and have contented myself with furnishing information as to what would be the probable effect and the probable cost of applying certain cures which are often advocated.

A word of explanation is called for to account for the long interval of time which has elapsed between the commencement of

this investigation and the publication of the results. This has been due to the fact that time had to be found for the working up of the material and the writing of the book, in such leisure as a busy life afforded. But I do not think that the information need be regarded as in any sense out-of-date on that account. No appreciable changes took place in York between 1936 and 1939 in the volume of unemployment, in wage rates, or the cost of living. I am, therefore, confident that the description given of the social and economic conditions of the workers in York may be taken as applying to conditions up to the outbreak of war, except in the matter of slum clearance, to which reference is made in the chapter on housing.

As a result of this delay the report of an investigation begun in days of peace is published at a time when the British Empire is fighting for its life and for that of democracy and liberty throughout the world. Are things going to be so different after the war is won that any record of pre-war conditions will only be of historical interest? That there will be profound changes in social and economic conditions after the war is certain, and the opportunity to make them will be welcomed by all forward-looking social reformers, who should not be fearful if they are drastic so long as they are designed to provide a better life for the mass of the people. It may very possibly be found that some social ills can only be remedied by a major operation, but it must be remembered that such operations often prove dangerous to the life of the patient and at the best involve a long period of convalescence. By all means let us have major operations if circumstances show that they are necessary, but some diseases are better treated by less drastic means. In the realm of social welfare, a desirable end is often better attained by evolution than by revolution.

Those on whom the lot may fall to build a better Britain will be well advised to study carefully the exact character of the problems with which they are called upon to deal. It would be a mistake to assume that everything must be destroyed before a worthy social structure can be raised. Improved fruit may often be obtained more quickly by grafting on to an existing stock than by sowing

seeds. This book is published in the hope that an impartial survey of social and economic conditions in a provincial city at the time of the outbreak of war may help to show what is good and should be retained and what is bad and should be replaced.

In conclusion I wish to thank all those who have helped in the investigation reported upon in this book. It is not possible to name them all but I am none the less grateful to them. I want to thank first the 16,362 householders who so obligingly answered the questions of the investigators as they went from door to door. Their co-operation constituted the foundation upon which the whole inquiry rests. Then I wish very particularly to thank those employers who, often at the cost of much labour, supplied information from their wage books regarding the wages of 60 per cent of the wage earners in York; also other employers and Trade Union leaders who, although not supplying information regarding the wages actually paid to individual workers, told me of the wages paid to different classes of workers which, added to the information gained by my investigators, enabled me to estimate their wages with confidence. Then I wish to thank many officials of the City Council and other public officials for much help given, especially Dr. P. R. McNaught, the Medical Officer of Health and members of his staff, the Ministers of religion, many of whom went to great trouble to furnish information about the week-day activities of the churches and who rendered much help in connection with the church census, Councillor J. Hargrave, the Chairman of the York Education Committee, who furnished me with a full report on the educational facilities available to working-class children in York, and Mr. E. E. Reynolds who helped me in writing the chapter on that subject. I am much indebted to Mr. R. Doherty, the Librarian of the Public Library in York, for much trouble which he took in furnishing me with information about the reading habits of York citizens, also to Mr. A. Willis, the Secretary of the Club and Institute Union, for much information about the working-men's clubs.

Turning to members of my staff, I want first of all to acknowledge my debt of gratitude to Mr. F. D. Stuart, who has been

associated with me in social work of one kind or another for over thirty years. Without his help I could not have carried through this investigation. He organized and supervised not only the collection of data "in the field" but also the statistical work involved after it had been gathered. How heavy that work is will be known to those who have undertaken similar social surveys. In addition, his intimate knowledge of York and of the many social questions discussed in this volume, and his sound judgment, have been invaluable aids to me in the writing of this book. I want also to thank Mr. Stanley Tennant, who has rendered valuable assistance in connection with all the statistical work, and Mrs. Vida Heigham, Mr. Dennis Chapman, and Mr. Arthur Miller, who helped in the collection of information.

North Dean
High Wycombe
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B. S. R.

January, 1941

NOTE TO SECOND EDITION

Correspondents have suggested to me that in a reprint of this book I should make reference to the constitution of the City Council throughout the period between my two surveys, and also to the amount of serious crime committed in the City. Although complete crime statistics are not available for the whole period, I deal briefly with the subject on pages 219–220. Some notes on the constitution of the City Council are given on page 326.

B. S. R.

March, 1942

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PART ONE

CHAPTER I

GENERAL CHARACTERISTICS OF THE CITY OF YORK

THE area of the city of York is now (1939) 6,456 acres, as compared with 3,692 acres in 1899. In April 1934, 568 acres were taken into the city, and in April 1937 a further 2,196 acres. Although the investigation described in this book was begun prior to 1937, it covered the whole of the present area of the city, for the areas added recently really formed part of the city from the sociological standpoint.

According to the Medical Officer's estimate, the city, on 1st April 1936, contained 22,665 inhabited houses, with an estimated population of 89,680. This compares with 15,000 houses and a population of 75,812 in 1899.[1]

Originally the city was contained within the walls, but the area they enclose is only about 6 per cent of the area within the present municipal boundary. Canon Raine has given us an interesting picture of York in those bygone days.[2]

"I do not think," he says, "that the walls by which the old palisades on the mounds were replaced were taken in hand before the thirteenth century; indeed there is direct evidence that the greater part of them were constructed during the reigns of the first three Edwards. They still remain, in spite of many changes, a fair and most picturesque representation of the medieval fortifications of the city. But the deep trench by which they were guarded has in many places been entirely obliterated.

[1] In 1938 the estimated population was 100,800.

[2] *York*, by James Raine, M.A., D.C.L., "Historic Towns" Series, pp. 204–6. 2nd edition, 1893.

"Within these walls there grew into existence, century after century, a great and beautiful city. The larger portion of the population gathered around the Minster, which was the favourite side, not only for association's sake but for safety. The area, however, was a very limited one for general use. The Minster, St. Leonard's Hospital, and other religious buildings, all lay within enclosures of their own, a series of stone pens which prevented the extension of the city. Hence the destruction of all the old Roman buildings, as they occupied ground which was required for building purposes, to say nothing of the evil reputation which clung to heathen structures; hence the narrow streets, barely wide enough to permit the passage of a single cart. Room and protection were wanted, and health and comfort were sacrificed to secure them. Many of the streets are called gates, or ways, a name which has come down from the old English people. Stone houses were of the utmost rarity. The domestic buildings were flimsy structures of wood, of post and pan work, many of which may still be seen in Fossgate and the Shambles. The name of Pavement, given to one particular part of the city, points to a time when it alone possessed a flooring of cobbles.[1]

"Go beneath the surface in the York streets, and you will find that the most solid part is a vast accumulation of bones. These were thrown out of the houses close at hand, and served the purpose of metal, as we call it, for the roads. In front of every house was the dunghill appurtenant to it, which was cleared away twice or thrice a year by official order, or when some great person visited the city. Before many a house was a clog, or stump of wood, on which its owner often sat and gossiped with his neighbours, catching at every fragment of news, but not always daring to repeat it. Parochial matters, the doings in the council and the trade guild, buying and selling, would be their chief topics of conversation. Their dialect was so strongly marked that the southerner shrank, in assumed superiority, from what he could not understand. Twice at least in each week they would eat salt fish, and their common beverage was beer or ale. As might be expected,

[1] In his *Antiquarian Walks Through York*, pp. 246–7, Robert Davies gives a different derivation of the name "Pavement." He says "the word Pavement has been applied to the Hebrew judgment-seat. There is reference to it in the New Testament, where the evangelist, describing the Saviour's condemnation, says 'in the place called the Pavement,' hence I think the name was applied to this part of the city because of it being used for the purpose of dispensing justice and punishment." In support of this view Davies points out that the Pavement in York "was the spot where punishment was inflicted upon all law-breaking citizens." Amongst others, Roger Layton and Earl Percy were beheaded here.

they suffered from skin diseases, and, generally speaking, were short-lived, dying by house-rows almost when any epidemic broke out. They traded under the most rigid rules. For the greater part of their goods they could only charge after the rate of assize laid down by the authorities of the city, and they were rigorously looked to by the masters and searchers of their own trade. Thus they lived, with very few amusements, and shut out from the greater part of the world, proud of their city and their parish churches, which they vied with each other in decorating. We can learn much of their character from the city registers, and from their own wills and inventories. They have passed away with the narrow streets and most of the houses they lived in."

The river Ouse flows through the city and serves as a waterway, carrying much produce to and from Hull, a distance of about sixty miles. The whole of York lies low, and the almost complete absence of decided gradients renders the efficient drainage of the city difficult. Many of the houses adjacent to the river are liable to be flooded.

The oldest and central portion of the city, which is almost entirely within the walls, contains the main business streets, lined with shops and offices. Between these streets there was, until quite recently, a ramification of old and narrow lanes and courts—some picturesque, others sordidly ugly, but usually a menace to the health of those condemned to live in them. Almost all of these have now been demolished under the Slum Clearance scheme which the City Council began to put into force in 1933. The main slum districts in York have been cleared "en bloc," and the population moved to houses erected, a few on the sites of the demolished slums, but for the most part on estates situated on the outskirts of the city, or just outside the city boundaries.[1]

To-day (1939) it may be said that all the worst slums which existed in 1900 when my former survey was made have been demolished, most of them since 1933, and the work of demolition is still proceeding. Altogether, 2,562 unfit houses have been dealt with, and a further scheme is now under consideration by the Council, but even when this has been carried through there

[1] These housing estates are described in the chapter on housing, page 231.

will remain hundreds of houses which fall far short of any defensible standard of accommodation.

Save for a few tenement houses in the centre of the city all the inhabitants of York live in separate houses.

Population. Some brief remarks on the estimated population of York in the past may be of interest. "All evidences point," says Canon Raine, "to the fact that York was a wealthy and crowded city in Roman times, and it is probable that there was no considerable change, as far as numbers are concerned, for a long time. We have to pass on now to the tenth century for the next piece of statistical information. The anonymous biographer of Archbishop Oswald tells us that in the tenth century York contained as many as 30,000 adults, and that it was thronged with merchants, especially Danes. This, if correct, means a population larger than at the present day" (1892) "and the statement must be received with some doubt. We now turn to the Domesday Survey, drawn up probably in 1086, from which we learn that in the happier days of Edward (the Confessor) York contained at least 1,600 houses, which gives us a probable population of 8,000.[1] But the vengeance wreaked on the city by William and others tells a sad tale; there were then only 509 inhabited houses, 400 uninhabited, and as many as 500 in ruins, omitting 100 of those which had belonged to the archbishop. There could not, therefore, be more than 2,000 persons then living in the city. But there were 145 houses inhabited by the French, that is, most probably, by the Norman garrison which was here to overawe the place. Leap over a long space of time, until the reign of Edward III, in the middle of the fourteenth century, and then the population was estimated at 10,800,[2] that of Lincoln being 5,100, Norwich 6,000, and

[1] It seems likely that Canon Raine's figure of 8,000 is an under-estimate of the population, for 1,418 of the 1,600 houses mentioned above were *mansiones hospitatæ*, and these probably contained more than five persons each. Even "minute mansions" are stated in the Domesday Survey to be 50 feet wide. There is also a doubt whether the Domesday Survey included the huts and cottages inhabited by the poorer population.

[2] This estimate of the population is no doubt based upon the figures connected with the Poll Tax of 51, Edward III, 1377, when the 7,248 persons in York above 14 years of age were taxed 4d. each. It must, however, be borne in mind that this census was taken shortly after the plague visitations of 1349 (Black Death) and 1360. How terrible was the mortality caused in York by the former of these plagues may be gathered from the return, taken from the old parish records which shows that of the 52 clergy in the city no less than 33 died in 1348–9.

Winchester only 2,000, London exceeding them all with its large number of 35,000. There was everything in that century to foster the growth of York—the occasional presence, for instance, of the king and court, the frequent visits and stay of large bodies of troops, and great commercial prosperity. I do not think that the number of 10,800 was ever exceeded in medieval times. The Wars of the Roses were ruinous in their effects, and the constant complaint of the citizens in the fifteenth and sixteenth centuries was the serious and continued decay of the place, in inhabitants as well as in position and wealth. A slow revival set in when the Civil Wars were over, and by the census of 1801 the population of York stood at 16,145."[1]

Since that date the population, which had risen so slowly during the preceding centuries has, as will be seen from the annexed table, increased nearly sixfold:—

Year	*Population*	*Year*		*Population*
1801	16,846	1881		49,530 [2]
1811	19,099	1891		67,004
1821	21,711	1899	Estimated.	75,812 [3]
1831	26,260	1901		77,793
1841	28,842	1911		82,282
1851	36,303	1921		84,039
1861	40,433	1931		84,813
1871	43,796	1936	Estimated.	89,680
		1938	„	100,800 [4]

The introduction of the railway about the middle of the nineteenth century and the various branches of work which sprang up in connection with it, attracted many workmen to the city from

[1] It will be noted that this figure does not agree with that given in the table. 16,145 was the figure given in the Parliamentary Report on the 1801 census, but this was afterwards corrected to 16,846.

[2] The city was extended by the York Improvement and Extension Act, 1884. The population in 1881 of the area as subsequently extended was 61,789; whilst at the four preceding censuses it is estimated to have been:

1841	31,911
1851	40,675
1861	45,869
1871	51,039

[3] The city was further extended in 1893, the number of persons then added to its population being estimated at 922.

[4] It is estimated that the extension of the city in 1937 added 7,300 to the population.

other parts of England. Prior to the construction of the North Eastern Railway "York was essentially a local capital, in the centre of a large and prosperous agricultural district, full of resident gentry, and relying for its connection with the outer world upon posting and coaches."[1]

About 1840 large numbers of Irish began to come over to Britain, attracted by the prospect of steady work and good pay. The bulk of these settled in the industrial districts—notably in London, Manchester, Liverpool, Bristol, Glasgow and Edinburgh. Engels, writing in 1844,[2] estimated that more than a million had already emigrated, and not far from 50,000 were still coming every year. Some of these found their way to York in 1846–7. Their coming to the city is thus referred to in the *Memoirs of the late James Hack Tuke*.[3] "During the potato famine many of the wretched Irish, to escape death in their own land, came and spread themselves over various parts of England. Many flocked as far as York. Tuke's father, as a guardian of the poor, obtained a vote of the Board for the erection of a temporary wooden building as a hospital for those who were suffering from fever; for no one would let a house for the purpose. When the temporary erection was prepared, there was still a difficulty as to where to place it, a difficulty solved by Samuel Tuke's offering for the purpose a portion of a field near his own house, his tenant, who sold milk, concluding that 'the coos would not take fever.' Here many a poor sufferer died, and here, notwithstanding the terror of the infection, they were frequently visited by Samuel Tuke."

These poor people, whose early experiences of the city were so unpropitious, were probably attracted to York by the prospect of obtaining work in connection with the cultivation of chicory, for which the district was then noted. This industry has now practically disappeared, and the number of Irish in the city has begun to decline, but is still considerable. Of those who remain, many find work as general labourers, while some of the women pick

[1] *York*, by James Raine, M.A., D.C.L., p. 202.
[2] *Condition of the Working Class in England in* 1844, by Frederick Engels, p. 90.
[3] By Sir Edward Fry, p. 72.

up a more or less precarious livelihood by working in the fields outside the city, often tramping out for miles in the early morning to their work.

Apart from the immigration of the railwaymen and the Irish, the population is for the most part indigenous to the city and surrounding country district. A few Jewish tailors have settled in York, but the number is exceedingly small. Most of those who come leave again as soon as their busy season is over.

There are two main industries in the city. The Railway Company in 1936 found employment in York for about 7,800 men and lads, as compared with 5,500 in 1899. Their wages bear favourable comparison with those of men engaged in similar occupations elsewhere, and thus the fact that so large a proportion of York workers are employed on the railway does not render wage conditions in the city in any way abnormal.

The other main industry is the manufacture of Cocoa, Chocolate and General Confectionery. In 1899 this employed between two and three thousand persons, but in 1936 the number employed had risen to nearly 10,000, and at the time of writing—1939—it is about 12,000.

Minimum wages in this industry are fixed by a Trade Board, but the two principal firms in York pay wages on the scale agreed upon for the industry by the Interim Industrial Reconstruction Committee. These are higher than Trade Board rates. The minimum in 1935–6, when the information regarding family incomes was being collected, was 53s. a week for an adult male and 29s. for an adult female.[1] A very high proportion of the workers in the industry are engaged on piece-work, and it was laid down that the earnings of a piece-worker of average ability shall be not less than 66s. 3d. for an adult male and 36s. 3d. for an adult female. In fact, on the average, they work out at considerably more than this. It may be said that, on the whole, the workers in the Cocoa and Confectionery industry in York probably earn fully as much as, and possibly somewhat more than, the average wages for factory workers in the country generally. They

[1] The scale of wages was increased in 1937.

certainly earn considerably more than workers in the textile industry, but less than workers in highly skilled trades.[1]

The only other industries in York that employ a considerable number of workers are the building, transport and printing industries, but there is no reason to suppose that the proportion of workers engaged in them is in any way abnormal. In addition there are a number of small industries, but none of these employ more than 200 or 300 workers.

On the whole, I think, we may safely assume that from the standpoint of the earnings of the workers, York holds a position not far from the median, among the towns of Great Britain. If on the one hand there is no important industry employing a large number of highly skilled and highly paid workers, on the other hand there are no large industries (though unfortunately there are isolated small businesses) where wages are exceptionally low.

[1] Full particulars regarding earnings of York workers are given on p. 162, *et seq*.

CHAPTER II

HOW THE INQUIRY WAS CONDUCTED

BEFORE setting down the results of this inquiry, the methods adopted in making it must be briefly described.

All the information regarding the constitution of the households, the occupation and places of employment of the workers, and particulars of any sources of income other than wages, as well as facts about rents and housing conditions, are based upon house-to-house visits. My aim was to investigate every family in the city whose chief wage-earner was earning not more than £250 a year, and the inquiry covered all the streets where such people were likely to be living. Doubtless, a few families were missed who were living in other streets, but I am confident that the number is insignificant. Our schedules covered 16,362 families comprising 55,206 persons living in 15,372 separate dwellings.

I should point out that this investigation does not include the families of all the manual workers in the city, for a number of them earn more than £250 a year. Just how many it is impossible to say, but, judging from the wages paid in the city, and the cases come across in our house-to-house inquiry, their number may be roughly estimated at 500. On the other hand, in our schedules are included a number of families whose chief wage-earner, although earning less than £250 a year, is not a manual worker. He may, for instance, be a clerk, or shop-assistant. The dividing line between the families included and those omitted, is one of earnings, not of occupation, but for purposes of simplicity the whole of those included in our schedules are, throughout this volume, referred to as the "working classes."

In addition to those manual workers who were not covered by our investigation because they earned more than £250 a year, there were others belonging to the working-class who were not covered by it because they were not living in their homes. After careful inquiry I estimate their number as follows:—

Domestic Servants	4,300[1]
General Hospitals	579
Poor Law Institutions, including vagrants ..	661
Working-class Schools and Orphanages	200
Naval, Military and Air Force premises, etc. ..	2,100
Total	7,840

If we add these persons to those included in our schedules, we arrive at 63,046 as the total working-class population of York.

It should be pointed out that although the persons covered by our schedules do not include all the working-class persons in the city, whenever calculations are made regarding the proportion of the working classes affected by different conditions, e.g., the proportion falling into different income groups, the birth, death and marriage rates, and so on, these calculations are always, unless otherwise stated, based on the 55,206 persons covered by our schedules. This was inevitable, since we had no detailed information about those in the different institutions.

Obviously, in making a house-to-house inquiry everything depends upon the skill, tact, and reliability of the investigators. It took some time to discover just the right people, but eventually seven were found, five women and two men, on whose work full reliance could be placed. Five of these were particularly good, and 85 per cent of the visiting was done by them.

The investigators were furnished with schedules, one for every household, and they were able in the great majority of cases to obtain the information required by direct inquiry. In the comparatively few cases where they could not do so they were usually

[1] The number estimated in the 1931 census. I do not think it will have altered materially since then.

able to obtain it from neighbours. Only in about 150 cases did the investigation fail entirely, and those schedules were left blank.

The schedules were brought in once a week and the investigators were closely questioned on the particulars given. Moreover, a number of "check" visits were paid, at random, or to cases that seemed abnormal, and in that way the accuracy of the returns was tested and verified.[1]

Character of the Information obtained. In order to give a true picture of the kind of information obtained, one in every four hundred of the schedules has been extracted, and below I give the information it contains.

These schedules have not been deliberately picked out. The process was simple but speedy. When piled up 400 schedules occupied a space of approximately two inches, and schedules were extracted from the total pile at that distance from each other. They are given just as received, except that for purposes of brevity ages of children are given in groups instead of individually, all names and addresses and all the names of employers have been eliminated, and also in the case of large works the name of the department worked in. In many cases it has also been necessary to omit information which was so detailed in character that York readers might possibly identify the informant. This is to be regretted, for the particulars it was necessary to omit would often have added interest to the record and enabled the reader to visualize more clearly the conditions of the families concerned.

These specimen schedules serve to show the kind of information received. Particulars were obtained by house-to-house visitation regarding 16,362 families, living in 616 streets, comprising a population of 55,206 or 57 per cent of the entire population of the city.

There was no attempt to get information about wages in the

[1] Although the information gained in the house-to-house investigation refers to 1935–6, much of the other information, e.g., health statistics, recreational facilities, etc., refers to later years.

Category of House see p. 226	Rent and Rates	No. of Bedrooms	No. of Other Rooms	No. of Occupants	Children: Under 14 M. F.	Children: 14–18 M. F.	Children: Over 18 M. F.	Ages of man and wife (Wife's age given in brackets)	Head of Household: Occupation	Supplementary Earners (*Particulars of females printed in italics*): Age	Supplementary Earners: Occupation	Lodgers	Remarks
5	11/6	4	3	7	3 –	1 –	1 –	74 (66)	Both man and wife Old Age Pensioners.	15 19	Just started work at —. Factory. Printer's Assistant at —.		Fairly clean and comfortable. Apparently no hardship.
5	5/9	1	1	4	2 –	– –	– –	34 (25)	Unemployed Farm Labourer.				Usually has work in summer. An addition to the family is expected. Gets Public Assistance (28/–). In poverty.
3	12/6	2	2	6	4 –	– –	– –	29 (30)	Draper's Assistant at —.	–			Uncontrolled house. Ducket W.C. Not in poverty.
4	12/6	3	1	3	– –	– –	1 –	65 (73)	Both man and wife Old Age Pensioners.	38	Relief Porter (temporary) at — Institution.		Front room re-let at 4/6 per week. Son had been unemployed for 5 years and was only allowed 12/6 per week transitional benefit. Would like a house with smaller rent. In poverty.
3	14/6	2	2	2	– –	– –	– –	63	Widow. Gets Pension.	–		1	Husband was ship's carpenter, and has been dead many years. Boards a lodger (56), a disabled War Pensioner (24/– per week). He was buried alive in France and seems a bag of nerves in consequence; has also lost the drum of one ear. Widow also lets one combined room (see below). House has small front garden. Not in poverty.

	10/- for one room	–	–	5	2	1	– –	– –	56 (41)	Temporarily engaged on Census work. Wage 55/-.	–		Prior to present temporary work had been on dole for 5 years. (Dole 36/6 per week). Was a commercial traveller. Family of five have to live and sleep in one room. Daughter has passed scholarship for Secondary School and is allowed £11 per annum educational grants. Anxious to find better housing accommodation. Wife looks very frail and worried.
4	11/-	2	2	8	5	1	– –	– –	35 (36)	Platelayer on — Railway.			The small wage and the large family have created poverty. Husband gives practically all his wage into the home. Has allotment but not a success; it gets flooded.
2	4/2	3	2	10	2	5	– 1	– –	42 (38)	Labourer for —. Wage 52/-.	–		Daughter, aged 14, is very small. Under doctor for 7 years. Rent was 8/3, but got rebate and now paying 4/2 per week. House has garden. In poverty.
4	12/6	2	2	5	1	1	– 1	– –	38 (35)	General Labourer in Cattle Market 2 days per week, and a little cattle droving on other days.	–		States he can just manage to keep going without getting into debt, as he gets Unemployment Benefit for part of each week. Was in receipt of War Pension for a time, but it has now been taken from him. Mother states that daughter (14) has her name down for work in — factory and will soon, she hopes, be starting work. All children receive milk at school, which is paid for (7½d. per week). Not in poverty.

Category of House	Rent and Rates	No. of Bedrooms	No. of Other Rooms	No. of Occupants	Children					Ages of man and wife (Wife's age given in brackets)	Head of Household	Supplementary Earners (*Particulars of females printed in italics*)		Lodgers	Remarks
					Under 14		14–18		Over 18		Occupation	Age	Occupation		
					M.	F.	M.	F.	M. F.						
5	10/3	2	2	6	2	2	–	–	– –	33 (31)	Casual Labourer at — Works. Very often out of work. When working, gets £2 1s. 4d. one week and £1 every other week. Gets 34/- when on dole.	–			Wife seems to be having a hard struggle to feed the family and wishes she could get a cheaper house. She is rather deaf and seems in poor health. Had two other children, who have died. Man when working is very heavy on boots and can wear a pair out in two months. The two children at school get free dinners, but wife pays 5d. per week for milk at school. Wife has all her teeth out at present and says she cannot afford to get false ones. Furniture is in a broken condition and house rather untidy. In poverty.
4	20/-	4	2	2	–	–	1	–	– –	48	Two days' washing and two half days' cleaning. Earns about 15/- per week.	16	Lorry-boy at —. Has regular work.		Woman states that she does not live with her husband who is working in London for —. She knows little else about him. He does not help to support her. Lets off rooms furnished when she can get suitable lodgers. (See under). Not in poverty.
	8/-		2	4	1	1	–	–	– –	38 (31)	Unemployed General Labourer.	–			At present getting 30/- per week Public Assistance. Wishes he could get any kind of work. Not in poverty.

D		?		2	–	– –	– –	1 –	63	Widow. No Pension.	26	Unemployed Labourer.		Son is at present getting 26/– per week Public Assistance for himself and widowed mother. Says he has done work for — but owing to his being delicate the doctor will not let him continue on this hard work, and has told him he must only have light work. Wishes he could get something suitable. Mother and son have two rooms here and board themselves. In poverty.
	1	15/–	2	2	5	1 2	– –.	– –	36 (36)	Casual Labourer, working at —. Wages 40/– per week.	–			Wife said they would like a smaller house as rent was too much. They were in arrears and were paying off as best they could. Received 38/– when on the dole. Children have no milk nor meals from school. "We manage best possible. Belong to no associations." Poverty.
	5	10/6	2	2	5	2 1	– –	– –	27 (25)	Casual Labourer at—. Is out of work mostly in the wintertime, when he gets 32/– dole.	–			Children have had scarlet fever and have just got better. Landlady has put new brick floors in kitchen and passage and raised the rent by 3d. per week.
	4	7/7	2	2	7	– 3	1 –	1 –	49 (48)	Taxi Driver for —.	17 22	Factory worker at — " " " "		Son, aged 17, is only employed temporarily. When unemployed he received 9/3 per week Unemployment Benefit.
	5	5/–	1	1	3	– 1	– –	– –	24 (22)	Working at — factory (— Dept.)	–			Just begun work after being continuously unemployed for over three years. Was getting 28/– per week dole.

Category of House	Rent and Rates	No. of Bedrooms	No. of Other Rooms	No. of Occupants	Children: Under 14 (M. F.)	Children: 14–18 (M. F.)	Children: Over 18 (M. F.)	Ages of man and wife (Wife's age given in brackets)	Head of Household: Occupation	Supplementary Earners (*Particulars of females printed in italics*): Age	Supplementary Earners: Occupation	Lodgers	Remarks
5	6/3	1	1	3	– 1	– –	– –	21 (21)	Unemployed Labourer.	–			Worked at — about 4 years and had to leave when he was 21. States he has only had 2 months' temporary work since. Is getting 28/- per week transitional dole.
2	10/5	3	1	8	2 2	– 2	– –	65 (39)	Old Age Pensioner.	*15* *17*	*At — in — Dept.* *,, ,, ,, ,, ,,*		Gets £1 0s. 0d. per week Public Assistance. Not in poverty.
2	9/-	3	2	6	2 2	1 –	– –	—	Widow with Widow's Pension of 24 - per week.	14	Butcher's errand boy. Wage 10 -.		Daughter 16 living at —. Husband died of tuberculosis just before last child was born. Was in — Sanatorium. Cheery woman, very friendly with neighbours. House has garden.
4	14/5	3	2	5	2 1	– –	– –	44 (43)	Works as a — on own account. Earns about 50/- per week.	–			Parents pay for children's milk at school. Home well furnished and very clean. Rent includes the shop. Not in poverty.
4	10/6	3	2	3	– 1	– –	– –	35 (34)	Casual Gardener. Earns about 35 - per week.	–			Is not at present in any permanent post but is working at different private houses. Has worked for Mr. — 8 years and has just recently had to leave. Not in poverty.

4	12 6	2	1	3	– 1	– –	– –	31 (29)	Unemployed for several months. Receives 29/- per week benefit.				Has been in the army but is not on the Reserve. Has the promise of work for —. House in a bad state of repair. Share the yard with five other tenants.
5	4 6	2	1	2	– –	– –	1 –	68	Old Age Pensioner (Widow).	25	Working at —. Wages 50/-.		Husband has been dead over 20 years. Widow in very poor health at present. Suffers badly with nerve trouble and doctor thinks she has creeping paralysis, her arms and legs shaking badly at times. Is under a panel doctor and will never be able to do much work again. Was an office cleaner at — for 23 years but has now had to give up this work. Has no pension from —. From information given by a neighbour, widow gets a little trust money from — church. Son is getting married shortly and is taking his mother to live with him and his wife. Widow seems very weak and depressed and ought to have someone to look after her.
4	11/-	2	2	2	– –	– –	– –	29 (28)	Joiner at —. Earning 55/- per week.	–			Home very clean, well furnished and comfortable, with no immediate worries and no children. Not in poverty.
2	9/5	2	2	2	– –	– –	– –	57 (55)	Works as — at —.	–			Very well ordered house, but husband had several weeks' illness a few months ago. Not in poverty.

Category of House	Rent and Rates	No. of Bedrooms	No. of Other Rooms	No. of Occupants	Children: Under 14 (M. F.)	Children: 14–18 (M. F.)	Children: Over 18 (M. F.)	Ages of man and wife (Wife's age given in brackets)	Head of Household: Occupation	Supplementary Earners (*Particulars of females printed in italics*): Age	Supplementary Earners: Occupation	Lodgers	Remarks
2	8/9	3	2	6	– 2	1 –	1 –	43 (*42*)	Labourer for — (Builder).	19 16	Shop Assistant in small general store. Unemployed a long time. Has been at work 2 weeks. Factory Worker at — (— Department).		Man was unemployed all winter. Wife says: "It's been a struggle during the winter." Not in poverty.
4	Owner Rates 2/4p.w	3	1	3	– –	– –	– 1	56 (*58*)	Working at —. (— Department).	*20*	*Assistant at — (Shop).*		Daughter works from 9 a.m. to 8 p.m. Saturdays 9 p.m., for 15/- per week. Very well kept home.
4	8/4½	2	2	4	– –	– –	1 –	51 (*47*)	Factory Worker at —.			1	Son 25, unemployed. No allowances. Lodger is wife's brother, a casual worker, at present unemployed and getting 17/- per week Unemployment Insurance. As he is a relative he pays, while unemployed, only a small amount for board and lodgings. Not in poverty.
4	12/6	3	2	3	– 1	– –	– –	61 (*36*)	Labourer at —.	–			Very clean and comfortable. No hardship apparent here. The little girl appears well nourished and well clothed.

4	7/5	2	2	1	– –	– –	– –	*62*	Widow.	–			Mrs. — has been a widow four years. Her husband died of cancer at —, after being in hospital five years.
	5/–	–	–	3	– 1	– –	– –	26 (*25*)	Joiner with Mr. —.	–			Sub-tenants of above. Wife is at present in — Nursing Home. I understand they have been registered for a Council house for 12 months but have been told they are not entitled to one. Have an allotment.
4	7/4	2	2	3	– –	– 1	– –	41 (*39*)	Clerk at (— Dept.)	*15*	*Assistant in —'s shop.*		Wife would like another house near her husband's work but does not seem to be able to get one. The landlord will not agree to an exchange because he has a prospective tenant should they leave. Mr. — has rheumatism and was badly wounded in the arm during the War. Gets no pension. A very well kept home.
4	10/6	2	2	5	– –	– 1	2 –	49 (*46*)	Skilled Worker, Transport.	*15* 18 22	*Factory worker at —.* Apprentice to a joiner. Works the lift at —.		No poverty here. Plenty of money well spent.
4	8/2	2	2	2	– –	– –	– 1	*56*	Widow with Widow's Pension. Does a little cleaning work occasionally, when she can get it.	*27*	*Works at — in — Department.*		Widow seems very worried because she thinks her daughter will be getting married shortly and she will then have very little to depend on. Wishes she could get some light work cleaning. Does not want to have to give her home up. Not in poverty whilst her daughter is at home.

Category of House	Rent and Rates	No. of Bedrooms	No. of Other Rooms	No. of Occupants	Children: Under 14 (M. F.)	Children: 14–18 (M. F.)	Children: Over 18 (M. F.)	Ages of man and wife (Wife's age given in brackets)	Head of Household: Occupation	Supplementary Earners (*Particulars of females printed in italics*): Age	Supplementary Earners: Occupation	Lodgers	Remarks
5	3/–	1	1	1	– –	– –	– –	*85*	Old Age Pensioner. (Widow 19 years).	–			Very lame and nearly blind. Receives 5/- per week Public Assistance. Home clean and neat. Mrs. — lived at — Square 24 years. She has been moved here until the Council is able to offer her a flat in this district. She pays a neighbour a few pence to wash the floor and polish the fireside. Sends her washing out. The oven is no good and she has no means of cooking. Says she "can't make ends meet."
5	6/6	2	1	3	– –	1 –	– 1	*52*	Kitchen (daily) help at —. (Gets food). Does not appear to live with her husband who is a labourer at — (— Dept.). He allows her 10/– per week.	*18* 16	*General Worker at* —. (Has regular work). Works at — (— Dept.). Attended — (a Charity Boarding School) until he was 14).		House in a very dirty condition. The mother is out all day at her work and in consequence neglects her home duties. Not in poverty.

2	9/-	3	1	5	- 1	- 1	- 1	48 (40)	X (— Department).	24 14	*Improver Tailoress at* —. *At* — (— *Department*).			Husband is very often off work through after effects of gas in the War. Pays 2½d. per week for child's milk at school. Have garden. House has bathroom. Not in poverty.
2	17/9	3	2	7	2 1	- -	- 2	47 (46)	Fitter.	23 21	*At* — (— *Department*). *At* — (— *Department*).			Mrs. — seemed reluctant to give information. Says "We're quite comfortable." Garden. House has bathroom.
4	9/-	3	2	4	- -	1 -	- 1	65 (60)	Old Age Pensioner.	19 17	*Shop Assistant at* —. (*Wage* 12/- *per week*). Errand boy at —.			Husband and wife allowed 15/- Public Assistance. Both are in poor health. The wife has just had an operation and is often bedfast. Husband tubercular and has been twice in a Sanatorium. In poverty.
4	8/10	3	2	4	- 1	- -	- -	69	Old Age Pensioner.	64	At — (— Department). (Wife 44 with a child of 3).			The wife of 44 is the pensioner's daughter. Disparity of age between herself and her husband causes her anxiety, otherwise quite happy and contented: house and furniture all clean and comfortable.
3	Own house. Rates 3/2 per week.	3	2	3	- -	- 1	- -	60 (58)	Painter at —. (— Department).					Daughter 15 at Commercial School. Mrs. — has lived here a number of years and brought up a large family. Now there is only one daughter living at home. They are a very happy family. I understand the house is about 33 years old. Not in poverty.

Category of House	Rent and Rates	No. of Bedrooms	No. of Other Rooms	No. of Occupants	Children: Under 14 (M. F.)	Children: 14–18 (M. F.)	Children: Over 18 (M. F.)	Ages of man and wife (Wife's age given in brackets)	Head of Household: Occupation	Supplementary Earners (*Particulars of females printed in italics*): *Age*	Supplementary Earners: Occupation	Lodgers	Remarks
4	Own house. Rates 2/7 per week,	3	1	3	– 1	– –	– –	39 (38)	Painter at —. (— Department).	–			Have lived in the house for 14 years and have just finished paying for it. They are thinking of turning one bedroom into a bathroom. They have had a new sitting-room fireplace put in the living-room and the house is in exceptionally good condition. They have an open situation at the front. They are at present undecided as to whether to go in for a modern house or have other conveniences fixed here. A very well kept home. Not in poverty.
2	10/8	3	2	6	1 1	– 2	– –	47 (43)	At — (— Dept.).	*16* *14*	*At — (— Dept.).* *,, ,,(,, ,,).*		Mrs. —'s home is very clean and comfortable. She says they "want for nothing." House has bathroom.
2	10/6	3	2	4	– 2	– –	– –	39 (34)	Labourer at —. (Temporary).	–			Man has had much unemployment. House has garden. Not in poverty.

course of the house-to-house visits. Most of the interviews were with women, and frequently a woman only knows what money her husband gives her, not how much he actually receives. And even if those interviewed knew what wages the occupied person or persons were receiving, it is doubtful whether reliable information would have been given to the investigators. Much information, however, has been obtained directly from the employers, and I should like to express my cordial appreciation of the help thus given, often at great trouble to themselves.

They have furnished information from their wage books regarding the wages of 60 per cent of the wage-earners covered by this inquiry. In the case of those working in my own Company, the figures supplied were those of the average earnings over a six months' period. In the other cases, they were wages for a week selected by the employers as being normal from the standpoint of the amount of overtime or short time being worked. In the case of the remaining 40 per cent of workers, regarding whose earnings detailed information from the employers was not available, an estimate of the earnings was made based upon information gathered regarding the normal earnings of people engaged in the occupations concerned. For instance, in the building trade practically every man receives the trade union rate of wage. I ascertained, by discussion with a number of individual workmen, with Trade Union secretaries, and with employers, what figure might be taken as the average earnings throughout the year for men in different occupations. Sometimes in the course of the house-to-house visits it was ascertained that the worker, through illness or otherwise had experienced an unusual amount of short time, or for some reason had worked an unusual amount of overtime. In such cases an allowance was made. Although no systematic attempt was made to gain it, in a number of cases information about wages was volunteered to the investigators, and my knowledge of wage rates in York gave me a pretty good idea whether it was accurate. In cases where I felt doubtful the information was checked by discussion with people having detailed knowledge of the industry concerned.

Of the sources of income other than wages, the following are the most important:

Unemployment Insurance Benefit.
Payments by the Unemployment Assistance Board.
Allowances from the Public Assistance Committee.
Old Age Pensions.
Widows' and Orphans' Pensions.
War Pensions.
Industrial Pensions.

Unemployment Insurance payments and Old Age and Widows' and Orphans' Pensions are fixed by statute, and there was thus no difficulty in arriving at the actual sums received by the families concerned. With regard to Unemployment Assistance Board payments and payments made by the Public Assistance Committee, in the majority of cases information was readily furnished by the families concerned, and knowledge of the general scale of such payments enabled me to judge its accuracy. Similarly in cases of War and Industrial Pensions, no difficulty was experienced in obtaining information from the recipients. With pensioners who had worked for my own Company, it was, of course, easy to check, but the checking was a mere formality.

How to present the information obtained was not easy to decide, for the households could be classified in so many different ways, e.g. according to:

(1) The wage of the chief wage-earner.
(2) The total family income.
(3) The total income available to the housewife for the maintenance of the family.
(4) The same classification as (2) or (3), but taking into account the size of family (see page 28).
(5) Any of the above methods of classification, but in every case only taking into account the sum available *after* paying rent and rates.

I decided to classify the families according to the income available to the housewife *after paying rent and rates*, taking the size of

the family into account. This seemed to show most clearly the standard of comfort attainable by the households investigated.

The classification finally decided upon includes in the available income:

Total earnings of father and mother.
Total earnings of any children earning not more than 15s. less the sums allowed for pocket money.
Estimated payments for board and lodgings given to their parents by older children[1] and lodgers.[2]

It also includes any miscellaneous sources of income such as net value of vegetables from allotments, net rents received for property, and, of course, all income received from the various schemes of social insurance, such as Old Age Pensions, Unemployment Insurance, free school meals, or milk at half-price for school children.

Account is taken only of the income available *after paying rent and rates* because expenditure on rent is, generally speaking, fixed. It cannot be varied from week to week according to circumstances. Moreover, the payment of high rents, or weekly payments under house purchase schemes, cuts so heavily into the incomes of a number of families whose total income is comparatively high, that the money available for general expenditure is on a level with that of the low, and in certain cases, the lowest, net income groups. But working people are rarely extravagant in house rents. If they pay a rent out of proportion to their income, it is almost always because they cannot get a cheaper house.

In deciding to take the size of family into account, I bore in

[1] It is the general custom for older children to pay to their parents such portion of their wages as they would have to pay for board and lodgings if not living at home. The sums vary according to the age and sex of the child, and also according to the class of house. Thus a lad or girl would pay from 12s. to 15s. weekly, a woman from 15s. to 20s., and a man from 18s. to 25s. Anything they earn above these sums they usually keep for themselves, and it is out of this surplus that young people are able to save money for furnishing their own houses when they marry. In the case of young children earning under say, 15s. weekly, it is customary for the child to hand over the whole of its earnings to the parents, receiving back a shilling or so for pocket money.

[2] In most cases the actual amounts paid by lodgers were ascertained. But they only vary slightly, according to the class of street and the accommodation provided, so fairly accurate estimates have been possible even where no figure was given.

mind that the chief purpose of the investigation was to ascertain, as accurately as possible, the available income of each family, and then to find out what standard of life could be, or actually was, maintained upon it. Clearly if I had ignored the size of family my classification would have been misleading. The standards of comfort attainable by two families having similar incomes, but one with no children and the other with five, would vary very widely.

While any system of classification is open to criticism the method adopted gives a reliable picture of the standard of living which each family can actually attain with the income available to it. The parts played by such factors as wage rates, size of family, unemployment, and the social services, in determining that standard are discussed in detail later on.

While collecting the material for this book, I was also collecting material for a book dealing with the incomes necessary to enable families with different numbers of dependent children to secure the necessaries of a healthy life.[1] I arrived at an estimate of 53s. a week for an urban family of man, wife and 3 dependent children.[2] The figure, exclusive of rent, was 43s. 6d., 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[3]
	43	6

[1] *The Human Needs of Labour*, Longmans, 1937.

[2] My estimates for rural families were 41s. with, and 35s. 6d. without, rent.

[3] The amount will, of course, be spent in different ways by different people, but the following illustration of how it might be spent will enable the reader to judge whether or no the allowance is extravagant.

	s.	d.
Unemployment and Health Insurance	1	7
Contribution to sick and burial clubs	1	0
Trade Union subscription	0	6
Travelling to and from work	1	0
Such necessaries as stamps, writing-paper, etc., for the family ..	0	6
A daily newspaper	0	7
Wireless	0	6
All else: beer, tobacco, presents, holidays, books, travelling, etc.	3	4
	9	0

I cannot here set forth in detail the basis on which these figures were arrived at.

Briefly, however, the sum allowed for food is based on the report of a committee appointed in 1933 by the British Medical Association "to determine the minimum weekly expenditure on foodstuffs which must be incurred by families of varying size if health and working capacity are to be maintained, and to construct specimen diets." I would draw attention to the fact that the committee's terms of reference directed them to report upon a *minimum* not an optimum diet. The latter would of course have cost much more. Thus, I am adopting the lowest standard which responsible experts can justify. This holds good of the other items entering into my cost of living, each of which was fixed only after making thorough inquiry into the *minimum* expenditure necessary.

In this connection I may suitably quote what I wrote in my other book: "Let me repeat that the standards adopted throughout this book err on the side of stringency rather than of extravagance. I am convinced that the closest investigation would fail appreciably to lower any of my estimated costs. Indeed, as I have pursued my investigation, I have been increasingly impressed by the fact that to keep a family of five in health on 53s. a week, even when the income is guaranteed for 52 weeks in the year, needs constant watchfulness and a high degree of skill on the part of the housewife. Moreover, practically the whole income is absorbed in providing the absolute necessaries of physical health. After these and certain almost indispensable items are provided for, there remains scarcely anything—certainly not more than 3s. 4d. a week for 'all else.' Out of this must come all recreation, all luxuries, such as beer and tobacco, all travelling except that of the breadwinner to and from work, all savings for holidays—indeed almost every item of expenditure not absolutely required to maintain the family in physical health, and there is no allowance for contingencies."

Having made this careful study, and ascertained the standard of life that such an income would render possible, I decided to use the figure of 43s. 6d. for a family of man, wife and three children as a measuring rod by which to gauge the standards of social

well-being actually possible for working-class families in York. In other words, I have so classified the families in York as to show how the standard of life possible on their available incomes compares with that possible for a man, wife and three children spending 43s. 6d. a week exclusive of rent and rates.

One word about my "measuring rod." Some readers may regard 43s. 6d. plus rent for a family of five as inadequate, others as unduly high. Those who think the standard should be lower or higher will find in the tables just how many families are living below or above a number of other standards,[1] and they can adopt any of these which they like as a measuring rod in place of 43s. 6d.

The following table shows the sums necessary to enable families of different sizes and differently constituted to live at the same standard of comfort as an urban family of man, wife and three children spending 43s. 6d. a week (exclusive of rent):

	Employed	*Unemployed*	*Old Age Pensioner*
	s. d.	s. d.	s. d.
Man (alone)	25 10	22 9[2]	15 3[4]
Woman (alone)	21 3	17 6[3]	12 6[4]
Man and woman	31 11	27 8	22 4
Man, woman and one child ..	38 1	35 0	—
Man, woman and two children ..	41 2	38 8	—
Man, woman and three children ..	43 6	40 5	—
Add 5/4 for each additional dependent child			
Add 7/8 for an adult female dependent on the family			
Add 11/5 for an adult male dependent on the family			
Add 4/9[5] for an adult female paying for board and lodgings			
Add 5/9[5] for an adult male paying for board and lodgings			

[1] See p. 38.

[2] In the case of an unemployed man deductions are made of 1s. 7d. health and unemployment insurance contributions, 6d. trade union subscription, and 1s. for travelling to and from work.

[3] In the case of an unemployed woman the deductions made are 1s. 3d. health and unemployment insurance contributions, 6d. trade union subscription, 1s. travelling to and from work, and 1s. personal sundries. (The last-named deduction is made, as these sundries, for considered reasons, have been allowed on a slightly more liberal scale for employed women than employed men, and this additional sum was not considered necessary for a woman when unemployed.)

[4] The amount allowed for an Old Age Pensioner living with a family is 10s. 5d. in the case of a man, and 7s. 8d. in that of a woman. The difference between the 11s. 5d. for an adult dependent male and the 10s. 5d. for an Old Age Pensioner is because the latter is allowed 1s. less for clothing.

[5] These amounts cover food and household sundries, all other living costs being met by the lodgers.

The above variations in the sums required for differently constituted families are based upon a careful examination of the families' real needs. Thus to give a single illustration: A man and wife without children are allowed 1s. for household sundries, the first and second child 2d. each, and the third and subsequent children 4d. each. Consideration of what is comprised under the heading "Household Sundries" will show that this division comes nearer to the truth than if a uniform allowance had been made for household sundries for every member of the family.[1] Again, the amount allowed for fuel for a family of five is 4s. 4d. For a man and wife without children it is 3s. 4d. Where the parents are young, an allowance is made for necessary saving: 5s. a week is allowed for a young married man with one child, and 3s. for a man with two children. This item for saving has been included in the necessary expenditure in the case of young married couples, for it is a rare occurrence for a young couple to start their married life with a house so fully furnished as to meet even the minimum requirements of a family. My cost of living standard only allows for the maintenance of a fully furnished house. It allows nothing for the purchase of furniture and bedding, or for other similar expenditure of a non-recurring nature.

Working on the above basis, I have divided the families into the following classes according to their available weekly income, after paying rent and rates:—

Class		
"A."	Under 33s. 6d.	For man, wife and 3 children, or the equivalent of that income in the case of differently constituted families.
"B."	33s. 6d. and under 43s. 6d.	
"C."	43s. 6d. and under 53s. 6d.	
"D."	53s. 6d. and under 63s. 6d.	
"E."	63s. 6d. and over.	

[1] A careful investigation showed that the minimum figure to allow for household sundries for a man, wife and three children was 1s. 8d. Obviously we could not assume that the necessary expenditure on household sundries for a single person would only amount to one-fifth of this, because the house is there and must be kept in order, no matter how small the family. Accordingly, 9d. has been allowed for a single man or woman, and 1s. where two persons are living together. The addition of one or two children does not involve a *pro rata* increase in the sum needed for household sundries, and therefore only 2d. was allowed for each of the first two children. That brought the average amount per person allowed for household sundries to 4d. and this amount per head is added for any further children or other dependants.

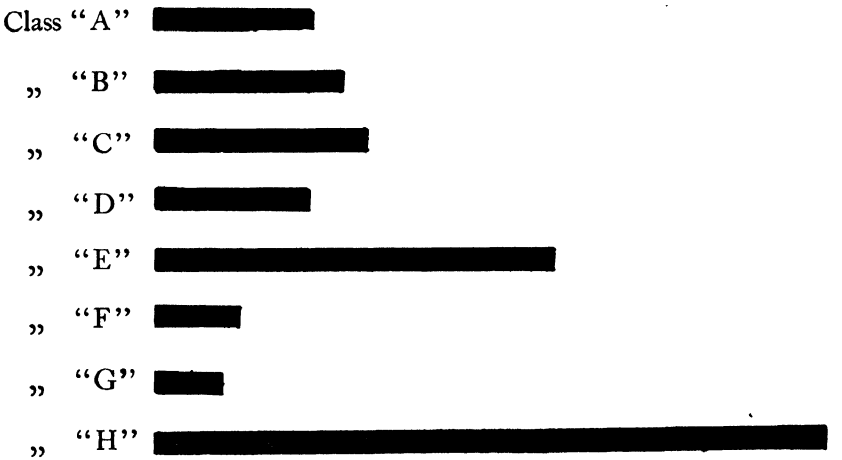
From the foregoing it will be seen that a family with an available income of 43s. 6d., after paying rent and rates, would be placed in Class "C" if it consisted of an employed man, wife and three children, in class "D" if there were no children, in Class "B" if there were four children, and in class "A" if there were five children.

Classifying upon the basis described above, the following results were obtained:

Class		*No. of Persons*	*Percentage of working-class population (excluding domestic servants and persons in public institutions)*	*Percentage of total population*
"A"	Under 33s. 6d.	7,837	14·2	8·1
"B"	33s. 6d. to 43s. 5d.	9,348	16·9	9·6
"C"	43s. 6d. to 53s. 5d.	10,433	18·9	10·8
"D"	53s. 6d. to 63s. 5d.	7,684	13·9	8·0
"E"	63s. 6d. and over.	19,904	36·1	20·5
"F"	Domestic Servants	4,300	—	4·4
"G"	Working class in institutions.. ..	3,530	—	3·6
"H"	Remainder of population (including Acomb)	33,944	—	35·0
		96,980	100·0	100·0

Available income for man, wife and three children, or its equivalent for differently constituted families.

The size of each class may be represented thus:—



CHAPTER III

LIFE BELOW THE MINIMUM

In the preceding chapter it was shown that 17,185 persons, equivalent to 31·1 per cent of the working-class population in York are living below the minimum standard. In this chapter the broad facts regarding the economic conditions of these families are stated and the causes of their poverty are examined in some detail.

There is, however, one important qualification which must be borne in mind when considering the true significance of the results of this investigation.

Our measurement of poverty is based on the available income of the families concerned, i.e., the total earnings of father and mother and children under 15 (less the sums allowed for pocket money) and the sums paid for board and lodging by older children or lodgers. We take no account of whether *in fact* the income is so used as to enable the family to live at a given standard. Thus a man may earn 70s. and only give his wife 50s. on which to keep house. If that is less than the sum required to enable the family to live at the minimum standard, the family will *in fact* be living below it, but if 70s. is a figure which would raise the family above the minimum, it is so counted in our statistics.

Clearly this was the only way the matter could have been handled. It is, however, important to realize that the number of persons actually living below the minimum standard is greater—how much greater there is no means of knowing—than our figures indicate. But the first duty of the community is to seek to create an economic organization which gives to every family the

opportunity to live at an agreed standard. If that object is achieved and still many families are living in poverty, then a problem presents itself which calls for solution by agencies other than legislation.

As the number of those shown by our investigation to be living below the minimum is large and conditions differ greatly between those just below and those far below it, I have divided them into two classes: Class "A", those whose income for a family of five (or its equivalent for families of different sizes), is more than 10s. below the standard, and Class "B", those with incomes less than 10s. below it.

CLASS "A"

Income under 33s. 6d. (after paying rent) for a family of man, wife and three dependent children, or the equivalent of that sum in the case of differently constituted families.

Class "A" comprises 2,041 households and 7,837 persons. This is equal to 14·2 per cent of the population covered by this investigation, and 8·1 per cent of the total population of the city. The constitution of the families is as follows:—

Male Heads	1,572
Wives or Female Heads ..	1,887
Children under 14	3,205
Children 14 to 18	481
Children over 18	569
Lodgers	123

Of the 3,205 dependent children :

391 are in families having one dependent child.
702 „ „ „ „ two „ children.
555 „ „ „ „ three „ „
628 „ „ „ „ four „ „
929 „ „ „ „ five or more dependent children.

There are 790 families with no dependent children.

The income of the class is £3,299 19s. 8d. which is £1,479 17s. 2d.

(or 3s. 9d. per person) below the minimum.[1] Rather less than half (45·8%) of the income is earned or derived from private sources, namely:—

	£	s.	d.
Earnings of heads of households	935	12	5
Payments for board and lodgings by children and lodgers	452	10	1
Gifts from relations	47	2	3
Pensions from former employers	37	3	4
Miscellaneous sources	38	11	8

54·2 per cent of the income is derived from Social Services, namely:—

	£	s.	d.
Health Insurance	33	7	3
Unemployment Benefit	909	1	5
Public Assistance	373	10	2
State Pensions	463	8	10
Free milk and/or meals at school	9	12	3

CLASS "B"

Income between 33s. 6d. and 43s. 5d. (after paying rent) for a family of man, wife and three dependent children, or the equivalent of that sum in the case of differently constituted families.

Class "B" comprises 3,047 households and 9,348 persons. This is equal to 16·9 per cent of the working-class population and 9·7 per cent of the total population of the city. The constitution of the families is as follows:—

Male Heads	2,375
Wives or female Heads	2,775
Children under 14	2,571
Children 14 to 18	467
Children over 18	840
Lodgers	320

[1] As explained on p. 27, in arriving at the family income the total earnings of parents and children earning less than 15s. are taken into account, but in the case of supplementary earners who are earning more than 15s., account is only taken of the sums they pay to the parents for board and lodgings. If the *total* earnings of every member of the household had been taken into account in the case of the families in class "A", the total income shown would have been £3,472 2s. 0d., which is £172 2s. 4d. more than the figure given above. Out of this sum of £172 2s. 4d. the older children have to clothe themselves and pay all personal expenses. Had the calculations been based on *total* family income, the number of persons in class "A" would not have been affected to any significant extent.

Of the 2,571 dependent children:

631 are in families having one dependent child.
834 " " " " two " children.
621 " " " " three " "
300 " " " " four " "
185 " " " " five or more dependent children.

There are 1,681 families with no dependent children.

The income of the class is £5,628 10s. 3d. which is £678 4s. 4d. (or 1s. 5½d. per person) below the minimum.[1] 71·2 per cent of the income is earned, or derived from private sources, namely:—

	£	s.	d.
Earnings of heads of households	2,986	6	0
Payment for board and lodgings by children and lodgers	777	3	2
Gifts from relations	53	19	6
Pensions from former employers	113	12	3
Miscellaneous sources	74	9	4

28·8 per cent of the income is derived from Social Services, namely:—

	£	s.	d.
Health Insurance	34	12	9
Unemployment Benefit	582	12	8
State Pensions	706	9	6
Public Assistance	293	4	7
Free Milk and/or meals at school	6	0	6

In so far as incomes vary by as much as 10s., it is clear that some will be very little better off than those in Class "A", and others very little worse off than those in Class "C", who are above the minimum. The following table shows the proportion of the 9,348 persons in Class "B" falling into four smaller income groups:—[2]

[1] As explained on p. 27, in arriving at the family income, the total earnings of parents and children earning less than 15s. are taken into account, but in the case of supplementary earners who are earning more than 15s. account is only taken of the sums they pay to the parents for board and lodging. If the *total* earnings of every member of the household had been taken into account in the case of the families in Class "B", the total income shown would have been £6,123 7s. 4d., which is £494 17s. 1d. more than the figure above. Out of this sum of £494 17s. 1d., the older children have to clothe themselves and pay all personal expenses. Had the calculations been based on *total* family income, the number of persons in Class "B" would not have been affected to any significant extent.

[2] Full particulars regarding these groups are given in Appendix A, p. 493.

	Families	*Persons*
Income 33s. 6d. to 35s. 11d. ..	511	1,820
„ 36s. 0d. „ 38s. 5d. ..	733	2,362
„ 38s. 6d. „ 40s. 11d. ..	877	2,609
„ 41s. 0d. „ 43s. 5d. ..	926	2,557

CAUSES OF POVERTY IN CLASSES "A" AND "B"

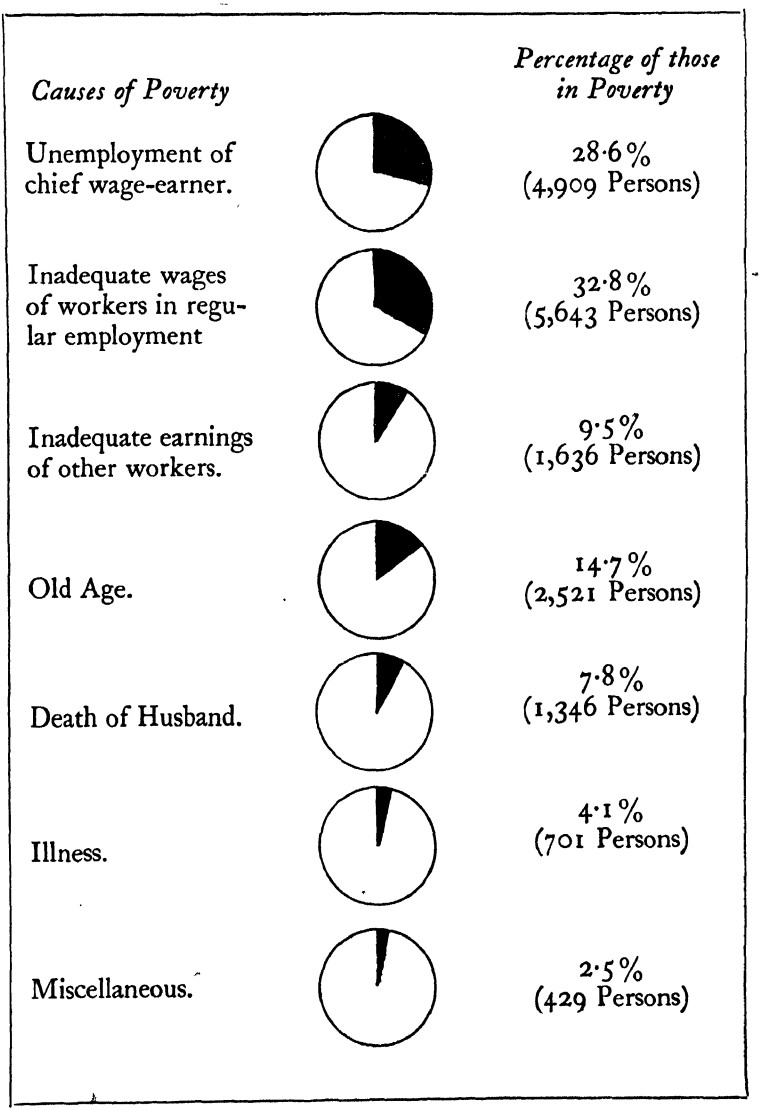
We must now ask why the 17,185 persons in Classes "A" and "B" are living below the minimum.

Care must be taken in stating why any given family is living in poverty, because often more causes than one are operating simultaneously. In all such cases, the family has been classified under what appeared to be the principal cause. Thus, in the case of a family in Class "A" whose chief wage-earner is unemployed, the presumption is that this is the principal cause of poverty. But it might happen that the rent was exceptionally high, and that if it had only been 8s. 9d. (which is the average rental in Class "A"), the family would not have been in Class "A" notwithstanding the unemployment of the chief wage-earner. On the other hand, the figures might indicate that if he had been employed at a normal wage, he would not have been in Class "A" notwithstanding the high rent. In such a case unemployment would be regarded as the chief cause of poverty. Working on these lines, there has not been much difficulty in determining the chief causes of poverty. These have been classified under the following headings:—

(1) Unemployment.
(2) Wages inadequate to meet the needs of the family.
(3) Earnings of casual workers and persons working on their own account inadequate to meet the needs of the family.
(4) Old age.
(5) Death of husband.
(6) Illness.
(7) Miscellaneous, including desertion, breadwinner working in another town and unable to send his wife sufficient for her needs, soldiers who have married "off the strength,"

unmarried mothers who have to support illegitimate children, and spinsters who are unable to work but who are not old enough for old age pensions.

The number and proportion of persons whose poverty is due to each of these causes are shown in the following diagram:[1]



[1] Fuller particulars are given in Appendix B, pp. 494–7.

Before we begin to examine some of the problems presented by the figures illustrated in the preceding diagram, it will be necessary to give further figures showing the composition of the families affected by each cause of poverty, the depth of their poverty, and the sources of their income. These figures are given in the table on pp. 42–3.[1]

An examination of that table shows that the poverty of over 70 per cent of the persons in Classes "A" and "B" is due to causes directly connected with industry, 28·5 per cent of it being due to unemployment, 32·8 per cent to the inadequate wages of regular workers and 9·5 per cent to the low earnings of casual workers.

It is no part of the purpose of this book to advocate specific remedies for the various social evils which the investigation has disclosed, but it would entirely fail of its purpose if it did not supply the kind of information required by those who are seeking to raise the standard of life of the workers. Therefore, in deciding on the kind of information I should give in this chapter I have always asked myself "What is the information I should want if I were seeking to devise methods for dealing with poverty due to the cause under consideration", and I have then realized that I should sometimes be obliged to go into matters in such detail that I should run great risk of wearying my readers. I believe however that no fact has been stated which has not a direct bearing on the steps which should be taken if the evil of poverty is to be remedied. A detailed and accurate diagnosis of a disease is an essential preliminary to the discovery of a remedy, but it is not always light reading.

With this warning in mind we will now examine the different causes of poverty.

CAUSE OF POVERTY—UNEMPLOYMENT

Number of families	1257
Number of persons	4909

[1] On p. 493 *et seq.*, tables similar to this are given for Classes "A" and "B" separately, and an abbreviated table for Class "B" in which the families are divided into *half-crown* income groups.

Percentage of working-class population	8·9
Percentage of total population	5·1
Number of children under 14	1901
Percentage of total income derived from Social Services	80
Amount by which weekly income per head falls below the minimum standard	2s. 11¾d.
Median rent paid	7s. 9d.

Taking classes "A" and "B" together, unemployment ranks next to insufficient wages as a cause of poverty; it accounts for 28·6 per cent of all the poverty in York. But if, instead of taking "A" and "B" classes together, we look at them separately, we find that unemployment accounts for 17·1 per cent of the poverty in class "B" while inadequate wages account for 43 per cent. In Class "A" on the other hand the position is reversed, inadequate wages accounting for 20·5 per cent of the poverty and unemployment for 42 per cent. *Thus unemployment accounts for nearly half of the most extreme poverty in the city.*

Let us see whether closer analysis of the facts will throw any light on the problems which must be solved if the poverty caused by unemployment is to be abolished or materially lessened.

First of all we must realize that, included in the list of "unemployed," are all those who are receiving Unemployment Benefit from whatever source. Our first idea, when we think of unemployment, is that there is only one cure for it, namely, to provide work. But that pre-supposes that the unemployed are all able and willing to work, which is unfortunately far from being the fact. The people we are here considering comprise:

(1) Those who are fit and capable, and eagerly looking for work.

(2) Those who, although capable of work of some kind, are making no strenuous efforts to find it. Some of these have lost their morale through long-continued unemployment.

(3) Those who, through physical disability, old age or other causes, are unlikely to work again.

CLASSES "A" & "B" (combined)

	Head of the Family		
	Unemployed	*In Regular Work for Wages*	*In Casual Work for Wages or working on own account*
NUMBER AFFECTED			
Total number of families	1,257	1,338	468
Percentage of families in Class	24·7	26·3	9·2
Total number of persons	4,909	5,643	1,636
Percentage of persons in Class	28·6	32·8	9·5
Number of children under 14	1,901	2,600	558
Number of families with no dependent children	450	209	174
Number of children in families with one dependent child	280	419	136
Number of children in families with two dependent children	472	644	188
Number of children in families with three dependent children	360	543	114
Number of children in families with four dependent children	372	416	64
Number of children in families with five or more dependent children	417	578	56
Number of children 14–18	299	235	68
Number of children over 18	270	96	84
Number of lodgers	98	103	32
INCOME	£ s. d.	£ s. d.	£ s. d.
Available Income	2,209 15 3	3,115 8 7	936 11 9
Amount below minimum	730 15 5	447 16 4	209 12 0
Average deficiency per person	2 11¾	1 7	2 6¾
SOURCES OF INCOME			
Earnings—			
Earnings of heads of families	59 18 11	2,912 17 8	801 8 5
Payments for Board and Lodging by supplementary earners	351 6 11	143 5 4	70 17 8
Miscellaneous Sources—			
Rent for rooms let	9 13 2	1 5 0	19 0
Withdrawals from savings	2 5 0	—	15 0
Sick Clubs	1 5 0	—	—
Allotments	2 2 10	2 1 6	16 0
Pensions from Employers	7 1 3	15 0	14 0
Help from Relatives	4 2 0	2 9 0	4 0
Social Services—			
Health Insurance	2 19 6	1 7 6	1 2 0
Unemployment Benefit	1,348 16 9	9 19 0	27 14 10
Public Assistance	358 13 0	2 12 0	13 0 6
State Pensions	54 1 8	34 2 7	18 5 11
Free milk and/or meals at school	7 9 3	4 14 0	14 5
Percentage of total income derived from social services	80·0	1·7	6·5

Head of the Family				
Too Old to Work	*Husband Dead*	*Ill*	*Affected by Miscellaneous Circumstances*	*Total*
1,202	469	201	153	5,088
23·6	9·2	4·0	3·0	100
2,521	1,346	701	429	17,185
14·7	7·8	4·1	2·5	100
97	305	168	147	5,776
1,138	303	121	76	2,471
44	81	28	34	1,022
20	102	56	54	1,536
24	60	48	27	1,176
4	36	20	16	928
5	26	16	16	1,114
69	178	69	30	948
501	326	80	52	1,409
73	69	21	47	443
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
1,402 4 2	706 13 6	333 2 1	224 14 7	8,928 9 11
404 15 0	198 0 2	106 18 8	60 3 11	2,158 1 6
3 2½	2 11¼	3 0½	2 9½	2 6
23 19 5	62 2 1	19 18 1	41 13 10	3,921 18 5
251 15 5	258 14 10	87 15 0	65 18 1	1,229 13 3
10 3 0	5 17 6	11 0	1 6 0	29 14 8
29 5 7	9 0 0	2 8 0	1 0 0	44 13 7
7 2 3	1 4 0	20 3 2	—	29 14 5
3 4 0	4 0	9 0	1 0	8 18 4
131 19 11	10 0	9 1 5	14 0	150 15 7
19 14 3	10 10 0	3 5 6	60 17 0	101 1 9
4 10 0	3 4 6	53 7 6	1 9 0	68 0 0
43 2 6	41 1 0	9 19 6	11 0 6	1,491 14 1
110 15 6	63 0 10	85 4 8	33 8 3	666 14 9
766 3 2	250 2 2	40 10 10	6 12 0	1,169 18 4
9 2	1 2 7	8 5	14 11	15 12 9
66·0	50·7	56·9	23·7	38·2

Thus, the problem of raising these people out of poverty is by no means simple.

Clearly we cannot divide the 1,257 unemployed heads of families up into these three categories with mathematical accuracy. That would be impossible, even if one were well acquainted with every individual, for many border-line cases are difficult to classify. People with special knowledge of the facts, however, have taken great trouble to collect sufficient information about 459 of these unemployed persons to make it possible to classify them with a reasonable degree of accuracy. On the assumption that they are typical of the whole, and there is no reason to suppose that they are not, then of the unemployed men we are here considering 76 per cent are fit and capable, and looking eagerly for work, 12 per cent, although capable of work of some kind, are not making any strenuous efforts to find it, and 12 per cent, through physical disability, old age or other causes, are, under normal circumstances, unlikely to work again.

Clearly each of these categories presents an entirely distinct problem. With those in the first category, roughly three-fourths of the whole, the problem is to provide them with work. This is difficult enough but not insoluble.

The problem presented by the second category is harder to solve, for it not only involves the provision of work, but putting fresh hope and energy into those who, for the time being, have lost their morale through long-continued unemployment, and the exercise of compulsion on the work-shy. The last is clearly a matter fraught with considerable difficulty.

Now we come to the last category—those who, through age or physical or mental deficiency, are unlikely to work again. In this category are included all those over 60. This course has been adopted because, under normal conditions, they stand little chance of getting work. It must not, however, be assumed that they are all incapable. On the contrary some of them could do work of normal severity, while others could only do light work. The great majority would be employed if there was a labour shortage.[1] Thus

[1] It should be pointed out that the list of men does not include any aged over 65, for at that age they become eligible for the State Old Age Pension and cease to register as unemployed.

out of 1,257 heads of families in poverty due to unemployment, it is probable that almost all are, or could be rendered, capable of working if suitable work could be found for them.

It may be asked why any men who, on account of physical or mental deficiency are almost unemployable, should be included in the official list of the unemployed. The fact is that, as they are not entirely incapable of performing work of any kind, and as they qualify for more liberal benefits if they register as unemployed rather than as sick, a good many of them continue to do so as long as they can persuade the authorities to stretch a point in their favour, although the chances of their getting a job are almost negligible.

There are two other matters to which reference must be made before the problems with regard to these unemployed men are fully set forth, namely their ages and the length of time during which they have been unemployed.

The ages of the unemployed heads of households are as follows:

	Number	*Per Cent*
Under 30	246	19·6
30 and under 40	386	30·7
40 „ „ 50	272	21·6
50 „ „ 60	240	19·1
60 and over	113	9·0

It will be noted that almost exactly one half are under 40 years old and nearly three-quarters under 50. For most of these their age should not seriously affect their chance of getting work, except at times when the supply of labour greatly exceeds the demand.

Turning now to the length of time during which the men have been unemployed, the investigators in the course of their house-to-house investigation did not always ask for this information, but it was obtained in the case of 589 heads of households.

Of these:

20·2 per cent had been unemployed for less than 1 year
16·4 „ between 1 and 2 years

21·9 per cent between 2 and 4 years
23·6 „ „ 4 „ 6 „
17·9 „ over 6 years

There is no reason to think that the figures would have differed materially if information had been available for all the unemployed heads of households.[1]

It should be pointed out that a number of the men returned as having been unemployed for long periods had, during that time, been working for odd weeks now and again, either on relief work or casual jobs, but these brief periods of employment have been disregarded in preparing the above table. In the official unemployment records the period of unemployment dates from the last day on which a man was employed, no matter for how short a time. Thus, a man who had been continually unemployed for five years, and was then given a few weeks' employment on relief work, would afterwards date his unemployment from the day on which those weeks ended.

So far we have been concerned with those who are in poverty because the head of the household of which they are members is unemployed. There are, however, in classes "A" and "B", 416 unemployed persons of whom it would not be true to say that they are in poverty because of unemployment. Three hundred and twenty six of them are members of families whose poverty is due to other causes than the unemployment of the head of the household concerned, and the remaining 90 are living in families where the head of the household is unemployed.

Thus the number of unemployed persons living below the minimum is 1,673, equivalent to 72·6 per cent of the total number of unemployed appearing in all our schedules. The proportion of young persons is considerably greater among the 416 unemployed persons who are not heads of households than among the 1,257 whom we have previously considered. Taking into account all the 1,673 unemployed persons living in poverty, we find that 32 per cent are under 30 and only 22 per cent are over 50.[2]

[1] Twenty men said they had been unemployed for "many years"; they could not say exactly how many. These are included among those unemployed for more than six years.

[2] For fuller figures see Appendix C, p. 498.

Less than 8 per cent of the unemployed are females. This is not surprising, for female labour in York is in such great demand that a number of female workers have to be brought in from outside.

The foregoing examination of that section of the population whose poverty is due to unemployment has shown that almost the whole of that poverty would disappear if suitable work could be found. In the vast majority of cases this might be unskilled work of normal severity. In a comparatively small minority it would have to be light work. In the case of 12 per cent of the unemployed, it would be necessary to re-condition the men before they were fit to undertake normal work, and in the case of a minority of this 12 per cent, compulsion would have to be applied.

The problem of dealing with the poverty of the small number of those now registered as unemployed who are almost, though not entirely unemployable, is really a problem of dealing with the mentally and physically unfit.

But while it may be of some use to find out how many people there are whose poverty is directly due to unemployment, and to know that almost all these are or could be rendered capable of working, it will obviously be a long time before suitable work can be provided for all who stand in need of it and are capable of performing it. Meanwhile we have to fall back upon the unsatisfactory alternative of giving financial relief to those for whom work cannot be found. The relief at present given is not sufficient to raise the recipients above the minimum.

If any increase were made in the scale of benefit, the question arises how it should be given. Examination of the figures disclosed by this investigation shows that of the 4,909 persons in poverty due to unemployment, 1901 are children under 14, and of these no less than 1,589 are in Class "A", and are suffering from extreme poverty. The number of unemployed single men and women living alone and of married couples without children who are in Class "A" is comparatively small, totalling only 55 persons. It is clear therefore that our principal problem is concerned with families where there are dependent children.

The following statement shows what would be the effect on the number of families and persons in Classes "A" and "B" of increasing unemployment benefits by varying amounts:—

EFFECT OF INCREASING ALLOWANCES IN RESPECT OF CHILDREN OF THE UNEMPLOYED

If children's allowances were raised by	*Number raised out of Class "A"*[1]		*Number raised out of Poverty*[2]		*Additional cost per week*[3]	*Percentage increase on present cost of unemployment benefit*
	Children	*Total Persons*	*Children*	*Total Persons*	£	
1s. 0d. per week	1,270	2,327	71	179	99	4·5
1s. 6d. „ „	1,337	2,477	124	294	148	6·8
2s. 0d. „ „	1,411	2,642	179	416	198	9·1
3s. 0d. „ „	1,489	2,838	291	626	297	13·6
4s. 0d. „ „	1,536	2,961	387	846	396	18·2
5s. 0d. „ „	1,560	3,033	460	1,023	495	22·5

It is important to note that of the increased benefits, practically the whole would go to those at present in poverty. 80·3 per cent of it would go to those now in Class "A", 15·7 per cent to those in Class "B", and only 4 per cent to those now living above the poverty line.

It is clear that, quite apart from the added cost, any considerable increase in unemployment benefits would raise a number

[1] The total number in Class "A" is 3,294 of whom 1,589 are dependent children.
[2] The total number in poverty is 4,909 of whom 1901 are dependent children.
[3] 96 per cent of the additional benefits would go to families in poverty.

of difficulties with which I cannot here deal. My purpose is merely to indicate what would be the effect on the numbers living in poverty if certain courses were adopted.

Before leaving the question of unemployment it will be worth while to give a few typical extracts from the investigators' reports on visits paid to families in poverty due to this cause. They will help us to realize the conditions under which the families we have been considering are living.

Unfortunately it has been necessary in all cases to eliminate from the schedules the names of the firms or other places where people work, and in the case of the larger firms the departments in which they work, and often other information which might lead to the identification of the families.

In the case of each family the wages and the amount by which the *per capita* income falls below the minimum standard are stated.[1]

The ages of female children are printed in italics.

4449 2 bedrooms, kitchen and scullery. Rent 6s. 6d. Unemployed man aged 48, wife 39, and 10 children aged 18, 17, *15*, 13, 12, *9*, *8*, *7*, 4 and 1 *month*. Son, aged 18, earns 25s. per week. The one aged 17, earns 17s. The girl, aged 15, earns 14s. Together they contribute 44s. The father receives 34s. Public Assistance.

The house is very dirty and much overcrowded. The husband has not worked for years and says he is much better off on the dole. This family has been helped in every conceivable way, and the husband has been known to sell things which have been given for his family. One bedroom has two beds, but the other is only large enough for one. Two children have died. The wife has been twice in a sanatorium suffering from tuberculosis.

Total family income (including the value of the free milk at school), 94s. 6d. Available income, 81s. 6d. Deficiency, 3s. per head.

8018 1 combined room. Rent 5s. 6d. Man 28, wife 22, and child aged 3. The husband is an unemployed general labourer, and is receiving 28s. benefit. Sometimes he gets an odd job at tar-spraying, but he has been unemployed for about a year. At present the wife is ill, and her mother is having to look after her.

Total family income, 28s. Deficiency, 4s. 1d. per head.

[1] Information regarding wages was obtained as explained on p. 25.

9233 2 bedrooms and kitchen. Rent 6s. Man aged 42, wife 39, and 6 children aged 20, 15, *12*, *10*, *5* and *9 months*. The man has been unemployed between four and five years. The son, aged 20, is a warehouse boy, and is paid 13s. 10d. The boy, aged 15, earns 10s. as errand boy. Between them they contribute 18s. The father receives 33s. per week Public Assistance. The wife cannot bake owing to the oven being defective. The living-kitchen is extremely dark and unhealthy. The man gets an odd job at the Post Office at Christmas.

Total income, 56s. 10d. Available income, 51s. Deficiency, 3s. 4d. per head.

11417 2 bedrooms, kitchen and scullery. Rent 6s. 3d. Man aged 50, wife 47, and 7 children aged 23, *16*, *10*, *9*, *8*, 7 and 5. The man has been unemployed for a considerable time, and receives 32s. Public Assistance. The son, aged 23, is a casual labourer, and earns 35s. The daughter, aged 16, does daily domestic work and earns 7s. 6d. and her food. Together they contribute 24s. The five girls aged 16, 10, 9, 8 and 7, all sleep in one bedroom with their parents, while the sons share a room. There is no sink or water in the house.

Total income, 74s. 6d. Available income, 56s. Deficiency, 2s. 1d. per head.

786 2 bedrooms, kitchen and scullery. Rent 6s. House scheduled for demolition. Man aged 29, wife 26, baby 3 months, and wife's father aged 59. The husband has been out of work for eighteen months and receives 28s. benefit. Wife's father is a builder's labourer. He has been unemployed two years and receives 17s. benefit. He pays 14s. for his keep. Does not think he will ever get a job now, as the builders want younger men.

Total income, 45s. Available income, 42s. Deficiency, 2s. 4d. per head.

8931 1 bedroom, kitchen and scullery. Rent 5s. 6d. House scheduled for demolition. Man aged 29, wife 21, and child aged 6. Man has been unemployed for three years, except for short periods at casual jobs. He receives 17s. unemployment benefit. His wife works in a factory and earns 17s. 2d. a week. There is no gas or electricity in the house, and they have to use a lamp. Two families share the w.c. They are hoping the house will be condemned, and that they will be offered a Council house.

Total family income, 34s. 2d. Deficiency, 3s. per head.

6783 2 bedrooms and kitchen. Rent 5s. 7d. House scheduled for demolition. Widower aged 37, and 2 children aged *15* and 10. Man is an unemployed general labourer. Has been unemployed for seven years, and receives 19s. benefit. Previously he was a carter but had to give this up as he has a weak heart. The girl, aged 15, works in a factory and earns 15s. 6d. She contributes 13s. There are bugs in the woodwork in the bedroom.

Total income, 34s. 6d. Available income, 32s. Deficiency, 3s. 2d. per head.

7846 1 bedroom and kitchen (a third room cannot be used owing to dampness). Rent 8s. Man aged 31, wife 27, and baby 11 months. Man came out of army six months ago, and has been unable to find a job. Took a six months' course in carpentry before coming out of the army, but feels this was a waste of time and money, as he cannot get a job as a carpenter. Is very keen, and will take on any job he can get. He is receiving 29s. unemployment benefit and has an army reserve of 7s. a week. They rent three rooms in a large house, and have to share the w.c. with four families.

Total family income, 36s. Deficiency, 3s. per head.

CAUSE OF POVERTY—INADEQUATE WAGES

Number of families	1338
Number of persons	5643
Percentage of working-class population	10·2
Percentage of total population	5·8
Number of children under 14	2600
Percentage of total income derived from Social Services	1·7
Amount by which weekly income per head falls below the minimum standard	1s. 7d.
Median rent paid	9s. 5d.

Almost exactly one-third of the people living below the minimum standard are doing so because the wages of the chief wage-earners are inadequate to enable them and their families to reach that standard.

The first impression made by this statement is that wages in every case must be unduly low. That, however, is not the case. Of course, opinions will differ widely as to what constitutes

an "unduly low wage." For reasons given in Chapter II I have fixed 43s. 6d. a week exclusive of rent, as the sum required in 1936 to enable an urban family of five (or its equivalent for differently constituted families) to live at the minimum standard which can be defended for an urban family, and throughout this volume that figure has been used as a measuring-rod to determine whether families are or are not living in poverty.

But in this chapter we have to consider the lowest *wage* that can be defended. I assume that it must be enough to maintain a family of man, wife, and three dependent children in a state of physical efficiency. It would be indefensible to take a smaller family, because for the survival of any race every couple must have on the average two descendants who grow up to replace them. To allow for those who have less than two, and to allow for children dying before they grow up, a large proportion of parents must have not two but three or four children.

I therefore take 43s. 6d. exclusive of rent as my minimum wage for urban adult male workers. But clearly minimum wages cannot vary from man to man according to the rent paid. In fixing minimum wages it is necessary to assume a certain fixed expenditure for rent, and after a great deal of inquiry I arrived at 9s. 6d. as the figure least open to criticism. As a matter of fact it proved to be the right figure to take for York.

I therefore take 53s. (i.e. 43s. 6d. plus 9s. 6d.) as the lowest minimum wage which can be defended for an adult male, and wherever I speak of "low wages" I mean wages below 53s.[1]

Of the 1,338 heads of households whose wages are insufficient to enable them and their families to live on the minimum standard, 1,157 are adult urban male wage earners earning less than 53s. a week. One hundred and sixteen of the remaining 181 are adult males earning 53s. or over, and so their poverty is not due to "low wages" as defined above. Its causes are discussed later. Then, there are 29 farm labourers who are working on farms in or near

[1] This figure applies to the time when my inquiry was being made. Since then the cost of living has risen. At the time of the outbreak of war (1939) the minimum standard was 55s. 6d. The cost of living index figure was then 55 points above the 1914 level.

York and in most cases living in the city because they could not get houses in the country. The minimum wage necessary to maintain a given standard of living is less in the country, and as we are here considering urban wages, they need not concern us.

In addition to the above, there are 36 women whose cases will be considered separately.

In the following table the 1,157 male wage earners earning less than 53s. weekly are classified according to their occupations and the wages earned.

Occupations	*Under* 35*s.*	35*s. and under* 40*s.*	40*s. and under* 45*s.*	45*s. and under* 50*s.*	50*s. and under* 53*s.*	*Total*
Shop Assistants	2	12	34	23	10	81
Building trade	2	4	33	63	11	113
Public Service	10	11	77	68	38	204
Transport	9	16	118	107	39	289
Factories and Workshops	15	26	124	108	60	333
Miscellaneous	17	27	51	30	12	137
	55	96	437	399	170	1,157

Of course, not all families whose chief wage-earner earns less than 53s. are living below the minimum, e.g., if a man earns 48s. and has only two dependent children, and pays 9s. 6d. for rent he will not be in poverty.[1] The families we are here considering represent the group of families which happened to be in poverty at the time when the investigation was made. Apart

[1] Full particulars regarding the wages paid to all those covered by the present investigation will be found in chap. VI., p. 162, *et seq.*

from any changes which may occur in the earnings of the chief wage-earners, some of the families will pass out of poverty as soon as children now dependent begin to earn, while others now living above the minimum will sink below it as the number of dependent children increases.

But though the personnel of those in poverty due to low wages changes, there is no reason to suppose that their *number* will vary greatly unless the rate of real wages changes. The fact is that so long as wages are paid which are below the sum needed to enable a family of five to attain the minimum standard, there will always be a number of families living below it, and *these will almost always be families with young children.*

There is no reason at all to suppose that the wage earners we are here considering are inefficient, although this may doubtless be so in a minority of cases. For instance, many of the shop assistants are employed in small shops where only one assistant is kept. Probably they are not all of the calibre of assistants in the larger shops. For the most part, however, the workers are unskilled or semi-skilled men of average ability, and they are in receipt of wages which, as the figures on page 53 show, are by no means uncommon for work such as theirs. Nor are there many old men among them—indeed, the proportion of these appears astonishingly low, until it is remembered that it is the wage-earners with dependent children who are most likely to fall into poverty. As a matter of fact, of the 1,157 men earning less than 53s. no less than 60 per cent are under 40, and only 6 per cent are over 50.

A large proportion of those engaged in the building trade, transport, and in factories and workshops, are working for small concerns, often employing no more than four or five men. It is clearly difficult for trade unions to organize labour of this kind.

Of those engaged in public services who are earning less than 45s. a week, a considerable proportion are employed in Government Services. With few exceptions the rest of those earning less than 45s. are roadmen and others, working outside the city for County Authorities.

The 100 workers in the "miscellaneous" group are engaged in a great variety of occupations, mostly in unorganized trades. As these, from the standpoint of remedial measures, present a special problem, it will be worth while to give particulars of the occupations followed:

Gardeners and nurserymen	15	Billiard markers	2
Canvassers, roundsmen and van salesmen	9	Coach repairers	2
Clerks	8	Estate labourers	2
Boot repairers	8	Institutional attendants	2
Cinema operators, attendants and firemen	7	Hotel boots	2
Messengers	5	Crane drivers	2
Caretakers	4	Bakers	2
Groundsmen	4	Fish fryers	2
Grooms	3	Basket maker	1
Cellarmen	3	Boilerman	1
Night-porters and watchmen	3	Tanner	1
Male nurses and attendants	3	Polisher (Furniture)	1
Painters	3	Joiner	1
Furniture removers	2	Window cleaner	1
		Haycutter	1

In the case of 82 families, comprising 596 persons, poverty is due to the fact that they have more than three dependent children to keep.

In the case of 33 families, comprising 148 persons, poverty is due to the fact that more than 9s. 6d. a week is being paid for rent or instalment on house purchase.

Turning now to the 116 men whose families are living below the minimum although the chief wage earner is earning 53s. or more, 36 of these are in poverty because they are paying rents higher than 9s. 6d. and 70 because there are more than three dependent children.

The 36 women workers who are in poverty because of inadequate wages comprise 12 shop assistants, 10 factory workers, 5 laundry workers, 4 domestic workers, 2 dressmakers, 1 hairdresser, 1 tailoress, 1 clerk. They are in receipt of wages as follows:

Under 20s. a week	8
20s. and under 25s. ..	6
25s. and under 30s. 9d.[1] ..	19
30s. 9d. and under 35s. ..	3

Most of these women are living alone, either renting a house or a room. The three women who are earning 30s. 9d. or more a week would not have been in poverty but for the fact that one of them has to support an illegitimate child and the other two help to maintain aged relatives.

The following are typical extracts from the investigators' note-books giving particulars of families in poverty because of inadequate wages. The ages of female children are printed in italics.

15136 3 bedrooms, living-room and scullery. Rent 8s. 3d. Man aged 47, is a labourer earning 47s. 4d. per week. Has a good deal of unemployment. Family comprises wife aged 39, and 7 children aged 15, 14, *12*, *9*, *5*, 4 and *13 months*. The boy, aged 15, is apprenticed to a bricklayer, and receives 12s. He contributes 10s. This is a poor though clean home. There is very little furniture, and no coverings on the floors, with the exception of a piece of old oil-cloth in the living-room. The children appear well cared for.

Total income, 59s. 4d. Available income, 57s. 4d. Deficiency, 2s. 5d. per head.

14666 2 bedrooms, sitting-room and kitchen. Rent 6s. 9d. Man aged 30, wife 32 and 3 children aged 6, *4* and *11 months*. The man is a baker's labourer, and receives 38s. 0d. a week. The w.c. is shared with another family. House is very unhealthy. Previously lived in a Council house, but had to give this up because the rent was too high.

Total family income, 38s. Deficiency, 2s. 6d. per head.

13131 3 bedrooms and kitchen. Rent 4s. 2d. Man aged 39, wife 35 and 5 children aged 11, *9*, 5, *4* and *7 months*. Man is a casual labourer for a merchant, and receives 45s. per week. The Council allows this family to live at a cheaper rent owing to the husband's low wage. The normal rent is 9s. 5d.

Total family income, 45s. Deficiency, 1s. 6d. per head.

[1] 30s. 9d. was the sum required at the time of the inquiry to enable a woman worker, whether living alone or in lodgings, to live at the minimum. See p. 30.

11416 2 bedrooms, kitchen and scullery. Rent 5s. 6d. Man aged 45, wife 42 and 6 children aged *17*, *11*, 8, 7, *6* and *2 months*. The man is a brickyard labourer, and receives 47s. per week. The girl, aged 17, does daily work, and receives 5s. a week and food. The girl, aged 11, runs errands at night, and is paid 2s. 6d. Together they contribute 7s. 6d. The two older girls sleep in the back room. The boy, aged 8, and the girls, aged 7 and 6, sleep in a double bed in the same room as the father, mother and baby. The house is clean, but poor.

Total income (including the value of food), 56s. 10d. Available income, 54s. 6d. Deficiency, 2s. per head.

12685 4 bedrooms, living-room and large scullery. Rent 9s. 2d. (Council house). Man aged 50, wife 46 and 7 children aged *23*, 16, 13, *12*, *10*, 8 and 6. Had 9 children, but 2 have left home. Man is a labourer and earns 45s. a week. The daughter, aged 23, is a factory worker, earning 21s. She pays 15s. for her keep. The boy, aged 16, does odd jobs and earns 10s., paying his mother 8s.

Total income, 76s. Available income, 68s. Deficiency, 11d. per head.

11543 3 bedrooms, living-room and scullery. Rent, 10s. 5d. (Council house.) Man aged 32, wife 31 and 3 children aged 9, 5, and 3. Man is a van-salesman and is paid 45s. a week. The house is very damp which has caused them a lot of illness, the doctor's bills being £17 in two years. They have complained to the Corporation, but have been told that nothing can be done at present.

Total family income, 45s. Deficiency, 1s. 9d. per head.

6096 1 bedroom, 1 attic and kitchen. Rent 6s. Man aged 23, and wife 18. An addition to the family is expected. The man is employed at a shop, and is paid 30s. a week. The house is in a bad state. The attic cannot be used. They share the yard and a w.c. with another family.

Total family income, 30s. Deficiency, 4s. per head.

12126 3 bedrooms, living-room and scullery. Rent 9s. 3d. (Council house). Man aged 31, wife 30, and 3 children aged 7, 6 and 2. Man is an unskilled worker and earns 43s. a week. The man and woman are continually having rows and throwing things at each other. The woman puts the children to bed, and then goes to public houses with different men. The husband gambles a good deal. The house is very neglected.

Total family income, 43s. Deficiency, 1s. 11d. per head.

5221 2 bedrooms, sitting-room and kitchen. Rent 12s. 6d. Man aged 24, wife 22, and 2 children aged 1½ and *4 months*. Man is a labourer and earns 44s. a week. The house is an old one, and is over-run with mice and blackbeetles. There is no pantry.

Total family income, 44s. Deficiency, 2s. 5d. per head.

8318 1 bedroom and 1 kitchen. Rent 7s. 6d. House scheduled for demolition. Man aged 23, wife 23 and baby *6 months*. Man is a semi-skilled worker and is paid 38s. a week. These people are having a hard struggle, paying 2s. a week instalments on furniture and 2s. towards debts contracted when man was out of work.

Total family income, 38s. Deficiency, 2s. 6d. per head.

1846 3 bedrooms, living-room and scullery. Rent 7s. 7d. Man aged 40, wife 41 and 6 children aged *14*, 13, 11, 10, 7 and 5. Man is a labourer earning 54s. 10d. a week. The daughter, aged 14, works in a factory and earns 11s. 5d. She pays her mother 10s. One child receives free meals at school.

Total income (including value of free meals), 67s. 8d. Available income, 66s. 3d. Deficiency, 11d. per head.

1449 3 bedrooms, living-room and scullery. Rent 8s. 11d. (Council house). Man aged 30, wife 32 and 5 children aged 10, 7, 5, 3 and 1. The man is a transport worker and earns 56s. a week.

Total family income, 56s. Deficiency 1s. per head.

1644 2 bedrooms, sitting-room, kitchen and scullery. Rent 15s. 2d. Man aged 33, wife 25 and 2 children aged 7 and 4½. The man is a transport worker and earns 50s. a week. The house is very damp, and the family has had much ill-health on this account. The woman is having treatment for tuberculosis. She has had her teeth extracted, but cannot afford artificial ones.

Total family income, 50s. Deficiency, 1s. 7d. per head.

11960 2 bedrooms and kitchen. Rent 7s. 6d. Man aged 46, wife 48, and daughter 27. The man is a semi-skilled worker and is paid 40s. a week. The daughter has to stay at home to look after her mother who is ill. The house is very closed in and one bedroom is above the other. The sink and tap are in a cupboard in the kitchen. Four families share the yard, and there is one w.c. for two families. Have made application for Public Assistance for the daughter, but this has been refused.

Total family income, 40s. Deficiency, 3s. 1d. per head.

1546 3 bedrooms, parlour, kitchen and scullery. Rent 12s. 11d. Man aged 32, wife 28, and 3 children (8, 6, and 4). The man is a labourer and earns 47s. a week. Has only been working eight weeks after a long period of unemployment. "We can't really afford the rent, but before coming to this house we had an 'up and down' and the children were ill, and we daren't stay there any longer. We wanted a Council house, but could not get one."

Total family income, 47s. Deficiency, 1s. 11d. per head.

CAUSE OF POVERTY—INADEQUATE EARNINGS

Number of families	468
Number of persons	1,636
Percentage of working-class population	3·0
Percentage of total population	1·7
Number of children under 14	558
Percentage of total income derived from social services	6·5
Amount by which weekly income per head falls below the minimum standard	2s. 6¾d.
Median rent paid	9s. 2d.

Excluding 23 female heads of households[1] and 4 agricultural workers, there are in this group 441 families with male heads. They fall into two categories: those who are working on their own account, and those who are working for wages but whose work is irregular.

As the group represents a considerable proportion of those living below the minimum, it will be worth while to examine it carefully. First let us take those who are working on their own account. They are engaged in the following occupations:

Small shopkeepers	69	Station out-porters	3
Canvassers, hawkers, etc.	58	Chimney sweeps	4
Window-cleaners	19	Ice-cream sellers	6
Boot repairers	15	Lodging-house keeper	1
Jobbing gardeners	13	China rivetter	1
Carters	12	Scissors grinder	1
Tailors	10	Car park attendants	2
Insurance Agents	8	Taxi driver	1

[1] The 23 female heads of households comprise 8 small shopkeepers, 8 domestic workers and office cleaners, 5 dressmakers, 1 upholsterer, and 1 music teacher.

Commission Agents ..	2	Motor repairer ..	1
Clothing Club collectors ..	3	Blacksmith	1
Rag gatherers, street singers, etc.	5	Fruit Stall (market) ..	4
		Street photographers	2
Cycle repairers	2	Firewood dealer ..	1
			244

The shops of the 69 small shopkeepers vary from a tiny sitting-room used as a shop, with a few oranges and sweets in the window, to little shops moderately well stocked with articles of different kinds, such as bread and confectionery, greengrocery or general goods. Some of these shops were once relatively prosperous, but have lost much of their trade through the removal of the resident population by slum clearance, or through the competition of chain stores or other low-priced shops in the city. Others have never provided a reasonable living; they were taken as a last resort by men who had lost their jobs and could not find regular employment. Again, some of them were originally kept by women to make a small addition to the earnings of their husbands, who were in regular work. But now the men, through illness, old age, or other causes, have fallen out of employment and the shop has become the sole source of the family income.

The group of 58 men engaged in selling goods from door to door consists of newspaper vendors, hawkers, and salesmen who deal in such miscellaneous goods as cakes and pastry, hosiery, and other clothing, coal and coke, vacuum cleaners, fruit and vegetables, tea, butter, and tinned goods. A few of the men have regular rounds, covering a particular district and calling weekly on their customers. Most of them would gladly change their present work for a regular job if they could get one.

Nineteen men are window-cleaners. It is comparatively easy for anyone to start in this job, as the capital required is small and no skill is needed. On this account the market is flooded and it is only the more competent men who can make a fairly adequate living. Here again most of the men would gladly give up their present occupation if they could get regular work.

The poverty of the 15 boot repairers is largely due to keen

competition. Some of them have lost habitual customers through their removal to other districts due to slum clearance schemes, and others are not physically capable of doing full work. Again, the multiple stores hit such people not only by supplying cheap shoes, but by supplying all the necessaries for repairing them.

The 13 jobbing gardeners are mainly men who have had no proper training, but have drifted into this work because they could get nothing else to do.

Most of the 12 carters are working for small firms, and cannot keep themselves fully occupied. They are in the main unsuited to the responsibilities they have undertaken. Some of them have contracted to buy their motor-lorries, and after paying their instalments and for petrol and garage, they are left with very meagre incomes.

With one exception the 10 tailors are men advanced in years, who are unable to get regular work or to compete successfully for the limited amount of "bespoke" work which, owing to the cheapness of factory-made clothing, is now available.

The 8 insurance agents have taken on this work as a last resort, after having been unemployed for a considerable time.

The remaining 40 members of the group are engaged in 17 of the different occupations already enumerated.

Coming now to the 197 men who are working for wages but whose work is casual, the following list shows the variety of occupations in which they are engaged:

Casual labourers	127	Upholsterer	1
Cattle-drovers	13	Printer's labourer	1
Factory workers	14	Motor drivers	6
Caretakers	8	Motor greaser	1
Painters and decorators	9	Postman	1
Joiners	3	Fitter	1
Slater	1	Shop assistants	2
Laundrymen	3	Basket maker	1
Bargee	1	Groom	1
Riveter	1	Night Watchman	1
Bus conductor	1		
			197

Among the casual labourers are men who for years held a regular job, but were thrown out of employment, in some cases because their particular job had become redundant, owing perhaps to the introduction of machinery or to a change in fashion. Some others in casual employment have always been unfit for regular jobs because they lack "sticking power" or because of physical or mental disability. At the bottom of the group come the street-corner loafers—men who work as little as possible.

The cattle-drovers would be useless at almost any other work. They have become accustomed to their casual existence; some of them rely largely on the earnings of their wives. These men often work one or two days a week and draw unemployment benefit for the other days.

The 14 part-time factory workers are nearly all employed intermittently in two factories where the level of wages is low.

The 9 men who call themselves painters and decorators are the poorest type of workers, and the first to be laid off when work is not plentiful. They are really nothing more than casual labourers.

The 8 caretakers are largely men of poor physique and low mentality, who take on these part-time jobs as a forlorn hope, relying largely upon their wives to do the bulk of the work.

In addition, there are 26 men doing all sorts of casual jobs for wages, as shown above.

Reviewing the social problem presented by the poverty of the families in this class, one naturally asks how far its members are capable of and willing to undertake regular work if it were available? In other words, how far is the existence of this class part of the general problem of unemployment? From such knowledge as we have gathered, it would appear probable that roughly half the men would gladly accept and could perform unskilled regular work. The others, either through physical or mental incapacity, or because they are only accustomed to casual work, would not or could not work at regular jobs. The problem of their poverty lies outside the general problem of unemployment. In part it is due

to old age, in part to poor health, and in part to the fact that numbers of them have never been trained to work regularly. Doubtless, many of the last named would have been useful regular workers if, early in life, they had had the opportunity of regular work and had been encouraged to engage in it.

This picture would be incomplete unless it gave the age of the wage-earners, for that would be one of the first items of information required if any scheme for dealing with their poverty was being considered.

The ages of the workers in this section are as follows:

	Under 30	*30 and under 40*	*40 and under 50*	*50 and over*
Working on Own Account				
Shopkeepers	6	26	18	19
Hawkers and Canvassers	27	22	4	5
Window Cleaners	3	5	9	2
Boot Repairers	2	8	2	3
Jobbing Gardeners	1	5	5	2
Carters	2	6	3	1
Tailors	1	0	2	7
Insurance Agents	2	5	—	1
Miscellaneous	5	6	13	16
Working for Wages				
Casual Labourers	33	51	30	13
Cattle-Drovers	2	4	5	2
Factory Workers	2	8	3	1
Caretakers	—	5	—	3
Painters and Decorators	2	3	2	2
Miscellaneous	8	9	5	4

It is greatly to the credit of those in this class that 93·5 per cent of their income is derived from their own efforts. They are struggling to be independent rather than to rely on unemployment benefit or public assistance; only 83 of the 468 families receive anything from social services.

Here are some typical descriptions of homes visited:—

7034 3 bedrooms, kitchen and shop. Rent 17s. 6d. Man aged 39, wife 37, and boy 11. These people have a fried fish shop and make a profit of 40s. per week, out of which they have to pay rent and live. They find it a hand-to-mouth existence, and can barely make a living. There are two fried-fish shops near. These people get no recreation of any kind.

Total family income, 40s. Deficiency, 5s. 2d. per head.

15196 3 bedrooms, living-room and scullery. Council house. Rent 8s. 11d. Man aged 41, wife 37, and 7 children aged *14*, *10*, *8*, 6, 5, *2* and *3 weeks*. Man is a skilled worker, and has a small business of his own. Makes an average of 50s. a week. The girl, aged 14, works in a factory and earns 11s. She contributes 10s.

Total income, 61s. Available income, 60s. Deficiency, 2s. 1d. per head.

13285 3 bedrooms, sitting-room, kitchen and scullery. Council house. Rent 10s. 6d. Man aged 35, wife 34 and 5 children aged 14, 10, *8*, *6* and 3. Man is a semi-skilled worker working for different people, and makes 45s. a week. The boy, aged 14, is a confectioner's apprentice and earns 11s. He contributes 10s. The wife looks thin and worried, though she appears to be a good manager.

Total income, 56s. Available income, 54s. Deficiency, 2s. 4d. per head.

2406 1 bedroom and 1 kitchen. Rent 5s. House scheduled for demolition. Man aged 23, and wife 19. Man sells newspapers, and makes an average of 25s. a week in the summer during the racing season, but much less than this in the winter.

Total family income, 25s. Deficiency, 6s. per head.

11216 3 bedrooms, sitting-room, kitchen and scullery. Rent 10s. Man aged 35, wife 37, and 5 children aged 12, *10*, 9, *8* and *4*. Man is working for a club, and makes 50s. a week. Wife finds it a constant struggle to pay her way and keep tidy on his income.

Total family income, 50s. Deficiency, 2s. per head.

1548 3 bedrooms, sitting-room, kitchen and scullery. Rent 11s. 6d. Man aged 27, and wife 25, with child aged 6 months. The man oils and greases delivery vans three days a week, and is paid 18s. 2d. He goes on the dole for the rest of the week and gets 14s. 6d.

Total family income, 32s. 8d. Deficiency, 5s. 7d. per head.

16448 2 bedrooms, parlour and kitchen. Rent 16s. 1d. (New house). Man aged 26, wife 22, and baby 15 months. Man is a collector and his average earnings are about 45s. a week. He has to work all sorts of hours in order to catch his customers. They are looking for a cheaper house. The landlord wants to sell the house, but they dare not saddle themselves with it.

Total family income, 45s. Deficiency 3s. 1d. per head.

14691 1 combined room. Rent 9s. Man aged 21, wife 19, baby *3 months*, and wife's mother aged 62. They have two beds in this combined room—one double and one single. The man is a general labourer and depends on any odd jobs he can pick up. Goes on his bicycle to different towns and villages seeking labouring work. He earns an average of 30s. For one odd week when the baby was born, he was given 10s. by the Public Assistance Committee. The wife's mother is a widow and has a pension of 10s. plus 6s. for son killed in the war. She pays 14s. for her keep.

Total family income 44s. Deficiency 1s. 11d. per head.

826 2 bedrooms and boxroom, sitting-room and cellar kitchen. Rent 7s. 7d. Man aged 41, wife 33, and 2 children *12* and 11. Man is a semi-skilled worker and handy man doing all sorts of jobs when his usual work is not available. Makes 40s. a week. The wife suffers from rheumatism in her legs, and finds it difficult to walk.

Total family income, 40s. Deficiency 1s. 6d. per head.

459 2 bedrooms and kitchen. Rent 8s. Man aged 44, wife 43, and 2 children *15* and 4. Man is a cattle-drover, but has no permanent engagement with an auctioneer, as many drovers have. Goes into the cattle market on Mondays and Thursdays. His earnings are very uncertain. Some weeks can make enough to live on. If he explains to the relieving officer that he has had a bad week he receives public assistance. Daughter, aged 15, has been a cripple from birth, and has never been able to attend school. This is not a proper dwellinghouse, but merely rooms over a garage which are reached by a flight of stairs. The biggest drawback is that the crippled child cannot get down the stairs, and consequently seldom gets out into the fresh air.

Total family income, 36s. Deficiency, 3s. 4d. per head.

CAUSE OF POVERTY—OLD AGE

Number of families	1,202
Number of persons	2,521
Percentage of working-class population	4·5
Percentage of total population	2·6
Number of children under 14	97
Percentage of total income derived from Social Services	66
Amount by which weekly income per head falls below the minimum standard	3s. 2½d.
Median rent paid	7s. 3d.

We see from the above that the available income of the families in this group falls short of the minimum by 3s. 2½d. per head, or £404 15s. 0d. *Thus the poverty of old age is more acute than that due to any other single cause.*

Analysing the households, we find that there are 1,589 persons of 65 years of age or upwards, all but 80 of whom are receiving the old age pension of 10s. a week. The 80 who are not receiving pensions were not insured under the Old Age Pension Act and must wait until they are 70, when they will be able to claim the non-contributory pension.[1]

[1] Under the legislation which regulates old age pensions, all manual workers and all other workers who are in receipt of a wage or salary of less than £250 a year who are contributors under the National Health and Pensions Scheme, are entitled to a pension of 10s. a week at the age of 65, irrespective of whether they continue working or not, or what their total income may be. But this does not cover the whole of the working-class population; there are people who are working on their own account, such as small shopkeepers, window-cleaners, hawkers, jobbing gardeners and the like who are not eligible to join the scheme and only become entitled to old age pensions at the age of 70 at the following rates and under the following conditions:—

Where the yearly means (with a deduction not exceeding £39 from means other than earnings) do not exceed:—	*Weekly pension*	*Where the combined yearly means of husband and wife (with a deduction not exceeding £78 from the combined means other than earnings) do not exceed:—*	*Weekly pension*
£ s. d. £ s. d.	s. d.	£ s. d. £ s. d.	s. d.
26 5 0	10 0	52 10 0	10 0 each
26 5 0 to 31 10 0	8 0	52 10 0 to 63 0 0	8 0 ,,
31 10 0 to 36 15 0	6 0	63 0 0 to 73 10 0	6 0 ,,
36 15 0 to 42 0 0	4 0	73 10 0 to 84 0 0	4 0 ,,
42 0 0 to 47 5 0	2 0	84 0 0 to 94 10 0	2 0 ,,
47 5 0 to 49 17 6	1 0	94 10 0 to 99 15 0	1 0 ,,

The above were the regulations in force in 1936. In 1939 new regulations came into force under which anyone with an income of less than £400 a year could become a voluntary contributor under the Old Age Pension scheme and receive a pension of 10s. at the age of 65 without any means test being applied.

It should be mentioned that the above figures do not include all those over 65 who are living below the minimum, but only those whose poverty is due to old age. Besides the 1,589 persons dealt with in this section there are 139 old age pensioners living in families which are in poverty through other causes.

In view of the large number of old persons who are in poverty and also of the demand so frequently made for more liberal State Pensions, the economic position of the 1,509 old age pensioners living below the minimum has been carefully examined. They fall into the following three categories:—

(1) 449 *Pensioners dependent entirely upon their pensions.*

These 449 pensioners have eighteen people dependent on them. The pensioners consist of:—

22 male pensioners living alone.
123 female pensioners living alone.
266 (i.e. 133 married couples) living alone, both man and wife in receipt of pensions.
7 married couples with only one pension per couple.
7 married couples, both man and wife in receipt of pensions, and having 8 dependants.
2 women, each having a dependant.
1 man having a dependant.
4 women, each having another old age pensioner living with them.
2 married couples, both man and wife in receipt of pensions and having another old age pensioner living with them.

(2) 561 *Pensioners living alone or with their wives and having sources of income other than their pensions.*

These 561 pensioners have 106 people living with them. The pensioners consist of:—

(*a*) *82 men living alone*

	Amount		*Average*	
Of these:—	*s.*	*d.*	*s.*	*d.*
26 receive public assistance ..	132	8	5	1
38 have private pensions ..	239	2	6	3
8 earn money	38	2	4	9

	Amount		*Average*	
	s.	*d.*	*s.*	*d.*
5 use savings..	38	4	7	8
2 have war pensions ..	9	6	4	9
2 let rooms	11	0	5	6
1 receives help from relatives	7	6	7	6

(*b*) *167 women living alone*

Of these:—	*s.*	*d.*	*s.*	*d.*
74 receive public assistance ..	373	6	5	1
5 have private pensions ..	28	0	5	7
9 earn money	51	4	5	8
20 use savings	133	0	6	8
16 have war pensions ..	89	3	5	7
5 let rooms	34	0	6	9
20 receive help from relatives	112	0	5	7
1 has allowance from a sick club	10	0	10	0
7 receive help from charities	38	8	5	6

13 live rent free and receive a little money from a charity.

(*c*) *206 (i.e. 103 married couples) both man and wife having pensions*

Of these:—	*s.*	*d.*	*s.*	*d.*
24 receive public assistance ..	130	0	5	5
56 have private pensions ..	363	9	6	6
7 earn money	35	0	5	0
7 use savings	44	9	6	5
3 have war pensions ..	20	0	6	8
4 let rooms	18	0	4	6
1 receives help from relatives	5	0	5	0
1 receives an allowance from a sick club	8	0	8	0

(*d*) *106 men pensioners, living alone with their wives, the wives having no pension*

Of these:—	*s.*	*d.*	*s.*	*d.*
27 receive public assistance	302	9	11	2
49 have private pensions ..	352	0	7	2
15 earn money	192	9	12	10
6 use savings	45	0	7	6
2 have war pensions ..	13	5	6	9

	Amount		*Average*	
	s.	*d.*	*s.*	*d.*
4 have private pensions and also public assistance ..	58	2	14	6
2 have private pensions and also let rooms	43	6	21	9
2 have private pensions and also use savings	34	10	17	5
1 has a private pension and also an allowance from a sick club..	12	0	12	0
6 earn money and also have private pensions.. ..	132	10	22	1

(3) 499 *men and women Pensioners who are themselves, or are married to, heads of households and have sources of income besides their pension.*

There are 409 families in this category and in addition to the 499 pensioners, there are:—

109 wives without pension
93 children under 14
65 „ 14–18
447 „ over 18
67 lodgers

The total income of the 409 families in this category is £665 6s. 8d., made up as follows:—

	£	*s.*	*d.*
State old age pensions	249	10	0
Public assistance	47	19	0
Private pensions	37	1	5
Earnings of the pensioner or his wife	9	15	5
Taken from savings	10	7	6
War pensions	8	7	2
Rent for rooms let	4	5	0
Help from relatives	8	15	9
Payment from a sick club	0	4	0
Unemployment insurance benefit..	36	1	0
Health insurance benefit	5	17	0
Widows' pensions	5	8	0

	£	s.	d.	
Payments from supplementary earners for board and lodging ..	212	8	10	
Payment from lodgers for board and lodging	29	6	7	
				£665 6 8

It will be seen that 53 per cent of the total income of those in category 3 is derived from social services.

The following facts emerge from an examination of the economic condition of the 2,521 persons in poverty due to the old age of the head of the household:—

(1) A pension of 10s. a week is inadequate to enable either a man or a woman to live on, or anywhere near, the minimum standard if living alone, nor can a man and wife living together and each with a pension, do so. The minimum standards are:— for a man living alone 15s. 3d., woman living alone 12s. 6d., man and wife living together 22s. 4d. In all cases these amounts are *exclusive* of rent.

(2) 656 of the old age pensioners are in Class "A" and 992 in Class "B". 72 of the old age pensioners in Class "A" and 177 of those in Class "B" receive a weekly payment from the Public Assistance Committee. Wherever possible the committee seeks to collect from relatives the amount granted in relief to old people and we came across a number of cases where the pensioners refrained from applying for Public Assistance because of this. They told the investigators that if their children would not voluntarily help them they would "rather starve than force them to do so by applying for out-relief."

(3) 80 persons of 65 years and upwards, having 27 persons living with them, are not receiving pensions because they were not insured under the Old Age Contributory Pensions Act.

Although pensions on the present scale are insufficient to enable people with no other source of income to live on the minimum scale, it would be quite wrong to assume that all, or even the majority of old age pensioners are living below the minimum.

That is far from being the case. Altogether in the 16,362 families covered by this investigation there are 3,268 old age pensioners, of whom, as we have seen, 1,648 or 50 per cent are in poverty.

We do not know, and there are no direct ways of ascertaining, how many old age pensioners there are in York not included in our schedules because they are living in families having incomes beyond the limit observed in this investigation. But in the year ending March 31st, 1936, there were 2,436,296 old age pensioners in Great Britain and Northern Ireland. Assuming that the number of pensioners per thousand of the population is the same in York as in the rest of the country, then the total number in York will be approximately 5,000, and of these 33 per cent are living below the minimum.

The average rent paid by the old age pensioners in Classes "A" and "B" is 7s. 2d., equivalent to 29·7 per cent of the family income. This may seem high, in view of the fact that the average number of persons per family is only two, but there are in York very few small flats at low rents, and many pensioners are therefore obliged to continue living in houses much too large for them and at rents higher than they can afford. A certain number of them have, however, been fortunate enough to secure Council flats at inclusive rentals ranging from 4s. 3d. to 6s. 3d. per week.

The following extracts are taken from the investigators' notebooks. The ages of female children are printed in italics.

7820 2 bedrooms, kitchen and scullery. Rent 6s. 3d. Widow aged 72, and son 34. The widow is an invalid, having both legs ulcerated. The son had infantile paralysis when he was a year old and is partially paralysed. He is unable to go out to work, but manages to do the housework and keeps the place clean and tidy. The woman receives an old age pension of 10s., and the son is given 15s. by the Public Assistance Committee.

Total family income, 25s. Deficiency, 2s. 7d. per head.

15326 2 bedrooms and kitchen. Rent 5s. House scheduled for demolition. Man aged 70, wife 46, and 2 daughters 12 and 10. The

man receives 10s. old age pension, 10s. from the Public Assistance Committee, 8s. pension from his former employers, and 5s. war pension for a son killed in the war. The woman is the man's second wife, and is in very poor health. The kitchen is very dark, and this is affecting her health.

Total family income 33s. Deficiency 1s. 11d. per head.

5483 3 bedrooms, sitting-room, kitchen and scullery. Rent 10s. 4d. Man aged 80, wife 78, and daughter 38. The man receives 7s. 8d. per week pension from his former employers, and also has a State old age pension of 10s. The wife is an old age pensioner, and in addition has 7s. 2d. pension for son killed in the war. The daughter, aged 38, cannot go out to work, as she has to look after the old people.

Total family income, 34s. 10d. Deficiency, 2s. 2d. per head.

14874 One combined room. Rent 5s. Man aged 74, wife 70. Both receive an old age pension of 10s. and have no other source of income. The man says that though they have sons and daughters living in York, they have never been visited by them since he ceased working. He thinks this is because they are afraid they will have to assist them. Though they could do with a little poor relief, they refuse to apply to the Public Assistance Committee. They say that if their family will not voluntarily help them, they will not force them to do so by applying for relief. The wife used to do a little charing, but is now unable to go out.

Total family income, 20s. Deficiency, 3s. 8d. per head.

926 1 bedroom, kitchen and scullery. Rent 5s. Man aged 72, wife 70. Both receive 10s. old age pension. This is a very dark and dismal little house, though it is kept quite clean. The old couple said that all they want is peace and quiet.

Total family income, 20s. Deficiency, 3s. 8d. per head.

9023 2 bedrooms, sitting-room and kitchen. Rent 8s. 7d. Man aged 70, wife 48, and 4 children aged 18, *13*, 11, and 8. The man receives an old age pension of 10s. and 18s. Public Assistance. The son earns 30s. and contributes 20s.

Total income, 58s. Available income, 48s. Deficiency, 11d. per head.

14834 3 bedrooms, sitting-room and kitchen. Rent 7s. 6d. Widow aged 78, widow's nephew 73, and a friend 89. All three receive 10s. old age pension, and the man, aged 73, also has 2s. 9d. pension from his former employers.

Total family income, 32s. 9d. Deficiency, 1s. 10d. per head.

8163 2 bedrooms, sitting-room and kitchen. Rent 8s. 8d. Man aged 72, wife 59, and man's sister aged 84. The man has 10s. old age pension and 14s. army pension. His sister, who has just come to live here, has 10s. old age pension.

Total family income, 34s. Deficiency, 1s. 10d. per head.

4340 3 bedrooms, sitting-room and kitchen. Rent 10s. Man aged 69, wife 65, and wife's sister 44. Income consists of two State old age pensions of 10s., a pension of 10s. from the man's former employer, and 5s. rent for a room let to an unemployed man. The wife's sister is unable to work, and has no income. The house is very damp, and is over-run with blackbeetles. All kinds of means have been tried to get rid of them, but without result.

Total family income, 35s. Deficiency, 4s. per head.

14810 1 room and small scullery. Rent 4s. 6d. Widow aged 72, living alone. Her sole income is the State old age pension of 10s. She has no bed, and sleeps on the sofa. Looks very frail and in need of assistance. After paying her rent and a bag of coals, she has 3s. 3d. left for food for the week. The woman says she is going to make inquiries about getting some public assistance, but she has been ill and has not yet been able to do so.

Total family income, 10s. Deficiency, 7s.

10283 1 combined room. Rent 1s. 9d. Spinster aged 67. Only income 10s. State old age pension. She is lame and lives in an upper room, the approach to which is very bad. Has lived here for sixteen years. A tap in the yard and also the w.c. have to be shared by several tenants.

Total family income, 10s. Deficiency, 4s. 3d.

5651 1 bedroom and living-room. Rent 8s. Man aged 68, wife 55. Total family income 15s. made up of old age pension of 10s. and 5s. from the Public Assistance Committee. The wife worked, until recently, scrubbing floors at a hotel from 6 a.m. to 4 p.m., and received 20s. 3d. a week plus breakfast and dinner. She had

to give up the work owing to her health. Has been under the doctor for some time.

Total family income, 15s. Deficiency, 7s. 8d. per head.

6058 2 bedrooms and living room. Rent 6s. Widow 76, and 2 stepsons aged 12 and 10. Total family income made up of State old age pension of 10s., 5s. from the Public Assistance Committee and 8s. for the two children. The house is in a very bad condition, and during wet weather water comes in through the roof, necessitating a bath being used to catch the water. House marked down for reconstruction.

Total family income, 23s. Deficiency, 2s. 4d. per head.

CAUSE OF POVERTY—DEATH OF HUSBAND

Number of families	469
Number of persons	1,346
Percentage of working-class population	2·4
Percentage of total population	1·4
Number of children under 14	305
Percentage of total income derived from Social Services	50·7
Amount by which weekly income per head falls below the minimum standard	2s. 11¼d.
Median rent paid	8s. 3½d.

As stated above, 469 families, comprising 1,346 persons, are living below the minimum owing to the death of the male head of the household. In 47 cases two widows are living together, so there are 516 widows.

Since 1925 pensions on the following scales have been paid to widows of workers insured under the National Health and Pensions Acts: 10s. to the widow, 5s. for the first dependent child, and 3s. for each subsequent dependent child. In 1929, widows over 55 of men of the insured class who died before January 4th, 1926, also became eligible for these pensions.[1]

The 516 widows living in poverty may be divided into three categories:

[1] War widows' pensions are paid on a higher scale varying according to the rank of the soldier at the time of his death. Eighteen war widows are included among the widows in Classes "A" and "B."

First come 41 widows who have no source of income except their pensions amounting to £26 12s.[1] Thirty of these live alone and 9 have between them 15 dependent children for whom they receive allowances, while 2 have one dependant each for whom they receive no allowance. Neither in the case of a widow living alone nor in that of one who receives allowances for dependent children is the pension sufficient to enable those concerned to live up to the minimum standard.

Many of those in this category are living in extreme poverty. Only 5 persons are living in families where the *per capita* deficiency is under 2s. 6d., while 31 live in families where it is from 2s. 6d. to 7s. 5d., and 22 where it is 7s. 6d. or over.

It may be asked why, if these widows are so poor, they do not go out to work. Partly it is on account of age (25 of them are over 55 and only 6 are under 40), while most of the others suffer from some physical ailment which prevents them from working.

Next come 360 widows who have other sources of income beside their pensions. Altogether they have 634 persons living with them. Of the widows in this category, 68 live alone, 27 lodge with other widows, 137 have no dependent children but have children living with them who pay for board and lodging, 39 have only dependent children living with them, and 89 have dependent children living with them and also other persons who pay for board and lodging. These are mostly older children but sometimes other lodgers.

The total income of the families in this category amounts to £536 1s. 7d. made up as follows:

	£	s.	d.
Widows' Pensions	223	10	2
Earnings of heads of families (i.e., the widows)	36	6	7
Payments for board and lodgings by supplementary earners	201	5	0
Grants from the Public Assistance Committee to 52 of the widows, paid in addition to their pensions	23	4	4
Income from miscellaneous sources and Social Services other than those named above ..	51	15	6

[1] Four of these are receiving war widows' pensions.

It will be seen that the most important source of income is the payment made by supplementary earners (mostly children who are working) for their board and lodging.

Although, of course, the 994 people in this category are decidedly better off than those we have just been considering, many of them are very poor. Five hundred and twenty-seven of them are living in families where the *per capita* deficiency is under 2s. 6d., but 455 live in families where it is between 2s. 6d. and 7s. 5d., and 12 where it is 7s. 6d. and over. One hundred and twenty-eight of the widows in this category are over 55 years of age and only 38 are under 40.[1]

Last we come to the widows who are not eligible for pensions because their husbands were not insured under the Health and Pensions Act. There are 115 of them and they have 164 persons living with them. Twenty-one of the widows live alone and 21 lodge with other widows, 11 have only dependent children living with them, 48 have no dependent children but have other persons living with them (most of whom are older children who pay for board and lodging), and 14 have dependent children as well as others who pay for board and lodging.

The income of the families in this category is made up as follows:

	£	s.	d.
Wages earned by 33 widows	25	15	6
Payments for board and lodgings by supplementary earners	57	9	10
Income from miscellaneous sources and Social Services other than Public Assistance ..	20	18	1
Grants from the Public Assistance Committee made to 12 widows who have no other source of income	11	12	6
Grants from the Public Assistance Committee made to 32 widows who have other sources of income	28	4	0
	£143	19	11

[1] The ages of 29 widows were not ascertained.

It will be seen that both the proportion of the total income derived from payments made by supplementary earners for board and lodgings and the proportion of wages earned by the widows are considerably greater than in the previous category.

Naturally the families in this category are, on the average, poorer than those enjoying widows' pensions, for although they receive more per family from the Public Assistance Committee this does not, by any means, make up for what they lose through having no pensions. One hundred and twenty-four persons are living in families where the *per capita* deficiency is under 2s. 6d., 142 where it is between 2s. 6d. and 7s. 5d. and 13 where it is 7s. 6d. and over. Only 7 of the 94 widows in this category are under 40 years of age, while 35 are over 55.[1]

In the whole of the families interviewed in the course of our investigation, there were 1,277 widows. Of these as we have seen 516 (or 40 per cent) are living below the minimum. Of those living above it, 336 are in Class "C", 192 in Class "D", and 233 in Class "E".

One thousand and fifty-four of the 1,277 widows are receiving widows' pensions. Fifty-eight of these are living on their pensions and have no other source of income; all of them, except 17 who receive war widows' pensions, are living below the minimum. Nine hundred and ninety-six have other sources of income in addition to the widows' pensions. Two hundred and twenty-three widows have no pension, and of these 115 are in poverty.

We have no direct means of ascertaining how many pensioned widows there are in York who are living in families which were outside the scope of our investigation, but in Great Britain and Northern Ireland, the number of widows receiving pensions in 1936 was 700,000. If the proportion of pensioned widows to the total population is the same in York as for the country as a whole, then there would be about 1,500 in the city, of whom, as we have seen, 1,054 are included in our schedules. Four hundred and one of them are living below the minimum.

[1] The ages of 21 widows were not ascertained.

The following typical extracts are taken from the investigators' note-books:—

8386 2 bedrooms, sitting-room and kitchen. Rent 7s. 6d. Widow aged 62, son 29, and 2 daughters aged 23 and 18. Widow does not get widow's pension, as her husband was not insured under the National Health Insurance Scheme. The son is disabled through an accident and receives no benefit. His employer should rightly pay him compensation, but he cannot afford to pay anything. The daughters work in factories, one earning 30s. 6d., and the other 22s. They pay between them 32s. a week.

Total income, 52s. 6d. Available income, 32s. Deficiency, 2s. 5d. per head.

4379 3 bedrooms, sitting-room, kitchen and scullery. Rent 8s. 5d. Widow aged 63, and 2 sons aged 26 and 23. The woman receives a widow's pension of 10s. and is paid 25s. by the son, aged 26, who is a labourer and earns 44s. 11d. The son, aged 23, is delicate, and has been in a sanatorium. He receives no benefit from any source. His unemployment benefit was stopped six weeks ago.

Total income, 54s. 11d. Available income, 35s. Deficiency, 3s. per head.

10471 2 bedrooms, living-room and scullery. Rent 5s. 2d. House scheduled for demolition. Widow aged 55, and 5 children aged 27, 22, 17, 14 and 12. Widow does not receive a pension, as her late husband worked on his own account as a dealer and was not insured under the National Health Insurance scheme. The daughter, aged 27, works in a factory, earning 34s. a week, and pays her mother 17s. The son, aged 22, is a shop assistant earning 38s. and pays 18s. The boy, aged 17, is an apprentice and receives 12s., paying his mother 10s. The kitchen is in very bad condition, the walls being boarded up to hide damp. The rain comes in on the stairs and the bedrooms are very damp.

Total income, 84s. Available income, 45s. Deficiency, 1s. 3d. per head.

2155 2 bedrooms and kitchen. Rent 5s. 1d. Widow aged 52, 2 children aged 29 and 21, and a crippled sister aged 39. The woman does not receive a pension, but earns 16s. 10d. a week charing. Her work is not regular. The daughter does not work because of illness, and the son is unemployed. He receives 17s. benefit and

contributes 14s. The crippled sister is given 7s. 6d. Public Assistance.

Total income, 41s. 4d. Available income, 38s. 4d. Deficiency, 2s. 2d. per head.

8458 2 bedrooms, kitchen and scullery. Rent 5s. 6d. House scheduled for demolition. Widow aged 53, and 2 daughters aged 18 and 13. Receives widow's pension 15s. and 5s. Public Assistance. Is at present ill with kidney trouble. Daughter, aged 18, works in a factory, and is paid 15s. 6d. one week and 17s. another week. She pays her mother 13s. Works in shifts 2 p.m. to 10 p.m. one week and 6 a.m. to 2 p.m. the following week.

Total income, 36s. 3d. Available income, 33s. Deficiency. 2s. 10d. per head.

9850 3 bedrooms, sitting-room, kitchen and scullery. Rent 11s. 9d Widow aged 47, 2 children aged 20 and 5. The woman's father, who is an old age pensioner and confined to his bed, lives here. He pays 8s. for his keep. The woman has no pension, but gets 20s. Public Assistance. Her husband died of consumption. The son is a shop assistant and is paid 22s., giving his mother 15s.

Total income, 52s. Available income, 43s. Deficiency, 2s. 3d. per head.

10042 3 bedrooms (one very small), living-room and kitchen. Rent 7s. 6d. Widow aged 44, and 2 sons aged 17 and 15. The woman earns 11s. 8d. as an office cleaner and receives 10s. widow's pension and 7s. 6d. Public Assistance for the son, aged 17, who is a mental defective. The boy, aged 15, earns 7s. 6d. a week and contributes 6s. The house is very damp, and the scullery dark. There are some stables at the back of the house, and in summer they are greatly troubled with flies.

Total income, 36s. 8d. Available income, 35s. 2d. Deficiency 3s. 1d. per head.

137 2 bedrooms, kitchen, and small scullery. Rent 10s. Widow aged 46, and one child aged *13*. She receives widow's pension of 15s. and works as an office cleaner, for which she is paid 13s. 6d. in winter and 10s. in summer. The daughter, aged 13, is tubercular, and has been in the Fever Hospital suffering from diphtheria. The house is very damp, caused by the roof leaking badly, but the landlord refuses to have any repairs done.

Total family income 26s. 9d. Deficiency, 4s. 11d. per head.

11769 3 bedrooms, living-room and scullery. Rent 6s. 9d. Widow aged 57, and 3 children aged 20, *18* and *15*. The housewife receives a widow's pension of 10s. The son, aged 20, injured himself by lifting heavy weights, and has been off ill with a bad heart and nerve trouble. He receives 18s. Health Insurance benefit and contributes 15s. The daughter, aged 18, has not been able to go out to work, as she has had to help her mother who "suffers with bad legs." She now intends finding domestic work. The daughter, aged 15, works 3½ days a week at a laundry, and earns 9s. She contributes 7s. 6d. The house is scheduled for demolition.

Total income, 37s. Available income, 32s. 6d. Deficiency, 5s. 9d. per head.

6123 2 bedrooms, kitchen and scullery. Rent 8s. Widow aged 60, and 4 children aged 22, 20, *17* and 9. The sons, aged 22 and 20, and the daughter, aged 17, are unemployed. One son receives 17s. unemployment benefit, and the other 13s. Together they contribute 25s. The mother receives a widow's pension of 18s. There is another daughter, aged 13, in a Tuberculosis Sanatorium, where she has been for six months. The housewife complains of bitter poverty. After Monday, they have only bread and margarine. She can only afford half a pound of meat to make a dinner for the whole family. The house, though poor, is clean, and the woman seems to be trying to make the best of what she has.

Total income, 48s. Available income, 43s. Deficiency, 4s. 2d. per head.

3358 3 bedrooms, sitting-room, kitchen and scullery. Rent 12s. 6d. Widow aged 44, son 18, and lodger aged 71, who pays 5s. for the use of one room. Widow does not get a widow's pension, but is allowed 10s. by the Public Assistance Committee. Son, aged 18, has had a deficient hand and wrist since birth. He is unable to work, and is given 15s. by the Public Assistance Committee.

Total family income, including rent received for room, 30s. Deficiency, 3s. 4d. per head.

1647 2 bedrooms, kitchen and scullery. Rent 13s. 3d. Widow aged 47, and 5 children aged 14, 12, 10, 7 and *5*. Woman has been a widow for two years, but does not receive any pension. She receives 30s. per week from the Public Assistance Committee. All the children receive free dinners at school. The husband was a farm labourer, who died as the result of an accident at work.

When the man was off work, the wife used to do his job on the land in order to keep the family.

Total family income (including value of free dinners), 34s. 2d. Deficiency (after allowing for the children's free meals at school), 3s. 5d. per head.

6339 2 bedrooms, sitting-room and kitchen. Rent 7s. Widow aged 46, and 4 children aged 13, 11, 9 and 8, and widow's father, aged 68, who receives State old age pension of 10s. Widow receives widow's pension of 24s. There are signs of very great hardship in this household.

Total family income, 34s. Deficiency 3s. 2d. per head.

8424 2 bedrooms, sitting-room and kitchen. Rent 9s. 8d. Widow aged 52, and illegitimate grandson, aged 6. Widow cannot claim widow's pension, as her husband was not insured under the National Health Insurance scheme. She receives 20s. a week from the Public Assistance Committee.

Total family income, 20s. Deficiency, 3s. 9d. per head.

CAUSE OF POVERTY—ILLNESS

Number of families	201
Number of persons	701
Percentage of working-class population	1·3
Percentage of total population	0·7
Number of children under 14	168
Percentage of total income derived from Social Services	56·9
Amount by which weekly income per head falls below the minimum standard	3s. 0½d.
Median rent paid	8s. 3d.

Only 4 per cent of the poverty in York is due to illness, but although the total number of families affected is small their poverty is more acute than that due to any other cause except old age. Such acute poverty is especially distressing when we remember the need in sickness for additional expenditure on which the comfort and often the recovery of the patient may depend.

The reason why the poverty is so acute is that the period for which sick benefits are payable is strictly limited. Under the National Health Insurance Act a weekly payment of 15s. is made to a sick person during an illness lasting six months,

refused on the ground that the man was out of employment. They have received notice from the Health Department to quit their house and the housing department now informs them that they must wait their turn for a Council house.

Man aged 36, wife 34 and 2 daughters aged *11* and *9*.
They live in a house containing 1 bedroom and kitchen. The man is suffering from tuberculosis and is too ill to work. He receives 28s. a week from the Public Assistance Committee. The daughter, aged *9*, is suffering from tuberculosis and is at present in a sanatorium. When she returns the whole family will continue to sleep in the one bedroom.

In some cases the invalid goes to a sanatorium, perhaps for six months, and before being completely cured is sent back to a poverty-stricken home where it is quite impossible to obtain adequate nourishment and where sunlight and fresh air are sometimes sadly lacking. Such conditions virtually spell death to a tubercular patient. Moreover, some of the houses containing such patients are overcrowded, so that other members of the family become infected. Sometimes the overcrowding arises from the difficulty of obtaining satisfactory accommodation at rents which the families can pay.

The lack of adequate care is not due to indifference on the part of the health officers who do the best they can with the money at their disposal.

While it would be unwise to discourage individuals from insuring against loss of income through illness by subscribing to friendly societies, there would seem to be good grounds for giving State help on a more generous scale in cases of illness so long continued that sick club benefits have been seriously reduced or have ceased altogether. The total sum involved would be comparatively small and if a more adequate allowance speeded up recovery it might represent the truest economy.

The average age of those in poverty due to illness is much higher than in the case of those in poverty due to other causes, over half being more than 50 years old.

Ages of those in Poverty Due to Illness	
Under 30	8
30 and under 40	33
40 and under 50	45
50 and under 60	69
60 and over	46

Here are some extracts from the investigators' note-books reporting on their visits to families whose poverty is due to illness. The ages of female children are printed in italics.

10121 2 bedrooms, sitting-room and kitchen. Rent 7s. 8d. Spinster aged 52, brother 48 and niece 32. Spinster has been unable to work for ten years, owing to tuberculosis and kidney disease. Twelve months ago she went completely blind. She is getting 10s. a week blind pension and 6s. disablement benefit under the National Health Insurance Scheme. She has been given a wireless set by the Blind Persons Wireless Committee. Her brother is also disabled through tuberculosis, and is receiving 15s. from the Public Assistance Committee. The niece works in a laundry for 3½ days a week, and is paid 15s. 2d. but 3s. 6d. is deducted from this towards the cost of some mattresses purchased from a company belonging to the laundry. The girl is stone deaf, and has been provided with an apparatus by the Hospital Trust Fund. This apparatus needs replenishing with batteries which can only be purchased in London or Leeds in dozen lots at 25s., and having no money to pay for these, the instrument is not being used. This is a pitiful household.

Total family income, 42s. 8d. Deficiency, 2s. 5d. per head.

14421 2 bedrooms, kitchen and scullery. Rent 4s. Man aged 60, wife 46. The man has been ill off and on for a number of years, and has this time been in bed for nine weeks. Their total income is 20s. received from sick clubs. They have applied for Public Assistance, but were told that owing to their receiving 20s. from sick clubs, the Public Assistance Committee cannot help them. The house belongs to the Corporation, and the rent has been reduced from 8s. 3d. to 4s.

Total family income, 20s. Deficiency, 3s. 2d. per head.

16367 3 bedrooms, parlour, living-room and scullery. Rent 12s. 8d. (New house). Man aged 52, wife 53, and five children aged

22, 19, 15, *12* and 11. The man, who is a glazier by trade, has tuberculosis and spent nearly six months in a sanatorium. He receives 8s. 6d. National Health disablement benefit. The son, aged 22, is a labourer earning 42s. and paying 20s. for board and lodgings. The daughter, aged 19, works in a factory earning 33s. 3d. and pays 17s. for her board. The boy, aged 15, also works in a factory and earns 15s., giving his mother 12s. 6d.

Total income, 98s. 9d. Available income, 58s. Deficiency, 1s. 9d. per head.

7954 2 bedrooms, sitting-room and kitchen. Rent 8s. Man aged 62, wife 57, and boy 14. The man has a diseased spine and left hip, and has to walk with crutches. He is very often bedfast. He has to pay 3d. per week for loan of crutches and 6d. for loan of invalid chair. Is receiving 27s. 6d., from the Public Assistance Committee. The son has just left school and is employed as a messenger at 10s. a week. He pays his mother 9s.

Total income, 37s. 6d. Available income, 36s. 6d. Deficiency, 2s. 2d. per head.

10664 2 bedrooms, living-room and scullery. Rent 7s. 11d. (Council house). Man aged 54, wife 34, and 2 children aged *14* and *9*. Man has been ill for some time, due, he thinks, to war service. He receives a war pension of 5s. and 30s. from the Unemployment Assistance Board. The wife, too, suffers a great deal from nerves. She says: "I'm very weary of the perpetual round, with little prospect of better conditions. Never a halfpenny left to save or buy anything extra." The daughter, aged 14, receives a clothing allowance of £3 a year. She won a scholarship.

Total family income (including clothing allowance), 36s. 2d. Deficiency, 1s. 10d. per head.

13292 3 bedrooms, parlour and large kitchen. Rent 10s. 6d. Man aged 39, wife 37, and 4 children aged *17*, 16, 13 and *5*. The man, who is a transport worker, has been off ill three months with tuberculosis. He receives 19s. 6d. Health Insurance benefit, and 10s. 6d. from his sick club. The daughter earns 15s., and the son, 12s. Together they contribute 23s. The man's sick club benefit may be reduced any time. In the previous year, he was ill for 11½ months. He states that his condition is due to privation during his four years' war service. The man is not making progress, and is

going to a sanatorium in the South. The home is comfortable, and the wife has nearly finished paying for her front room suite, which she got on the hire-purchase system at 2s. 6d. per week.

Total income, 57s. Available income, 53s. Deficiency, 3s. per head.

5389 2 bedrooms, kitchen and scullery. Rent 7s. 1d. Man aged 59, wife 66, and son 29. The man is disabled, being blind in one eye, and suffering from kidney disease. Receives 9s. Health Insurance disablement benefit, and 8s. Public Assistance. The son 29, has been unemployed for fifteen months and receives 17s. benefit. He contributes 14s. The woman is ill with kidney trouble.

Total income, 34s. Available income, 31s. Deficiency, 3s. 10d. per head.

10626 Living-room, scullery and 3 bedrooms. Council house. Rent 4s. 5d. Man aged 42, wife 39, and 4 children aged 15, 14, 6 and *4*. The man has tuberculosis, and has spent a lot of time in the sanatorium. He receives 32s. Public Assistance. The boy, aged 15, earns 10s. 2d. He is often off ill. Recently the wife found temporary work and all relief was stopped and the full rent of 8s. 1d. was charged.

Total income, 42s. 2d. Available income, 41s. 2d. Deficiency, 2s. 5d. per head.

15677 Living-room, scullery and 3 bedrooms. Council house. Rent 8s. 10d. Man aged 47, wife 46, 4 children aged *19, 17, 14, 13*. The man has suffered from tuberculosis for many years. He looks very ill, and gets exhausted when he speaks. He receives 10s. Public Assistance. The oldest daughter works in a café, and receives 12s. plus dinner and tea. The other daughters work in factories and earn 19s. 8d. and 14s. 9d. respectively. Together the three daughters contribute 35s.

Total income, including value of meals, 58s. 5d. Available income, 45s. Deficiency, 3s. 5d. per head.

14319 Large living-room, scullery and 3 bedrooms. Council house. Man aged 33, wife 34, and 4 children aged 10, 7, *5* and *1*. Man was seriously hurt in a street accident, and there is little hope of his recovery. Up to the present, no compensation has been received, and in addition to 18s. Health Insurance benefit, the family receives 25s. 8d. from the Public Assistance Committee.

When compensation is paid, they will be expected to refund Public Assistance payments.

Total family income, 43s. 8d. Deficiency, 1s. 11d. per head.

11151 3 bedrooms, living-room and scullery. Council house. Rent 8s. 11d. Man aged 43, wife 39, and 3 children aged 14, *6* and *3½*. The man is not able to do much work, as he has been suffering from tuberculosis for the past four years.

Total family income 38s. from the Public Assistance Committee. Deficiency, 2s. 3d. per head.

12717 3 bedrooms, kitchen and scullery. Council house. Rent 8s. 10d. Man aged 58, wife 54, and 3 children aged *19*, 17 and *12*. The man has been ill for nine years. He has had two operations, and his heart is now in such a weak condition that another operation is impossible. He looks thin and ill. He receives 9s. 6d. National Health Insurance disablement benefit, and 25s. Public Assistance. The wife has an artificial leg and cannot kneel to do any housework. The daughter, aged 19, is defective and unable to work. The son helps a greengrocery roundsman. He earns 11s. and contributes 10s. Their staple diet is bread and butter. The house is very clean.

Total income, 45s. 6d. Available income, 44s. 6d. Deficiency, 2s. 7d. per head.

11778 1 bedroom and 1 kitchen. Rent 5s. Man aged 25, woman 22, and 2 children aged 2 and 1. Man is partly disabled through infantile paralysis. He has been having treatment for seven years. Could do light work if he could get any. Receives 27s. 6d. from the Public Assistance Committee. At one time, he was allowed 30s., but this has been reduced. The house is damp ; the roof leaks and is sagging. No water or sink in the house. Water tap in yard. House scheduled for demolition.

Total family income, 27s. 6d. Deficiency, 4s. per head.

CAUSES OF POVERTY—MISCELLANEOUS

There remains to be considered a group of 153 families comprising 429 persons who are living below the minimum for a number of miscellaneous reasons.

Number of families	153
Number of persons	429
Percentage of working-class population	0·8
Percentage of total population	0·5
Number of children under 14	147
Percentage of total income derived from Social Services	23·7
Amount by which weekly income per head falls below the minimum standard	2s. 9½d.
Median rent paid	7s. 9d.

The 153 families may be classified as follows:—

	No. of families	*No. of persons*
Separated from husband	41	130
Deserted by husband	38	114
Husband working away	35	97
Elderly spinsters	34	69
Women with illegitimate children	5	19

It will be seen that in more than half the families the wives have been separated from or deserted by their husbands. Not all of those separated from their husbands are receiving any contribution towards their support; and those deserted by their husbands receive nothing, and often do not know where their husbands are. Of the 35 men living and working away from home, 13 are out of the country, either in the Army, Navy, or the Merchant Service. Some of those abroad are not allotting a fair proportion of their income for the support of their families. On the other hand, some of those who are working away do not earn enough both to keep themselves in lodgings and adequately to support their families.

There are 34 households with a spinster at the head, most of whom are elderly; all are over 44. In a few of these households there are two and sometimes three spinsters living together, so the number of spinsters is 40.[1] Half of these earn a little money by such casual work as charing or washing; others earn a little by taking in lodgers, usually relatives.

In view of the fact that a proposal is being put forward that the State should make some provision for aged spinsters on account of

[1] There are in addition 11 spinsters in poverty due to illness.

the special difficulties with which they may be confronted, I give particulars taken from the investigators' note-books regarding a few typical cases in York.

Age 45. Spinster. Earns 12s. taking in washing. Has an old age pensioner (86) lodging with her and gets his 10s. pension, making total income 22s. Rent, 7s. 6d. Deficiency, 4s. 2d. per head.

2 *Spinsters, ages 63 and 61.* Brother (unemployed) aged 35, living with them and paying 14s. a week out of his benefit of 17s. Spinsters have income of 15s. a week from savings. Total income, 32s. Available income, 29s. Rent, 7s. 6d. Deficiency, 3s. 7d. per head.

Age 48. Spinster. Sister aged 45 living with her. Neither has any occupation. They receive 17s. Public Assistance. A cousin lodges with them, paying 20s. a week. Total income, 37s. Rent, 7s. 11d. Deficiency, 2s. 11d. per head.

Age 59. Spinster. Is deaf and cannot go out to work. Used to be in domestic service. Has father aged 80 living with her, who pays 20s. weekly out of his pension of 24s. Another spinster aged 57 (a life-long friend) lives with her. She is in poor health but manages to earn a little by cleaning. She pays 12s. for her keep. Total income, 32s. Rent, 8s. Deficiency, 2s. 5d. per head.

Age 60. Spinster. Earns 12s. by charing and has an old age pensioner (age 74) living with her who contributes 18s. a week, making total income, 30s. Rent 10s. 4d. Deficiency, 1s. 3d. per head.

Age 60. Spinster. Has a small house-shop which she is trying to buy, but only makes 10s. which is not enough to pay the weekly instalment. Has a lodger aged 67 who pays 20s. a week. The total income is 30s. and the instalments on the shop and rates are 12s. 6d. Deficiency, 4d. per head.

2 *Spinsters, ages 59 and 58.* Unable to work and have another sister and her husband lodging with them. The man is suffering from some nervous disease. He pays 20s. Another lodger also pays 20s. The only other income is 7s. health insurance which one of the spinsters receives. Total income, 47s. Own house. Rates 4s. 10d. Deficiency, 6d. per head.

Because the families in this group are living below the minimum for a number of miscellaneous causes not covered by specific social service legislation (as is the case with old age, sickness and unemployment), the greater part (62·7 per cent) of the money received from social services comes from the Public Assistance Committee,

which has taken the place of the old Poor Law Relief. The other social service payments, viz., Unemployment Benefits, and State Pensions are paid to members of the family other than the heads.

The following are typical reports on visits to families whose poverty is due to miscellaneous causes. The ages of female children are printed in italics.

5525 1 bedroom and 1 kitchen. Rent 5s. Woman aged 30, and 2 children aged *6* and *4*. The woman is separated from her husband but receives no allowance from him as she refused to live with him when the case came before the Court. She accused her husband of cruelty but this was not upheld. She receives 25s. from the Public Assistance Committee. The children are ill; when they are better the mother hopes to earn some money at hairdressing. The house is in a shocking condition. Rain comes in through the bedroom roof. The floor is in a rotten state. The mother and her children have been continuously ill since coming to live in this house about a year ago.

Total family income, 25s. Deficiency, 2s. 11d. per head.

6970 3 bedrooms, sitting-room, kitchen and scullery. Buying house and paying 7s. 4d. a week, including rates. Woman aged 56, and brother 40. The woman has not lived with her husband for sixteen years, and receives nothing from him. She tried to make a living with a second-hand clothes business, but cannot do anything with the business now as she is in very poor health, and suffers from tuberculosis. She receives 12s. 6d. Public Assistance. Her brother, aged 40, sells newspapers. He earns an average of 12s. and contributes 10s. He is a mental defective, and not fit for regular work. This family is extremely poor. Recently the woman completely collapsed, and it was discovered that she was starving, and an allowance was made by the Public Assistance Committee.

Total income, 24s. 6d. Available income, 22s. 6d. Deficiency, 3s. 9d. per head.

8745 3 bedrooms, sitting-room, kitchen and scullery. Rent 12s. Woman aged 43. Her husband has been working in the South of England for two years and sends 25s. a week. The woman is consumptive, and is just recovering from pleurisy. She has a bad cough and looks very ill. Her son, aged 18, has been in a mental hospital for four years. He is simply wasting away, and there is

no hope of recovery. If anything were to happen to the boy, then she would go into a sanatorium and afterwards join her husband in the South. She only stays in York because of the boy. The house is very dull, and no fresh air can get to it.

Total family income, 25s. Deficiency, 4s. 10d.

2552 1 kitchen, 1 bedroom and attic. Rent 6s. 6d. Woman aged 24, and baby 10 months. Husband is a Corporal in the army, and is now stationed at Portsmouth. He allows his wife 30s. a week. This is a back-to-back house, and there is no sink in the kitchen. The water tap is by the side of the door, and all waste water has to be thrown down a grid which is reached through the passage at the side of the house.

Total family income, 30s. Deficiency, 8d. per head.

7427 1 living room, 1 bedroom and attic. Rent 7s. 6d. (Church property). Woman aged 46, and son 15. The woman used to do charing, but cannot now do so because of illness. She is paid 5s. a week for dusting and cleaning at a private house. She receives 15s. from the Public Assistance Committee. The son attends a secondary school, having won a scholarship. The headmaster wants him to stay at school another year to matriculate. The house is in a very bad state of repair. The attic is unfit for habitation, so the boy sleeps in his mother's room. Neither has been well since coming to this house five years ago. The woman has been hoping to be offered accommodation by the Council. The living-room is very dark, and it looks out on to a high wall. The woman has received £2 clothing allowance for the boy, and thinks she will get another £1 later. This is the first time she has received a clothing allowance.

Total income (including clothing allowance), 20s. 9d. Deficiency, 1s. 2d. per head.

10097 2 bedrooms, kitchen and scullery. Rent 7s. Woman aged 40, and 3 daughters aged 18, 11 and 10. The woman has been married twice. Her second husband deserted her some time ago. He used to go to dances a lot, and would bring different women to the house for whom his wife had to make tea; otherwise he would ill-treat her. She obtained a Court order against him for 25s. a week, but he only paid for two weeks and then disappeared. The oldest daughter works in a factory. She earns 24s. 6d. and pays her mother 18s. The woman receives 22s. a week from the

Public Assistance Committee. The two young children suffer from bad nerves. They attend the open-air school. Three families have to share one water closet.

Total income (including free meals at school), 48s. 2d. Available income, 41s. 8d. Deficiency, 3d. per head.

2379 1 bedroom and 1 kitchen. Rent 10s. Woman aged 35, separated from her husband, with 2 children aged 12 and 3. The woman earns 11s. doing casual domestic work, and receives 20s. from her husband who went off with another woman a year or two ago. The woman has tried to get her children into different institutions, so that she could go out to work, but her applications have been refused because her husband is alive. The house is in a yard, and the w.c. is shared with another family.

Total family income, 31s. Deficiency, 3s. 6d. per head.

14822 1 combined room (unfurnished). Rent 4s. 6d. Woman aged 30, and child aged 10. Husband left her before they had been married a year, and is now living in London with another woman. Has never supported her. She worked in a factory, but has been unemployed fourteen weeks and receives 18s. unemployment benefit. The child gets free meals at school.

Total family income (including value of free meals), 18s. 10d. Deficiency, 5s. 3d. per head.

7321 2 bedrooms, living-room and kitchen. Rent 7s. Woman aged 32, and 2 children aged 9 and 7. The husband, who is in the army and is serving abroad, pays his wife 14s. a week through the War Office Compulsory Allotment Scheme. He left his wife some time before going abroad. The wife also receives 11s. from the Public Assistance Committee.

No sink or water tap in house. Have to share w.c. with another family.

Total family income, 25s. Deficiency, 3s. 9d. per head.

HOUSING CONDITIONS IN CLASSES "A" AND "B"

Before summarizing what has been written in this chapter, a few words must be said about the housing conditions of those living below the minimum.

The general question of housing is fully dealt with in Chapter IX. Here it is only necessary to give a brief description of the kind of houses in which the people in classes "A" and "B" are living, and to relate the rents they pay to income. The houses are to be found all over the city wherever working-class people live. Naturally the majority of them are in the older parts, because it is there that, as a rule, the cheapest houses are to be found, but for a variety of reasons the poorest people do not all live in cheap houses.

It must be remembered that in many cases, people now living below the minimum have not been doing so all their lives. As pointed out in Chapter VI, a working man's life normally consists of a cycle of alternating periods of changing relationship between income and necessary expenditure. At certain times he may be in one class, and at others in another class. The present investigation only shows conditions *at a given moment.* Some of those over the minimum when the investigation was made will fall below it as family responsibilities increase, to rise above it later on when their children begin to earn, and possibly to fall below it again in old age. Others were in poverty when scheduled, through temporary causes, such as unemployment or illness. But they cannot constantly keep moving house, and so we find many families paying rents unsuited to their incomes at a given moment.

Another reason which leads to great variations in the rents paid in this class is that many families live in pre-war houses where the rents are still controlled, while others live in houses where no rent control is exercised. Thus there are great variations in the rents of houses having similar accommodation. Again, some—especially those whose homes in the slums have been demolished—are living in municipal houses which, although heavily subsidized out of rates, are much more highly rented than the houses they previously occupied. They are getting excellent value for the rents they pay, but often they are paying more than they can really afford.

Again, some people find themselves obliged to rent houses larger and more expensive than they can afford, because no

cheaper ones are available. Sentiment also plays a part in the matter. People who have lived in a house for twenty or thirty years are reluctant to leave it when they grow old, although a smaller one would meet their needs since there are no children living at home; so, in spite of a reduced income, they stay on in the old house, though they can ill afford to do so.

Taking "A" and "B" classes together:—

478	pay rents	under	5s.
771	„	from	5s. to 6s. 11d.
1557	„	„	7s. to 9s. 5d.
1138	„	„	9s. 6d. to 12s. 11d.
281	„	of	13s. or over[1]

The average rent in Class "A" is 8s. 9d. equivalent to 26·5 per cent of the available income. The median rent is 8s. 5d.

In Class "B" the average rent is 8s. 5½d. equivalent to 22·7 per cent of the available income. The median rent is 8s. 3d.

Taking the two classes together as representing all the families living below the minimum, the average rent is 8s. 7d. or 24·2 per cent of the available income, and the median rent is 8s. 4d.

Two hundred and sixty-five of those in Classes "A" and "B" own the houses they live in. Some of these were, doubtless, left to them by their parents; in other cases they were bought during the more prosperous years of their working lives, before old age, unemployment, or illness, altered the whole situation.

Two hundred and four people are buying their houses. Most of these are people who undertook to buy them when they were better off, and are now depriving themselves of sheer necessaries to keep up their payments. Some are in poverty because they are unemployed; they will be able to pay their instalments without undue strain when they are back at work. Others will be better off when children, now dependent, begin to earn. Others again were forced to buy their houses because there were no houses to let. Many people found themselves in this position during the period of extreme housing shortage which lasted for many years

[1] Further particulars regarding rents paid by those in Classes "A" and "B" are given in Appendix D, p. 499.

after the war, and which existed in 1936, though not to the same extent. Of those who are buying their houses 155 pay weekly instalments varying from 8s. to 12s. 11d. a week, including rates, and 49 pay 16s. or over.

In comparing these payments with the rents, we must remember that house purchasers are responsible for all repairs, including outside painting.[1]

SUMMARY

We are now in a position to summarize the facts set forth in the preceding pages.

(1) 17,185 persons (equivalent to 31·1 per cent of the working-class population, and to 17·8 per cent of the population of York) are living below the minimum. Included in this total are 5,776 children under the age of 14. These represent 43 per cent of the children under 14 included in our schedules, and 28·2 per cent of the children under 14 in the city. 1,022 of these children are in families having only one dependent child, 2,712 in families with two or three, and 2,042 in families with four or more dependent children.

(2) The three principal causes of poverty in order of importance are: inadequate wages of workers in regular employment, unemployment, and old age. Together these account for over three-quarters of the poverty in the city. Inadequacy of wages accounts for 32·8 per cent, unemployment for 28·6 per cent, and old age for 14·7 per cent. The other causes of poverty are: inadequate earnings of those working on their own account or as casual workers 9·5 per cent, death of husband 7·8 per cent, illness 4·1 per cent, and miscellaneous 2·5 per cent.

(3) There is considerable variation in the average amounts by which the *per capita* income of people in poverty due to each of these different causes falls below the minimum. Taking classes "A" and "B" together, the *per capita* deficiency is greatest in the case of those in poverty owing to old age, viz. 3s. 2½d. a week. Then follow illness 3s. 0½d., unemployment 2s. 11¾d., death of

[1] Full particulars about the weekly instalments paid are given in Appendix E, p. 499.

husband 2s. 11¼d., miscellaneous 2s. 9½d., and inadequate earnings of people working on their own account or as casual workers, 2s. 6¾d. The deficiency is lowest in the case of those in poverty due to the inadequacy of wages of workers in regular employment, where the *per capita* deficiency is 1s. 7d. per week.[1]

(4) If instead of looking at the average deficiency classified according to the causes of poverty, we classify the persons in poverty according to the extent to which their *per capita* incomes fall below the minimum standard, we find that 21·5 per cent of them have incomes less than 1s. below the minimum, 45 per cent have incomes between 1s. and 3s. below, 24.5 per cent have incomes between 3s. and 4s. 6d. below, while in the case of 7 per cent the *per capita* income is more than 5s. weekly below the minimum.[2]

Perhaps the significance of these figures may be better understood if we realize that of the 17,185 persons in poverty 5,677 are living under conditions equivalent to, or worse than, those of a family of man, wife and three dependent children living on 27s. 3d. after paying rent. No less than 7 per cent, or one in fourteen of those we are considering are living in poverty equivalent to that of a family of five living on an income of 17s. 6d. after paying rent.

(5) More than a quarter of the income (26·5 per cent) of families in class "A," and more than a fifth (22·7 per cent) of the income of families in class "B" is spent on rent. The proportion so spent varies considerably in the different groups classified according to the cause of poverty—e.g. in the case of those families in class "A" whose poverty is due to old age, the proportion of income spent on rent rises to 36·2 per cent, whereas in families whose poverty is due to the inadequate wages of the chief wage-earner, it is only 20·8 per cent. If we take all the families living in poverty together, the percentage of income spent on rent is 24.2 per cent.

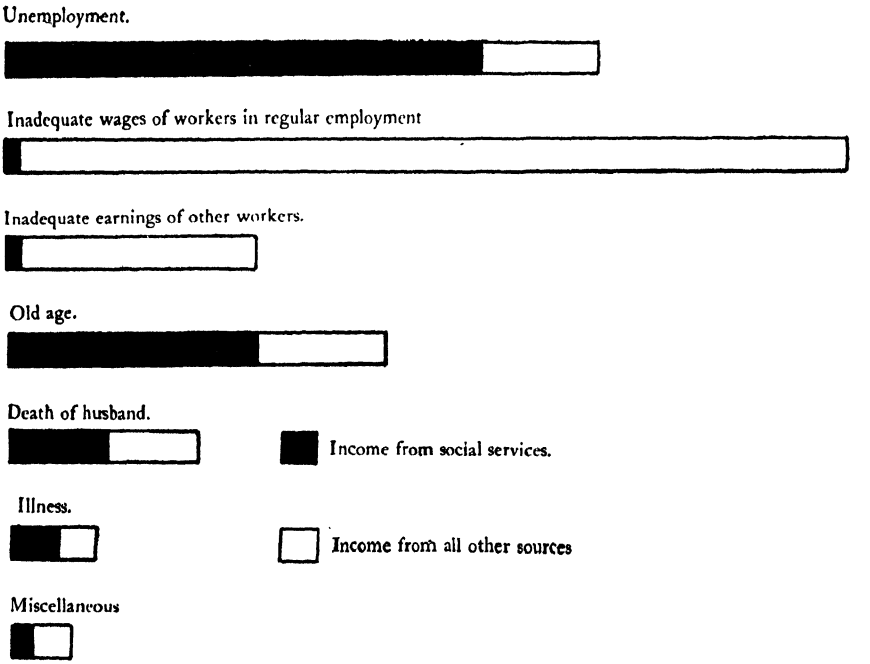
The average rent paid by families living below the minimum is 8s. 7d. (8s. 9d. in Class "A", and 8s. 5½d. in Class "B"). The

[1] For fuller particulars see Appendix F, p. 500. [2] Ibid., H, p. 501.

median rent is 8s. 3d. (8s. 4d. in class "A" and 8s. 2½d. in Class "B").[1]

(6) 38·2 per cent of the total income of the families in Classes "A" and "B" is derived from social services, the proportion varying with the cause of poverty.

This is illustrated in the following diagram:—



A study of the preceding pages will have enabled the reader to form a mental picture of what life below the minimum means.

I had intended to supplement this by describing, in general terms, what poverty means to those who suffer from it, but I found it impossible to do so, for the true significance of poverty varies

[1] Fuller particulars regarding the rents paid by families in Classes "A" and "B" and the percentage of their income spent on rent are given in the Appendices D and G, pp. 499, 500.

with its cause. Take, on the one hand, the father of a young family who, for a number of years, has earned good wages and lived in a comfortable house and who is suddenly thrown into poverty through unemployment. He hopes that he will soon be back at work, and meanwhile he and his wife and children tighten their belts, and their attitude to life is that of a prosperous family suffering from what they consider temporary misfortune.

But if the new job fails to materialize, and days of unemployment turn into weeks, and weeks into months, and months into years, the tragic meaning of "poverty due to unemployment" is brought home to the family. The furniture and the clothes become daily more shabby. Vitality ebbs slowly away and with it all that is implied by the word "morale." The keen young workman gradually descends into the class of those "not anxiously looking for work," "willing to go on indefinitely living on the dole." Life below the poverty line means one thing to the man who has just sunk below it, and something vastly different to the man who has been living below it for months and years.

Again, poverty means something different to those who sink below the line in their old age. They *know* they will spend the rest of their days below it—pinching, scraping, often cold, often ailing —just waiting for the end; with hardly anything to spend on those little luxuries which would ease their lot and which they would so much enjoy. The minimum standard allows very little beyond bare necessaries, and these old people are living far below it. They are, indeed, the poorest people in the city. Of course, they *do* get an occasional ounce of tobacco, or a glass of beer, but only by suffering a little more from cold or under-nourishment. A poor, drab ending to life!

Then again, there are the casual workers, who all their lives have lived by picking up odd jobs. Probably they feel their poverty less acutely than the rest. They have never known any other kind of life, and are used to "living rough."

But there are other casual workers, or people working on their own account, keeping tiny shops or working at some trade, such as cobbling or tailoring. Many of these have known better times, and

have only fallen into this class because their other means of livelihood failed them. Some, when they were too old to get other regular work, fell out of jobs in which they had worked for years. Some had made a fair living on their own account, but competition grew more severe, and so now, do what they will, they can only just "scratch along." Their lives must be filled with anxiety and with a sense of defeat.

Then there is the large number who are in poverty because of the inadequate wage of the chief wage-earner, though he is in regular work. This is a very miscellaneous class. Some are inefficient workers who can only get the worst-paid work. Most are in occupations where the workers are unorganized, and where there is no Trade Board. But some are earning wages which would support a family above the minimum standard if there were only one or two dependent children, but since their families are larger, they are living in poverty, and will do so until—perhaps in five years, perhaps in ten—their children begin to earn. Meanwhile, all the family, children as well as adults, are undernourished. So long as this is the price to be paid for a family of three or four children, can we wonder that the birth rate is falling?

Thus, as we review the different groups of those living in poverty, we see how impossible it would be to draw a single picture of what poverty means to those who suffer from it. The majority of them are undernourished. Very many are ill-housed, for they, naturally, tend to seek out the cheapest houses in the city, though some of them live in new municipal houses, built for those whose houses in the slums had been demolished, and some are living in houses better and dearer than they can afford, because they cannot find cheaper ones.

The existence of this class constitutes a challenge to the community to find ways by which poverty, such as we have been considering, shall become a thing of the past. In a later chapter a comparison is drawn between conditions as they are to-day, and conditions as they were at the end of the last century. It encourages the hope that the day is not far distant when the social problems presented by acute poverty will be solved.

CHAPTER IV

PRIMARY POVERTY

In the preceding chapter the working-class population was so classified as to show how the standard of life attainable by families with different incomes compared with that attainable by a man and wife with three dependent children spending 43s. 6d. a week exclusive of rent and rates. But this classification does not render possible any close comparison between present conditions and those prevailing in 1899, partly because in 1899 the method of classification was much rougher than that now adopted. In 1899 the income limits for the classes were as follows: under 18s., 18s. to 21s., 21s. to 30s., and over 30s. weekly; in every case "for a moderate family," which meant a family with from two to four dependent children. If there were less than two children, the family was put in the class above that in which it would have been placed had the family been "moderate"; if there were more than four children it was put in the class below. But in the present inquiry the classification was much more accurate, as shown on p. 27. Moreover, the income limits of the classes are different, quite apart from the difference in money values. It is not a matter of great moment that the present classification differs from that adopted in 1899, but it is *most* important to be able to measure accurately the success which has attended the efforts made by the community since 1899 to improve the conditions of those living in abject poverty.

In 1899 I gave figures showing the number of people living in "primary poverty," and in this chapter I show the number of those in primary poverty to-day. In arriving at my figures I have

adopted exactly the same methods as in 1899. But before going further I must explain the term "primary poverty". My primary poverty line represented the minimum sum on which physical efficiency could be maintained. It was a standard of bare *subsistence* rather than *living*. In calculating it the utmost economy was practised. The figure for food was arrived at by translating into a dietary the minimum amount of nutriment, expressed in terms of fats, carbohydrates, and protein, which the leading physiologists of the day regarded as necessary for physical efficiency. Vitamins were then unknown and the importance of mineral salts was not fully recognized. The dietary I selected was more economical and less attractive than was given to paupers in workhouses. I purposely selected such a dietary so that no one could possibly accuse me of placing my subsistence level too high. All other necessary household expenditure was calculated after careful investigation on a similarly economical basis. Further it was assumed that every penny earned by every member of the family went into the family purse.

The cost (exclusive of rent) at 1936 prices of maintaining families of different sizes on this level is shown in the following table. For purposes of comparison, a column has been added showing the "minimum" scale used elsewhere throughout this volume:

Family	Food	Sundries	Total	*Minimum scale adopted in* 1936
	s. d.	s. d.	s. d.	s. d.
1 Man (working)[1]	4 11	6 1	11 0	25 10
1 Woman (working)[1] ..	4 3	5 8	9 11	21 3
1 Man, 1 woman	9 2	7 2	16 4	31 11
1 Man, 1 woman, 1 child ..	12 7	8 2	20 9	38 1
1 Man, 1 woman, 2 children	16 0	9 2	25 2	41 2
1 Man, 1 woman, 3 children	19 5	11 2	30 7	43 6
1 Man, 1 woman, 4 children	22 10	12 2	35 0	48 10

plus 3s. 5d. for food, and 1s. for all else for each additional child.

[1] Where men or women are unemployed the sums allowed for contributions to State Insurance (1s. 7d. and 1s. 3d. respectively) are deducted.

As elsewhere in this volume, the actual rent paid has in every case been assumed to represent the minimum necessary rent expenditure. Save in exceptional circumstances, those in abject poverty do not spend more on rent than they need.

I can best give a picture of what life at the primary poverty level means by quoting from my previous volume:

"A family living upon the scale allowed for in this estimate must never spend a penny on railway fare or omnibus. They must never go into the country unless they walk. They must never purchase a halfpenny newspaper or spend a penny to buy a ticket for a popular concert. They must write no letters to absent children, for they cannot afford to pay the postage. They must never contribute anything to their church or chapel, or give any help to a neighbour which costs them money. They cannot save, nor can they join sick club or trade union, because they cannot pay the necessary subscriptions. The children must have no pocket money for dolls, marbles or sweets. The father must smoke no tobacco, and must drink no beer. The mother must never buy any pretty clothes for herself or for her children, the character of the family wardrobe, as for the family diet, being governed by the regulation, 'Nothing must be bought but that which is absolutely necessary for the maintenance of physical health, and what is bought must be of the plainest and most economical description.' Should a child fall ill, it must be attended by the parish doctor; should it die, it must be buried by the parish. Finally, the wage-earner must never be absent from his work for a single day.

"If any of these conditions are broken, the extra expenditure involved is met, *and can only be met*, by limiting the diet; or, in other words, by sacrificing physical efficiency.

"That few York labourers receiving 20s. or 21s. per week submit to these iron conditions in order to maintain physical efficiency is obvious. And even were they to submit, physical efficiency would be unattainable for those who had three or more children dependent upon them. It cannot therefore be too clearly understood, nor too emphatically repeated, *that whenever a worker having three children dependent on him, and receiving not more than 21s. 8d. per week,*[1] *indulges in any expenditure beyond that required for the barest physical needs, he can do so only at the cost of his own physical efficiency, or of that of some members of his family.*"

[1] This figure includes 4s. for rent and is thus equivalent to 17s. 8d. exclusive of rent.

That description is still true for urban families of five who have to exist on 30s. 7d. a week after paying rent.

The following typical extracts from the investigators' note-books of visits paid to families in primary poverty will serve to give precision to the picture given above of what life in primary poverty means. I give a considerable number of extracts so that poverty due to various causes may be adequately illustrated. The ages of the female children are printed in italics. The statement of the amount of deficiency per head, refers to the amount by which the available income falls below the primary poverty line.

6282 2 bedrooms, living-room, and scullery. Rent 7s. 7d. Widow aged 58, and 2 sons aged 31 and 25. The son, aged 31, has been ill for three years with tuberculosis and has no income. The son, aged 25, has been unemployed for some time and receives 17s. benefit. The woman receives a widow's pension of 10s. The unemployed son has an allotment and makes a little pocket money out of this.

Total family income, 27s. 6d. Deficiency, 6d. per head.

3605 2 bedrooms, living-room and scullery. Rent 6s. House scheduled for demolition. Woman aged 55, and 2 sons aged 23 and 21. The woman says she does not know whether she is a widow or not, as she has had no word of her husband since the war. She was not given any army pension, but is now trying to claim a widow's pension at 55. The Public Assistance Committee used to make her a small allowance but this was stopped when her sons grew up. The son, aged 23, has been unemployed for two years and is receiving 26s. for himself and his mother. The other son, aged 21, is suffering from a defective spine and has weak legs. He has had very little schooling, but could manage a light job if he could get one. The woman thinks that if she had had a better education, and could have gone into her case with the War Office, she might have got a pension.

Total family income, 26s. Deficiency, 3d. per head.

15777 2 bedrooms and kitchen. Rent 8s. 6d. Woman aged 49, with 3 children aged *16*, 14 and 9. The husband is in the infirmary suffering from tuberculosis of the lungs. The wife earns about 15s. a week hawking lavender, buttons and cotton from door to

door. The daughter, aged 16, earns 10s. a week charing. She is badly in need of clothing and if she can get this has been promised work in a factory. The woman seems to try hard to keep the family respectable.

Total family income, 25s. Deficiency, 2s. 0½d. per head.

10557 2 bedrooms, living-room and scullery. Rent 4s. 6d. House scheduled for demolition. Man aged 38, wife 39, and 6 children aged *14*, 12, *8*, 6, 3 and *6 months*. Man is off work, ill. He has had a lot of illness—fourteen weeks at one stretch. He is getting 18s. National Health Benefit, and 12s. from a sick club. The daughter, aged *14*, works in a factory and earns 11s. The woman is £3 in arrears with rent, and is trying to pay this off at 2s. 6d. a week. She is having a terrible struggle.

Total family income, 41s. Deficiency, 10d. per head.

13642 1 bedroom and 1 kitchen. Rent 4s. House scheduled for demolition. Wife aged 34 and 4 children aged 10, 4, 2½ and 14 months. The husband is working away, and earning 44s. 6d. a week. He has to pay 23s. 6d. for board and lodgings, and sends his wife 20s. which is her sole income. They are trying to get help from the Public Assistance Committee.

Total family income, 20s. Deficiency, 2s. 3d. per head.

1888 1 bedroom and kitchen. Rent 9s. Woman aged 31, and 6 children aged 12, *10*½, 8, 3½, 2½ and 7 months. Woman is separated from her husband, who is a labourer and allows her 21s. a week. She also receives 10s. from the Public Assistance Committee. Four of the children get free dinners at school. The woman has been separated from her husband for eight months, but he now visits the house and would be willing to live with his wife again if there was room. The house has been condemned and they are hoping to obtain a better one. The house is in a yard with nine others. There is no water laid on in the house, and ten families have to share two water taps and two grates in the yard. The w.c's are about fifty yards from the houses.

Total family income, including value of free meals, 34s. 4d. Deficiency, 1s. 6½d. per head.

13757 2 bedrooms, parlour, kitchen and scullery. Rent 15s. 8d. Woman aged 36, and 6 children aged 14, *10*, *9*, *4*, *2*, *1*.

The woman who is separated from her husband earns 9s. 6d. a week charing. Three weeks before her last baby was born the husband was sentenced to three months' hard labour for criminal assault upon a little girl. He is unemployed and allows her 24s. per week. The little girls are delicate and under-nourished. The children and the home are spotlessly clean. There is hardly any furniture, as this was distrained to pay off the man's debts. In the bedroom there are only the beds; no linoleum on the floors or any other furniture. In the kitchen there are two chairs, a table, and three pricked rugs on which the children have to sit. This is the fifth time this couple have been separated. The boy earns 10s. Before he started work the total income to pay rent and rates of 15s. 8d. and feed a family of 7 was 33s. 6d.

Total family income, 43s. 6d. Deficiency, 1s. 1d. per head.

10651 Living-room, scullery and 3 bedrooms. Council house. Rent 8s. 1d. Man aged 43, wife 38 and 5 children aged 12, *10*, *4*, *2* and *1 month*. Man has been out of work for 3½ years and receives 37s. 6d. benefit. The home is poorly furnished but clean. The wife looks weak and ill. Three children died whilst the family was living in a slum house, the others have been in better health since living in the new Council house, but did not appear robust. They were tidily clad.

Total family income, 37s. 6d. Deficiency, 1s. 2½d. per head.

3777 Living-room, scullery and two bedrooms. Rent 10s. Man, wife and 3 children aged *12*, 9 and *4*. Unemployed general labourer; has had two weeks' work in the last four years. Receives 33s. 6d. from the Public Assistance Committee. Daughter aged *12*, looks after grandfather, (who is a farm labourer living in the country), and attends school there, coming home each week-end. Grandfather allows a little money occasionally when he can afford it, in return for washing and cleaning being done for him. Woman has had to pawn wedding ring and sewing machine.

Total family income, 33s. 11d. (including free milk received by one child). Deficiency, 1s. per head.

9446 2 bedrooms, kitchen and scullery. Rent 7s. 8d. House scheduled for demolition. Man aged 38, wife 35, and 7 children aged 14, *12*, 10, 8, 5, 4 and 4. An addition to the family is expected. The boy, aged 14, and the girl, aged 12, attend the special school

for backward children. The man is a boilerman and earns 46s. The children receive free meals at school. The man allows his wife 38s. a week to feed and clothe the family, pay rent and everything. The house is very damp, dark and depressing. There is a small yard but no back way out. They have been registered two years for a Council house.

Total family income (including value of free meals), 50s. 2d. Deficiency, after taking into account the value of the free meals, is 4d. per head.

9384 1 bedroom, 1 small attic and kitchen. Rent 5s. 8d. House scheduled for demolition.

Man aged 34, wife 34 and 4 children aged 11½, *8*, *6* and *5*. The man is a semi-skilled worker and receives 40s. a week. The wife is in very poor health and suffers badly from nerves. Looks undernourished and worried. The kitchen is very dismal and dark and there are no conveniences of any kind. There is no coal house, and coals have to be kept in a cupboard under the stairs. Also there is no pantry, and food has to be kept in an unventilated cupboard. The house has been condemned, and they will be glad when something better is found for them.

Total family income, 40s. Deficiency, 1½d. per head.

7818 2 bedrooms, kitchen and scullery. Rent 6s. 8d. Man aged 28, wife 22, and 2 children *3 years* and *6 months*. The man is a casual labourer for a firm of timber shippers, often having only two days' work in the week and never more than four days'. His average earnings are 30s. a week. When he is unemployed he gets 32s. unemployment benefit.

Total income, 30s. Deficiency, 5½d. per head.

11545 3 bedrooms, living-room and scullery. Rent 10s. 5d. Council house. Man aged 38, wife 40 and 5 children, 9, 8, *6*, *4* and 7 months. The man is a seasonal factory worker earning 45s. The season lasts about four months. During the remainder of the year he takes any casual job he can find.

Total income, 45s. Deficiency, 8d. per head.

6010 1 bedroom and kitchen. Rent 4s. 6d. House scheduled for demolition. Man aged 40, wife 39 and 6 children aged *14*, *12*, *11*, 10, 8 and *2*. The three older girls sleep at a neighbour's house. The man is an unskilled worker earning 46s. 8d. a week.

Total income, 46s. 8d. Deficiency, 2½d. per head.

8185 2 bedrooms, sitting-room, kitchen and scullery. Rent 10s. 3d. Man aged 33, wife 31 and 4 children 9, 8, 3½, 7 *months*. The man is a labourer earning 41s. 4d. one week and 30s. the next week, averaging 35s. 8d. The woman is having a hard struggle to feed the family and is wanting a cheaper house. She has had all her teeth extracted but cannot afford a false set. The house is dirty and untidy and the furniture broken and dilapidated. The two children at school get free dinners.

Total income, including value of free meals, 37s. 4d.
Deficiency, 1s. 4d. per head.

9941 1 bedroom and living-room. Rent 7s. Recently moved from a three bedroomed house for which they were paying 10s. Man aged 75, wife 68. Both receive State old age pension of 10s. which is their only source of income. Man is slightly paralysed and is lame, and the woman suffers from neuritis. When the man was in the infirmary ill, his pension was taken by the authorities, and the wife was in extreme poverty.

Total family income, 20s. Deficiency, 10½d. per head.

7772 1 bedroom, 1 boxroom and kitchen. Rent 6s. Widow aged 70, living alone. Her husband was accidentally killed fourteen years ago, and she received £300 compensation which has been spent. Receives State old age pension of 10s., and 4s. from the Public Assistance Committee. Suffers from rheumatism and varicose veins. The kitchen is large, but has very little furniture. Most of this has been sold in order to live. There is a tap in the kitchen, but no sink. Shares w.c. with another family.

Total family income, 14s. Deficiency, 8d.

In 1899, 1,465 families, comprising 7,230 persons, were living in primary poverty. This was equal to 15·46 per cent of the working-class population and to 9·91 per cent of the total population of the city.

In 1936, 1,067 families, comprising 3,767 persons, were living in primary poverty. This is equal to 6·8 per cent of the working-class population and to 3·9 per cent of the total population of the city.

This striking reduction in the amount of primary poverty is a

tribute to those who have been striving during the present century to raise the standard of life of the people, but the fact that nearly 7 per cent of the workers were living in abject poverty in 1936 in a typical provincial town in England, shows how great a task still lies before social reformers.

Immediate Causes of Primary Poverty

Let us now examine the degree to which various causes contributed to the total volume of primary poverty in 1899 and 1936 respectively.[1] This will throw some light on the results of the different reform measures introduced during that period, and perhaps on the direction which further measures should take. The relevant figures are given in the table on the next page.

To compare the relative importance of the different causes of poverty in 1899 and 1936, it was necessary to classify the families according to the causes of their poverty in exactly the same way for the two dates.

I have, accordingly, put into a separate category households which in 1936 were in poverty because of "largeness of family." In this are included those families which are in poverty because there are more than four children, and would not have been in poverty if there had been only four.

I have also distributed among the other categories the 34 families whose poverty was classed in 1936 as due to "miscellaneous causes." In most of these cases poverty was due to the absence, through desertion or other cause, of the chief wage-earner. Such families are included with those whose poverty is due to "Death of Husband." This course was adopted in 1899.

It will be seen that great changes have taken place in the relative importance of the different causes of poverty. Let us seek to learn why this is so.

[1] Care must be taken in stating why any family is living in primary poverty, because often more than one cause is operating at the same time. The method adopted in determining which was the chief cause is described on p. 38.

PRIMARY POVERTY (ANALYSED ON THE SAME BASIS AS IN 1899)

No. of Households affected		*Immediate Cause of Primary Poverty*	*No. of children under 14 affected*		*Total number of persons affected*		*Percentage of Total No. living under Primary Poverty line*	
1899	1936		1899	1936	1899	1936	1899	1936
403	142	Death of chief wage-earner [1] ..	460	134	1,130	338	15.63	8.97
146	59	Illness of chief wage-earner ..	81 [2]	74	370	210	5.11	5.58
—	395	Old Age „ „ „ „ ..	—	28	—	675	—	17.92
38	326	Unemployment	78	973	167	1,678	2.31	44.53
51	49	Irregularity of work	94	110	205	221	2.83	5.87
187	36	Largeness of family—i.e., more than 4 children	1,122	217	1,602	300	22.16	7.97
640	60	In regular work but at low wages	2,380	219	3,756	345	51.96	9.16
1,465	1,067		4,215	1,755	7,230	3,767	100.00	100.00

[1] In 1899, 14, and in 1936 16 cases have been included in this category of women deserted by or separated from their husbands.
[2] In 1899 these two causes were bulked together.

Inadequate Wages. The most satisfactory fact revealed in this table is the reduction from 3,756 to 345 in the number of persons in primary poverty although the chief wage-earners were in regular work. This is not to any significant extent due to a reduction in the average size of the families concerned, which has only fallen from 5·9 to 5·75. Both these figures are high, which is not surprising, for it is the families with a number of dependent children to maintain that one would expect to find in poverty. Such families will probably pass out of primary poverty when the children begin to earn.

It may therefore be assumed that the great reduction above noted is due to the marked improvement in real wages during the present century.

The weekly wages and occupations of the 60 men in this group were as follows:—

WAGES

Under 35s.	7
35s. and under 40s.	10
40s. and under 45s.	34
45s. and under 50s.	7
50s. and under 55s.	2

OCCUPATIONS

35 miscellaneous labourers	1 gardener
5 farm labourers	1 male nurse
4 shop assistants	1 tanner
2 cinema attendants	1 polisher
1 crane driver	1 " boots "
1 motor driver	1 groom
2 soldiers (married off the strength)	1 boot repairer
2 messengers	1 carter

Unemployment. While the reduction in the amount of primary poverty due to inadequate wages is a matter for congratulation, the tenfold increase in the poverty due to unemployment is a matter for grave concern. It is true that the 1899 inquiry was made at a time "when trade was unusually prosperous,"[1] but it

[1] See *Poverty*, 3rd edition, p. 300.

is almost certain that a comparison between the primary poverty due to unemployment in any year since, say, 1925 and any year between say, 1899 and 1909, would reveal a very similar contrast. Unfortunately it is not possible to check this opinion by reference to official figures for there are none for the early years of this century, but there is little doubt that it is accurate.

We see that unemployment accounts for nearly half the primary poverty in York, and what is true of York may well be true of the country generally.

The reason why these families are in primary poverty is that the unemployment benefit is insufficient to raise families with more than two children above the primary poverty line.[1]

Of the 326 families in primary poverty due to unemployment,

30	families	have	no	dependent	children.
32	,,	,,	one	,,	child.
72	,,	,,	two	,,	children.
74	,,	,,	three	,,	,,
58	,,	,,	four	,,	,,
30	,,	,,	five	,,	,,
21	,,	,,	six	,,	,,
5	,,	,,	seven	,,	,,
4	,,	,,	eight	,,	,,

Although all the men here concerned are in receipt of unemployment benefit, not all of them are able and willing to work. On page 44 is given the result of a detailed inquiry made with a view to dividing the unemployed in Classes "A" and "B" into three categories:

(1) Those fit and capable and eagerly looking for work.

(2) Those who, although capable of work of some kind, are not making strenuous efforts to find it.

(3) Those who, through physical disability, old age, or other causes, are unlikely to work again.

Extracting from the particulars given for Classes "A" and "B"

[1] The exact amount by which unemployment benefit falls below the primary poverty line in the case of families of different sizes is shown in Appendix I, p. 502.

those referring to families who are in primary poverty, we find that 70 per cent are in Category 1,[1] 15 per cent in Category 2, and 15 per cent in Category 3.

The unemployed men are surprisingly young: 15·5 per cent of them are under 30, over two-thirds are under 40, and only 11 per cent are over 50. Thus for the great majority of these men, it is neither laziness nor age that stands in the way of their employment.[2]

The duration of unemployment was ascertained in 168 cases. 37 per cent of the men had been unemployed for less than a year, 7 per cent between 1 and 2 years, 19 per cent between 2 and 4 years, and 37 per cent for over 4 years.[3]

Death of Chief Wage-Earner. The reduction from 1,130 to 338 in the number of those in primary poverty owing to the death of the chief wage-earner is due to the introduction in 1925 of pensions for widows and children. Under the Act providing these, a pension of 10s. weekly is paid to the widows of all insured workers, plus 5s. for the first child and 3s. for each additional child of school age or under. The widow's pension ceases if she re-marries, but the children's pensions continue to the age of 14.

Illness and Old Age. At first sight the increase from 370 to 885 in the number of those in primary poverty due to the illness or old age of the chief wage-earner seems inexplicable, since legislation providing for both old age pensions and sickness insurance has come into force since 1899. There are, however, many reasons which account for the increase. Undoubtedly the most important is that the proportion of the population aged 65 years and over was more than fifty per cent higher in 1936 than in 1891, viz. 7·35 per cent as compared with 4·67 per cent. Because of this and the increase in the population of the city, the number of persons over 65 has increased from 3,129 in the census year 1891 to 6,235 in 1931. But in addition to the increase in the number of old persons in the city, there is the fact that in 1899 a

[1] The proportion of the total number of *persons* in primary poverty because the chief wage-earner is unemployed although able and willing to work is larger than 70 per cent, because the bulk of the younger men with dependent children are in that category.

[2] Fuller particulars are given in Appendix J, p. 504. [3] Ibid., K, p. 505.

person too old to work and having no private sources of income had as a rule to choose between two alternatives—either to live, often as an unwanted guest, with a married son or daughter, or to go into the workhouse. Only in special circumstances would an old person, or an old married couple, be granted out-relief. To-day, however, such people can manage to live, though in primary poverty, on their State pensions, often supplemented by a grant from the Public Assistance Committee, or by some small additional source of private income.[1] A few, for instance, keep a lodger, others earn a few pence or are paid in kind for rendering small services. To "mind the baby" for a neighbour when the mother is out, or to wheel one in a pram on washing-day and do any necessary errand, will probably mean a square meal or "a mash of tea" and some coppers, as well as discarded garments, if the neighbour's husband is in good work. In this connection it may be noted that whereas in 1907[2] the number of old and infirm persons in the workhouse was 211, in 1936 it was only 193, notwithstanding the increase in the population of the city and the increase in the proportion of the population over 65 years of age.

Another reason for the apparent anomaly is that (as already stated) in 1899 there was an unexampled demand for labour. Therefore, old men would be kept on at work or be able to find employment to an abnormal extent. I think too that there is a tendency for employers to dismiss old workers more readily than they would have done had there been no scheme of State pensions.

It is not possible to compare the number in poverty in 1899 and 1936 due to old age and sickness respectively, for in the year 1899 these two causes were bulked together, but the number in poverty due to sickness must have been greater in 1936 in spite of the fact that no health insurance benefits were paid in 1899. I think the chief reason for this is that although the benefits paid in 1936 were a great help to those having some other source of

[1] In 1940 legislation was enacted under which supplementary pensions were granted to old age pensioners who are in need. This will raise most, if not all, old age pensioners above the primary poverty line.

[2] The earliest year for which figures are available.

income, such as contributions to the family purse made by children who are earning, they were insufficient to maintain a family, no matter how small, above the primary poverty line.[1] In spite of this, many of those who in 1899 would have been forced to go into the workhouse infirmary avoid doing so to-day. It will be observed that in 1936 the total number in primary poverty due to the illness of the chief wage-earner was less than one-sixth as great as the number in poverty due to old age.

Irregularity of Work. The number of families in primary poverty due to irregularity of work is almost the same as in 1899 (49 compared with 51) though the number of *persons* affected is a little higher, as the average size of their families is greater.

The breadwinners in these families are small shopkeepers, persons working on their own account as cobblers, tailors, and casual workers of various kinds. It is clear that casual workers would do better in such a year as 1899, when there was a shortage of labour in the city, and this would in part account for the fact that the number in poverty due to irregularity of work has not decreased.

Largeness of Family. The reduction from 187 to 36 in the number of families in primary poverty because of "largeness of family", i.e. because there are more than four dependent children, although the family would not have been in poverty if there had been only four, will surprise no one. In 1899 the birth rate in York was 30 per 1,000 of the population, whereas in 1936 it was 15.

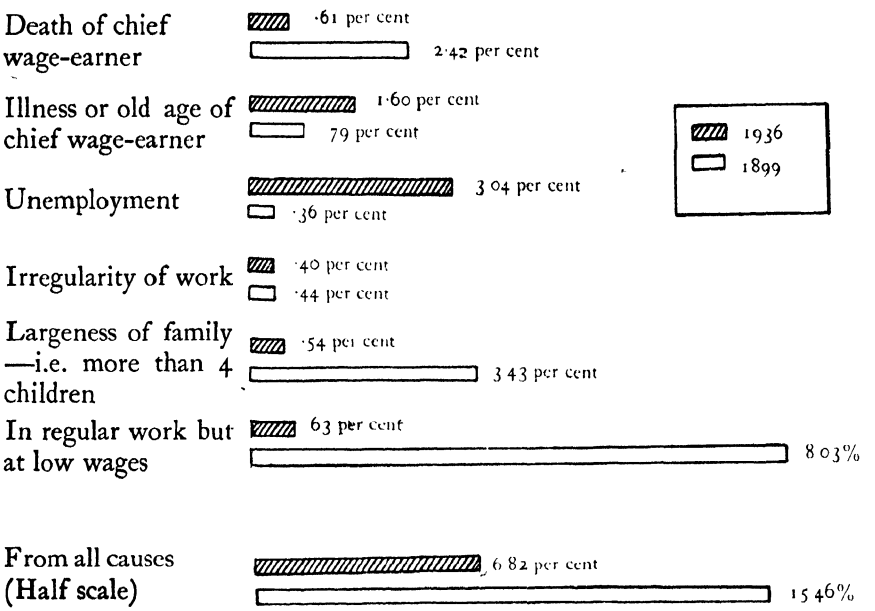
Of the 1,755 dependent children in primary poverty, 61 per cent are in families where there are more than three. This compares with 48·6 per cent in Class "A" as a whole (which includes those in primary poverty), 18·8 per cent in Class "B" and 23·6 per cent for the whole of the families covered by our inquiry. This does not *necessarily* mean that the poorest people have the largest families, or to put it colloquially, that "the slum dwellers breed most

[1] The scale of sickness benefits is given on p. 81. If these are compared with the cost of maintaining families on the primary poverty line given on p. 102, it will be seen that all families dependent solely on the sickness benefits will be in primary poverty, for it must be remembered that the cost of rent must be added to the figures on p. 102.

freely."[1] Probably all the families now in primary poverty because the number of children is higher than is normal will rise above the primary poverty line when the children begin to earn wages.

The relative importance of the different causes of primary poverty in 1899 and 1936 may be shown diagrammatically as follows:

PROPORTION OF THE WORKING-CLASS POPULATION IN PRIMARY POVERTY DUE TO VARIOUS CAUSES IN 1936 AND 1899



So far we have been comparing conditions in 1899 and 1936, but before leaving the question of primary poverty, it will be worth while to look at certain facts and figures which throw further light on the economic conditions of those in primary poverty in 1936. These are set forth in the table on p. 118.

In view of the fact that the classification of families according to the cause of their poverty is different from that adopted in 1899, the figures do not strictly coincide with those in the table on

[1] In this connection see p. 294.

page 110. The classification adopted is the same as that used elsewhere throughout this book.

The following facts in the table merit attention:—

(1) Nearly half the persons in primary poverty (1,755 out of 3,767) are children under 14 years old. This is a serious fact, for the poverty from which they suffer during childhood cannot fail to have a lasting effect upon their physique.

(2) 67·9 per cent of the income of the families in primary poverty is derived from social services. This compares with 6 per cent in 1899, a fact which affords eloquent testimony to the great growth of social services during the present century. Moreover, in 1899 almost the whole of the payments from social services were granted to the 549 families whose poverty was due to the death, illness, or old age of the chief wage-earner. The remaining 916 families only received £3 17s. 0d. weekly among them!

(3) Of the total amount received from social services of one kind and another, 41 per cent was unemployment benefit, 2 per cent health insurance, 33 per cent State pensions, and 23 per cent public assistance, which is equivalent to the old "poor relief", receipt of which rendered the recipient a "pauper". Free milk and/or meals at school amounted to 1 per cent.

(4) Two-thirds of primary poverty is due to unemployment, sickness and old age.

(5) The amounts per head by which the weekly income of the families falls below the primary poverty level may not appear to be high; they vary from 8½d. to 1s. 10¼d.[1] But that anyone's income should fall below the deplorably low level of the primary poverty line is a matter for grave concern, and we must not be lulled into indifference because the sums involved are small. It is, however, a matter for satisfaction that the average *per capita* deficiency of 1s. 0½d. is considerably less than in 1899, when it was 11¼d., equivalent to 1s. 7½d. at 1936 prices.

[1] These amounts must not be confused with the sums by which the families in classes "A" and "B" fall below the minimum, for that is much higher than the primary poverty level.

PRIMARY POVERTY

	Head of the Family		
	Unemployed	*In Regular Work for Wages*	*In Casual Work for Wages or working on own account*
NUMBER AFFECTED			
Total number of families	331	88	51
Percentage of families in Class	31·0	8·2	4·8
Total number of persons	1,716	581	239
Percentage of persons in Class	45·6	15·4	6·3
Number of children under 14	998	393	122
Number of families with no dependent children	30	2	8
Number of children in families with one dependent child	32	5	7
Number of children in families with two dependent children	144	10	22
Number of children in families with three dependent children	222	30	45
Number of children in families with four dependent children	232	88	24
Number of children in families with five or more dependent children	368	260	24
Number of children 14-18	47	8	9
Number of children over 18	17	4	5
Number of lodgers	6	2	4
INCOME	£ s. d.	£ s. d.	£ s. d.
Total Income	578 15 0	191 5 3	93 6 11
Amount below Primary Poverty Line	66 15 1	20 10 6	11 13 3
Average deficiency per person	9¼	8½	11¾
SOURCES OF INCOME			
Earnings—			
Total earnings of heads of families	6 8 8	184 19 1	81 0 2
Total earnings of children and payments for Board and Lodging by Lodgers	30 8 7	2 15 0	5 5 0
Miscellaneous Sources—			
Rent for rooms let	17 0	—	—
Withdrawals from savings	5 0	—	—
Sick Clubs	—	—	—
Allotments	15 0	3 0	3 0
Pensions from Employers	—	—	—
Help from Relatives	15 0	1 0 0	—
Social Services—			
Health Insurance	12 0	—	13 0
Unemployment Benefit	381 18 5	16 0	3 14 6
Public Assistance	148 3 0	—	2 10 0
State Pensions	3 14 10	10 0	—
Free milk and/or meals at school	4 17 6	1 2 2	1 3
Percentage of total income derived from social services	93·2	1·3	7·4

Head of the Family				
Too Old to Work	*Husband Dead*	*Ill*	*Affected by Miscellaneous Circumstances*	*Total*
389	117	57	34	1,067
36·5	11·0	5·3	3·2	100
668	259	204	100	3,767
17·7	6·9	5·4	2·7	100
28	92	72	50	1,755
369	72	30	12	523
15	19	4	9	91
4	30	20	10	240
9	12	24	12	354
—	20	8	8	380
—	10	16	11	689
11	19	14	6	114
61	17	6	4	114
7	14	6	6	45
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
315 7 10	115 12 11	78 16 3	38 11 9	1,411 15 11
62 2 11	20 3 5	10 13 11	4 17 10	196 16 11
1 10¼	1 6¾	1 0½	11¾	1 0½
5 14 6	11 16 1	7 1 8	4 4 11	301 5 1
14 14 7	17 3 0	8 18 5	5 18 0	85 2 7
3 9 6	2 12 0	—	—	6 18 6
5 6 6	1 0 0	8 0	—	6 19 6
2 0	9 0	6 1 6	—	6 12 6
16 0	—	2 0	—	1 19 0
19 7 2	10 0	2 17 0	—	22 14 2
3 19 3	3 17 0	1 18 0	10 13 0	22 2 3
18 0	16 0	14 11 9	16 0	18 6 9
1 10 0	4 17 0	1 18 0	2 12 0	397 5 11
18 13 6	13 8 0	25 16 0	12 8 6	220 19 0
240 15 6	58 19 0	9 2 8	1 10 0	314 12 0
1 4	5 10	1 3	9 4	6 18 8
83·0	67·7	65·3	46·1	67·9

Thus not only has the proportion of the working-class population who are living in primary poverty decreased since 1899 from 15·46 per cent to 6·8 per cent, but its members are less deeply sunk in poverty than those in this class in 1899.

The housing conditions of the people living in primary poverty are so similar to those of the members of Classes "A" and "B" as a whole, which have already been described (pages 93–96) that only a few facts need be referred to here.

The average rent paid by families in primary poverty is 8s. 8d., and the median rent 8s. 5d., compared with 8s. 7d. and 8s. 3d. respectively for Classes "A" and "B" as a whole.

On the average families in primary poverty pay 31·2 per cent of their total income in rent, compared with 24·2 per cent paid by Classes "A" and "B" as a whole. Corresponding figures for 1899 are not available, so that no comparison can be made with rents at that time.

CHAPTER V

LIFE ABOVE THE MINIMUM

So far we have been concerned with the 5,088 families (17,185 persons) living below the minimum. We now pass on to consider the 11,274 families (38,021 persons) living above it, i.e., those with incomes, after paying rent, of not less than 43s. 6d. a week for a family of man, wife and three dependent children, or the equivalent of that income for differently constituted families. It will be remembered that this was the figure adopted, after careful investigation, as being the lowest sum on which an urban family can be maintained (with prices as they were in 1936) at the lowest standard of comfort which can be defended.[1]

The families living above the minimum are divided into three classes. Class "C" consists of families with incomes which would enable them to live at the same standard as that of a family of five persons having between 43s. 6d. and 53s. 5d. available income after paying rent. The corresponding limits of income for Class "D" are from 53s. 6d. to 63s. 5d., and for Class "E" 63s. 6d. and over.

The number of families and persons in the different classes is as follows:—

Class	*Families*	*Persons*	*Percentage of working-class population*
"C"	3,354	10,433	18·9
"D"	2,367	7,684	13·9
"E"	5,553	19,904	36·1

As 43s. 6d. is the minimum standard and as opinions will vary

[1] See p. 28, also "The Human Needs of Labour," etc.

as to whether it is the right minimum to adopt, I have subdivided Class "C" into four groups, with income limits varying by 2s. 6d., so that any reader who thinks the minimum should be fixed at a figure somewhat higher than 43s. 6d. can see what effect that would have upon the number of persons living "below the minimum."

CLASS "C"

divided into 2s. 6d. groups.

	Families	*Persons*
43s. 6d. to 45s. 11d. ..	946	2,840
46s. 0d. „ 48s. 5d. ..	856	2,688
48s. 6d. „ 50s. 11d. ..	783	2,497
51s. 0d. „ 53s. 5d. ..	769	2,408

It will be noted that the number of persons in the four groups does not vary greatly. More than half of those in Class "C" belong to families whose incomes are less than 5s. above the minimum. Their average income is only 9d. a week per head above it, and thus their standard of life is hardly distinguishable from that of the better off families in Class "B".

I have also divided Class "D" into two groups as follows:—

CLASS "D"

divided into 5s. income groups.

	Families	*Persons*
53s. 6d. to 58s. 5d. ..	1,304	4,188
58s. 6d. „ 63s. 5d. ..	1,063	3,496

I do not propose to attempt to describe in any detail the standard of comfort attainable in the different classes because, while the poverty line constitutes a real demarcation between one section of the population and another, the division of those above it into 10s. income groups is entirely arbitrary. The facts set forth in the preceding pages give some idea of the standard of living attainable by those below the minimum. From that level the attainable standard rises by imperceptible degrees until we come to the families in Class "E", comprising 36·1 per cent of the working-class population, where the minimum income is 63s. 6d. for a

family of five, which is 20s. above the poverty line. These families can afford to live in the best type of working-class houses, such as are fully described in Chapter IX. They can afford adequate clothing and a dietary amply sufficient for full physical efficiency. Those who have large families and whose incomes are but little above the minimum of Class "E" will not have much left for non-essential expenditure after providing these, but this is not true of a considerable proportion of the families in the class. Most families in Class "E" can afford to go away for a week's holiday in summer, and even if the income does not run to a motor-cycle, which it often does, at any rate few of those in the class need go without bicycles. As our investigation was limited to families whose chief wage-earner did not earn more than £250 a year, the number of those who have a car is very small, though a few of them do so in spite of the high licence duty and the fact that insurance is both costly and compulsory.

We shall see later that whereas the heads of families below the minimum are almost all unskilled labourers, half of those in Class "E" are skilled workers. The better paid of these will for the most part live in Class "E" all their working lives, though some may drop into a lower class in old age. But a large number of families in all classes pass at different times in their lives from one class to another for many reasons, including changes in the number of dependent children to be maintained out of the chief wage-earner's wage, and the number of supplementary earners contributing to the family purse.

Because of this movement from class to class (which we shall consider later on in this chapter) each class includes a proportion of people who have spent some years of their lives in a lower or higher class than that in which for the time being they find themselves—they may be "nouveaux riches" or belong to the "new poor". Thus each class is made up of people with varied social backgrounds.

For these reasons it is not easy, nor indeed would it be profitable, to attempt to describe in detail life within each class. If we have in our minds a picture of life below the minimum and a picture of

the standard of comfort attainable in Class "E", we can visualize the standards attainable in the other classes. But it is essential to distinguish between the standard *attainable* and the standard *attained*. The former depends upon the income of the families and it is upon income that the classification of the families is based. But the standard attained depends not only upon income but upon how that income is spent. In the classes below the poverty line there is not a wide margin between these two standards, but that is not true of the classes above the minimum, and it becomes decreasingly so as incomes rise. Up to a certain figure the character of expenditure is determined by necessity; above that figure it is determined by choice. If the head of the household chooses to spend this surplus income on the home and the family, then a rising income implies a rising standard of comfort. But if, on the other hand, he chooses to spend it on himself, either on drink, cigarettes, gambling, or any other purely personal expenditure, (which I am not here concerned either to condone or condemn), then although his income may be comparatively high, the standard of comfort enjoyed by the family as a whole may be very low.

In Chapter XIII I give reasons for believing that the average expenditure upon drink per working-class family in York is about 7s. a week, and evidence suggests that the average expenditure upon betting and gambling cannot be much, if any, less than 2s. 6d. per family, much of this being spent on football pools. Of course an infinitesimal proportion of those who spend their money on pools win prizes, sometimes very large ones, but the fact remains that almost everyone loses all the money they spend on them. Thus we arrive at an average figure approximating to 10s. per week spent on drink and gambling alone. Expenditure on cigarettes and tobacco will bring the figure much above 10s.

Notwithstanding the large proportion of the income often spent on non-essentials, I doubt whether many families in Classes "D" and "E" go short of the necessities of physical efficiency because the housewife does not receive sufficient money to provide them. But in Class "C" many families are doubtless going short of

necessities because of expenditure on non-essentials. As we have seen, the highest income in the class is only 10s. above the minimum (for a family of five), and for more than half of those in the class it is less than 5s. above it. If every family spent on drink, gambling, and tobacco the average sum spent by working-class families in York, then all families in the class would be going short of the necessities of physical efficiency. Of course they do not do anything of the kind, but the margin above the standard is so slight, and the standard itself so stringent, that a comparatively small indulgence in these things, or a comparatively small amount of waste on the part of the housekeeper due to uneconomical housekeeping, would deprive the family of necessities.[1]

[1] It may be thought that the picture drawn of the living standard attainable in the different classes is unduly dark because it is based on the *available* incomes of the families concerned and not on their *total* incomes. But to have based it on *total* incomes would have been most misleading. The living standard attainable by a family depends on the sum which the housewife receives. If there is a son earning, say, 80s., it is not that sum which is available for housekeeping expenses, but the 20s. or 25s. he pays for board and lodging. His own living standard may be, and often is, higher than that of the rest of his family, but it must be remembered that out of the sums which supplementary earners retain they have to meet all their necessary personal expenditure. In the case of workers with low wages this will absorb the whole of the sums retained and the proportion absorbed will, of course, decrease as wages advance. It must further be remembered that all savings set aside in view of marriage must come out of the money retained. In view of the above it would be wrong to think that all supplementary earners are better off than the other members of the families to which they belong.

The following table shows amongst other things the difference between total and available income in the different classes:—

Income Class	*Total Population*	*Approximate number of supplementary earners aged 16 and over*	*Total weekly income of the whole class*	*Amount retained by supplementary earners*	*Percentage of total income retained by supplementary earners*
			£ s. d.	£ s. d.	
"A"	7,837	720	3,472 2 0	172 2 4	4·9
"B"	9,348	966	6,123 7 4	494 17 1	8·1
"C"	10,433	1,333	9,158 12 2	1,105 19 10	12·1
"D"	7,684	1,075	8,139 19 1	988 7 5	12·1
"E"	19,904	4,221	28,555 7 5	4,224 12 11	14·8
	55,206	8,315	55,449 8 0	6,985 19 7	12·6

It will be seen that supplementary earners aged 16 and over constitute about 15 per cent of the working-class population. They retain 12½ per cent of the total working-class income. Probably on the average about one-half of this is required to meet necessary personal expenditure. See footnotes on pp. 36 and 37.

I have no foundation of ascertained facts on which to base an estimate of the number of those in Classes "C", "D" and "E" who, because money is spent on non-essentials, are living below the minimum standard, and if I were to hazard a guess the onus of proof would rest upon me. If, however, anyone were to say to me that he believed the proportion amounted to between 7 per cent and 10 per cent of the working-class population, I should find it difficult to prove that he was wrong. But whatever the figure is, there is not the least doubt that some thousands of persons who, classified by their incomes, are placed in Classes "C", "D", or "E", spend so much on non-essentials that the income available for keeping the home is lower, sometimes much lower, than the minimum income qualifying for membership in the class in which they have been placed.

We shall not, I imagine, be very far wrong if we assume that *about* 40 per cent of the working-class population of York are living below the minimum standard, 31 per cent through lack of means, and 9 per cent because of expenditure on non-essentials.

For the reasons given I do not attempt to give a general description of the conditions under which families in the different classes live, but the following extracts from the investigators' note-books give a much more realistic picture of these than could be gained from a general description. I have given a good many extracts so that examples might be included of the great variety of factors which determine the standard of comfort at which families are able to live, e.g., wage of chief wage-earner, number of dependent children, number of supplementary earners, unemployment, illness, rent and so forth. The examples serve to show how liable many of the families are to violent changes in their available standard of living through the influence of factors other than the chief wage-earner's wage.

In the following extracts the ages of female children are printed in italics.

The figure showing "surplus per head" is that of the surplus above the minimum income of the class, viz.:—

for Class "C" above 43s. 6d.
" " "D" " 53s. 6d.
" " "E" " 63s. 6d.
} for a family of man, wife and three dependent children or the equivalent of that sum for a differently constituted family.

CLASS "C"

7238 2 bedrooms, parlour, kitchen, and scullery. Rent 8s. Man aged 32, wife 29, and 7 children aged 9, 8, 7, 6, 4, 2, and *2 weeks*. The man is a warehouse clerk and earns 74s. 10d. Two of the children get milk at school, for which they pay ½d. a day. The woman said she would let the others get milk at school if she could afford it. She looks very weak.

Total income, 74s. 10d. Surplus, 3d. per head.

7231 2 bedrooms, parlour, and kitchen. Rent 8s. 11d. Man aged 32, wife 26, and 2 children aged 3½ and 1 year. The man is a labourer and earns 47s. 4d. and also has 7s. Army Reserve. They have had their name down for a Council House for four years. One bedroom is so damp that it is unfit to use and the family all sleep in the one bedroom.

Total income, 54s. 4d. Surplus, 1s. 1d. per head.

11283 3 bedrooms, parlour, kitchen and scullery. Rent 11s. 2d. (Council House.) Man aged 34, wife 33, and 3 children aged 12, 5, and *8 months*. Man is a transport worker and earns 60s. 9d. The wife states that her husband always gives her 40s. a week for housekeeping, with which she has to pay rent, and buy food, clothing, and everything.

Total income, 60s. 9d. Surplus, 1s. 3d. per head.

16372 3 bedrooms, parlour, living-room and scullery. Rent 12s. 8d. (Council House). Man aged 33, wife 36, and 2 children aged 11 and 4. The man has had a job in a factory for a year after four years' unemployment, and is earning 60s. a week. As the job is thought to be permanent they have moved into this house, which is larger and nicer than the one they lived in before.

Total income, 60s. Surplus, 1s. 6d. per head.

77 2 bedrooms, parlour, kitchen and scullery. Rent 8s. 6d. Man aged 37, wife 39, and 2 children aged 8 and 5. The man is a fitter and earns 55s. a week. The house is poorly furnished. They are paying off a heavy doctor's bill.

Total income, 55s. Surplus, 1s. 4d. per head.

12956 1 bedroom and 1 kitchen. Rent 4s. 8d. (House scheduled for demolition). Man aged 40, wife 37, and 2 children aged 14 and 7. The man is a factory labourer and earns 46s. 9d. a week. The son, 14, works in a factory and earns 12s. 11d., paying all but 2s. to his mother. There is a slaughterhouse near, and these people are troubled with rats. They have a tap in the kitchen but no sink. They share a w.c. with another family.

Total income, 59s. 8d. Available income, 57s. 8d. Surplus, 1s. 4d. per head.

12033 3 bedrooms, living-room and scullery. Rent 10s. 5d. (Council House). Man aged 59, wife 51 and 3 children aged 29, *25* and 23. The man has been unemployed for some time and can get no relief because his children are working. The son, 29, is a builder's labourer earning 48s. a week and contributes 20s. a week. The daughter is a factory worker earning 39s. 8d. and pays 17s., and the son 23, who is a labourer earning 51s. 11d., pays 20s.

Total income, 139s. 7d. Available income, 57s. Surplus, 1s. 1d. per head.

14267 3 bedrooms, living-room and scullery. Rent 6s. (Council House). Man aged 39, wife 41 and 5 children aged *14*, *12*, 9, *6*, *2*. The man is a labourer and earns 60s. 8d. The daughter, 14, is a factory worker and earns 11s., paying her mother 10s. Clean but poor home.

Total income, 71s. 8d. Available income, 70s. 8d. Surplus, 9d. per head.

15831 3 bedrooms, parlour, living-room and scullery. Rent 26s. Man aged 46, wife 34, and 4 children aged *16*, *14*, 4 and 2. Both the man and his wife have been previously married. The man is a clerk and earns 77s. 6d. The girls, 16 and 14, work for a photographer and are paid 10s. a week. They are trying to get work in a factory where wages are higher. These people complain bitterly about the high rent, and are searching for a cheaper house.

Total income, 97s. 6d. Available income, 93s. 6d. Surplus, 1s. 1d. per head.

1458 2 bedrooms, parlour, kitchen and scullery. Rent 8s. 2d. Widow aged 50 and 5 children aged 25, 23, 20, *19*, and 15. The widow has no pension. The son, 25, is unemployed. He receives 14s. benefit and contributes 12s. The son, 23, is a bus conductor

earning 52s. and pays his mother 20s. a week. The boy, 20, is a plumber's apprentice earning 22s. and pays 15s., the girl works for a milk dealer, earning 15s. and pays 12s. and the boy 15, is a factory worker earning 12s. and pays his mother 10s. The house is very neglected and there are signs of poverty.

Total income, 115s. Available income, 69s. Surplus, 11d. per head.

16560 3 bedrooms, parlour, living-room and scullery. Buying the house and paying 17s. 4d. a week including rates. Man aged 29 and wife 26. The man is a whitesmith and is paid 54s. a week.

Total income, 54s. Surplus, 2s. 4d. per head.

3811 1 combined room (partly furnished). Rent 6s. (The house is scheduled for demolition.) Man aged 61, wife 63. The man is disabled with rheumatism and receives 7s. 6d. benefit under the Health Insurance Scheme, and 23s. from the Public Assistance Committee.

Total income, 30s. 6d. Surplus, 1s. 1d. per head.

14870 1 combined room. Rent 3s. Spinster aged 62 living alone. She has had three operations for cancer. She receives 6s. disablement benefit under the National Health Insurance Scheme, 7s. 6d. from the Public Assistance Committee and 4s. from the Cancer Fund.

Total income, 17s. 6d. Surplus, 2s.

12084 3 bedrooms, living-room and scullery. Rent 8s. 10d. (Council House). Man aged 37, wife 30, son 6, and wife's sister aged 18. The man is a labourer and earns 41s. a week. The wife's sister is a skilled worker in a bakehouse and is paid 19s. 1d. a week, out of which she gives 13s. for her board.

Total income, 54s. Surplus, 7d. per head.

8856 2 bedrooms, sitting-room, kitchen and scullery. Rent 7s. 6d. Widow aged 59 and brother 40. The widow receives a State pension of 10s. and earns 11s. cleaning offices. Her brother, who is a book-binder, is unemployed and is receiving 17s. benefit. He has been out of work over a year. He pays 14s. for his keep.

Total income, 38s. Available income, 35s. Surplus, 1s. 4d. per head.

10317 3 bedrooms, sitting-room and kitchen. Rent 10s. 8d. (Council House). Man aged 48, wife 48 and son 19. The man is suffering from tuberculosis and cannot work. He is in receipt of a disability pension of 20s. and milk to the value of 3s. 6d. The son, aged 19, who works for a Transport Company and earns 30s. pays 18s. for his keep.

Total income, 53s. 6d. Available income, 41s. 6d. Surplus, 6d. per head.

2770 2 bedrooms, kitchen and scullery. Rent 7s. 9d. Man aged 48, wife 48. Man, who was an engineer's labourer, has been unemployed for 2 years and receives 26s. from the Unemployment Assistance Board. His wife earns about 5s. a week doing a little dressmaking.

Total income, 31s. Surplus, 9d. per head.

10536 2 bedrooms, kitchen and scullery. Rent 7s. 7d. Man aged 40, and wife 52. The man has been unemployed for 6 years and is suffering from heart trouble. Will not be able to work again. He receives 9s. under the National Health Insurance scheme, and 23s. 6d. from the Public Assistance Committee. His wife is suffering from cancer and has to go to Leeds Infirmary periodically. She is given 3s. weekly from the Cancer Campaign Fund. The house is in a poor condition. The water tap is in a shed at the back of the house and they share the w.c. with another family.

Total income, 35s. 6d. Surplus, 1½d. per head.

8219 2 bedrooms, sitting-room, kitchen and scullery. Rent 10s. Man aged 41, wife 37, and 4 children aged *8*, *6*, 3 and *2*. The man is a motor mechanic and is paid £3 per week.

Total income, 60s. Surplus, 2d. per head.

10367 2 bedrooms, kitchen and scullery. Rent 10s. 6d. Man aged 51, wife 46 and 2 children aged 16 and *8*. After 5 years' unemployment, the man has obtained work in a fish and poultry shop and receives 42s. a week. The boy 16 is in a grocer's shop, earning 18s. 6d. and pays his mother 15s.

Total income, 60s. 6d. Available income, 57s. Surplus, 1d. per head.

13115 2 bedrooms and kitchen. Rent 5s. (Corporation flat). Widow aged 70 lives alone. She is blind and receives a blind pension of 10s. and 10s. State old age pension. She also has a wireless set from the Blind Committee.

Total income, 20s. Surplus, 2s. 6d.

8146 2 bedrooms, sitting-room, kitchen and scullery. Rent 7s. 8d. Widow aged 62, and daughter 24. The widow receives a pension of 10s. and the daughter who is a factory worker earning 32s. 6d. contributes 17s. The widow looks undernourished and very poorly. She says "Life has been all work and worry and I am fed up."

Total income, 42s. 6d. Available income, 27s. Surplus, 1s. 1d. per head.

11773 2 bedrooms, living-room and scullery. Rent 4s. 2d. The house is damp and in a shocking state, and is scheduled for demolition. Man aged 74, wife 74, and 2 sons aged 52 and 38. Both the man and wife receive State old age pensions of 10s. The son, 52, is an unemployed general labourer, sells ice-cream in the summer and gets a few odd jobs in the winter. Earns an average of 15s. a week throughout the year. Gets no benefit when unemployed. He pays 12s. for his keep. The other son is a carter in regular work, earning 35s. a week and pays 17s. for his keep.

Total income, 70s. Available income, 49s. Surplus, 1s. 2d. per head.

1515 3 bedrooms, parlour, kitchen and scullery. Rent 15s. (New House). Man aged 43, wife 33, and 2 children aged 9 and 7. The man is a boilersmith for a transport company, and is paid 60s. 6d. a week.

Total income, 60s. 6d. Surplus, 1s. 1d. per head.

13650 1 bedroom and kitchen. Rent 4s. 6d. The house is in a bad condition and is scheduled for demolition. Man aged 23, wife 21. The man has recently come out of the Army, but cannot find work. He is receiving 17s. per week unemployment benefit and 7s. Army Reserve. His wife is a laundry worker and earns 15s. for 4½ days' work.

Total income, 39s. Surplus, 2s. per head.

Class "D"

923 2 bedrooms, parlour, kitchen, and scullery. Rent 11s. 5d. Man aged 31, wife 30, and 2 children aged *4* and 2. The man is a cattle slaughterer and earns 65s. a week. He has an allotment for which he pays a rent of 12s. 6d. a year. This is a very clean and comfortably furnished house. The children are well nourished and well clothed.

Total income (including value of produce from the garden), 66s. Surplus, 3s. 4d. per head.

1668 3 bedrooms, parlour, kitchen, and scullery. Rent 9s. 2d. Widow aged 64 and four daughters aged 37, 34, 25, and 21. A married daughter and her husband and child aged *6* lodge here and pay 7s. for their room. The widow receives a pension of 10s. The eldest girl stays at home and has no income. The girl, 34, works in a factory and is paid 27s. a week. The other daughters work in another factory and earn 32s. and 34s. 6d. respectively. The three daughters each pay 17s. a week for their board and lodgings.

Total income, £5 10s. 6d. Available income, £3 8s. 0d. Surplus, 3s. 8d. per head.

1016 3 bedrooms, living-room and scullery. (Council House.) Rent 8s. 11d. Man aged 42, wife 41, 5 children aged *17*, 17, *12*, *11*, *8*. The man is a bricklayer but has a lot of broken time, earning an average of 53s. per week. The daughter, 17, works at a laundry and earns 15s. a week paying her mother 12s. The son, 17, is a dairyman earning 26s. He pays 18s. for his board and lodgings.

Total income, £4 14s. 0d. Available income, £4 3s. 0d. Surplus, 2s. per head.

1850 5 bedrooms, parlour, living-room, kitchen and scullery. Rent 27s. 5d. Widow, aged 65, has three boarders. She receives a widow's pension of 10s. One boarder pays 25s. a week and the others 20s. each.

The total income is £3 15s. 0d. Surplus, 4s. 6d. per head.

2200 One combined room partly furnished. Rent 9s. There is only one tap in the house and this is shared by four families. Man aged 31, wife 25, daughter 3. The man is a machinist and earns 64s. a week. Surplus, 5s. 8d. per head.

942 3 bedrooms, parlour, living-room, and kitchen. Own house. Widow aged 83, who has the old age pension of 10s. Her daughter, aged 40, is a teacher earning £4 and paying 30s. a week towards the household expenses.

Total income, £4 10s. Available income, £2. Surplus, 6s. 11d. per head.

184 2 bedrooms, kitchen, and scullery. Rent 7s. 9d. Man aged 28, wife 28, son 1. The man is a bus driver earning 56s. a week. Surplus, 3s. 4d. per head.

874 Flat with 1 bedroom, living-room and scullery. Rent 4s. 9d. Man aged 56, wife 56. The man has been unable to work for 12 months owing to illness. He has been in and out of hospital for some years. He had a light job at the railway and can go back to this when well enough. He has a war pension of 31s. and receives 9s. 9d. from sick clubs.

Total income, £2 0s. 9d. Surplus, 6s. 10d. per head.

2206 2 bedrooms, parlour, and kitchen. Rent 8s. 3d. Man aged 40, wife 40, 4 children aged *14*, *12*, *10*, 3. The man is a shunter earning 73s. 1d. The girl, 14, is a factory worker earning 11s., paying 9s. to her mother.

Total income, £4 4s. 1d. Available income, £4 2s. 1d. Surplus, 3s. 4d. per head.

166 2 bedrooms, kitchen and scullery. Rent 6s. 7d. Man aged 62, wife 63, and 3 sons aged 32, 30 and 23. The man is a retired clerk and has a pension of 35s. The eldest son is a bill distributor earning 20s. a week. The second son is unemployed and receives 10s. transitional benefit. The next son is a shop assistant earning 30s. Between them the sons contribute 45s.

Total income, £4 15s. 0d. Available income, £4. Surplus, 2s. 1d. per head.

1472 2 bedrooms, kitchen and scullery. Rent 6s. Man aged 60 (widower) and 4 sons aged 27, 27, 21 and 16. The man has been unemployed for many years and his only income is an Army Pension of 12s. The 2 sons, aged 27, are unemployed and both receive transitional benefit of 12s. The son, 21, is a gardener earning 34s. The son, 16, is a factory worker earning 19s. Between them the sons contribute 50s. The householder does all

the housework, including washing and baking. The house is fairly clean, but there is much gambling and drinking.

Total income, £4 9s. 0d. Available income, £3 2s. 0d. Surplus, 3s. 4d. per head.

1582 2 bedrooms, parlour, kitchen and scullery. The house is owned by the occupier who pays 2s. 11d. rates. Widow, aged 53, son 20 and daughter 18. The widow receives a pension of 10s. The son, aged 20, is an apprenticed electrician earning 35s. and pays 18s. for his board and lodging. The daughter is a factory worker earning 29s. and paying 15s. for her board and lodging.

Total income, £3 14s. 0d. Available income, £2 3s. 0d. Surplus, 5s. 6d. per head.

1047 2 bedrooms and kitchen. Rent 4s. 9½d. Widow aged 71 and 2 daughters 43 and 28. Widow has old age pension of 10s. The elder daughter is a factory worker earning 36s. 5d. and pays 17s. for her board and lodging. The other daughter is also a factory worker earning 25s. and paying 15s. for her board and lodging. The widow has very bad eyesight but just manages to do her own housework.

Total income, £3 11s. 5d. Available income, £2 2s. 0d. Surplus, 3s. 9d. per head.

1678 3 bedrooms, living-room and scullery. Rent 8s. 11d. Man aged 35, and wife 43 and 5 children aged 13, 13, 12, 6, 6. The man is a railway employee earning £4 1s. They have had a good deal of illness, but now that the husband is back in regular work they are beginning to feel the benefit.

Total income, £4 1s. 0d. Surplus, 2s. 6d. per head.

2066 2 bedrooms, parlour, kitchen and scullery. Rent 25s. Spinster aged 24, and spinster's mother aged 65. Spinster occupies this house and has a hairdressing business. She makes about 35s. profit after paying rent. The mother is separated from her husband and he allows her 15s. a week. She pays 13s. for her keep. Spinster thinks that her mother should receive the old age contributory pension because her husband (who is now 65) was a contributor under the Health and Pensions Act. The husband is receiving a pension from his former employers of 49s. a week and is living with another woman.

Total income, £3 15s. 0d. Available income, £3 13s. 0d. Surplus, 9s. 6d. per head.

763 3 bedrooms, parlour, kitchen and scullery. Rent 10s. 8d. Man aged 75, wife 74 and 2 daughters aged 49 and 48. Both the man and wife receive old age pensions of 10s. a week. The man also receives a pension of 28s. 10d. from his former employers. The daughter, 49, has never been out to work having had to do the housework owing to the bad health of her mother. The daughter, 48, is a tailoress, earning 35s. a week, and paying 17s. for her board and lodging.

Total income, £4 3s. 10d. Available income, £3 5s. 10d. Surplus, 3s. 5d. per head.

1042 3 bedrooms, parlour, kitchen and scullery. Rent 7s. 5d. Man aged 70, wife 62, and 4 children aged 27, 23, *21* and 19. The man receives the Old Age Pension of 10s. and also a pension of 10s. from his former employer. The son, 27, is a builder's labourer earning an average of 42s. a week. He pays 20s. for his board and lodging. The son, 23, has been unemployed for over 5 years and does not receive any benefit. The daughter is a factory worker earning 33s. 7d. She pays 17s. for her board and lodging. The son, 19, is also a factory worker earning 37s. 8d. and paying 18s. for his board and lodging.

Total income, £6 13s. 3d. Available income, £3 15s. 0d. Surplus, 2s. 4d. per head.

841 2 bedrooms, parlour and kitchen. The occupier is buying the house and paying 12s. per week. Man aged 40, wife 40, 4 children aged 10, 6, 4, and 2. The man is an engineer earning 74s. 3d.

The total income is £3 14s. 3d. Surplus, 2s. 3d. per head.

1079 2 bedrooms, kitchen and scullery. Rent 7s. 6d. Man aged 42, wife 46, 3 children aged 12 *10*, 7½, and a female lodger aged 56. The man is a goods shunter and earns 55s. a week. The lodger is a casual nurse (untrained) and earns an average of about 20s. per week. She pays 15s. for her board and lodging.

The total income is £3 10s. 0d. Surplus, 2s. 4d. per head.

208 3 bedrooms, parlour, kitchen and scullery. Rent 9s. 4d. Man aged 41, wife 40 and 6 children aged 14, 11, *8*, *6*, *4* and 2½. The man

is a Gas Works employee earning £3 19s. 2d. The son, 14, is an errand boy earning 8s. and contributes 6s.

Total income, £4 7s. 2d. Available income, £4 5s. 2d. Surplus, 1s. 3d. per head.

109 3 bedrooms, parlour, living-room and kitchen. The occupier is buying the house and paying 21s. 9d. per week. Man aged 38, wife 37, and 3 children aged 12, 7 and 3. The man is a joiner in regular employment and earns £3 16s. a week. The man and wife are both prominent Church workers.

The total income is £3 16s. 0d. Surplus, 2s. 2d. per head.

2252 3 bedrooms, parlour, kitchen and scullery. Rent 10s. 2d. Man aged 62, wife 61, and 2 children aged 22, 21. The man (who was formerly a joiner) has been ill for some weeks with ulcerated stomach. He is receiving 30s. from the National Health Insurance and Sick Clubs. The son is a motor mechanic earning 30s. a week. He pays 18s. for his board and lodging. The daughter, who is a hairdresser, earns an average of 20s. and pays 15s. for her board and lodging.

Total income, £4. Available income, £3 3s. 0d. Surplus, 4s. 9d. per head.

655 2 bedrooms, box room, parlour, kitchen and scullery. Man aged 26, wife 25, son 4 and lodger 24. The man is a factory worker earning 50s. a week. The lodger is a seasonal worker at a brewery, and pays 20s. for his board and lodging.

The total income is £3 10s. 0d. Surplus, 3s. 2d. per head.

488 3 bedrooms, living-room, scullery. Rent 9s. Man aged 43, wife 37 and 5 children aged 14, 11, 7, 3 and 1. The man is a factory worker earning 74s. 2d. per week. The man is suffering from tuberculosis, but is able at present to keep on with his work.

The total income is £3 14s. 2d. Surplus, 1s. 7d. per head.

706 2 bedrooms, kitchen and scullery. Rent 6s. Spinster aged 33, living alone. She is a factory worker in regular work, earning 39s. 8d. per week.

The total income is £1 19s. 8d. Surplus, 12s. 5d.

Class "E"

3647 2 bedrooms, kitchen and scullery. Rent 6s. 3d. Man aged 58, wife 55, and daughter 21. The man is a fitter in regular work and earns £4 12s. 5d. The daughter, who is studying at a University to be a teacher, is at present at home on holiday.

The total income is £4 12s. 5d. Surplus, 13s. 6d. per head.

15003 3 bedrooms, parlour, kitchen and scullery. Rent 13s. 6d. Man aged 45, wife 47, and 2 children aged 17 and *15*, and a male lodger aged 25. The man is a hotel cook earning £4 11s. 11d. The son is a machinist in a factory earning 27s. He pays 14s. for his board and lodging. The daughter is a factory worker earning 14s. 7d. and pays her mother 11s. The lodger is a butcher's assistant and he pays 20s. for board and lodgings.

Total income, £7 13s. 6d. Available income, £6 16s. 11d. Surplus, 15s. 7d. per head.

3385 2 bedrooms, kitchen and scullery. Rent 8s. 3d. 2 spinsters, sisters aged 33 and 29, and brother 27. The two sisters work in a factory and earn 38s. 6d. and 38s. 3d. respectively. They each contribute 17s. to the household expenses. The brother is a machinist earning 53s. and he contributes 20s.

Total income, £6 9s. 9d. Available income, £2 14s. 0d. Surplus, 8s. 8d. per head.

14637 3 bedrooms, parlour, kitchen and scullery. The occupier owns house and pays 3s. rates. Man aged 34, sister 50, and nephew 9. The man is a fitter earning £2 18s. 0d. The sister looks after the home.

The total income is £2 18s. 0d. Surplus, 7s. 8d. per head.

5892 3 bedrooms, parlour, kitchen, and scullery. Rent 10s. 5½d. Man aged 49, wife 49, daughter 15, and lodger (man's brother) 53. The man is a joiner in a factory and earns £3 12s. 3d. The brother is a bricklayer and pays £1 for his board and lodgings.

The total income is £4 12s. 3d. Surplus, 9s. 6d. per head.

10785 2 bedrooms, kitchen and scullery. Rent 5s. Man aged 24, wife 23, son 2 months. The man is a factory labourer earning 77s. 8d. per week.

The total income is £3 17s. 8d. Surplus, 11s. 6d. per head.

14124 3 bedrooms, kitchen and scullery. Rent 10s. 4d. Man aged 36, wife 33, and two sons aged 8 and 2. The man is a clerk earning £3 14s. 9d.

The total income is £3 14s. 9d. Surplus, 5s. 10d. per head.

9601 2 bedrooms, kitchen and scullery. Rent 7s. Man aged 37, wife 35. Man is a cabinet maker earning £4 7s. 8d.

The total income is £4 7s. 8d. Surplus, 24s. 4d. per head.

64 1 bedroom, 1 kitchen. Rent 4s. 6d. There is no sink or back door to this house. Bachelor, aged 44. He is a labourer earning £2 15s. 9d.

The total income is £2 15s. 9d. Surplus, 25s. 5d.

3136 3 bedrooms, parlour, kitchen and scullery. Rent 8s. 9d. Widow aged 76, son-in-law and daughter aged 33 and 31. The widow receives an old age pension of 10s. and pays 8s. for her keep. The son-in-law is a factory worker earning £3 5s. 11d. The daughter lives with her mother (who has no income other than the old age pension) in order to help her to live in comfort.

Total income, £3 15s. 11d. Available income, £3 13s. 11d. Surplus, 9s. 6d. per head.

1461 2 bedrooms, kitchen and scullery. The occupants are buying the house and paying 12s. 6d. Man aged 30, wife 30, son 4. The man works in the railway wagon shops, earning £4 13s. 2d.

The total income is £4 13s. 2d. Surplus, 14s. 2d. per head.

11483 3 bedrooms, living-room and scullery. Rent 12s. 9d. Man aged 41, wife 46, 2 children aged 16 and *10*. The man is a factory worker earning £4 17s. 7d. The son, 16, is an errand boy earning 12s., out of which he pays his mother 9s.

Total income, £5 9s. 7d. Available income, £5 6s. 7d. Surplus, 10s. 8d. per head.

9424 3 bedrooms, parlour, kitchen and scullery. The occupants own the house and pay 7s. rates. Man aged 79, wife 73, 2 sons aged 50 and 30. The man is a retired post office worker and receives a pension of 30s. a week. The elder son is a warehouseman earning 40s. and paying 20s. for his board and lodgings. The younger son works for a wholesale fruiterer and earns 40s. per week. He also pays 20s. board and lodgings.

Total income, £5 10s. 0d. Available income, £3 10s. 0d. Surplus, 5s. 11d. per head.

14220 3 bedrooms, parlour, kitchen and scullery. Rent 10s. 1d. Man aged 29, wife 30, 2 sons aged 8 and 3, and husband's brother aged 30. The man is a factory labourer earning £3 12s. 8d. The lodger is a joiner's labourer. He pays 20s. for board and lodging.

The total income is £4 12s. 8d. Surplus, 7s. 2d. per head.

2830 2 bedrooms, kitchen and scullery. Rent 8s. Widow aged 50, 2 daughters 22 and 21, son 17, and niece aged 14. The widow gets a war pension of 26s. 8d. per week. The elder daughter is a clerk earning 40s. 5d. She pays 20s. for her board and lodgings. The daughter, 21, is a dressmaker earning 25s. and she pays her mother 15s. The son is a storeroom worker earning 18s. and he pays 13s. The niece, aged 14, is a factory worker earning 11s. and paying 9s. for her board and lodgings.

Total income, £6 1s. 1d. Available income, £4 3s. 8d. Surplus, 6s. 10d. per head.

15179 3 bedrooms, parlour, living-room, kitchen. Rent 14s. 7d. Man aged 44, wife 45, 3 children aged *20*, 17, and *16*. The man is a warehouseman earning £3 a week. One daughter is in a printing works earning 25s. and paying 15s. for her board and lodging. Another daughter is a bakeress earning 10s. and paying 7s. 6d. The son is an errand boy earning 14s. and paying 12s.

Total income, £5 9s. 0d. Available income, £4 14s. 6d. Surplus, 4s. 10d. per head.

16597 3 bedrooms, parlour, living-room and scullery. Occupants buying the house and paying 20s. 4d. per week. Man aged 54, wife 49. Three children aged *28*, 25, and 21. The man is a factory worker earning 69s. The daughter, 28, is a factory worker

earning 45s. 7d. She pays 15s. for her board and lodgings. Son, 25, is a clerk earning 65s. and paying 20s. The son 21 is a pattern maker earning 51s. and paying 20s.

Total income, £11 10s. 7d. Available income, £6 4s. 0d. Surplus, 11s. 1d. per head.

3884 2 bedrooms, kitchen and scullery. Rent 8s. 2d. Man aged 57, wife 60, son 31. The man is a Corporation sweeper earning 66s 11d. The son is a traveller earning 55s. and paying 20s for his board and lodging.

Total income, £6 1s. 11d. Available income, £4 6s. 11d. Surplus, 13s. 8d. per head.

5481 3 bedrooms, parlour, kitchen and scullery. The house is owned by the occupiers who pay 3s. 9d. rates. Man aged 47, wife 44, 4 children aged *21*, *19*, *15*, *13*. The man is a joiner and earns £4 12s. 0d. The daughter, 21, is a clerk earning 37s. and paying 15s. for her board. The daughter 19 is a dressmaker earning 17s. and paying 12s. to her mother. The younger daughter, aged 15, is a clerk earning 17s. 1d. and she pays 12s.

Total income, £8 3s. 1d. Available income, £6 11s. 0d. Surplus, 12s. 6d. per head.

2039 2 bedrooms, parlour, kitchen and scullery. The house is owned by the occupier who pays 2s. 6d. rates. Man aged 50, wife 50, and daughter 25. The man is a charge-hand labourer earning 73s. 2d. The daughter is a factory worker earning 41s. 7d., and she pays 17s. for her board and lodging.

Total income, £5 14s. 9d. Available income, £4 10s. 2d. Surplus, 17s. per head.

2361 3 bedrooms, parlour, kitchen and scullery. Rent 9s. 3d. Man aged 49, wife 48, 4 sons aged 24, 21, 19, 17. The man is an upholsterer earning 50s. per week. The oldest son is a messenger earning 32s. a week and he pays 18s. for his board and lodging. The second son is a factory labourer earning 30s., and he pays 18s. Son, 19, is an apprentice baker, earning 18s., out of which he pays 14s. Son, 17, is a factory labourer earning 15s., he pays 12s.

Total income, £7 5s. 0d. Available income, £5 12s. 0d. Surplus, 8s. per head.

5270 2 bedrooms, parlour, kitchen and scullery. Man aged 26, wife 25, and daughter aged 5. The man is a branch manager of a shop, and earns £3 17s. 0d.

The total income is £3 17s. 0d. Surplus, 10s. 11d. per head.

3100 3 bedrooms, living-room and scullery. Rent 12s. 6d. Man aged 50, wife 46, 7 children aged 20, 17, 16, *13*, 10, 8, *6*. The man is a factory machinist earning £3 17s. 5d. The son, aged 20, is a wood turner earning 40s. 3d. He pays 20s. for his board and lodging. The son, 17, is an apprenticed painter earning 20s. and he pays 14s. for his board. The son, 16, is an apprenticed fitter earning 16s. 5d. and he pays 12s.

Total income, £7 14s. 1d. Available income, £6 3s. 5d. Surplus, 5s. per head.

9836 3 bedrooms, parlour, kitchen and scullery. Rent 15s. 6d. Man aged 43, wife 42, 6 children aged 21, 20, *18*, 15, 13, *8*. Man is a temporary office cleaner earning 35s. The three older children are factory workers earning respectively 88s., 30s. and 33s. They pay 25s., 17s. and 18s. respectively for their board and lodgings. The son, 15, is a factory worker earning 12s. He pays 10s.

Total income, £9 18s. 0d. Available income, £5 5s. 0d. Surplus, 3s. 3d. per head.

8564 3 bedrooms, living-room and scullery. Rent 15s. Man aged 53, wife 55, 4 children aged *28*, *25*, *20* and 21. The man is a motor driver earning £3 a week. The daughters 28 and 25 are factory workers earning 31s. 7d. and 30s. 8d. respectively. They each pay 15s. for their board and lodgings. The daughter, aged 20, stays at home and has no income. The son, 21, is a factory worker earning 59s. 10d. He pays 20s. for his board and lodging.

Total income, £9 2s. 1d. Available income, £5 10s. 0d. Surplus, 7s. 2d. per head.

492 3 bedrooms, parlour, kitchen and scullery. Rent 8s. 4d. Man aged 53, wife 50, daughter *22*. The man, who was disabled through war service is now bedfast. He has a war pension of 50s. and also receives 8s. from a sick club. The daughter, 22, is a factory worker earning 30s. 2d. She pays 15s. for her board and lodging.

Total income, £4 8s. 2d. Available income, £3 13s. 0d. Surplus, 11s. 9d. per head.

8852 2 bedrooms, parlour, kitchen and scullery. Rent 5s. 7d. Man aged 61, wife 60, 3 children aged *30*, *28* and 21. The man is a labourer earning 42s. The 2 daughters are factory workers earning 40s. 7d. and 46s. 4d. respectively. They each pay 17s. for their board and lodging. The son is a fitter earning 49s. 3d. and he pays 20s. for his board and lodging.

Total income, £8 18s. 2d. Available income, £4 16s. Surplus, 8s. 7d. per head.

4308 3 bedrooms, parlour, kitchen and scullery. Rent 7s. Man aged 69, wife 69, 4 children aged 35, *34*, *32*, 28. The man is a labourer earning £2 10s. a week. Son, aged 35, is a chauffeur earning £2 15s. He pays £1 for his board and lodging. The son, 28, is a labourer earning £2 13s. 9d. and he, too, pays £1. The two daughters earn respectively 37s. 7d. and 38s., and they each pay 15s. for their board and lodging.

Total income, £11 14s. 4d. Available income, £6. Surplus, per head, 10s.

15691 3 bedrooms, parlour, kitchen and scullery. The occupiers are buying the house and paying 20s. 5d. Man aged 60, wife 60 and 6 children aged 40, 30, *27*, 24, *22* and 19. The man has been unemployed for some time, and owing to the Means Test, can get no benefit for himself and wife. The son, aged 30, is unemployed and he gets 17s. benefit, out of which he pays 14s. for his board and lodging. The other three sons are all factory workers earning respectively 87s. 5d., 48s. 6d., 48s. They each pay 20s. for their board and lodging. The daughters are also factory workers earning respectively 39s. and 36s. 11d. and they each contribute 15s.

Total income, £13 16s. 10d. Available income, £5 4s. Surplus, 2s. 6d. per head.

The foregoing extracts from the investigators' note-books indicate the conditions under which families in Classes "C", "D", and "E" are living, but if we are to appreciate the true significance of the information gathered regarding those living above

the minimum, we must seek to ascertain the part played by different factors in determining the standard at which any given family can live. For instance, on the income side of the family account we want to know how much is earned by the chief wage-earner, how much is paid into the family purse by children who are earning, how much is received from Social Services, and how much from other miscellaneous sources. On the expenditure side of the account we must know how many dependent children there are and what rent is paid. If the man who would normally be the chief wage-earner is, in fact, not earning wages, is this due to death, illness, old age, or unemployment, and whence comes the income which places the family in one or other of the classes above the minimum? The replies to these questions are given, for Classes "C", "D" and "E", in the following tables,[1] and it was given on pp. 42–3 for "A" and "B" combined, i.e., for all those living below the minimum. It will not be necessary for the reader to examine these tables in detail at this stage—indeed they may be passed over, since the most important information they afford is summarized in the text. But those studying particular aspects of the social problem will wish to refer to them for detailed information.

[1] Abbreviated tables for classes "C" and "D", in which the families are divided into *five shilling* income groups, are given in Appendices L and M, pp. 506–7.

CLASS "C"

	Head of the Family					
	Unemployed	*In Regular Work for Wages*	*In Casual Work for Wages or working on own account*	*Too Old to Work*	*Husband Dead*	*Ill*
NUMBER AFFECTED						
Total number of families	134	1,929	189	645	303	70
Percentage of families in Class	4·0	57·5	5·7	19·2	9·0	2·1
Total number of persons	533	6,643	554	1,516	772	222
Percentage of persons in Class	5·1	63·7	5·3	14·5	7·4	2·1
Number of children under 14	63	2,171	108	31	90	19
Number of families with no dependent children	99	735	118	622	243	58
Number of children in families with one dependent child	17	602	44	16	40	8
Number of children in families with two dependent children	22	704	36	12	26	6
Number of children in families with three dependent children	15	435	24	3	12	—
Number of children in families with four dependent children	4	228	4	—	12	—
Number of children in families with five or more dependent children	5	202	—	—	—	5
Number of children 14–18	54	387	25	35	65	22
Number of children over 18	135	192	45	447	258	55
Number of lodgers	29	286	29	61	55	6
INCOME	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Available Income	335 3 9	5,245 1 3	466 19 5	1,125 9 4	578 19 11	154 3 10
Amount above minimum	27 10 1	475 10 8	41 10 11	135 16 3	74 12 3	13 7 2
Average surplus per person	1 0½	1 5½	1 6	1 9½	1 11½	1 2½
SOURCES OF INCOME						
Earnings—						
Earnings of heads of families	10 7 9	4,789 4 1	402 12 9	55 18 7	75 13 5	12 4 9
Payments for Board and Lodgings by supplementary earners	166 19 7	351 12 1	45 10 0	417 7 3	294 17 9	61 8 6
Miscellaneous Sources—						
Rent for rooms let	1 17 9	7 7 10	1 12 0	7 3 0	3 17 6	1 0 0
Means or savings	5 13 0	—	—	33 10 4	8 12 8	8 6
Sick Clubs (and Compensation)	1 1 0	—	—	4 18 0	5 0 0	12 11 0
Allotments	11 6	3 0 0	11 0	1 11 0	4 0	1 0
Pensions from Employers	1 18 0	7 14 8	—	164 16 1	3 2 6	3 5 10
Help from Relatives	—	4 9 0	—	5 15 2	4 10 0	1 10 0
Social Services—						
Health Insurance	9 0	3 14 9	—	1 18 6	14 0	17 9 9
Unemployment Benefit	114 7 0	1 15 6	5 5 6	15 18 0	8 11 6	3 6 0
Public Assistance	15 12 6	6 17 6	1 2 6	14 13 0	10 15 0	17 15 6
State Pensions	16 6 8	68 16 9	10 5 8	402 0 5	162 18 7	22 19 3
Free Milk at school	—	9 1	—	—	3 0	3 9
Percentage of total income derived from social services	43·8	1·6	3·6	38·6	31·6	40·0

Head of the Family		Total
Affected by Miscellaneous Circumstances		
84	3,354	
2·5	100	
193	10,433	
1·9	100	
23	2,505	
68	1,943	
11	738	
6	812	
6	495	
—	248	
—	212	
10	598	
55	1,187	
21	487	
£ s. d.	£ s. d.	
152 14 10	8,058 12 4	
17 8 11	785 16 3	
1 9⅜	1 6	
39 2 6	5,385 3 10	
63 1 7	1,400 16 9	
4 15 7	27 13 8	
6 15 0	54 19 6	
—	23 10 0	
—	5 18 6	
—	180 17 1	
32 0 0	48 4 2	
1 0 0	25 6 0	
2 14 0	151 17 6	
12 6	67 8 6	
2 13 8	686 1 0	
—	15 10	
4·6	11·6	

CLASS "D"

	Head of the Family								
	Unemployed	*In Regular Work for Wages*	*In Casual Work for Wages or working on own account*	*Too Old to Work*	*Husband Dead*	*Ill*	*Affected by Miscellaneous Circumstances*	*Total*
NUMBER AFFECTED								
Total number of families	28	1,773	106	250	153	32	25	2,367
Percentage of families in Class	1·2	74·9	4·5	10·6	6·5	1·3	1·0	100
Total number of persons	127	5,747	318	769	504	122	97	7,684
Percentage of persons in Class	1·7	74·8	4·1	10·0	6·5	1·6	1·3	100
Number of children under 14	10	1,594	55	7	34	10	8	1,718
Number of families with no dependent children	23	859	65	243	127	27	20	1,364
Number of children in families with one dependent child	4	495	29	7	18	1	2	556
Number of children in families with two dependent children	—	516	20	—	16	6	6	564
Number of children in families with three dependent children	—	279	6	—	—	3	—	288
Number of children in families with four dependent children	—	168	—	—	—	—	—	168
Number of children in families with five or more dependent children	6	136	—	—	—	—	—	142
Number of children 14–18	14	328	18	11	25	9	8	413
Number of children over 18	48	254	36	329	246	40	35	988
Number of lodgers	4	209	19	33	46	2	21	334
INCOME	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Available Income	89 9 10	5,559 5 5	317 18 9	623 17 10	394 2 1	93 11 4	72 6 5	7,150 11 8
Amount above minimum	19 13 8	1,290 8 10	77 15 10	177 11 4	110 11 2	22 15 0	18 9 10	1,717 5 8
Average surplus per person	3 1	4 6	4 10½	4 7½	4 4¾	3 8½	3 9½	4 5⅝
SOURCES OF INCOME								
Earnings—								
Earnings of heads of families	4 2 6	4,997 8 8	270 5 3	30 17 2	27 14 3	7 9 6	3 16 11	5,341 14 3
Payments for board and lodgings by supplementary earners	52 3 10	436 13 0	38 8 0	318 17 6	257 15 3	40 8 3	56 18 0	1,201 3 10
Miscellaneous Sources—								
Rent for rooms let	—	14 2 0	8 0	5 9 0	19 0	10 0	—	21 8 0
Means or savings	1 10 0	7 0 0	—	17 13 0	1 10 0	1 15 0	15 0	30 3 0
Sick Clubs (and Compensation)	12 0	—	—	2 8 0	2 10 0	2 12 3	—	8 2 3
Allotments	7 0	3 7 6	3 0	1 8 0	1 0	2 0	—	5 8 6
Pensions from Employers	—	14 12 0	—	87 1 1	15 0	8 10 4	1 2 6	112 0 11
Help from Relatives	—	2 6	13 0	4 0 6	1 3 6	—	7 5 0	13 4 6
Social Services—								
Health Insurance	—	1 0 0	—	1 13 0	1 4 0	6 15 6	7 0	10 19 6
Unemployment Benefit	26 16 6	14 4 0	1 5 0	8 13 6	6 3 10	3 0 0	[illegible]	60 2 10
Public Assistance	1 5 0	5 6 6	—	1 14 6	1 4 0	5 0 0	[illegible]	14 10 0
State Pensions	2 13 0	65 5 9	6 16 6	144 2 7	93 2 3	17 8 6	2 2 0	331 10 7
Free milk at school	—	3 6	—	—	—	—	—	3 6
Percentage of total income derived from social services	34·3	1·5	2·5	25·0	25·8	34·4	3·4	5·8

CLASS "E"

	Head of the Family							
	Unemployed	*In Regular Work for Wages*	*In Casual Work for Wages or working on own account*	*Too Old to Work*	*Husband Dead*	*Ill*	*Affected by Miscellaneous Circumstances*	*Total*
NUMBER AFFECTED								
Total number of families	21	4,960	131	234	176	15	16	5,553
Percentage of families in Class	·4	89·3	2·3	4·2	3·2	·3	·3	100
Total number of persons	115	17,685	425	870	687	67	55	19,904
Percentage of persons in Class	·6	88·8	2·1	4·4	3·5	·3	·3	100
Number of children under 14	6	3,350	22	25	21	8	1	3,433
Number of families with no dependent children	15	2,886	112	214	160	9	15	3,411
Number of children in families with one dependent child	6	1,175	16	16	12	5	1	1,231
Number of children in families with two dependent children	—	1,268	6	6	6	—	—	1,286
Number of children in families with three dependent children	—	552	—	3	3	3	—	561
Number of children in families with four dependent children	—	220	—	—	—	—	—	220
Number of children in families with five or more dependent children	—	135	—	—	—	—	—	135
Number of children 14–18	7	1,255	25	24	43	5	3	1,362
Number of children over 18	53	2,950	126	426	406	27	21	4,009
Number of lodgers	9	640	12	28	41	2	14	746
INCOME	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Available Income	88 5 11	22,188 11 1	514 16 5	810 5 5	615 3 2	58 10 6	55 2 0	24,330 14 6
Amount above minimum	—	—	—	—	—	—	—	—
Average surplus per person	—	—	—	—	—	—	—	—
SOURCES OF INCOME								
Earnings—								
Earnings of heads of families	7 18 5	18,678 7 2	398 7 5	82 9 10	52 0 7	1 2 5	3 5 0	19,223 10 10
Payments for board and lodgings by supplementary earners	59 9 0	3,181 15 0	106 0 6	419 9 11	409 7 0	29 4 7	37 16 0	4,243 2 0
Miscellaneous Sources—								
Rent for rooms let	6 0	22 10 0	2 3 6	2 7 0	4 1 0	15 0	—	32 2 6
Means or savings	8 0	3 15 2	1 0 0	31 0 3	2 0 0	—	3 5 0	41 8 5
Sick Clubs (and Compensation)	—	2 5 6	—	1 19 0	3 0 0	1 18 0	—	9 2 6
Allotments	2 0	18 4 0	7 0	1 19 0	3 0	1 0	—	20 16 0
Pensions from Employers	—	31 11 11	—	154 1 4	2 6 6	3 8 0	10 6	191 18 3
Help from Relatives	—	12 0 6	—	—	5 0	—	7 7 0	19 12 6
Social Services—								
Health Insurance	—	2 12 6	—	1 4 0	12 0	4 13 6	—	9 2 0
Unemployment Benefit	19 13 6	61 2 6	2 11 6	4 12 0	6 11 0	1 13 0	2 0 6	98 4 0
Public Assistance	—	4 6 6	—	6 0	—	—	—	4 12 6
State Pensions	9 0	169 17 8	4 6 6	110 17 1	134 17 1	15 15 0	18 0	437 0 4
Free Milk at school	—	2 8	—	—	—	—	—	2 8
Percentage of total income derived from Social services	22·8	1·1	1·3	14·4	23·1	37·7	5·3	2·3

Let us now consider what are the important facts brought out by these tables.

First of all it is interesting to notice what proportion of families affected by each of the circumstances classified in the foregoing tables fall into the different income classes. The facts are summarized in the following table:—

	Head of the Family						
Class	*Unemployed*	*In regular work for wages*	*In casual work for wages or working on own account*	*Too old to work*	*Husband dead*	*Ill*	*Affected by miscellaneous circumstances*
	%	%	%	%	%	%	%
"A"	49·9	2·9	19·7	21·0	19·0	32·1	21·2
"B"	37·4	10·5	32·7	30·6	23·6	31·1	33·8
"C"	9·3	19·3	21·1	27·7	27·5	22·0	30·2
"D"	1·9	17·7	11·8	10·7	13·9	10·1	9·0
"E"	1·5	49·6	14·7	10·0	16·0	4·7	5·8
	100·0	100·0	100·0	100·0	100·0	100·0	100·0

The number of persons affected in each group is as follows:—

When the Head is :—	*Total number in poverty*	*Percentage in poverty*
Unemployed[1]	4,909	86·4
Ill	701	63·0
In casual work or working on own account	1,636	55·8
Affected by miscellaneous causes ..	429	55·4
Too old to work	2,521	44·4
Dead	1,346	40·7
In regular work for wages	5,643	15·8

Thus we see that if a man is unemployed the chances are nearly nine to one and if he is ill they are two to one that he will be in poverty notwithstanding the steps which the State has taken to

[1] Particulars of the ages of the unemployed will be found in Appendix C, p. 498.

prevent this. On the other hand, if a man is in regular work for wages the chances are more than five to one that his wages will be sufficient to enable him to live above the poverty line.

These figures give rise to serious thought. We have considered a number of problems arising out of them in the preceding pages and shall consider others later in this and in the following chapter.

It will be observed that 86·6 per cent of the heads of families in regular work for wages and 47·6 per cent of those engaged in casual work or working for themselves, are living above the minimum. But it is important to note that in the case of families where the father of the family is in work, either for wages or on his own account, the standard at which his family can live depends not only on his earnings but is vitally affected by the contributions made by supplementary earners on the one hand, and on the other by the number of dependent children to be maintained. As we pass up the scale from those below the minimum to Classes "C", "D" and "E", we not only find that the earnings of the heads of households increase, but so also do the sums paid for board and lodging by supplementary earners, and we also find that the average number of dependent children per family decreases. The actual figures are as follows:—

INFLUENCE OF VARIOUS FACTORS ON THE *PER CAPITA* INCOME OF FAMILIES WHERE THE HEAD IS WORKING FOR WAGES

Class	*Families*	*Dependent children*	*Supplementary earners*	*Average size of family*	*Average number of children and supplementary earners*	*Average wages of head of household*	*Average payment per family by supplementary earners*	*Income per head from wages and supplementary earners*
						£. s. d.	s. d.	s. d.
"A"&"B"	1,338	2,600	434	4·22	2·27	2 3 6½	2 2	10 10
"C"	1,929	2,171	865	3·44	1·57	2 9 8	3 8	15 6
"D"	1,773	1,594	791	3·24	1·35	2 16 4½	4 11	18 11
"E"	4,960	3,350	4,845	3·57	1·65	3 15 4	12 10	24 9

The last column in the table gives the true comparison between the relative standards of well-being in the different classes. It will be noted that Class "E" families are nearly two and a half times as well off as those in Classes "A" and "B."[1]

In cases where the head is in work there are no important differences between the classes in the contributions to family income from miscellaneous sources or the social services, nor do the sums paid for rent and rates in the different classes vary greatly.

It is clear from the above figures that the wage of the head of the household is the most important factor in determining the class into which families where the head of the household is at work will fall, but we have seen that other factors also play an important part. The figures in the table are *average* figures, and there are many cases in which a man earning a comparatively low wage is in a high class ("D" or "E") because he has no or few dependent children to maintain, or because the contribution to the family purse by supplementary earners is large, and vice versa. The table on p. 162 shows that in Classes "A" and "B" 8·5 per cent of the adult male wage-earners who are heads of families earn more than 53s., while of those in Classes "D" and "E" 83·8 per cent do so.

If instead of comparing wages we compare occupations, we find that the percentage of skilled workers in the different classes is:—

Classes "A" & "B"	10½
Class "C"	31

[1] The figures given above are scarcely affected if we include the families where the head of the household is working on his own account. The figures for the combined families are as follows:—

	Average wages or earnings per head of household.	*Average contribution to family purse by supplementary earners.*
	£ s. d.	£ s. d.
Classes "A" & "B" combined ..	2 1 2	2 4
Class "C"	2 9 0	3 9
,, "D"	2 16 1	5 1
,, "E"	3 15 0	12 11

Class	"D"	31
„	"E"	49[1]

The fact that so large a proportion as 50 per cent of unskilled and semi-skilled workers is to be found in Class "E" is in part due to the high contributions from subsidiary earners, and the small number of dependants, and in part to the fact that many unskilled and semi-skilled workers, working "on piece" in York factories earn higher wages than those normally paid in York to most skilled workers, who almost invariably work on day rates.

Now we will look at the families whose heads, for one reason or another, are not working. We saw that these account for almost exactly two-thirds of all the families living below the minimum, whereas in Classes "C", "D" and "E" they only account for 36·8, 20·6 and 8·4 per cent respectively. Where does the income come from which enables the families in these three classes to live above the minimum? The answer is that by far the greater part of it comes from the payments made by supplementary earners, as the following table shows.

INFLUENCE OF VARIOUS FACTORS ON THE *PER CAPITA* INCOME OF FAMILIES WHERE THE HEAD IS *NOT* WORKING FOR WAGES

Class	*Families*	*Dependent children*	*Supplementary earners*	*Average size of family*	*Average number of children and supplementary earners*	*Average income from all sources other than payments by supplementary earners*	*Average family income from supplementary earners*	*Income per head from all sources*
						£ s. d.	£ s. d.	s. d.
"A"&"B"	3,282	2,618	2,182	3·02	1·46	1 3 6	6 2	9 10
"C"	1,236	226	1,308	2·62	1·24	1 1 9	16 3	14 6
"D"	488	69	871	3·32	1·93	1 2 5	1 9 9	15 9
"E"	462	61	1,109	3·87	2·53	1 9 1	2 1 4	18 2

[1] These figures are based on 200 cases in each group, chosen at random. It is not always easy to say certainly whether an occupation is "skilled, or unskilled" but as doubtful occupations were classified in the same way in all classes, the error due to this should be unimportant.

It will be seen that the average payment per family by supplementary earners is nearly seven times as high in Class "E" as in Classes "A" and "B". Thus it is very clear that but for these payments practically all the families whose heads are not working would have been living below the minimum.

If we take all families into account, that is, those where the head is working and those where he is not working, then we see that whereas the number of supplementary earners per family rises as we pass from Classes "A" and "B" to Class "E", the number of dependent children per family falls as follows:—

Classes	"A" & "B"	1·13
Class	"C"	0·75
„	"D"	0·73
„	"E"	0·62

so that in the poorer classes not only are there fewer supplementary earners to help the income but there are more dependent children to be maintained out of it.

We have considered in this chapter the relative importance of different factors which determine the standard of comfort at which a family can live, and have seen how these operate at different periods. In the next chapter we shall seek to arrive at an estimate of the proportion of the working-class population who at one time or other live below the minimum and shall consider certain questions to which that estimate gives rise.

CHAPTER VI

THE THREE PERIODS OF ECONOMIC STRESS

In considering the facts disclosed by this investigation and set forth in the preceding pages, we must never forget that they refer to the conditions of each family *at the time the investigation took place.* In normal times the economic conditions of a community regarded as a whole change slowly—this volume shows the extent of the changes which have taken place in York during a period of nearly forty years. But this is not true of the individual families of which the community is composed. On the contrary, quite independently of changes in wage rates or workers being promoted to more lucrative jobs, there is a constant movement of families from lower classes to higher ones and vice versa.

Thus a number of those now living below the minimum will rise above it, and others now living above it will fall below it. So, although 31·1 per cent represents the proportion of the working classes living below the minimum at the time this investigation was made, it does not represent the proportion of those who, at one time or another of their lives, live below it.

It is important to know what that proportion is, and whether the time so spent is long enough to affect their physical condition. We have obtained information which makes it possible to answer these questions with a considerable degree of fullness.

In order to compare the birth and death rates of families in the different income classes, it was necessary to standardize the crude figures obtained from the registers. This involved dividing the whole of the population covered by our schedules into age groups.[1] The information thus obtained is given in the following table:—

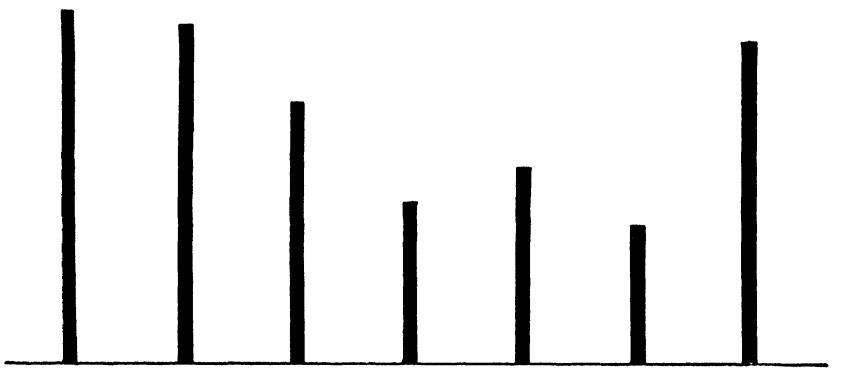
[1] See p. 293.

PROPORTION OF PERSONS IN EACH AGE GROUP BELONGING TO THE DIFFERENT INCOME CLASSES

Class	*Under* 1	1–4	5–14	15–24	25–44	45–64	65 *and Over*
"A"	29·4	28·5	22·5	11·1	13·0	3·9	19·9
"B"	23·1	21·2	16·6	12·6	15·8	16·8	27·6
"C"	18·0	18·7	19·1	15·7	20·8	16·1	25·3
"D"	10·9	12·8	13·3	13·6	16·0	12·6	11·7
"E"	18·6	18·8	28·5	47·0	34·4	50·6	15·5
	100·0	100·0	100·0	100·0	100·0	100·0	100·0

This table shows how false an impression we should be labouring under if we got into our heads that only 31·1 per cent of the working-class population suffer from poverty. We see that *52·5 per cent of the children under one year of age*, 49·7 *per cent of those over one and under five, and* 39·1 *per cent of those over five and under fifteen are living below the minimum.*[1]

The proportion of those in poverty in the different age groups may be shown diagrammatically as follows:



[1] It may be thought that the above figures would have been materially lower if instead of taking the available income of the families concerned the whole income had been taken into account. This, however, is not so. The difference it would have made would have been quite negligible. In the whole of the 5,088 families in Classes "A" and "B" the total income is only £666 19s. 5d. (7 per cent) higher than the available income. Out of this sum nearly 2,000 older children have to clothe themselves and pay all necessary personal expenses other than food and lodgings. It is only after these expenses have been met that the families would benefit by including the total income instead of the available income.

Since everyone who grows up has at one time been aged 0–1, that means that, of the generation of workers born in 1936, 52·5 per cent will have been living below the minimum during the first part of their lives irrespective of what happens to them afterwards. There is no reason whatever to suppose that what is true of children born in 1936 is not also substantially true of those born prior to that date, for the economic condition of the workers has for long been improving, not deteriorating.

The question naturally arises whether 52·5 per cent is the maximum proportion of the working-class population living in 1936 which has passed or will pass some part of their lives below the minimum. It will be noted that it is a very much higher proportion than was found to be living below it in 1936—viz. 31·1 per cent. I have given a good deal of thought to this question, and have examined it from many angles, and while for obvious reasons it is impossible to speak with certainty, I think that 52·5 per cent probably comprises practically the whole of the working-class population who pass any part of their lives in poverty.

The fact that one half of the children of working-class parents are born into families which are living below the minimum is one which cannot fail to occasion grave concern, but we cannot measure its full significance unless we can form a reasonably reliable estimate of how long the children are likely to remain in poverty.

Clearly the most reliable estimate of this will be that based upon the probable experience of families when the father is in regular employment, and half the children found to be in poverty belong to such families. An examination of the schedules shows that it is highly improbable that the experience will be more favourable in the case of the other families. The heads of 17½ per cent of them are casual workers or are working on their own account, and there is no reason to suppose that this condition of things will change materially. The heads of 71 per cent of the families are unemployed. They are almost all labourers and about two-thirds of them have been out of work for more than two years. Moreover half of them have three children or more. Even if these people

got work it is doubtful whether they would get wages sufficiently high to maintain their families above the poverty line. Therefore we may reasonably assume that the children of those whose parents are not in regular work will remain in poverty at least as long as the children whose fathers are regularly employed.

With regard to the latter our estimate must rest on the following assumptions:—(1) that the man's "real" wage remains constant, (2) that at the age of fourteen all children will find employment and become self-supporting, (3) that when two of the older children reach the age of sixteen their mother will have a surplus from their earnings sufficient to support a younger child, (4) that all children now under one will live until they reach the age of 14, and (5) that the cost of maintaining any other children born into these families will be counterbalanced by children reaching the age of 14.

To illustrate the method adopted in order to measure the length of time the children remain in poverty, let us take an actual family comprising a man, wife and five children aged 13, 11, 9, 7 and 3 months. The father's wage is sufficient to support one child only. In five years the three oldest children will be self-supporting, leaving two dependent children. As the two oldest children will then be 18 and 16 years old respectively, the "profit" made by the mother on the sums they pay for board and lodgings will suffice to keep one of the two dependent children, thus leaving only one dependent on the father's wage. In this case, therefore, the child now aged three months will be in poverty for a period of five years.

To give another illustration let us take a family comprising a man, wife and three children aged 9, 6 and 10 months. The man's wage is only sufficient to support himself and wife, and therefore the youngest child will be in poverty until the second child reaches sixteen, i.e. for ten years.

It may be thought that the assumptions on which these calculations are based are so uncertain as to render our estimate of little value. But if they are closely examined it will, I think, be seen that they are not unreasonable. Of course it is not suggested that our

estimates are absolutely accurate, but the margin of error is not likely to be so great as to vitiate any conclusions to which the figures point, and that is what really matters in statistics concerned with social conditions.

On the above assumptions we find that of all the children born into families where the father is in regular work but at inadequate wages:

49·0	per cent	will	be	in poverty for	13 years.
1·9	"	"	"	12	"
8·8	"	"	"	11	"
6·4	"	"	"	10	"
7·3	"	"	"	9	"
6·9	"	"	"	8	"
5·4	"	"	"	7	"
3·4	"	"	"	6	"
2·0	"	"	"	5	"
4·9	"	"	"	4	"
2·0	"	"	"	3	"
1·0	"	"	"	2	"
1·0	"	"	"	1	"

It would be difficult to exaggerate the seriousness of the above figures, which show that 89 per cent of the children will be in poverty for more than five years, and 66 per cent for ten years or more.

With the possible (though not probable) exception of the children who will only remain in poverty for one year, during a large part of which they will very likely be breast fed, there is not one of these children whose physique will not be permanently injured through the privation they have to undergo during the most critical years of life, for "medical science has proved that disease and incapacity in adolescence and adult life find their source all too often in the seed-time of childhood."[1]

But the injury done to the health of these children is not confined to the privations from which they suffer during childhood, for the fact that a child is born into a family living below the minimum means that the mother was in poverty and her health conse-

[1] Report for 1934 of the Chief Medical Officer of the Board of Education.

quently enfeebled, while bearing it, and so the child not only suffers after, but also before it is born.[1]

Up to this point we have seen that half the working-class children in York are born into families living below the minimum. But when they have passed childhood they are not yet out of the wood, for after an interval a high proportion of them will pass further years of their lives below the minimum. We learn what that proportion is from the table on p. 156 which shows that 23·7 per cent of those between the ages 15 and 24 will be in poverty for varying periods. This, broadly speaking, is the period before marriage. Between 25 and 44 the proportion of those who will pass varying periods in poverty rises to 28·8 per cent. This is the period during which most of the children are born. In considering the significance of this figure we must remember that it applies to the whole working-class population, married and single. Of course the proportion in poverty is much higher in the case of those who are members of families where there are dependent children. Between 45 and 64 the proportion of the population in poverty falls to 20·7 per cent. This is the period when the number of supplementary earners is the highest. It then rises sharply to 47·5 per cent in the case of those aged 65 and over.

Thus we see that at least half of the working-class population is liable to pass through two periods of poverty during their lives —in childhood, and in old age, and that more than a quarter of the workers will pass through a third period in early middle life. No words of mine are necessary to emphasize the seriousness of this fact from the standpoint of the national health standard.

When we come to consider possible remedies for this condition of things we see that these fall under two heads according to whether the head of the family is working or not. Three-quarters

[1] In fixing the minimum standard 5s. is allowed for every child. In a certain number of cases the family income was sufficient to maintain the family above the minimum standard until the birth of the child, when the added liability of 5s. was incurred. It might be argued that as the family was not living below the standard prior to the birth of the child, it is wrong to assume that the health of the mother would be enfeebled during pregnancy. This view, however, is not correct, because at such a time the mother needs extra food of a comparatively costly nature, and an extra allowance of 5s. a week on this account is certainly not extravagant.

of the families where the head is not working will be receiving social insurance benefits of one kind or another, and their poverty can be remedied by raising the benefits.

But how to remedy the poverty of children of wage-earners is a much more complicated problem. It raises the question of the level of wages, for two of the three periods of economic stress come when the family has to be maintained entirely out of the wages of the head of the family.

It will be remembered that the minimum standard income is 43s. 6d. after paying rent, for a family of man, wife and three dependent children, or the equivalent of that sum for differently constituted families.[1] We may take 9s. 6d. as a fair average figure for rent[2] thus arriving at 53s. as the minimum wage necessary for a family of five, at prices ruling in 1936.

The tables on pp. 162–3 show for each income class the wages of all males of 21 years and over, and all females of 18 years and over. The figures in ordinary type refer to heads of families, and those in italics to supplementary earners.

From the first table we see that (assuming the rent to be 9s. 6d.) 14 per cent of the males do not earn enough to maintain, at the minimum standard, a family of man, wife, and one child; 24·9 per cent earn too little for a man, wife, and two children; and 39·9 per cent too little for a man, wife, and three children.

Even in Class "E" 19·7 per cent of the men do not earn enough to maintain a family of five at the minimum standard.

The proposals most frequently put forward for dealing with poverty arising from low wages are the fixing of statutory minimum wages and the granting of family allowances. Facts disclosed by this investigation make it possible to show how many of the 5,600 persons now living in poverty due to inadequate wages[3] would be raised up to or above the minimum standard if wages of varying amounts were fixed by statute, either through the medium of Trade Boards or otherwise, and also what would be the effect of granting family allowances of 5s. weekly per dependent child

[1] On p. 30 a table is given of the minimum standard for families of different sizes.
[2] See p. 264.
[3] 43 persons living in families where the head is a woman are not included in this figure.

WAGES. (MALES 21 YEARS AND OVER)*

WAGES	CLASS "A"	"B"	"C"	"D"	"E"	Total	Percentage of all male wage-earners over 21[1]
s. d. s. d.							
Under 30 0	13	19	18	2	5	202	1·7
	11	*22*	*25*	*25*	*62*		
30 0 to 34 11	49	48	31	13	12	322	2·6
	3	*16*	*38*	*26*	*86*		
35 0 to 39 11	73	85	69	23	17	488	4·0
	9	*33*	*41*	*29*	*109*		
40 0 to 44 11	129	363	286	114	98	1,358	11·1
	7	*19*	*57*	*55*	*230*		
45 0 to 49 11	51	365	319	224	141	1,355	11·1
	4	*31*	*40*	*37*	*143*		
50 0 to 52 11	28	151	351	206	212	1,151	9·4
	1	*20*	*33*	*33*	*116*		
53 0 to 59 11	24	70	486	344	434	1,689	13·8
	4	*21*	*40*	*62*	*204*		
60 0 to 64 11	3	15	197	403	402	1,186	9·7
	0	*9*	*32*	*30*	*95*		
65 0 to 69 11	3	4	45	209	459	826	6·7
	0	*7*	*16*	*16*	*67*		
70 0 to 74 11	2	2	18	123	533	783	6·4
	0	*4*	*19*	*13*	*69*		
75 0 to 79 11	4	0	5	43	637	769	6·3
	1	*5*	*14*	*8*	*52*		
80 0 to 84 11	1	0	4	15	532	608	4·9
	0	*2*	*7*	*7*	*40*		
85 0 to 89 11		0	1	4	578	642	5·2
		2	*4*	*4*	*49*		
90 0 to 94 11		0	0	1	359	390	3·2
		2	*4*	*2*	*22*		
95 0 to 99 11		0	0	2	456	480	3·9
		2	*6*	*3*	*11*		
						12,249	100·0

* The above table having been prepared to show wages classified in 5s. groups, does not show the number of wage-earners earning the exact figures necessary to maintain families of different sizes at the minimum standard, e.g.

42s. 7d. for man, wife and 1 child.
47s. 7d. ,, ,, ,, ,, 2 children, etc.

In order to meet this difficulty it has been assumed in the comments which follow that if the wages had been classified in 1s. groups instead of 5s. groups, the number of wage-earners in each 1s. group would have been one-fifth of the number in the 5s. group. Thus of the 1,355 wage-earners earning between 45s. and 49s. 11d., it is assumed that 271 will earn between 45s. and 46s., 271 between 46s. and 47s. and so on.

[1] That is supplementary earners as well as heads of families.

WAGES. (FEMALES 18 AND OVER).

WAGES	*CLASS*					*Total*	*Percentage of all female wage-earners 18 and over*
	"*A*"	"*B*"	"*C*"	"*D*"	"*E*"		
s. d. *s. d.*							
Under 20 0	13	41	13	0	2	484	13·9
	68	*61*	*74*	*54*	*158*		
20 0 to 24 11	9	22	27	6	3	499	14·3
	22	*54*	*52*	*75*	*229*		
25 0 to 30 8	2	51	38	8	11	819	23·4
	16	*73*	*120*	*114*	*386*		
30 9 to 34 11	0	1	21	1	1	406	11·6
	12	*28*	*47*	*54*	*241*		
35 0 to 39 11	1	5	59	12	10	615	17·6
	7	*36*	*99*	*84*	*302*		
40 0 to 44 11	1	1	9	21	9	351	10·1
	8	*32*	*49*	*46*	*175*		
45 0 to 49 11		0	1	11	4	153	4·4
		8	*26*	*21*	*82*		
50 0 to 54 11	1	0	0	3	4	55	1·6
	1	*6*	*6*	*6*	*28*		
55 0 to 59 11		0	0	2	2	32	·9
		3	*5*	*6*	*14*		
60 0 to 64 11		0	0	0	7	27	·8
		1	*2.*	*2*	*15*		
65 0 to 69 11			0	0	5	12	·3
			2	*1*	*4*		
70 0 and over				1	15	40	1·1
				5	*19*		
						3,493	100·00

for varying numbers of children in a family, and the effect of applying these two measures simultaneously. The figures are given in the following table. All the calculations are based on cost of living as in 1936; at the prices ruling in August, 1939, the minimum standard would have been 55s. 6d. instead of 53s.

The reduction in the proportion of persons living in poverty which would follow from the fixation of a statutory minimum wage of 63s. is also shown, but it is not suggested that so high a minimum could be fixed in the near future without seriously dislocating industry.

EFFECT OF STATUTORY MINIMUM WAGES AND FAMILY ALLOWANCES ON THE NUMBER OF FAMILIES AND PERSONS LIVING IN POVERTY BECAUSE OF INADEQUATE WAGES.

With minimum wages of 45s., 50s., 53s. and 63s. respectively, the following numbers of families and persons would be raised out of poverty:—

Minimum wage	*Families*	*Persons*	*Percentage of total persons in poverty*
45s. od.	326	635	11·3
50s. od.	650	2,193	39·1
53s. od.	899	3,241	57·9
63s. od.	1,169	4,644	82·9

With allowances of 5s. for dependent children, but without any statutory minimum wage, the numbers raised out of poverty would be:—

	Families	*Persons*	*Percentage of total persons in poverty*
Allowance of 5s. in respect of children in excess of three ..	73	533	9·5
" " " " two ..	198	1,168	20·9
" " " " one ..	488	2,603	46·5
all children	884	4,055	72·4

If a minimum wage of 45s. were coupled with family allowances of 5s. for dependent children, the numbers raised out of poverty would be:—

	Families	*Persons*	*Percentage of total persons in poverty*
Allowance of 5s. in respect of children in excess of three ..	402	1,178	21·0
" " " " two ..	538	1,963	35·1
" " " " one ..	873	3,576	63·9
all children	1,166	4,983	89·0

If a minimum wage of 50s. were coupled with family allowances of 5s. for dependent children, the numbers raised out of poverty would be:—

	Families	*Persons*	*Percentage of total persons in poverty*
Allowance of 5s. in respect of children in excess of three ..	733	2,781	49·7
" " " " two ..	944	3,985	71·2
" " " " one ..	1,144	4,958	88·5
all children	1,265	5,391	96·3

If a minimum wage of 53s. were coupled with family allowances for dependent children, the numbers raised out of poverty would be:—

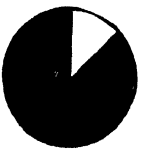
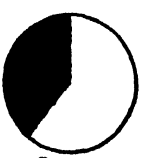
	Families	*Persons*	*Percentage of total persons in poverty*
Allowance of 5s. in respect of children in excess of three ..	1,018	4,076	72·8
" " " " two ..	1,147	4,879	87·1
" " " " one ..	1,235	5,307	94·8
all children	1,287	5,520[1]	98·6

The following diagram may help readers to appreciate the significance of the figures set forth above.

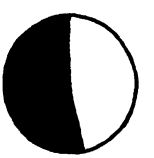
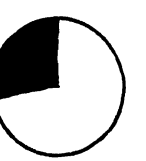
[1] The 15 families comprising 80 persons not raised out of poverty are families with older children living with them who for one reason or another are entirely dependent on their parents.

Proportion of persons in poverty because of inadequate wages who would be raised out of poverty by (*a*) statutory minimum wage only, (*b*) family allowances only, (*c*) statutory minimum wage plus family allowances.

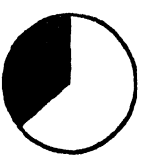
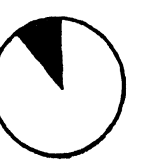
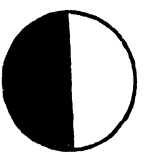
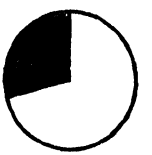
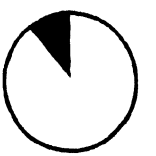
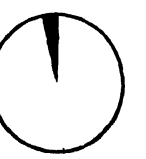
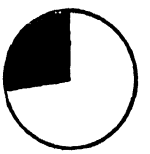
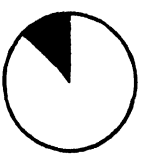
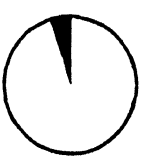
(*a*) STATUTORY MINIMUM WAGE ONLY

45s. per wk.	50s. per wk.	53s. per wk.	63s. per wk.
			
11·3 per cent	39·0 per cent	57·9 per cent	82·9 per cent

(*b*) FAMILY ALLOWANCES ONLY

	For children in excess of 3	For children in excess of 2	For children in excess of 1	For all children
Family allowances of 5s.				
	9·5 per cent	20·9 per cent	46·5 per cent	72·4 per cent

(*c*) STATUTORY MINIMUM WAGE PLUS FAMILY ALLOWANCES

	For children in excess of 3	For children in excess of 2	For children in excess of 1	For all children
Statutory minimum wage of 45s. plus family allowances of 5s.				
	21·0 per cent	35·1 per cent	63·9 per cent	89·0 per cent
Statutory minimum wage of 50s. plus family allowances of 5s.				
	49·7 per cent	71·2 per cent	88·5 per cent	96·3 per cent
Statutory minimum wage of 53s. plus family allowances of 5s.				
	72·8 per cent	87·1 per cent	94·8 per cent	98·6 per cent

There are no official figures which enable us to say what would be the cost of granting family allowances on the scales mentioned above, though various estimates have been made based upon such statistics as are available. Working on the basis of figures disclosed by this survey, I have prepared an estimate of the cost of providing various family allowance schemes for Great Britain.

It is based on the assumptions that the proportion of children under 14 and 15 respectively and their distribution among families with 1, 2, 3, and more than 3 dependent children are the same in the country generally as in our schedules. I have checked the accuracy of the first assumption and find that the difference is insignificant, being only 0·1 per cent.

As regards the second assumption, there are no recent official dependency figures. Certain figures were published in the report of the 1921 census, but conditions have changed so greatly since then that they do not help us. There does not, however, appear to be any reason to assume that the distribution of children between families having varying numbers of dependent children is not the same in the country generally as in the families covered by our investigation, and we are confirmed in this opinion by the fact that the proportion of children under 14 and 15 in the families we investigated does not differ substantially from that of the country generally. Thus it is with a reasonable measure of confidence that I give the following estimate of the cost of various schemes of family allowances for Great Britain. As it is almost certain that if a national scheme of family allowances is introduced it will only apply to parents with incomes below a certain figure, and as, of course, we cannot say what that figure will be, I give three alternative estimates of cost, according to the proportion of the total population covered.

ESTIMATE OF THE COST OF A NATIONAL SCHEME FOR GIVING FAMILY ALLOWANCES OF 5s. WEEKLY PER CHILD

	If scheme covered all classes	*If scheme covered 80% of population*	*If scheme covered 75% of population*
		(*Millions*)	
	£	£	£
For all children under 14 ..	124	99	93
» » » 15 ..	132	105	99
For children in excess of one			
(under 14)	57¼	46	43
(under 15)	63¾	50¾	48
For all children in excess of two			
(under 14)	24	19½	18
(under 15)	27½	22	20½
For all children in excess of three			
(under 14)	10	8	7½
(under 15)	12	9½	9

But the figures given in the above table represent the *gross* cost of various schemes of family allowances.

In calculating the total *net* cost, the children's allowances now being paid must be deducted in so far as they would be covered by a national scheme of family allowances.

We already pay the following:—

3s. a week for the children of unemployed workers,

5s. for the first child dependent on a widow and 3s. for each subsequent child,

7s. 6d. for orphan children.

Payments made by Public Assistance Committees in respect of children belonging to families in poverty due to causes other than unemployment or the death of a parent or parents. It is not possible to ascertain exactly what proportion of the relief

given by the Public Assistance Committees is for children.[1] We shall, however, not be far wrong if we assume a payment of 3s. per child as in the case of unemployed workers.

I have made the necessary deductions on account of the above allowances now being paid in the case of the families covered by our schedules, and assuming that these correspond with the allowances which would be made for the country generally I arrive at an estimate of the net cost of various schemes of family allowances.

I do not give an estimate of the net cost of a universal scheme because I have not the information necessary to enable me to estimate the deductions from the gross cost of such a scheme which would have to be made in view of the fact that children's allowances are now made in the case of income tax payers, nor would it be possible for any private investigator to obtain it. The matter is not, however, of much practical importance because it may safely be assumed that there will be an income limit if a national scheme of family allowances is introduced, and any deductions which should be made on account of income tax on behalf of those coming within that limit would probably bear a small proportion to the total cost of any national scheme for family allowances. It is not unreasonable to assume that of the families remaining after the richest 20 per cent of the population have been eliminated, comparatively few will pay income tax if they have one child and therefore no deduction need be made on that account when estimating the net cost of family allowances.

My estimate of the net cost of various family allowance schemes is as follows:—

[1] Each Public Assistance Committee aims at making up the existing family income to what it regards as a minimum subsistence level. Thus we may have two families, each comprising man, wife, and three children—the one family may be getting 30s. relief and the other 5s.

	If scheme covered 80% of population	*If scheme covered 75% of population*
	(*Millions*)	
	£	£
For all children under 14 ..	83½	77½
" " " 15 ..	89¼	82¾
For children in excess of one		
(under 14)	39	36
(under 15)	43	40¼
For children in excess of two		
(under 14)	16½	15
(under 15)	18½	17
For children in excess of three		
(under 14)	6¾	6¼
(under 15)	8	7½

Of course it cannot be assumed that the relation between the gross and net cost of a national scheme of family allowances will always remain the same—it will be vitally affected by the volume of unemployment, but it is not likely to be vitally affected from year to year by any important changes in the number of children in poverty due to the other causes. The number of these children will, we may well hope, steadily decline, but the decline will be gradual. As unemployment declines and as poverty due to other causes declines, the net cost of family allowances will bear a correspondingly larger proportion to the total cost of relief, but that need not cause us any uneasiness. What we are concerned with is the total cost of allowances to children, no matter through what agency they are paid.

MALES CLASSIFIED ACCORDING TO THE NUMBER OF CHILDREN DEPENDENT ON THEM

When considering the remedies for poverty due to inadequate wages it is important to take note of the proportion of male workers having different numbers of dependent children. Out

of a total of 15,577 men of 21 years of age and upwards covered by this investigation:—

57·8	per cent	had	no	dependent	children	
21·0	„	„	one	„	child	
12·3	„	„	two	„	children	
5·0	„	„	three	„	„	
2·3	„	„	four	„	„	
1·6	„	„	five or more dependent children			

Thus we see that minimum wages based on the needs of a family of man, wife and three dependent children would enable 91 per cent of the men and their families to live above the minimum standard and 5 per cent to live at the standard but 3·9 per cent of the families *comprising* 23 *per cent of all the children* would be living below it.

This brings us to the end of that part of the book which is concerned with the income of the 16,362 families investigated, with the sources of that income, and the immediate causes of the poverty of those who are living below the minimum. We now pass on to consider a number of matters, some of which, such as the kind of houses in which the workers live, their health standard and the nutritional value of their diet, are directly affected by their income, and others, such as the ways in which they spend their leisure, and the facilities for education they enjoy, are less directly affected by it.

In a final chapter the main facts brought out by the investigation are summarized and present conditions are contrasted with those obtaining forty years ago.

CHAPTER VII

FAMILY BUDGETS

In this chapter an account is given of a detailed study of the diet of twenty-eight families in different income groups. It was undertaken to show what kinds of foodstuffs the people in the different groups buy and what kinds of meals they eat; how far the dietaries meet the needs of health from the standpoints of quantity and quality; and where they fail to do so, how far this is due to lack of means and how far to unwise choice of foodstuffs.

The investigation was obviously on far too limited a scale to justify the claim that the dietaries of the families studied may be regarded as typical of those of the other families in the income groups concerned. Before such a claim could be made it would be necessary to make an inquiry covering several hundred families. The collection of reliable budgets is an exceedingly laborious process, involving close supervision to make sure that every article of food consumed is entered, that it is fully described and its correct weight given. In the absence of such supervision the chances are that the budget will be unreliable. Then, after accurate and detailed information as to the food consumed has been collected, its nutritive value has to be calculated, and this involves enormous labour. In a book dealing with most aspects of the social and economic life of a community, no single subject could be studied in such elaborate detail.

But this is not to say that no conclusions as to the nutrition of working-class families can be drawn from our limited study. For instance, it confirms the statement made in Chapter II (p. 29)

that the sum of 20s. 6d. weekly for food for a family of five, which is the amount allowed in our minimum standard of living, is certainly not extravagant. It is true that, at 1936 prices, a family of five could be adequately fed for this sum, but (and it is an important qualification) in order to achieve this end the housewife must possess an unusual amount of knowledge of the nutritive value of different foodstuffs. Among the 28 families, some of which were very poor, not one succeeded in selecting a dietary anything like as economical as that used in our minimum standard of living. The inquiry, though limited in scope, points clearly to the fact that to ensure a well-fed population it is not enough to give every family the wherewithal to buy the foodstuffs necessary for health; they must also be shown what to buy. In a word, it points to the importance of widespread education in the science of dietetics. But it also points clearly to the fact that a disturbingly large proportion of the working-class families in York are not getting enough to eat to keep them in health, and that this is due not to lack of knowledge but to lack of means.

In order that readers unfamiliar with the science of dietetics may appreciate the significance of the facts set forth in this chapter, a few words may be said about the essentials of an adequate diet.

No matter how complicated a diet may be, its nutritive value will depend on the amount of carbohydrates, fats, protein, mineral salts and vitamins which it contains. Warmth and energy are, for the most part, supplied by the carbohydrates and fats, while the protein is utilized for building up body tissue and repairing it as it wears out. If, however, the dietary contains more protein than is needed for these purposes, it is available for supplying warmth and energy. Since fats, carbohydrates and protein can all be used for this purpose, the total quantity of these present in a dietary is usually stated in terms of calories—a calorie being the amount of heat required to raise 1 kilogram of water 1° centigrade.

There are differences of opinion among physiologists as to the number of calories and the amount of protein necessary for physical

health. In 1933 the British Medical Association set up a committee of experts whose terms of reference were:

"To determine the minimum weekly expenditure on foodstuffs which must be incurred by families of varying size if health and working capacity are to be maintained, and to construct specimen diets."

In assessing the adequacy of the diets described in this chapter I use, as a measuring rod, the standard laid down by this committee. They went into the matter most elaborately, and in November 1933, published their report, in the conclusion of which they state:

"The Committee has endeavoured to formulate a workable interpretation of available data, proved experience, and the recommendations of authorities in regard to the quantitative and qualitative food requirements of children and adults. It has long been recognized that it is necessary for purposes of comparison and for bulk estimation of food and rations to adopt some standard unit food requirement, such as the number of food calories and quantities of protein, fat and carbohydrate sufficient to supply the needs of a normal man of average stature, performing moderate muscular work. The Committee, after careful consideration, recommends the adoption of the figure 3,400 calories *in the food as purchased* as the unit requirement of the normal man of average stature, if health and working capacity are to be maintained. This is not a minimum figure, nor would the adoption of a bare subsistence standard fulfil the terms of reference of the Committee, which specifically state that both *health and working capacity* are to be maintained. It, moreover, does allow a little latitude for individual variation. The figure 3,400 calories, made up from 100 grams protein (50 grams of which should be first-class protein), 100 grams fat (of animal origin as far as possible), and 500 grams carbohydrate, takes into account the unavoidable waste in preparation and losses in digestion."

"Moderate work" is a rough term to indicate the work which lies, so far as severity is concerned, between heavy work like that of a navvy, for which the standard requirement was put by the committee of the British Medical Association at 3,700 calories, and the light work of the sedentary worker whose standard requirement was put at 3,000 calories. There is not complete agree-

ment among experts as to the precise requirements of women and of children of different ages. The British Medical Association accepted the scale of requirements laid down by Cathcart and Murray and this is the one I have adopted. By means of this scale the food requirements of any given family can be stated in terms of "man-values".

But the scale cannot be used when calculating the *cost* of the food necessary for families differently constituted, for, as the Committee of the British Medical Association points out,

"The food necessary and suitable for young children is relatively more costly per unit of energy than the food required by older children and adults, and therefore the cost of food per man-value per week is higher in families possessing a number of young children aged 1 to 6 than for families of the same equivalent man-value in which older children predominate. The higher cost of calories in children's diets, as compared with the same number of calories for an adult, makes the calorie scale of family coefficients unreliable as a basis on which to calculate the minimum cost of adequate food for families containing young children. The Committee has therefore examined the relative cost of children's and adult dietaries, and constructed a cost scale of family coefficients which is generally applicable, provided the basic cost of food per man-value is first ascertained."

The standard of food requirements adopted by the Committee of the British Medical Association is somewhat higher than that proposed by the Advisory Committee to the Ministry of Health, which in 1931 published a memorandum, *The Criticism and Improvement of Diets*, in which they recommended 3,000 calories and about 100 grams of protein, of which 37 should be first-class protein. But these recommendations were intended as a rough guide to Medical Officers of Health to assist them in placing the nutrition of communities and institutions under their charge on a proper basis. The Ministry's Committee had in view communities of people, many of whom lead comparatively inactive lives. Both Committees were composed of men possessing expert knowledge, and they agreed that in view of the fact that their terms of reference differed slightly, there is no real divergence of view between the two reports.

It is important to observe that the figures given above as the British Medical Association Committee's standard refer to *average* requirements. The amount of food required for physical health varies not only with the severity of work and with sex, but with body weight and age, and, to a certain extent with personal idiosyncrasy. Thus, the average requirements of a number of men only afford a rough measure of the requirements of an individual or of a single family. The muscular activity exerted will vary from individual to individual, and may indeed do so from one week to another. For instance, a lad of thirteen or fourteen who is growing fast and takes very active exercise, requires much more nutriment than a boy of the same age who is not growing fast and takes little exercise. Again one of these boys might take a lot of exercise at one time of the year and very little at another. Then again, supposing that the food was exactly adjusted to the total needs of the individual members of the family, it does not follow that all of them would be adequately fed. One might be getting more than his share. Clearly, to ensure that all will get enough it is necessary to provide a margin of food above what is theoretically necessary. This was allowed for by the B.M.A. Committee when fixing their standard.

So far we have dealt only with calories, carbohydrates, fats and protein. We have now to consider the other two constituents of a complete dietary, namely mineral salts and vitamins.

Every dietary must contain a small but adequate quantity of certain mineral salts. If these are not present, health will suffer, and in selecting a dietary it is necessary to include foodstuffs which contain them. The important mineral salts are calcium, which is found in cheese, egg-yolk, milk, bran and green vegetables; iodine, found in sea foods (fish and shell fish), and certain vegetables such as watercress and onions; iron, found in egg-yolk, meat, liver, oatmeal and certain green vegetables such as spinach and watercress; and phosphorus, found in cheese, egg-yolk, milk, bran and oatmeal.

We now come to the question of vitamins, the discovery of which revolutionized the science of nutrition. Their presence in food and their importance have only been discovered within the

last thirty years, and knowledge about them and the part they play in the maintenance of health is being added to daily. Already it is known that they are essential to life, and that an adequate supply of them is essential to health. Various diseases are due to vitamin deficiency and are cured when the necessary vitamins are provided. Ten different vitamins have been discovered up to now, of which four are of major importance. Each performs a different function in the body; they are not interchangeable. It is known in which foodstuffs the different vitamins are found and roughly in what quantity.

The following table taken from the Board of Education's *Handbook of Suggestions on Health Education*[1] gives broadly the foods in which they are present and their dietetic value:—

Vitamin	*Chief foods in which present*	*Dietetic value*
A	Cod liver oil, milk, butter, cheese, egg-yolk, green vegetables, lettuce, watercress, beef and mutton fat, suet, liver, carrots.	(1) Growth. (2) Maintenance of body-resistance against certain infections, especially of infections of mucous membranes.
B_1	Cereals (outer layers and germ), pulses, yeast, milk, egg-yolk, liver, kidney, brains, cabbage, lettuce, watercress.	(1) Growth. (2) Maintenance of nervous stability. (3) Prevention of beriberi.
C	Green leaves and fresh fruits (especially lettuce, cabbage, oranges, tomatoes, lemons), potatoes, swede turnips, watercress.	Prevention of scurvy.
D	Cod liver oil, oily fishes (e.g. herrings), egg-yolk, milk, butter, animal fats.	Development of bone and teeth: (its absence may lead to rickets).

[1] Handbook of Suggestions on Health Education for the consideration of Teachers and others concerned in the Health and Education of School Children. H.M. Stationery Office.

The view now held by physiologists with regard to the essentials of an adequate diet is well summarized in the Memorandum on Nutrition prepared by the Ministry of Health Committee.[1] It is there stated:—

"It is perhaps essential . . . to emphasize the fact that the diet must satisfy all the criteria. If it is not complete as regards calories, first-class protein, mineral matter and vitamins it is to be condemned. No amount of calories will make up for any other deficiency and no amount of vitamins or mineral matter can make up for a deficiency in calories or of first-class protein. A diet must stand foursquare upon calories, first-class protein, mineral matter and vitamins."

Because they protect our health it is usual to describe foods rich in these constituents as "protective" foods.

Unfortunately, in the matter of the quantities of mineral salts and vitamins necessary, there is no statement so authoritative as that which the Committee of the British Medical Association has issued regarding the requirements of protein, fats and calories. To quote Professor Cathcart: "We now know a considerable amount about the qualitative action of both minerals and vitamins, but on the quantitative side our information is sadly lacking."[2] In the present state of knowledge any estimate of requirements must be accepted with extreme caution. The one adopted in the table on p. 183 is based on information given in the report of the Technical Commission of the Health Committee of the League of Nations.[3]

Now, bearing all this in mind, let us examine the twenty-eight family budgets, and first we will look at the method adopted in obtaining them. Those who undertook to keep budgets were provided with specially ruled note-books. On the first page of

[1] *The Criticism and Improvement of Diets*, p. 9. H.M. Stationery Office, 1934.

[2] Paper on "The Medical Aspects of Nutrition" by Prof. E. P. Cathcart. *Nutrition and the Public Health.* British Medical Association.

[3] *Bulletin of the Health Organization.* League of Nations. Vol. VII, No. 3.

these the housewife was asked to state the number of persons in the household, together with particulars of their age and sex; the wages earned by any members of the household who were working, and the amount of income from other sources, if any. She was also asked to state the total sum allowed to her for housekeeping. Two pages were then provided for each day of the week: on the left-hand page the housewife was asked to keep account of all money spent on food, giving a description of the purchases, the quantities bought and the prices paid. Space was also given in which to give particulars of gifts of food received or produce obtained from the garden or allotment. On the opposite page she was asked to state what the family had to eat and drink at each meal and the number of persons present, as well as any particulars of packed-up lunches. At the end of the book space was provided for a summary of weekly expenditure, not only on food but on all items, including rent and rates, coal and light, clothing, household expenditure, insurance, transport and amusement.

Every effort was made to ensure accuracy in the keeping of the budgets. An investigator made frequent visits to the families and satisfied himself regarding the weights of the foodstuffs, weighing articles of food where there was any doubt, or, in the case of tinned foods, buying similar tins to find out the net weight where not stated. In the poorest families no stock was taken of the food in the house at the beginning and end of the inquiry, for the budgets always began and ended just before pay-day when stocks were negligible. Moreover, as all but one of the budgets of the poorest families were kept for four weeks, the possible margin of error due to this cause was so small as to be insignificant. In the cases where the economic position of the family was such that stocks of food were carried over from one week to another, account was taken of those in hand at the beginning and end of each week. The nutritive value of the dietaries was calculated from published tables which give the number of grams of protein, fat and carbohydrates and of the principal mineral salts and vitamins in a given unit of each foodstuff, and

the number of calories of energy value provided by them.[1] The next step was to relate the nutritive value of each dietary to the true requirements of the family concerned, and here we are met by serious difficulties.

It has been pointed out that the published estimates of the amount of protein, fat, calories, minerals and vitamins necessary for health, apply to the average requirements of masses of people and therefore do not necessarily apply to any given individual, and also that the estimate of the quantity of mineral salts and vitamins needed for health must be accepted with great caution. In view of the latter fact I have, in judging whether a family is or is not adequately fed, based my decision almost entirely on the supply of first-class protein, fats and calories. As a matter of fact these budgets tend to confirm the view generally held by physiologists that if a diet provides an adequate amount of first-class protein, fats and calories it is unlikely to be deficient in mineral salts and vitamins. But although it is not possible to state with certainty whether the diet of a given family is adequate or inadequate, the area of uncertain knowledge is fairly clearly defined. There is pretty general agreement that to maintain health a risk is being run if the supply of the essential constituents of a diet falls appreciably below the standard here adopted, and that more food is being supplied than is necessary if it rises appreciably above it.

Thus, if we compare the nutritive value of the food consumed by each family with the standard requirements of those engaged on moderate work, we can say which families are, after making all allowances for their possible individual variations from the average requirements, clearly undernourished, and which are clearly adequately fed. In between these there are families

[1] The figures for protein, fat, carbohydrate and calories were calculated in the main from tables prepared by Dr. R. H. A. Plimmer (*Analyses and Energy Values of Foods*, by R. H. A. Plimmer, D.Sc., H.M. Stationery Office.) They refer to food as bought. There would of course be waste in preparation. This is taken into account in fixing the standard of food requirements. The contents of mineral salts in the dietaries were calculated from the *Table of Composition of Foods*, issued by the Rowett Institute. (Imperial Bureau of Animal Nutrition. Technical Communication No. 10. Rowett Institute, Aberdeen. 1s.), making allowance for waste in certain foods. The vitamin contents of the foods have been calculated from a set of tables kindly supplied by the same Institute. Figures are not available for Vitamin D.

regarding which it is not possible to say certainly whether their diet is adequate. All we can say is that if they are not underfed they are running very near the line. With a view to reducing in some measure the risk of drawing wrong conclusions from an examination of the diets of these twenty-eight families singly, they have been divided into four groups, and the table on p. 183 gives the figures for each of these.[1]

The groups are arranged according to the percentages by which their incomes,[2] after paying rent, fall below or rise above the sums necessary to enable them to live on the minimum standard, that is, the standard attainable by a family of man, wife and three dependent children, with an income of 43s. 6d. in 1936, after paying rent. The first two groups comprise 13 families whose incomes are below the minimum standard. The other two groups comprise 15 families with incomes above it.

The following details have been obtained regarding the dietary of each family:

(1) Number of weeks for which the budget was kept.
(2) Composition of the family.
(3) Husband's occupation.
(4) Food requirements of the family stated in terms of "man-values" (that is, the total requirements of the family stated as that of an equivalent number of men).
(5) Cost of providing the necessary food stated in terms of "cost coefficient units" (that is, the same as (4) but taking account of the fact that children require a larger proportion of expensive foods than men).
(6) Income[3] before paying rent (including value of garden produce).
(7) " after " "
(8) " " " " per "cost coefficient unit."
(9) Average weekly expenditure on food.
(10) Minimum cost of providing adequate nutriment if the foodstuffs had been selected in accordance with the standard diet (that is, a carefully

[1] In appendix N, p. 508–11, particulars are given for each family separately.
[2] Only the available income is taken into account, i.e. the earnings of the husband and wife and children under 16 (less any sums allowed for pocket money) plus the sums paid for board and lodging by older children.
[3] Available income as defined above.

selected and very economical diet providing just the necessary nutriment (see page 28). It is here used as a measuring rod.[1]

(11) Percentage of income spent on food.
(12) Total protein expressed as a percentage of requirements.
(13) First class protein " " " " " "
(14) Fat expressed as a percentage of requirements.
(15) Calories " " " " "
(16) Calcium " " " " minimum requirements.
(17) Phosphorus " " " " "
(18) Iron " " " " " "
(19) Vitamin A " " " " " "
(20) " B_1 " " " " " "
(21) " C " " " " " "

This looks a formidable list of facts to ascertain for each family, but it is the minimum information required to enable us to assess the adequacy of the dietaries, and in the case of those which are inadequate, to say what they are short of and whether this is primarily due to lack of means or to uneconomical selection of foodstuffs.

In the table opposite the information under the above headings 6–21 is given for each of the four groups.

The first important fact to which the figures in the table point is that the families in Group 1 are, on the average, quite definitely underfed, and reference to the detailed figures in the appendix will show that this is true of each one of them. Their diet is deficient in every constituent except vitamin C, which they get in the main from potatoes. The heads of all these families are unemployed and the families are living on unemployment benefit. They spend on the average 15s. $10\frac{3}{4}$d. a week on food, whereas it would cost 19s. 2d. to feed them adequately on the basis of the very

[1] Some writers on family budgets give the number of calories and the grams of protein obtained per unit of expenditure, presumably as indicating whether or no the selection of foodstuffs was economical. But such figures appear to me to be misleading. If an unduly large proportion of the total expenditure is incurred for carbohydrates (such as refined flour and sugar) and an unduly small proportion for foods rich in animal protein, the number of calories bought per 1s. of *total* expenditure will be high, and the number of grams of protein bought per 1s. of *total* expenditure will be low. This condition of things would be reversed if an unduly large proportion of expenditure was incurred for proteins and a low proportion for carbohydrates.

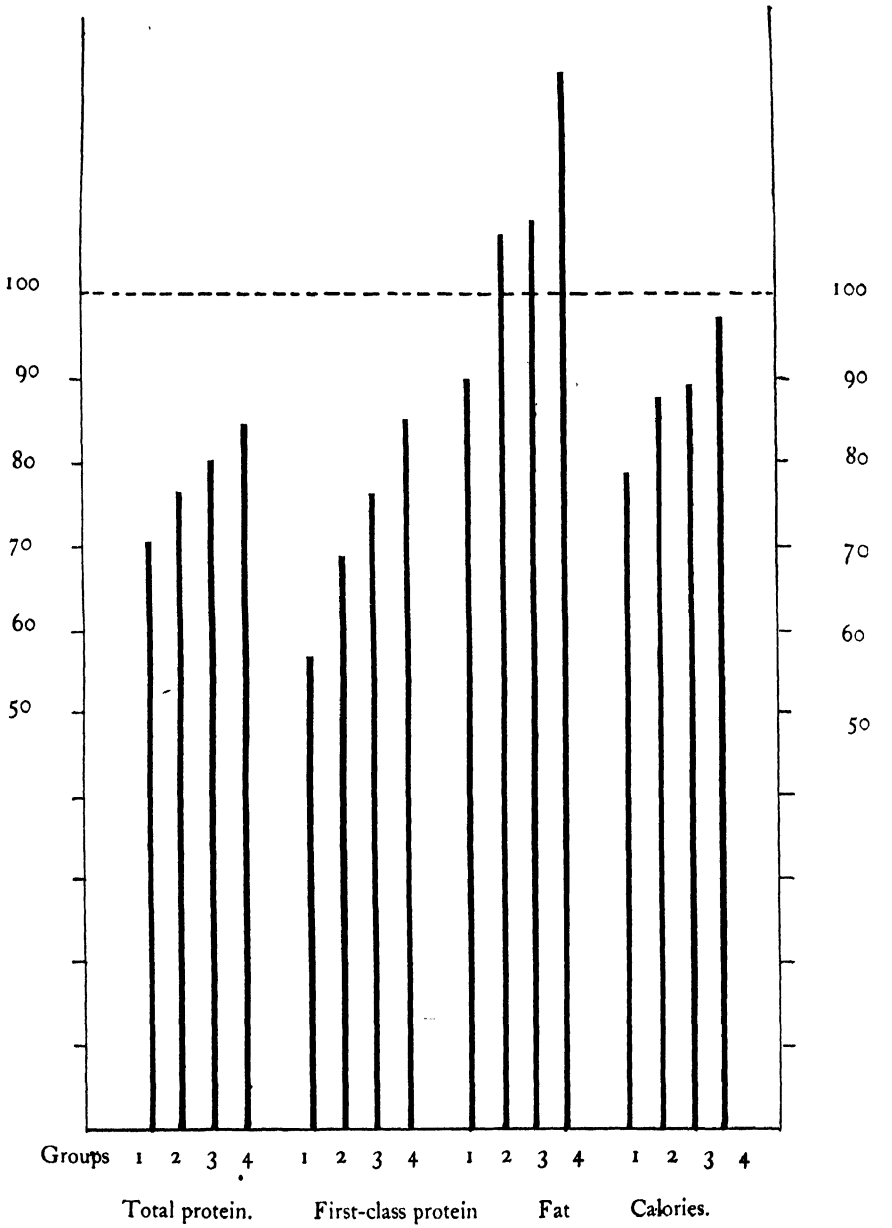
	Group 1	*Group 2*	*Group 3*	*Group 4*	*Contained in Standard dietary*
	s. d.	s. d.	s. d.	s. d.	
Income before paying rent	33 8	42 10½	68 4½	80 4	—
„ after „ „	24 7½	33 9	57 8¾	69 7	—
„ „ „ „ per cost coefficient unit ..	6 11½	9 0¾	14 6¼	19 5	—
Average weekly expenditure on food	15 10¾	21 6	30 2	32 2	—
Standard diet would have cost	19 2	20 2	22 8	21 3	—
Percentage of income (after paying rent) spent on food	64·5	63·8	52·2	46·3	—
	Percentage of standard requirements attained[1]				
Total protein	70·5	75·9	80·2	84·8	100
First-class protein ..	56·5	69·0	76·0	85·2	94
Fat	89·5	107·3	108·9	127·0	115
Calories	78·9	87·7	87·8	97·3	100·4
Calcium	45·6	52·4	55·6	76·2	81·8
Phosphorus	67·3	78·8	95·8	109·6	142·6
Iron	49·7	63·1	71·4	90·4	126·8
Vitamin A	52·4	107·5	93·4	124·7	78·5
„ B1	84·7	101·4	130·3	140·7	280·4
„ C	147·4	201·9	198·4	257·7	278·4

[1] The following standards have been adopted in obtaining these figures.

Total protein : 100 grams per "man" per day.
First-class protein : 50 „ „ „ „ „
Calories : 3,400 „ „ „ „ „
Fat : 100 „ „ „ „ „
Calcium : Adult ·5 gram, child 1 gram per day. Lactating woman 1·5 gr. per day.
Phosphorus : Adult or child 1 „ „ „
Iron : Adult or child 10 milligrams per day.
Vitamin A : Adult 2,000, child 1,500 international units per day.
Vitamin B1 : Adult 300, child over five 300, child aged one to five 200, lactating woman 600 international units per day.
Vitamin C : Adult 600, child 200 international units per day.

Authorities do not speak with certainty about the requirementsof mineral salts and vitamins. The standards here adopted are based on the *minimum* standards tentatively put forward by the Health Committee of the Technical Commission on Nutrition set up by the League of Nations.

DIAGRAM SHOWING THE PERCENTAGE OF STANDARD NUTRITIONAL REQUIREMENTS ATTAINED BY DIFFERENT GROUPS



economical standard diet referred to on page 29. Thus even if the diet of the families in this group had been selected by an expert so as to provide an adequate and well-balanced diet as economically as possible, it would have cost about 20·6 per cent more than the sum actually spent. It is clear that these families spend as much on food as they can afford, for such expenditure amounts to 64 per cent of their income after paying rent, and leaves only 1s. 10d. per head per week for all other expenditure.

As was to be expected, the deficiency in the diet is especially severe in the case of the protective foods; for instance, there is a deficiency of 43 per cent in first-class protein, as compared with 21 per cent in calories. There is a great deficiency in mineral salts and in vitamins A and B_1. Protective foods, such as milk, eggs, fish, vegetables and fruit are more expensive than energy foods, such as white bread or sugar, so when money is short people buy the cheap foods which, although they stave off the pangs of hunger, do not suffice to maintain them in health.

The degree of undernourishment in Group 1 is undoubtedly such as to undermine the health of the families concerned.

Turning now to Group 2 (whose incomes, after paying rent, average 16·7 per cent below the minimum, as compared with 35·6 per cent in Group 1) we find that the families as a whole are under-nourished, especially as regards first-class protein, where the deficiency amounts to 31 per cent. The deficiency in calories is only 12·3 per cent. There is a serious deficiency in the supply of mineral salts, but the supply of vitamins is adequate.

Although on the average the dietary is substantially better than that of Group 1, when we examine the figures in detail we find that four of the six families are seriously underfed, one is slightly underfed, while one is getting almost adequate nourishment, and that is a family of a man and wife, without children, living on unemployment benefit. They receive 26s. a week, out of which they pay 6s. 6d. for rent and rates. They spend 66 per cent of their remaining income on food, just a little more than the average for the group (63·4 per cent). The fact that this family, consisting of man and wife only, can afford adequate food while none of the

unemployed families in Group 1 can do so, emphasizes the fact, well known to social students, that grants to the unemployed are reasonably adequate when there are no children, but the additional grants for children are entirely inadequate. The chief difficulty in remedying this state of things is that if adequate grants were made for children the total income of many families when unemployed would be greater than when they were working. This will continue to be so unless a scheme of family allowances is introduced for men in work.

The average sum spent weekly on food by the families in this Group is 21s. 6d., whereas to provide them with adequate food according to the standard diet would cost 20s. 2d. But as explained above, to buy as economically as this requires expert knowledge which few families possess.

Thus we see that *with the exception of one family where there are no children, all the thirteen families living below the minimum are underfed.* It is important that we should not conclude from this that they chronically "go to bed hungry." Probably very few of them actually suffer from hunger, but there is not the least doubt that their health suffers because they cannot afford a diet which contains an adequate proportion of protective foods.

Before we leave this group it is worth recording that one family whose budget was kept for four weeks was on unemployment benefit for the first fortnight receiving 34s. a week, but during the second fortnight the father was in work, earning 45s. a week. The budgets for the two fortnights have been treated as if they were those of two separate families (see budgets 2 and 8 in the appendix). As soon as the man got work, the family's diet improved. The consumption of animal protein increased by 14·3 per cent, and that of calories by 16·7 per cent. The family consisted of man, wife and five children, and was of course living below the minimum after the man got work.

We now pass to consider the dietaries of the families who are living above the minimum, and first of all those in Group 3 whose incomes, after paying rent, average 29·6 per cent above it.

The Group as a whole is undernourished, according to the

British Medical Association Committee's standard, and even if it be the case (and I know no reason why this should be assumed) that a somewhat lower standard might have sufficed for these particular families, the best that can be said for the average dietary of these eight families is that it is very close to the line of absolute undernourishment, even if it does not pass over it. Certainly it is better than the dietary of Group 2. The deficiency of first-class protein is 24·0 per cent as compared with 31 per cent in Group 2. The deficiency of calories is 12·2 per cent—practically the same as in Group 2. The dietary is deficient in mineral salts, but less so than that of Group 2, and the supply of vitamins except vitamin A, is adequate.

The eight families spend an average of 30s. 2d. a week on food, which is well above the 22s. 8d. required to provide them with an adequate diet if the foodstuffs were selected as economically as in the standard diet. They spend on food 52·2 per cent of their income, after paying rent, as compared with 63·8 per cent in Group 2.

If we examine the individual budgets we find that the dietary of one family is well above the British Medical Association Committee's standard, the dietaries of three families fall somewhat below it, and four families are definitely undernourished.

We come now to the seven families in Group 4, whose average income is 69·4 per cent above the minimum, as compared with 29·6 per cent in Group 3. The Group as a whole is decidedly better fed than Group 3, but the dietary, even in this group, does not reach the standard, though it does not fall much below it. There is a deficiency of 14·8 per cent in animal protein, practically no deficiency in calories, and none in vitamins. Of the mineral salts there is a small deficiency in iron and a larger one in calcium. In so far as the diets are deficient, this is not due to poverty, for the families in this Group spend an average of 32s. 2d. weekly on food, whereas to provide them with the standard dietary would have cost only 21s. 3d.

Looking at the individual families, we find that two are quite definitely undernourished; the dietary of one of them shows a deficiency of 41·8 per cent in animal protein and 25 per cent in

calories, and that of the other a deficiency of 32·4 per cent in animal protein and 13 per cent in calories. In the case of these two families the expenditure on food is low: they spend only 42·7 per cent and 38·5 per cent respectively of their income (after paying rent) on food as compared with 46·3 per cent, which is the average for the Group. Only one family in the Group enjoys a dietary more liberal than the British Medical Association Committee's standard.

So far we have been concerned only with figures. Now let us turn to matters which have more direct human interest, and see just what kind of food the families studied buy and what kind of meals they eat. It would be wearisome to give these details for every one of the twenty-eight families; our purpose will be served if we take a typical budget from each group.

FOUR TYPICAL BUDGETS

GROUP 1

Budget No. 4 kept for two weeks (one in June and one in September)

This family consists of a man aged 41, his wife aged 36 and four children aged 14, 6, 4 and 20 months. The man has been out of work throughout the year and the sole source of income of the family is his unemployment benefit of 36s. a week, with an occasional odd shilling earned by his wife. One shilling was earned by the wife in one of the weeks. The man gives his wife 34s. a week for housekeeping and keeps 2s. for himself. The average weekly expenditure on food is 16s. 10d. In addition, 3s. 6d. is spent on fuel and light, 2s. 3d. on clothing, 1s. 10d. on household sundries and 2s. 6d. on burial insurance. There is little variation in the nutritive value of the dietary for the two weeks.

The following is a statement of the food purchased and the meals provided in the week in September:—

	s.	d.		s.	d.
2 lbs. roasting beef	1	6	4 lbs. sugar		8
½ lb. liver		4	1 lb. jam		6
½ lb. minced beef		6	1 table jelly		4
½ lb. beef sausages		3	21 lbs. potatoes	1	6
½ lb. pie meat		3	1 lb. tomatoes		3½
2 ozs. potted meat		2	1 lb. kidney beans		4
2 lbs. fish (cod)	1	0	3½ lbs. onions		3½
½ lb. bacon		6	1 beetroot		2
4 cooking eggs		3	½ lb. currants		3
7½ pints of milk	1	10½	1 lb. plums		3
1 lb. butter		10	¼ lb. cocoa		4½
1 lb. margarine		4	½ lb. tea		10
½ lb. dripping		3	Vinegar		2
21 lbs. flour	2	0	Yeast		3
				16	3

MENU OF MEALS PROVIDED.

	Breakfast	*Dinner*	*Tea*	*Supper*
FRIDAY.	Bread and dripping, tea.	Fish cod (1) and potatoes, bread and butter and tea.	Bread and butter, tomatoes, jam, tea.	None.
SATURDAY.	Bacon (2), bread and dripping, tea.	Minced meat (3) and potatoes, bread and butter, tea.	Bread and butter, potted meat, tea.	Cocoa.
SUNDAY.	Bacon, bread and dripping, tea.	Roast meat (4) kidney beans, potatoes, Yorkshire pudding.	Bread and butter, stewed plums and jelly, shortcakes, tea.	Cocoa.
MONDAY.	Bread and dripping, tea.	Cold meat and potatoes, bread and butter, tea.	Bread and butter, shortcakes, jam, tea.	Cocoa.
TUESDAY.	Bread and dripping, tea.	Meat hash, tea.	Bread and butter, shortcakes, tea.	Cocoa.
WEDNESDAY.	Bread and dripping, tea.	Liver (5) and onions, potatoes, tea.	Bread and butter, and beetroot, tea.	Cocoa.
THURSDAY.	Bread and dripping, tea.	Sausages (6) and potatoes, tea.	Bread and butter, jam, tea.	Cocoa.

(1) 2 lbs. fish.
(2) ½ lb. bacon gives meals for two mornings.
(3) ½ lb. minced beef.
(4) 2 lbs. beef is spread over three days.
(5) ½ lb. liver.
(6) ½ lb. beef sausages.
Only three have supper.

COMMENTS ON THE DIETARY.

	s.	d.
The average weekly expenditure on food is	16	10
To feed this family adequately on the standard diet would cost ..	24	3½

The diet shows a deficiency in first-class protein and calories of 51·2 per cent and 27·7 per cent respectively. There is a serious deficiency in mineral salts and of vitamins A and B_1. After paying rent 55·8 per cent of the total income is spent on food. (The average for the group is 64 per cent.)

Every effort seems to have been made to get good value for money in the food bought. The housewife bakes her own bread. The expenditure on milk is totally inadequate for a family with three children under 7 years of age. Only 7 pints are bought in one of the weeks studied and 7½ pints in the other. In addition, in one of the weeks, skimmed condensed milk was bought to give the equivalent of about 4 pints of skimmed milk. No cheese is bought. This deficiency in the main sources of calcium accounts for the very low calcium consumption (·36 grams per man per day). One or two improvements in the diet might have been made: wholemeal in place of white flour for bread; cheese in place of bacon, which is an expensive way of getting fat poor in vitamins; fat fish (herrings or canned salmon) in place of cod; and watercress, which is rich both in mineral salts and vitamins, in place of beetroot. But however economically the money was spent, the sum available for food would be inadequate to provide this family with sufficient nourishment.

GROUP 2

Budget No. 10 kept for four weeks in August.

This family consists of a man of 37, his wife aged 39 and three children aged 11, 9 and 5. The man is employed as a van cleaner and earns 41s. 8d. a week, out of which he allows his wife 40s. for housekeeping. The average weekly expenditure on food, including the esti-

mated value of vegetables from the garden, is 22s. 9½d. In addition, 3s. 9d. is spent on fuel and light, 3s. is paid into a clothing club, and 1s. 6d. is paid out for burial insurance.

The following is a statement of one week's food purchases and the meals provided:—

	s.	d.		s.	d.
4½ lbs. roasting beef	3	0	4 lbs. sugar		8
1 lb. stewing meat		8	2 lbs. jam		8
1½ lbs. beef sausages		9	1 lb. marmalade		5½
1 lb. liver		10	14 lbs. flour	1	6
½ lb. corned beef		3	2 lbs. ground rice		5
1½ lbs. bacon	1	3	7 lbs. potatoes		5
9 pints of fresh milk	2	3	1 lb. onions		2
2 tins of condensed skimmed milk		3½	2 lbs. carrots		2
1 lb. cheese		6	2 table jellies		4
12 eggs	1	0	½ lb. cocoa		2½
1½ lbs. butter	1	3	¾ lb. tea	1	1½
1½ lbs. margarine		6	2 ozs. yeast		1½
1 lb. lard		9	Salt and pepper		2
				19	8½
Garden produce:					
17½ lbs. potatoes, 2 lbs. beans, marrow and 2 cabbages. Valued at				2	2
				21	10½

MENU OF MEALS PROVIDED.

	Breakfast	*Dinner*	*Tea*	*Supper*
SUNDAY.	Bacon, bread and butter, marmalade, tea.	Roast meat (1), potatoes, Yorkshire pudding, marrow, white sauce, gravy.	Bread and butter, cake (home made), jellies, tea.	Bread and butter, cake, cocoa.
MONDAY.	Bacon, bread and butter, tea.	Cold meat, fried potatoes, marrow, ground rice pudding.	Bread and butter, jam, cake, tea.	Bread and, butter, cheese, cocoa.
TUESDAY.	Buttered eggs on toast, bread and butter, tea.	Cold meat hashed with onions and carrots, potatoes, rice pudding.	Bread and butter, jam, cake, tea.	Bread and butter, cheese.
WEDNESDAY.	Fried bread and sausage, bread and butter, tea.	Stew (2), potatoes, jam roll with white sauce.	Bread and butter, jam, cake, tea.	Bread and butter, cheese.
THURSDAY.	Bacon, fried bread, bread and butter, tea.	Liver (3) and onions, gravy, cabbage, potatoes, ground rice pudding.	Bread and butter, jam, cake, tea.	Bread and milk, bread and butter, cheese, cocoa.
FRIDAY.	Bread and butter, toast and marmalade, tea.	Sausage, potatoes, beans, gravy, rice pudding.	Bread and butter, cheese, cake, tea.	Bread and milk, bread and jam, cocoa.
SATURDAY.	Buttered eggs, toast, bread and butter, tea.	Liver (3) and onions, potatoes, cabbage.	Bread and butter, jam, cake, tea.	Bread and butter, cheese.

(1) 4½ lbs. roasting beef is spread over 3 days.
(2) 1 lb. stewing meat.
(3) ½ lb. liver on each day.

COMMENTS ON THE DIETARY FOR THE FOUR WEEKS.

	s.	d.
The average weekly expenditure on food, including value of garden produce is	22	9½
To feed this family adequately on the standard diet would cost	21	3

The diet shows a deficiency in first-class protein and in calories of 7·8 per cent and 7·1 per cent respectively. There is a deficiency in all mineral salts, but the supply of vitamins A, B_1 and C is adequate. After paying rent 67·6 per cent of the income of the family is spent on food. This is high for the group, the average being 63.8 per cent.

Only 9 pints of fresh milk are bought in the week. In addition condensed skimmed milk is bought to give the equivalent of about 2 pints of skimmed milk. This is quite inadequate for a family with three children, the eldest of whom is only 11 years of age. It is evident that care has been taken to buy economically. The housewife bakes her own bread. The diet would have been improved by the substitution of wholemeal for white flour in the making of bread, and by the inclusion of fat fish, leafy vegetables and fresh fruit.

GROUP 3

Budget No. 18 kept for two consecutive weeks in May.

This family consists of a man of 35, his wife aged 31 and three children aged 9, 7 and 5. The man is employed as a plasterer and earns 72s. a week. Taking into account stocks in hand at the beginning and end of each week, the average weekly cost of the food consumed is 32s. 8½d. In addition 5s. 6d. is spent on fuel and light, 6s. on clothing, 2s. 4½d on household sundries, 3s. on burial insurance, 2s. on amusements, 6s. on beer and tobacco, and 5s. is put by for saving.

The following is a statement of one week's expenditure on food and the meals provided.

	s.	d.
Stock in hand at the beginning of the week:		
2 ozs. sugar; 2 ozs. butter; ¼ lb. brown bread; ½ lb. white bread; 1 oz. rice; ½ pint milk; 1 lb. potatoes, valued at		7¼
½ lb. stewing steak		6
¼ lb. best steak		6
2 lb. rabbit	1	0
1 lb. beef sausages		6
¼ lb. roast pork		7½
½ lb. cooked ham	1	4
1 lb. bacon	1	4
1 lb. sheep's liver	1	6
1½ lbs. sheep's heart		9
½ lb. potted meat		7
1½ lbs. filleted cod	1	0
18 pints milk	4	5½
13 eggs	1	3½
½ lb. cheese		8
½ lb. butter		7½
½ lb. margarine		4
1 lb. lard		5
¼ lb. suet		2
4 lbs. sugar		9
1 lb. jam		6
1 lb. marmalade		5½
3½ lbs. white flour		5
2 lb. malt fruit bread		6
10 lbs. white bread	1	11½
2½ lbs. brown bread		7
1 lb. cornflakes		9
¾ lb. biscuits		9½
2 lbs. rolled oats		6
Apple pies (7 ozs.)		5
Ground rice tart (2½ ozs.)		2
Mince pie (3 ozs.)		3
½ lb. rice		2
10½ lbs. potatoes		9½
2¼ lbs. tomatoes	1	6½
Lettuce, radishes and spring onions ..		7
1 lb. carrots		3
1 lb. cabbage		3
¾ lb. cauliflower		4
½ lb. onions		1
3 bananas		3
3 oranges		3
1 oz. custard powder		1½
10 ozs. boiled sweets		5
4 ozs. chocolate		6
¼ lb. cocoa		6
½ lb. tea	1	4
Rhubarb from garden		¾
	33	8
Deduct value of stock at end of week: 1 lb. flour; ¼ lb. lard; 1 oz. cocoa		4
Value of food consumed ..	33	4

MENU OF MEALS PROVIDED.

	Breakfast	*Dinner*	*Tea*	*Supper*
SUNDAY.	Cornflakes, milk, bacon, eggs.	Rabbit pie, potatoes, cabbage.	Bread and butter, salad, home-made sponge cake, tea.	Cocoa.
MONDAY.	Porridge, milk, bread, marmalade, tea.	Boiled eggs, cocoa, bread and butter, rice pudding. (packed for husband—bacon sandwiches, pie.)	Brown and white bread and butter, Husband—egg and bacon, tea.	Cocoa.
TUESDAY.	Cornflakes, milk, brown bread and butter, marmalade, tea.	Sheep's liver and onions, mashed potatoes, bananas and custard. (Packed for husband—ham sandwiches, pie, fruit and malt bread.)	Bread and butter, jam, biscuits. Husband—liver and onions, mashed potatoes, tea.	Cocoa.
WEDNESDAY.	Porridge (1), cornflakes, milk, toast, marmalade, oranges, tea.	Roast sheep's heart, baked potatoes, cauliflower, Yorkshire pudding. (Packed for husband—pork sandwiches, apple pie.)	Brown and white bread and butter, tomatoes, tea. Husband — roast heart, Yorkshire pudding and vegetables.	Cocoa.
THURSDAY.	Cornflakes (1) porridge, milk, brown bread, marmalade, tea.	Stew (2) and suet dumplings. (Packed for husband—potted meat sandwiches, mince pie, fruit and malt bread.)	Potted meat sandwiches, fruit and malt bread and butter, chocolate biscuits. Husband —steak (3) and tomatoes, tea.	Cocoa.
FRIDAY.	Cornflakes, porridge, milk, bread and butter, marmalade, tea.	Baked fish, mashed potatoes, rice pudding. (Packed for husband—bread and butter and cheese sandwiches, ground rice tart.)	Toast, melted cheese, bread and jam, tea. Husband — fish and mashed potatoes.	Cocoa.
SATURDAY.	Porridge, milk, tea, bread and marmalade.	Sausages and tomatoes, tea. (Packed for husband—bread and ham, fruit pie.)	Salad, home-made pastries, bread and butter, tea.	Cocoa.

(1) Parents had porridge, children cornflakes.
(2) ½ lb. stewing steak.
(3) ¼ lb. best steak.

COMMENTS ON THE DIETARY FOR THE TWO WEEKS.

	s.	d.
The average weekly expenditure on food is	32	8½
To feed this family adequately on the standard diet would cost ..	22	1

The diet shows a deficiency in first-class protein and in calories of 13.2 per cent and 14.7 per cent respectively. There is a deficiency in calcium and iron salts but the supply of vitamins A, B_1 and C is satisfactory. After paying rent, 53 per cent of the total income of the family is spent on food. (The average for the group is 52 per cent.)

The diet is satisfactory as regards the kinds of foods purchased. The average weekly milk consumption is 17¼ pints, which includes milk bought by the children at

school at the special rate. The average weekly consumption of eggs is 16, of butter 11 ozs. and of margarine (containing vitamins) 8 ozs. The deficiency is in the quantities of some of the foods consumed. In some directions, e.g. meat, more economical purchases could have been made, giving better food value at a lower cost. The meals provided are attractive and varied.

GROUP 4

Budget No. 26 kept for two consecutive weeks at the end of April and beginning of May.

This family consists of a man of 37, his wife aged 36 and two children aged 5 and 9. The man is employed as a skilled factory labourer and earns 75s. a week. He allows his wife 50s. a week for housekeeping. Taking into account the value of the stock in hand at the beginning and end of each week, the average weekly cost of the food consumed is 29s. 5d. In addition, 4s. 6d. is spent on fuel and light, 4s. 6d. on insurance payments other than State Insurance, 1s. 6d. on amusements, 1s. 6d. on tobacco, 2s. is put by each week for holidays. The amount spent on clothing is 1s. in the first week and 2s. 10½d. in the second.

The following is a statement of one week's expenditure on food and the meals provided:—

	s.	d.
Food in hand at the beginning of the week	Nil	
2 lbs. 6 ozs. best neck of mutton	2	4
Rabbit (2 lbs.)	1	0
½ lb. tripe		4
1 lb. pork sausages	1	0
¼ lb. corned beef		2½
¾ lb. liver		7½
6 ozs. cooked ham		10½
¼ lb. brawn		2
¼ lb. polony		2½
½ lb. (side) bacon		7½
Fried fish (1½ lbs.) and chips (1¼ lbs.)	1	4
10 pints of milk	2	11
18 eggs	1	10½
1 lb. cheese	1	4
1 lb. butter	1	3
1 lb. lard		6
1 lb. margarine		8
½ lb. beef dripping		3½
½ lb. suet		5
14 lbs. flour	1	10
½ lb. cornflakes		5½
3 lbs. sugar		8½
1 lb. strawberry jam		6½
1 lb. marmalade		5
1 lb. rice		5
14 lbs. potatoes		11
3 lbs. eating apples	1	0
1½ lbs. tomatoes		9½
2 heads of lettuce		6
Spring cabbage		4
2 cauliflowers		11
1 lb. onions		2½
1 lb. carrots		2
1 lb. dried fruit		9
Custard powder		3½
½ lb. cocoa		9
½ lb. tea	1	1
	30	0½
Stock in hand at the end of the week: 3 eggs; 1 packet of custard powder; 2 ozs. cocoa; 2 ozs. tea; 1 oz. cheese; ½ lb. rice; valued at	1	4½
Value of food consumed	28	8½

MENU OF MEALS PROVIDED.

	Breakfast	*Dinner*	*Tea*	*Supper*
SATURDAY.	Bacon (1) and eggs, tea, bread and butter, marmalade, cornflakes, milk.	Fish and chips, tea cakes (home made).	Bread and butter, tea, lettuce, tomatoes, cake.	Cocoa, bread and butter, tripe (2), milk.
SUNDAY.	Bacon (1) and eggs, tea, bread and jam.	Roast neck of mutton (3), Yorkshire pudding, potatoes, cauliflower, fruit custard.	Bread and butter, jam, home-made cakes, tea.	Milk.

	Breakfast	*Dinner*	*Tea*	*Supper*
MONDAY.	Bread, jam, marmalade, cocoa, cornflakes, milk.	Cold mutton, potatoes, peas, rice pudding.	Tea, bread and butter, corned beef, (4), jam, cakes.	Cocoa, cheese, bread, milk.
TUESDAY.	Bread and butter, cocoa, marmalade, cornflakes, milk.	Hash from left-over mutton, carrots, onions, potatoes, suet dumplings.	Tea, bread and butter, ham (5), tea cakes, cheese.	Cocoa, cakes, milk.
WEDNESDAY.	Bread and dripping, tea, cornflakes, milk, cheese.	Liver (6), cauliflower, potatoes, fruit custard.	Tea, bread and butter, polony (7), lettuce, tomatoes, cakes.	Cocoa, cakes, milk.
THURSDAY.	Boiled eggs, bread, butter, cocoa, cornflakes, milk.	Sausages (8), potatoes, cabbage, rice pudding.	Tea, bread and butter, brawn (9), jam, cakes.	Bread and cheese, milk.
FRIDAY.	Bread and butter, marmalade, tea, milk.	Rabbit pie, potatoes, fruit custard.	Tea, bread and butter, ham (10), cakes.	Cocoa, milk, cakes.

(1) ½ lb. bacon for two meals.
(2) ½ lb. tripe.
(3) 2 lbs. 6 ozs. neck of mutton spread over 3 days.
(4) ¼ lb. corned beef.
(5) ¼ lb. ham.
(6) ¾ lb. liver.
(7) ¼ lb. polony.
(8) 1 lb. pork sausages.
(9) ¼ lb. brawn.
(10) 6 ozs. cooked ham.

COMMENTS ON THE DIETARY FOR THE TWO WEEKS.

	s.	d.
The average weekly expenditure on food is	29	5
To feed this family adequately on the standard diet would cost ..	18	6½

The diet shows a deficiency in first-class protein of 10.2 per cent and a surplus in calories of 2·2 per cent. There is a deficiency in calcium, but the supply of vitamins A, B_1 and C is satisfactory. After paying rent, 45·8 per cent of the total income is spent on food. (The average for the group is 46·3 per cent.)

The average weekly milk consumption is 10 pints, which is barely adequate for a family of this size. The housewife bakes her own bread. The dietary is not well balanced. Much better value could have been obtained by greater care in the selection of foodstuffs.

Before summarizing the results of this inquiry into family budgets it will be worth while to show the relative consumption of different foodstuffs per man per week in the four groups. The following table shows how closely the consumption of protective foods corresponds with the family incomes.

CONSUMPTION OF CERTAIN FOODS PER MAN PER WEEK

Group	*Full cream milk*	*Skim condensed milk*	*Full cream milk per child under 14*	*Skim milk per child under 14*	*Butter*	*Margarine*	*Lard, suet, & dripping*	*Meat*	*Fish*	*Eggs*	*Bread, flour, and tea cakes*	*Expenditure on fresh fruit*	*Potatoes*	*Expenditure on Vegetables other than potatoes*	*Sugar*
	Pts.	Equiv. to pts.	Pts.	Equiv. to pts.	Ozs.	Ozs.	Ozs.	Lbs.	Lbs.		Lbs.	d.	Lbs.	d.	Lbs.
1.	1·80	·65	3·28	·87	2·6	4·5	4·6	1·52	·32	1·99	5·15	·97	4·52	1·87	·97
2.	2·51	·44	3·49	·34	5·5	3·8	5·0	1·94	·27	2·99	5·13	3·63	4·50	3·08	·95
3.	2·90	·20	4·54	·22	5·9	2·3	5·6	2·04	·45	3·94	4·81	3·64	4·80	2·78	1·32
4.	4·02	—	6·77	—	8·8	3·0	4·8	2·00	·52	4·89	4·64	5·48	3·95	4·10	1·32

It will be seen that families in Group 4 buy on the average twice as much full-cream milk per child under 14 as those in Group 1, while the consumption of condensed skimmed milk declines as the family incomes increase. In Group 4 none is bought.

Those in Group 4 buy per man per week more than three times as much butter as those in Group 1, more than twice as many eggs, about 32 per cent more meat and about 66 per cent more fish. They spend about six times as much on fresh fruit and more than twice as much on vegetables other than potatoes.

We may now briefly sum up the facts regarding the twenty-eight budgets which have been examined.

(1) Every family in Group 1, that is, families living on unemployment benefit, is undernourished. The dietary of the group as a whole falls short of the standard requirements in every constituent, except vitamin C which they get from potatoes.

(2) Group 2 is undernourished, not so seriously as Group 1, but sufficiently so to affect health and resistance to disease. Thus both the groups of families living below the minimum are suffering from undernourishment. As the money spent on food by Group 1 is below, and that spent by Group 2 only fractionally above the cost of the standard diet, it is clear that the undernourishment is due to poverty.

(3) The dietary of Group 3 falls slightly below standard requirements. This is due in part to the fact that the expenditure on food by certain families is low in relation to income, and in part to uneconomical buying. In no case do the figures justify the conclusion that undernourishment is due to poverty.

(4) With one exception the dietaries of Group 4 do not reach the standard, though they do not fall much below it. Judging by their income the families should have been able to secure all the food necessary for health.

As stated before, it would be wrong to base too wide a generalization upon the examination of so limited a number of budgets, but the facts revealed by this investigation accord closely with those

revealed by similar inquiries made by others. Without putting it forward as a proved fact, I suggest that it is probable that almost all of the families in York who are living below the minimum, comprising 17,185 persons, equivalent to 31·1 per cent of the working-class population of the city, are undernourished. Although their diets could be improved by a more economical selection of foodstuffs without adding to their cost, this alone would not remedy the evil. It can only be remedied by increasing the income of the families concerned or lowering the cost of food.

In the case of those living above the minimum, there is undoubtedly a certain amount of undernourishment, but with the probable exception of certain families whose incomes are only slightly above the minimum standard, the undernourishment is not due to lack of income. The families spend as much on food as they consider necessary but their diet is badly balanced and is lacking in protective foods. In their case education in the right choice of foodstuffs is what is needed, and from the standpoint of the nation's health it is important that this should be given.

This and the preceding chapters deal with the major questions concerning the economic condition of the workers. In the next chapter a number of unrelated matters are considered which are also concerned with the workers' economic condition, but none of which is dealt with at sufficient length to occupy a whole chapter.

CHAPTER VIII

MISCELLANEA

THRIFT

It is probable that the predominant impression left on the minds of readers by the facts disclosed in this book is that the economic condition of the workers is such as to leave little if any room for savings. This, however, is far from being the case. Certainly heads of families living in Classes "A" and "B" have no margin for savings, and those in Class "C" are living so close to the minimum standard that at the best their total savings can only be meagre. But not a few supplementary earners in these classes have a margin for saving in the difference between what they earn and what they pay for board and lodging and other necessary expenditure. These, together with the families in Classes "D" and "E", comprise over one half of the working-class population. The 19,904 persons in Class "E", amounting to 36·1 per cent of the workers, belong to families with incomes at least 20s. a week above the minimum. Many of them have much more than this. All these, and also the 7,684 persons in Class "D" whose family incomes are from 10s. to 20s. above the minimum, have a margin of income available for saving; some a considerable margin.

What their total savings are it is impossible to state accurately, but we know that they amount to a sum to be stated in terms, not of thousands, but of millions of pounds. This may appear to be a rash statement. Let us see on what it is based.

The most important avenue for saving for working people in York is the York County Savings Bank.

On November 20th, 1935, no less than 36,963 York people, almost all of them belonging to the working classes, had accounts with this bank. The sum on deposit amounted to £2,418,195. By November 1939, the number of depositors had risen to 42,462 and the deposits to £2,821,721.[1]

Shares in the York Co-operative Society had been issued to the value of £351,760 at the end of 1935, and in addition £23,785 had been deposited in the Penny Bank and £50,407 loaned to the Society; a total of £425,950. This figure had risen to £491,722 by the end of 1939.[2] Practically all of this capital belongs to working-class people.

Of the families included in our schedules 1,702 own the houses they occupy and 1,272 are buying them. If we put the average capital value of these houses at the low figure of £300 and assume that those buying their houses have, on the average, only paid £150, we arrive at a total sum of £701,400 as a conservative estimate of the sum invested in house property by the workers.

Among all the other opportunities for depositing or investing savings there are three which are largely taken advantage of by the working classes in York—the Post Office, the National Deposit Friendly Society and the purchase of National Savings Certificates. Figures are not available which would enable us to estimate the total sum invested or deposited in them, but I have had the advantage of discussing the question with Mr. W. Louis Lawton, who speaks with authority on savings and who, in addition to being the chief official of the largest group of Savings Bank offices in the United Kingdom, has been appointed by H.M. Treasury to represent the Banks on the National Savings Committee. He is

[1] It may be thought that although almost all the depositors belong to the working classes, this is not true of the deposits, for a small minority of wealthy depositors might own more than all the working-class depositors. I am assured, however, that this is not the case. The statutory limit of Savings Bank deposits in any event precludes it, but it is also due to the fact that the savings service is designed for persons of limited resources and makes little or no appeal to the wealthier classes. It will probably not be an exaggeration if we put the deposits of working people at £2,700,000.

[2] All figures referring to investments in the Co-operative Society are less by 6·5 per cent than those published in the official reports. This deduction has been made to allow for the fact that the Society's activities extend to Thirsk, Easingwold and four villages in the immediate vicinity of York.

Treasurer of the Trustee Savings Bank Association of Great Britain and Ireland and may be said to have devoted his life to encouraging thrift among working people, especially in York. No one is better qualified to express an opinion on the subject and he estimates working-class savings other than those deposited in the York County Savings Bank or invested in the Co-operative Society, or house property, at certainly not less than £500,000.

Thus we arrive at a figure of £4,393,122 as the total amount of capital invested by the working-class people in York at the end of 1939, made up as follows:—

York County Savings Bank	£2,700,000[1]
House Property	701,400[2]
Co-operative Society	491,722
National Savings Certificates, National Deposit Friendly Society and Post Office, etc.	500,000
	£4,393,122

The above figures refer to normal savings. But there is another form of saving which must be taken into account in any estimate of the *total* savings of the workers, namely, life insurance. This stands on quite a different footing from ordinary savings, which as a rule are only made when people feel that they can set something aside after meeting the normal family expenses. But life insurance premiums are paid weekly by practically every family, even the very poorest. As stated on p. 213, an inquiry covering 267 very poor families shows that, although all were living below the poverty line, 6 per cent of their total income was devoted to life insurance. In some cases no less than 20 per cent of the income was devoted

[1] It may appear strange to some readers that so large a proportion of the workers' savings should be deposited in the York County Savings Bank, but the examination of figures for different districts shows that in many cities and towns, and sometimes in whole areas, there is a form of thrift which is predominantly popular. In Lancashire this is the Trustee Savings Bank, in the West Riding it is Building Societies; in Birmingham it is the Municipal Bank, and in York it is, most certainly, the York County Savings Bank.

[2] This is the figure for 1935. It would be greater by 1939 but by how much is not known.

to this purpose. Such comparatively high expenditure by very poor families is due to the great horror which is felt of burial by the parish, so that "the living will valiantly strive and sacrifice to keep the policies going in order to avoid this slur upon their dead."[1]

Apart from this small inquiry we have made no direct investigation into the total sum spent by the working classes in York on life insurance but it is certainly much less than 6 per cent of their wages. Sir Joseph Burn, General Manager of the Prudential Assurance Co., Ltd., in a statement made in 1934,[2] put the figure at about 9d. in the £ or $3\frac{3}{4}$ per cent and there is no reason to suppose that the average expenditure on insurance in York differs widely from that of the country as a whole.

But in order to arrive at the total amount of the workers' savings in the form of life insurance we must make an estimate, not only of the amount they spend in any given year, but of the amount now standing to their credit in virtue of premiums paid previously. Clearly we cannot base an estimate of this upon any direct investigation. An estimate can, however, be arrived at indirectly. At the end of 1939 the total amount held in reserve to cover all the industrial insurance policies throughout the country was 460 million pounds. Some of the industrial insurance policies are held by small shopkeepers and others with incomes slightly over £250 a year. On the other hand some of the ordinary policies which are not included in the above figure are held by working-class people, and we are assured by an actuary in one of the largest insurance companies that we should be justified in assuming that the one would probably counterbalance the other. If we assume that 70 per cent of the total population consists of working-class people, the average reserve value of their insurance policies works out at about £14 per head, and this is equivalent to about £773,000 for the working-class population of York. Adding this sum to the amount saved through other channels, we get a figure of a little over five million pounds as the total savings of the working-class people in York.

[1] *Poverty and Public Health* (p. 222) by M'Gonigle and Kirby, published by Victor Gollancz Ltd., 1936.

[2] *The Listener*, October 15th, 1934.

It is not claimed that this is an accurate figure; indeed the margin of error may be as great as £500,000, but there is little doubt that the savings of the working classes in York amount to not less than £4,500,000, or £275 per family. This should be remembered if we are to form a correct picture of the economic condition of the workers. We must not allow our thoughts to dwell exclusively upon the fact that 31 per cent of them are living below the minimum, and that half the children are born into families living below it. These conditions cry aloud for remedy. With the least possible delay we must seek to ensure to every family the means necessary to maintain physical health. This is by no means an impossible task; it could and should be accomplished within a very few years.

But while recognizing the full seriousness of the fact that so much poverty still exists in our midst, do not let us forget that there is a brighter side to the picture. The working classes in Britain are on the whole better off than those in any other European country. The *per capita* income of those living below the minimum is 11s. 2d. weekly; in Class "C" it is 17s. 7d., but the average for Classes "D" and "E", which together comprise one half of the working-class population, is 26s. 7d. It is doubtless by them that the savings are principally made, though some will be made by supplementary earners in other classes.

Immense progress has been made in the economic condition of the workers during the last 40 years. We are already within measurable distance of abolishing poverty, just as we are of abolishing the slums.

CO-OPERATION

The Co-operative Society in York was founded in 1858. In 1900 the membership was 7,250 and the sales £167,877. By July 1940, the membership had grown to 22,820 and the annual sales to £833,655.[1]

[1] The figures for 1940 include returns from Thirsk, Easingwold and four villages lying outside the city boundary. The trade done by these amounts to roughly 6·5 per cent of the total trade done by the Society. All figures given in this and the following pages refer to the Society's total activities, including those in the six branches outside the city.

In 1900 the Society had 21 stores in York, including the central building, which was erected in 1899 at a cost of £20,000. In 1940 there were 39 stores in the city, the central building had been greatly enlarged at a cost of £70,000, a well-equipped dairy had been built, where milk collected from the surrounding countryside is pasteurized, as well as a factory for the preparation of all types of cooked meat products, tripe, etc.

Apart from the pasteurization of milk, baking of bread and confectionery, and the preparation of cooked meats and tripe, the Co-operative Society in York confines itself to the distribution of goods. It is the largest distributor in the city.

In 1900 the Share Capital of the Society was £59,887. By 1940 this had grown to £412,763, all belonging to members of the Society, who are almost exclusively working-class people. In addition to this large sum the members have lent £90,274 to the Society and have deposited £22,868 in the Penny Bank. Thus the total capital belonging to the 22,820 members amounts to no less than £525,905, or £23 1s. 0d. per member.

The Society pays 3½ per cent on its share capital, and 3 per cent on its loan capital.

In the year ending January 30th, 1940, the Society made a profit of £63,565, which was distributed as follows:—

Dividend on purchases at 1s. 6d. in the £ ..	£55,565
Bonus on wages at 9d. in the £	2,054
Death Benefit Fund	3,417
Education Fund at 6d. per member	1,128
Balance to Contingency Fund	1,401

At the end of 1939 the Reserve and other Funds stood at £55,048.

It will thus be seen that the York Society is in a flourishing condition. From the standpoint of membership, sales and profits in relation to the total population, its record compares favourably with Co-operative Societies in the country as a whole.

It will be seen that the Society affords certain benefits to its members in addition to the 1s. 6d. in the £ on their purchases.

The Death Benefit Fund is greatly valued by them. No premiums are paid, a sum equal to 1d. per £ on sales being paid into the fund from the surplus. Benefits are paid on the death of a member or member's husband or wife, and are based on average annual purchases. These frequently amount to sums varying from £20 to £30.

The Educational Committee arranges tutorial classes, men's and women's choirs, a drama group, and study circles for juniors. There is a circulating library, with over 3,000 books.

During the last ten years the Society has subscribed about £3,500 to charities.

The wages of Co-operative employees in York compare favourably with those paid to others doing similar work. Employees receive holidays with pay, varying from 6-12 days, according to rank and length of service. All Bank Holidays are paid for. A Superannuation Scheme is in operation, and employees retire at 65 years of age. In 1900 the hours worked by the assistants in the various stores were 52 per week. In 1919, the working week was reduced to 46 hours, which compares very favourably with the working week in other shops in the city.

TRADE UNIONS

So far as we have been able to ascertain, and I do not think our figures are far out, there were in York at the end of 1938, 17,824 Trade Unionists, of whom 3,970 were women.

Thus, 40·6 per cent of the occupied males and 27·9 per cent of the occupied females are Trade Unionists.[1] These proportions are considerably higher than for Great Britain as a whole, where the corresponding figures are 29·8 per cent and 11·6 per cent respectively.

As the number of "occupied persons" includes juveniles who are too young to join Trade Unions, and also all persons working

[1] According to the census of 1931, the number of "occupied persons" in York was 40,914. Since 1931, the area of the city has been extended and the population has increased by 18·8 per cent and we have assumed a corresponding increase in the number of "occupied persons."

on their own account, it will be seen that the number of Trade Unionists in the city amounts to considerably more than half of those who are eligible for membership.

The reason why the proportion of Trade Unionists to "occupied persons" is high in York would appear to be that so large a number of the workers are employed by three companies—the London and North Eastern Railway Company, and two companies engaged in the manufacture of cocoa, chocolate and confectionery. Throughout the country railway workers are strongly organized, and those in York are no exception to the general rule. The proportion of Trade Unionists in the cocoa and confectionery industry in this city is also high. In the largest firm, where there are several thousand Trade Unionists, notices in the following terms are displayed in the factory:—

TRADE UNIONS

"We have been informed that a number of employees would like to know what is the attitude of the directors to Trade Unions.

"While recognizing that it is entirely a matter for the employee's own judgment as to whether he shall or shall not join a Trade Union, the opinion of the directors is *that it is desirable in the interests of the Company and its employees that the latter shall be suitably organized, and that membership of a Trade Union is, in the general case, desirable.*"

But although the proportion of unorganized workers is lower in York than in the country generally, it is considerable. A number of them are in trades which, on the whole, are well organized. These are securing the benefits due to Trade Union activity without paying anything for them. But for the most part they are engaged in a variety of trades no single one of which, in York, employs a large number of workers. Elsewhere, a given industry may have built up a strong Trade Union, but the number of workers in the city is so small that it would be difficult —if not impossible—to organize them into a local branch. Thus, men are apt to remain outside the unions to which they would have the right to belong, and frequently they work for wages

lower than the recognized Trade Union rate. Many of them are working for men who have only three or four employees, and who may share the old-fashioned prejudice against Trade Unions.

Writing on the York Trade Unions in 1899, I said: "There have been no serious strikes in recent years." Apart from participation in the National Railway Strike in 1919, and the General Strike in 1926, that remark still holds good. There have been a number of small strikes, but the only other dispute affecting a large number of workers was in 1911, when about 500 men in the flour milling industry were on strike for three weeks.

In considering the influence exercised by Trade Unions upon the lives of the workers, it must not be forgotten that they do more than secure higher wages and improved conditions. They render other services to their members, by providing out-of-work benefits, accident benefits, tool insurance, sick benefits, travelling benefits, death benefits, superannuation allowances, and strike pay. The amounts paid under these heads vary from union to union, and all the benefits are not given by every one of them. Full particulars of the benefits paid by each of the 36 Trade Unions in York, and the weekly contributions payable by members are given in Appendix O, pp. 512–19. Here it will suffice to say that the benefits are substantial and constitute a strong inducement to men to join the unions and to retain their membership.

It is interesting to note that the development of Trade Unionism in York has occurred almost entirely during the present century. In 1899 there were only 2,539 Trade Unionists in the city, all men,[1] as compared with 13,854 men and 3,970 women at the present time. Since 1899 the population of the city has increased by 33 per cent, whereas the number of Trade Unionists has increased by 604 per cent. This is a very remarkable achievement.

In 1899 the number of Trade Unionists in York amounted to 3·3 per cent of the population, as compared with 4·4 per cent for Great Britain as a whole. In 1938 17·7 per cent of York's citizens were Trade Unionists as compared with 11·3 per cent for Great Britain as a whole.

[1] *Poverty*, 3rd Ed., p. 349.

It should be pointed out that Trade Unionism is not the only agency protecting the wages of the workers, for some of them are protected by Trade Boards. This applies to the 12,000 workers in the cocoa, chocolate and confectionery industry, but the firms in York pay wages considerably above the statutory minimum.

The other industries in which York workers are engaged, and in which there are Trade Boards, are aerated water manufacture, baking, laundry, dressmaking, tailoring and milk distribution. Apart from those working on their own account who are not affected by the Trade Boards, the total number employed in these industries is small; in laundries it is about 200 (nearly all of them women) and probably not more than 250 in all the others.

FRIENDLY SOCIETIES

In Chapter III, where poverty due to illness was discussed, it was pointed out that the reason why State benefits are given on so much more generous a scale in the case of unemployment than in that of illness is because the former is a risk against which it is impossible to insure except through the State, whereas insurance against loss of income through illness can be effected through multitudinous Friendly Societies, Sick Clubs, and Trade Unions.[1]

The Friendly Societies may be divided into two classes:—

1. Registered Societies, i.e., those registered pursuant to the Friendly Societies Act.
2. Non-Registered Societies, under which head are classed the host of small Sick and Benefit Clubs which centre round various workshops and religious and social institutions.

The absence of any official list of the latter makes it difficult to obtain full and correct information regarding them, but full particulars are obtainable about registered societies and we will consider these first.

[1] Under the National Health Insurance Act (1911) a weekly payment of 15s. is made to a sick person during an illness lasting six months, after which it is reduced to 7s. 6d. for the remainder of the illness. The benefits vary slightly, as some of the approved societies are able to pay more than the stipulated sum, the sickness among their members being less than had been calculated. This, however, cannot be relied on; it depends upon the experience of the particular society in which a man is insured.

Registered Friendly Societies

The adult membership of these societies in York at the end of 1938 was 17,305, of whom approximately 14,800 were men and 2,505 women.[1] In addition there were 5,377 juveniles under 16. A full list of the societies, with the membership of each, is given in Appendix P, p. 520; here it will suffice to say that there are 16 of them in York with 79 lodges or branches and that the National Deposit Friendly Society, with 6,445 adult members, and the four Oddfellow Societies with 3,506, have between them more adult members than all the other societies put together.

The contributions payable to the different societies and the benefits receivable do not vary greatly. Contributions are usually from 6d. to 8d. a week and benefits from 10s. to 12s. for 26 weeks, after which they continue at a much reduced rate, usually one half, for a further period of 26 weeks, when in most cases they cease altogether. In a few societies the payment of a small sum continues during the illness however long it may last.

It would be wearisome to describe in detail just how each society is operated, but as they play so important a part in the lives of the workers I will give particulars of two of them, and will take first the National Deposit Friendly Society, whose membership amounts to 9,665 as compared with 13,017 in all the other registered societies in York. It is unique so far as York is concerned in that it has a savings fund attached to it which forms an integral part of the society's function.

The minimum contribution is 6d. and the maximum 10s. a month. The average contribution of adults and juveniles is 1s. 6½d. a month. The amount a member may pay into the savings fund is not limited. Interest is paid at the rate of 2½ per cent on all deposits and members can draw from their balances as and when they like. The society endeavours to cater for all classes, but upwards of 95 per cent of its members are working people.

There are 23 branches of the society in York and each has a

[1] Not every society distinguishes between men and women in their statistics of membership.

part-time paid secretary who is responsible for collecting subscriptions and paying out benefits.

Members are divided into three classes:—

(A) Males aged 16–30.
(B) Males aged 5–16 and 30–40 and Females aged 5–30.
(C) Males aged 40–45 and Females aged 30–40.

Benefits are based on the amount of the monthly subscription. If a member subscribes 2s. a month he will be entitled to sick benefit of 12s. a week. The length of time for which benefits are paid depends upon the amount a member has in his deposit account.

If a member in Class "A" is sick, 3d. out of each shilling paid to him in sick benefit is taken from his deposit account, the other 9d. being paid out of the general fund. For a Class "B" member 4d. is taken from the member's deposit and 8d. from the general fund, and in the case of a Class "C" member, 6d. from his deposit and 6d. from the general fund. Benefit at the full rate is payable for so long as a member has money in his deposit account from which the 3d., 4d., or 6d. in the shilling of benefit can be taken. When a member has exhausted his deposits, the society continues to pay its share of sick benefit, which is called "grace pay," for the same length of time as he has drawn full sick benefit. The average sickness rate for 1938 was 3·9 days per member. Members have a choice of doctor, whose fees are paid by the society. As no member may choose his panel doctor as his friendly society doctor, everyone has two doctors. The society makes an allowance for operations and for consultation with specialists. A death benefit of £6 10s. 0d. is paid in the case of each member.

The society has four convalescent homes and members using them receive their railway fares and sick pay in addition to free board and lodgings.

I have described this society at some length because its financial arrangements are unique in York and its benefits are enjoyed by over 40 per cent of the members of registered friendly societies in the city.

The contributions payable to, and the benefits payable by, the other registered societies do not vary greatly one from another. We may take the Grand United Order of Oddfellows, which has 1,484 members, as being a fairly typical one. The contributions are from 6d. to 8d. a week and the benefits are 10s. a week for 26 weeks, 7s. 6d. for a further 26 weeks and 2s. 6d. a week for the remainder of the illness. A funeral benefit of £10 is paid on the death of a member and £7 on the death of a member's wife.

Non-Registered Societies

Now we will look at the non-registered societies, under which head, as stated, are classed the host of small sick and benefit clubs which centre round various industrial organizations and social institutions.

As no official list of these is published it is necessary to collect information about them at first hand. This has been done with some care. Information has been obtained about the sick clubs connected with all the larger industrial organizations, the working men's clubs, and certain other institutions, and persons closely connected with the friendly society movement have assured me that so far as they know the whole ground has been covered.

The inquiry shows that the total membership of non-registered sick clubs in York is about 14,000, of whom 72½ per cent are men, 20 per cent women and 7½ per cent juveniles. Many of the clubs are "sharing out" clubs; that is they share out their funds among their members at intervals, usually once a year.

Contributions vary from 2d. to 6d. a week. For a weekly contribution of 4d. a typical club, which shares out its surplus at Christmas, pays a benefit of 10s. a week for six weeks' illness and 5s. for a further six weeks and a death benefit of £7. A non-sharing out club with the same weekly contribution pays a benefit of 10s. a week for ten weeks, 5s. for a further ten weeks and a death benefit of £3. For a further subscription of 1d. a week to the benevolent fund connected with this sick club, a grant of £5 is made after the first ten weeks of illness and a further £5 after the second ten weeks of illness.

Most of the working men's clubs have sick benefit schemes with varying rates of contributions and of benefits. In a typical one the contribution is 5d. a week, ½d. of which is allocated to the keeping of unemployed members in benefit. Sick benefit is paid at the rate of 12s. a week for twelve weeks after which necessitous cases are considered on the merits of each individual case. A benefit of £8 is paid on the death of a member and £4 on that of a member's wife, the cost being met by a levy on all members. At the end of each year one shilling per member is carried forward to the following year and the balance is shared equally among the members.

It should be stated that the figures regarding membership of registered friendly societies (17,305 adults and 5,377 juveniles), and of sick clubs (approximately 14,000) do not represent different individuals, for there is nothing to prevent anyone from joining two or more friendly societies and sick clubs, and so we cannot say how many persons adequately cover themselves against the risks of sickness. All but the very poor can do so for an illness lasting up to six months, but if it lasts longer the workers are unable to make adequate provision through friendly societies or sick clubs, and so, unless they have other savings, they have no alternative but to seek relief from the Public Assistance Committee.

A word should be said about the vast amount of voluntary work done in connection with friendly societies and sick clubs which is an extremely valuable training ground in citizenship. In some cases a secretary, on whom the bulk of the work falls, is paid an honorarium of £3 or £5 a year. Such a man will spend some portion of most evenings throughout the year on work connected with his sick club; collecting subscriptions, visiting the sick, paying benefits, and keeping his records. It is work which is worthy of the highest commendation.

LIFE INSURANCE

Reference has been made in previous chapters to the fact that, as the National Health Insurance Scheme does not provide benefits during sickness on a scale sufficiently high to enable a family to

live at a reasonable standard, most wage-earners join one or more friendly societies thus supplementing the benefits they receive under the national scheme. Some of these friendly societies make a grant on the death of a member, and some also on that of his wife, amounting in some cases to as much as £10 for a member and £7 for a member's wife. Some Trade Unions and some working men's clubs also make grants on the death of a member. But by far the greater part of life insurance, or what the workers call "death insurance", is carried out by large insurance companies, who employ over 70,000 agents canvassing for new business and collecting the premiums of those already insured.

It is clear that any insurance system which involves the employment of so large a number of agents must result in a large proportion of the premium income being expended in management. It is about 25 per cent in the case of the largest company and rises to over 40 per cent in the case of some of the smaller ones.

As the income of the agents depends on the amount of business they do, it is not surprising that they exert all the influence they can to persuade working people to insure their own lives and those of their children. So successful are they that it is exceptional to find a working-class family which is not paying life insurance premiums weekly.

This widespread custom of life insurance is primarily due to the horror felt by the workers of "being put away by the parish". The sense of shame at receiving grants from the Public Assistance Committee (the modern equivalent of Parish Relief) is much less generally felt by those receiving them than was the case formerly, but the dread of a parish funeral is as great as ever it was. It is this dread which constitutes the chief weapon of the agents when they go out to sell life insurance. It is so potent a weapon that many a poor family is prepared to suffer hardship for long years, spending on insurance premiums money sorely needed for food, in order that they may make sure that they, and the members of their family, may be "decently put away".

A private funeral is, however, costly. In York it costs at least

from £13 to £15, including the Cemetery Company's minimum charge of 32s. 6d., whereas a funeral in a common grave, which is looked upon with horror, costs £5 10s. 0d. if death occurs outside the institution, and £4 12s. 0d. if it occurs inside.

We have not made any extensive investigation into the proportion of working-class income spent on insurance. This varies, of course, with the income, the proportion being highest among the poorest families and lowest among those who are the best off. Our special inquiry was limited to the poorest families and was undertaken in order to check up the statement that these spend so large a proportion of their income on insurance as seriously to lower their standard of living, which is already very little above the bare subsistence level.

We have obtained reliable information as to the weekly expenditure on insurance premiums by 267 poor families, comprising 1,070 persons, equal to just four per family. The total weekly family income averaged 34s. 9d. Forty-five of the families carried no insurance, 99 spent less than 5 per cent, 93 spent between 5 per cent and 10 per cent, and 30 spent from 10 per cent to 20.9 per cent of their total income on insurance.

Every one of these families was living below the minimum, and that they should pay so large a proportion of their inadequate income for "death insurance" is a serious matter. They were going short of food and hastening their death in order to ensure a "decent burial".

We have no knowledge of the proportion of their income spent on insurance by families who are better off, but it may be mentioned that Sir Joseph Burn, the General Manager of the Prudential Assurance Co., in 1934 estimated it at 9d. in the £ of wages.[1]

It is probable that a full inquiry in York would yield fairly similar results.

On various occasions in the past the question of instituting some national scheme of life insurance has been considered, possibly adding this to the National Health Insurance scheme, but for one reason or another nothing has been done. It is pointed

[1] See *The Listener*, 15th October, 1934.

out by those who advocate such a course that, whereas an expense ratio of 25 per cent is regarded by the insurance companies concerned as an irreducible minimum, and in the case of most of them it is much higher than that, yet "the cost of distribution by the State of contributory old age pensions is, on the average of the years 1934–6, but 5·4 per cent, and of unemployment insurance but 6·8 per cent. In the case of National Health Insurance in the same years the proportion of the total costs of administration by Approved Societies, Insurance Committees, and Central Government Departments, to the contribution revenue averaged 21·8 per cent."[1]

SOCIAL SERVICES AND POOR RELIEF

In 1901 "Poor Relief" was the only source of financial assistance given from public funds to those who were in need, no matter from what cause. Those receiving it became "paupers" and lost their rights as citizens. In that year the total sum paid in York in poor relief to people living in their own homes, was £5,950, equal to an average of 2½d. per working-class family per week, equivalent to 4¼d. at 1936 prices.

Our schedules show that in 1936 the total sum distributed in York from public funds for the benefit of the sick, the unemployed, the aged, widows and orphans, and those who from any cause were destitute, was at the rate of over £275,000 a year, equivalent to an average of 6s. 6d. per working-class family per week.[2] This is over eighteen times as much as in 1901, after allowing for the difference in the value of money. The average amount received per family by those living below the minimum was 13s. 5d. per week.

Many references have been made in this book to these new social services and to outdoor poor relief or, as it is called, "Public Assistance", but in order that the part which they play in contributing to the welfare of the workers may be fully realized, it will be worth while to bring a list of them together, and to show to

[1] *Industrial Assurance*. Wilson & Levy, p. xii. Oxford University Press.

[2] The cost of the social services is met by contributions made by the workers, by employers, and by grants derived from State and Local taxation. Roughly speaking, one quarter of the benefits received are paid for by the workers.

whom they are rendered and upon what conditions. They fall under two heads :—

(1) *Compulsory Insurance Schemes, to which all manual workers and other workers whose salaries do not exceed £250 a year must contribute.* The cost of these schemes is borne in approximately equal proportions by the workers, the employers and the State. The workers' contributions and the benefits payable under these schemes are as follows:—

UNEMPLOYMENT INSURANCE

	Weekly Contribution	*Weekly Benefits*
Man	10d.	17s. for single man. 26s. for man and wife. 3s. for each child under 14.
Woman . .	8d.	15s.
Youths 18 to 21	8d.	14s.
Girls 18 to 21. .	7d.	12s.

HEALTH AND PENSIONS INSURANCE[1]

	Weekly Contributions	*Weekly Benefits*
Man	10d.	15s. for 26 weeks. 7s. 6d. for as long as disability lasts. Pension of 10s. a week for both man and wife at the age of 65. Maternity benefit of 40s. for wife. At death of man widow is given a pension of 10s. a week, with 5s. for first child and 3s. for other children under 14. Pension of 7s. 6d. a week for orphans.
Woman . .	7d.	12s. for 26 weeks. 6s. for as long as disability lasts. Pension of 10s. at the age of 65.

[1] Since 1936 the Health Insurance scheme has been extended to include working boys and girls from 14 to 16 years of age. They contribute 2d. a week and have the same medical attendance as adults but no sick pay.

(2) *Benefits towards the cost of which the workers make no direct contribution.* These comprise :—

Non-Contributory Old Age Pensions. A pension of 10s. a week is payable at the age of 70 to all citizens whose resources do not amount to more than 25s. per week of which 15s. must be from means other than earnings. If their income is more than this the pension of 10s. a week is correspondingly reduced.[1]

Public Assistance. The scale of relief under this head does not differ widely from that paid under the Unemployment Insurance scheme.[2] It used to be administered by the Poor Law Guardians but is now administered by the Public Assistance Committee of the City Council. This relief corresponds to the old "Out-door Poor Relief" but to-day recipients do not lose their rights of citizenship, and the receipt of Public Assistance is not regarded by most of them as carrying a stigma, though this is not true in all cases.

Previous to 1936 persons who had been unemployed for so long that their insurance benefits had run out were obliged to apply to the Public Assistance Committee of the City Council for relief, but during 1936 the Unemployment Assistance Board took over the responsibility for paying relief to all able-bodied unemployed. Two objects were attained by transferring the cost of relieving able-bodied men whose insurance had run out from the Public Assistance Committee to the Unemployment Assistance Board—it relieved the local authorities of a charge which in certain areas was unduly heavy, and it removed any stigma which unemployed persons might feel from being obliged to go for their relief to the Poor Law Offices, which are still associated in their minds with pauperism. Unemployment relief is now paid through the Labour Exchanges along with Unemployment Insurance Benefits. To-day Public Assistance is only paid to those not eligible for benefits from any of the social services, to some old people whose pensions are inadequate for their needs, and to sick people whose health insurance has run out or does not meet their needs. As the health insurance only provides for the needs of the sick person

[1] See footnote, p. 66.

[2] Full particulars regarding the scale of relief are given in Appendix Q, p. 521–2.

and makes no provision for those of his family, and as the benefit after 26 weeks falls to 7s. 6d. a week, a man with a family dependent on him is forced to apply for Public Assistance unless he has other sources of income which render this unnecessary. Non-contributory benefits are only given to those in real need, and after careful official investigation of the resources and means of those who claim them.

The sums received by the families included in our schedules during the week in which they were visited were as follows:—

	£
Unemployment Insurance[1]	1,802
Health Insurance	113
Contributory Old Age Pensions ..	636
Widows' and Orphans' Pensions ..	640
	£
Non-Contributory Old Age Pensions	1,347
Unemployment Assistance[1]	—
Public Assistance	753

In view of the help now given in so many ways to people who are living at home, it is not surprising that the number of those who have to seek a shelter in the workhouse or "Institution" as it is now called, is lower than in 1901, notwithstanding the great increase in the population of the city. The average number of persons in the workhouse in 1901 was 467 as compared with 453 in 1936. By 1939 the number had fallen to 403.

Almost all the occupants of the workhouse are either ill or old. In 1936, 149 of them were in the infirmary. In 1900 there were 84 children in the workhouse ; in 1936 there were only 35, all of whom were either ill and in the infirmary or mentally defective, for no other children are kept in the workhouse but live in one or other of the scattered homes of which there are now four, sheltering 44 boys and 49 girls.

When writing on the subject in 1900 I said "the York workhouse

[1] We have not attempted to distinguish in our schedules between Unemployment Benefit and Unemployment Assistance, because those giving us information did not as a rule distinguish between the two, simply saying that the unemployed person was "on the dole". The scale of assistance given is very similar to that given under the heading Public Assistance.

is an old building and has consequently many structural deficiencies". That building is still being used and the structural deficiencies still continue. A new infirmary is however now being built. Although the buildings are old, the atmosphere of the place strikes one as cheerful and kindly ; the food though plain is wholesome and the inmates are given as much as they want.

The total number of vagrants received in the York workhouse in 1936 was 10,239, as compared with 6,163 in 1900. The increase is partly due to the fact that unemployment was high in 1936 and had been high for many years, whereas it was exceptionally low in 1899, and partly to the fact that the number of vagrant wards in the district was greater in 1900 than now, so that York workhouse draws its vagrants from a larger area. It is however, interesting to notice that whereas in 1900 the vagrants included 591 women and 153 children, in 1936 there were only 369 women vagrants and one child.

CHAIN STORES

THERE are three large chain stores in York: Woolworth's, Marks and Spencer's, and British Home Stores. They affect the lives of the workers in two different ways.

First they place within the reach of people of limited means a range of goods far wider than was available to them before, and sold in many cases at prices noticeably lower than those charged elsewhere.

This does not affect the minimum cost of maintaining a family in a state of physical efficiency, for the advantage in price is not to be found in the bare necessities of life, such as flour, sugar, tea, milk, cheap cuts of meat, potatoes, etc., but rather in such goods as tinned foods, confectionery, biscuits, clothing, crockery, glassware, toilet articles, tools, stationery and hundreds of other miscellaneous goods which people of limited means buy.

A second way in which these stores affect the lives of the workers is that they provide a form of entertainment! There is no doubt that thousands of people enter the stores just for the fun of having a look round. They see a vast assortment of goods displayed which

they may examine at their leisure without being asked to buy. Doubtless many of those who enter the stores "just for a look round" go out without having made a purchase, but probably many more are tempted to buy something which they had no thought of buying when they entered.

We took a census of the people entering one or other of the three stores on a Friday and Saturday in June 1936, and found the numbers to be 22,292 on Friday and 46,703 on Saturday. The latter figure, which is equal to almost one-half of the total population of the city, is doubtless somewhat greater than it would have been but for the fact that Saturday in York is market day and a certain number of people come into the city from the neighbouring villages.

The great majority although by no means all those patronizing these chain stores are working people. Nearly half the visits were made in the last three hours before closing time (8 p.m. on Friday and 9 p.m. on Saturday).

CRIME

INFORMATION regarding the amount of crime in the city during the last 36 years is somewhat meagre, and it is only possible to deal with the subject in very general terms. We need not trouble with prosecutions for non-indictable offences, which have increased greatly; three-quarters of them are concerned with breaches of regulations regarding motor vehicles or pedal cycles.

Broadly speaking, the available information points to the facts that the amount of crime among adults is probably very much what it was 36 years ago, but that there has been a considerable increase in juvenile crime which is almost entirely theft.

The table given below shows the average number of persons per thousand of the population who were proceeded against annually for indictable offences during four-yearly periods since 1904—the first year for which statistics are available:

1904–1908 ..	2·3	1925–1928 ..	1·8
1909–1912 ..	1·9	1929–1932 ..	1·9
1913–1916 ..	2·3	1933–1936 ..	2·5
1917–1920 ..	1·9	1937–1940 ..	3·0
1921–1924 ..	1·5		

The true significance of these figures depends largely on the relative number of adult and juvenile offenders, and information as to this is not available before 1929, moreover, the age at which offenders were classed as juveniles was raised from 16 to 17 in 1934.

In the period 1929–33 the average numbers of adults and juveniles proceeded against annually were 114 and 49 respectively. In the period 1934–40 the corresponding figures (adjusted to allow for changes in population) were 141 and 98, thus showing an increase of 24 per cent in the case of adults and 100 per cent in that of juveniles.[1]

Just how far the increase in the figures relating to juvenile crime are due to the inclusion among juveniles since 1934 of offenders between 16 and 17 is not known, but it is hardly likely to account for more than 20 per cent of it. The fact that certain offenders previously classed as adults are now classed as juveniles means that the true increase in adult crime is greater than the figures show.

In considering all the above figures it must be remembered that they do not accurately measure the number of crimes *committed* but only of those *detected* so that a more efficient police force would result in higher figures even although no more crimes had been committed. But making all allowances for this and in spite of the fact that the statistics are incomplete, it is clear that there has, of late, been a marked increase in the number of indictable offences committed by juveniles, a fact which emphasizes the importance of providing recreational facilities for young people on a much more generous scale than at present.[2]

The Chief Constable in his annual reports for a number of years past has drawn attention to the growth in juvenile delinquency. In his report for 1938 he said: "Much is being done after proceedings have been taken to keep young offenders from second offences, but what appears to be lacking is something to prevent them from wrong-doing. The fear of the consequences seems no longer to exist."

[1] The detailed statistics on which these figures are based are given in Appendix Z, page 532

[2] In this connection see p. 446 et seq.

PART TWO

CHAPTER IX

HOUSING

Area of city—6,456 acres
Population 1938 (estimated)—100,800
Persons per acre—15.61

HOUSING plays so important a part in the social life of a community, and so much of its income is spent to provide it that the subject merits detailed attention in any social survey.

Although, as the facts set forth in this chapter show, the housing conditions under which many working-class families in York are living are far from satisfactory, they are immensely better than they were at the beginning of the century. In this respect York has shared in an improvement which is common to the country as a whole. On the one hand, thousands of wage-earners now live in houses far better than any occupied by working-class families in 1900, and on the other hand most of the worst slums have been demolished, and the whole slum evil is well on the way to being overcome.

Before we examine the present housing conditions in detail, a few words must be said regarding the causes which have led to this great improvement. Between 1900 and 1914 the number of working-class houses being built was steadily declining. At that time it was rare for working people to buy their houses; renting was the almost universal practice. As a rule houses were built by speculative builders and bought by investors who let them to working men. But the cost of building was rising more rapidly than rents, and so houses as investments became increasingly unattractive, and builders found the market steadily diminishing.

Between 1900 and 1904 the average number of houses built annually in York was 381, in the next quinquennium it was only 115, and for the years 1910–14 only 85. When the war broke out there was a serious shortage of houses, and during the years 1915–19 only 51 houses in all were built. By the end of the war the house shortage had become a house famine.

Similar conditions prevailed throughout the country, so that it became necessary for the Government to take drastic action to encourage building. In Appendix R, p. 523, particulars are given of the different Acts passed to this end; here it will suffice to say that the governments adopted a twofold policy: they offered substantial subsidies to builders, and they imposed on local authorities the duty of making good any deficiency in the supply of houses which was not met by private enterprise. As a result the number of houses built in York rapidly increased.

In 1930 the first determined effort was made to get rid of the slums. An Act was passed compelling local authorities to make a survey of all houses in their areas, and prepare plans for abolishing all slums within a specified period. Liberal subsidies were to be given, in part by the Central Government, and in part by the local authorities, for building houses for the dispossessed slum dwellers. We shall see later in this chapter how far York has gone in abolishing her slums.

The effect of all the measures on the number of houses built in York can be seen in the table opposite.

It will be observed that whereas prior to 1919 only 30 houses had been built by the City Council, between 1920 and 1939 they built no less than 4,790 houses, which was more than half the total number of houses built in the city during that period.

My social survey of York made in 1899 covered 11,560 families occupying 11,064 separate dwellings. The present inquiry has covered 16,362 families occupying 15,372 separate dwellings.[1] In both cases the inquiry was restricted to the working-class popula-

[1] This figure includes 120 shops occupied by small shop-keepers who live on the premises. These shops and the occupants, numbering 444, have been eliminated from all the figures that follow in this chapter.

NUMBER OF HOUSES ERECTED IN YORK SINCE 1900

Year	*Built by Private Enterprise*		*Built by City Council with Government Subsidy*	*Total*
	Without Government Subsidy	*With Government Subsidy*		
1900–4	1906			1906
1905–9	573			573
1910–14	398		30	428
1915–19	51			51
1920–4	78	29	286	393
1925–9	206	297	1263	1766
1930	89	0	267	356
1931	82	0	398	480
1932	195	4	416	615
1933	267		173	440
1934	560		209	769
1935	616		252	868
1936	488		114	602
1937	465		343	808
1938	561		913	1474
1939	393		156	549

tion of the city.[1] In the earlier investigation the houses were divided into three categories:—[2]

(1) The comfortable houses of the well-to-do artisans . . 1,466
(2) Houses (for the most part four-roomed) principally occupied by families in receipt of moderate but regular wages . . 7,145
(3) Houses in the poorest districts, many of which were typical slums 2,949

In dealing with the present position of housing in York it has been found necessary to adopt a new classification as follows:—

(1) Post-war semi-detached houses with their new standard of comfort and amenity 670
(2) Post-war houses built by the Corporation and mostly let at uneconomic rents, and a few houses of a similar type built by private enterprise 3,297

[1] For a more detailed definition of families covered by the investigation, see p. 11.
[2] In the case of the earlier investigation the figures refer to families. In the present one they refer to houses. The difference is not important.

(3) Houses placed in Category 1 in the 1899 inquiry 1,242
(4) A poorer type of house, principally four-roomed (the original Category 2). 8,320
(5) The poorest houses in the city. Many of them have been condemned as unfit for human habitation and will be demolished or reconditioned 1,723

Of course the classification is not exact. Between categories 3 and 4, and 4 and 5, there are border-line cases in which it is a matter of judgment in which category a house should be placed, whether, for instance, at the bottom of Category 4 or the top of Category 5, but for all practical purposes the classification may be regarded as accurate.

Let us now examine the housing conditions in each of these categories:—

CATEGORY 1

POST-WAR SEMI-DETACHED HOUSES

670 houses occupied by 688 families and 2,182 persons, equivalent to 3·9 per cent of the working-class population.

Approximately 4,330 of these have been built between 1920 and 1939. Most of them, however, are occupied by families not covered by our survey, but it covered 670 of them.

These houses are much superior in character to any occupied by working people in 1900. They usually cost from £450 to £600 and are of the type so freely advertised by speculative builders: "Low deposits, so much per week, no road charges or legal fees." As a rule, they are built in little groups on small housing estates on the outskirts of the city, some having as few as twenty houses, others between one and two hundred. They are built eight or ten to the acre, and have gardens back and front. The usual course is for a builder to buy a piece of land, developing it and building houses gradually, as he is able to sell them. He seldom employs an architect, but works from plans in his possession, sometimes from plans which have been published in housing or architectural journals, sometimes from plans prepared by an architect for houses which he built in the past and which he modifies according to his own taste or those of his clients. The

result of this is that the design of the houses and the lay-out of the estate chiefly depend on the individual taste of the builder. For the most part the builders are more skilled in planning interiors than in designing beautiful elevations, and the appearance of the estates suffers in consequence, though fortunately, not in all cases.

The interior planning of the houses varies somewhat, but almost all of them have a parlour, dining-room, and a small room which serves as a kitchen and scullery combined, or else a parlour, living-room-kitchen and a small scullery, and three or four bedrooms. All have bathrooms. Most of the four-roomed houses have a large kitchen used as a living-room and three bedrooms. Unfortunately, a good many of the houses have been jerry built, and although comparatively new, the tenants are already having to meet heavy repair bills. The plan and photograph to be found at the end of the chapter are typical of houses of this kind, and the following two descriptions by an investigator of houses he visited, give an idea of what those houses are like inside.

Semi-detached House costing about £475

The house contains a parlour, dining-room, kitchen, 3 bedrooms, bathroom with w.c., and has a garden of approximately 400 square yards.

On entering one finds oneself in a hall 6 ft. 6 in. by 8 ft. There is a hat-and-coat stand with a mirror, and a grandfather clock. The floor is covered with linoleum, on the top of which is a strip of carpet to match the stair-carpet.

The parlour, which is 10 ft. 6 in. square with a bow window extra, is too full of furniture: a piano and piano stool, a settee and two easy chairs covered in moquette, two occasional chairs, two small tables, one of which is in the window and holds a couple of plants, a small cabinet containing china and ornaments, and a few oddments. There are several framed photographs on the piano, and about ten pictures, mainly water-colour paintings of local views, hang on the walls. Over the fire-place there is a mirror. A carpet square covers the centre of the room, the surrounding boards being stained a dark oak colour. In front of the fire-place, with its chromium-plated fender, there is a skin rug. A moveable electric fire stands on the hearth.

The dining-room, which measures 12 ft. by 10 ft. 9 in., contains an oak dining-table, an oak sideboard, six small chairs, a settee covered in brown imitation leather and an easy-chair to match. On one side of the

fire-place there is a small cabinet with the wireless set on the top, and on the other side a fixed cupboard with drawers underneath. A bookcase holds about a hundred books of all kinds—novels, biographies, history, and travel. Over the mantelpiece, on which stand a clock and some brass ornaments, there is a frameless mirror. A number of prints, mainly views of the city and district, hang on the walls. The floor is covered with linoleum with a carpet on the top. A bird-cage with two canaries gives a homely touch to the room.

The kitchen (10 ft. by 7 ft. 9 in.) contains, in addition to the sink with hot and cold water-taps, a gas cooker, gas copper, table, two chairs, cupboards for storing crockery and pots and pans. The floor is covered with oilcloth, on the top of which is a strip of coloured rush matting. There is no fireplace in the kitchen, all the cooking being done on the gas cooker, and occasionally a pan is boiled on the dining-room fire which also heats the water for the bath and the hot-water supply.

A small pantry adjoins the kitchen, and outside, but under cover, is the coal-house.

Upstairs there are three bedrooms and a bathroom fitted with a wash-basin and w.c. The bedrooms measure 12ft. by 11 ft. 6 in., 11 ft. 9 in. by 10 ft. 6 in. and 10 ft. 6 in. by 9 ft. respectively. There are complete bedroom suites in the two principal ones: dressing-table, chest of drawers, wardrobe and two chairs, and a double bed. The small bedroom has a dressing-table, small chest of drawers, two chairs, and a single bed but no wardrobe. Two of the rooms have fixed cupboards. In each bedroom there is a framed text over the bed and a few pictures, mainly coloured prints. Carpet squares with linoleum surrounds cover the floor.

In a cupboard in the bathroom, is the hot-water tank, and a few shelves for airing clothes.

The garden at the back has a small rockery, a lawn surrounded by a flower border, and a vegetable plot.

Semi-detached House costing £650.

This house comprises a parlour, dining-room, kitchen, three bedrooms, bathroom and a separate w.c. The materials used in its construction are much better than those of the cheaper house just described. This is particularly noticeable in the woodwork and the general finish. In the front hall, which measures 7 ft. by 6 ft., there are a chest and small table; a mirror and barometer hang on the wall. There is a rug on the linoleum-covered floor, the linoleum having a pattern representing oak blocks. The space under the stairs has been fitted with pegs for cloaks and hats. The parlour, or "lounge" as the owner calls it, is 13 ft. 3 in. by 12 ft.; it contains a settee and two easy chairs covered with printed linen, three

small occasional chairs, a china cabinet, a small table in the window, two little occasional tables, a bookcase and writing bureau, while two vases of flowers brighten up the room. On the walls hang a gilt-framed mirror and a few copies of good pictures, as well as some framed photographs. There is an electric stove which when lit looks like a coal fire. A good quality fitted carpet and a hearth-rug of fawn skin cover the floor. The fender is of glazed earthenware to match the tiles of the fire-place.

The dining-room (12 ft. 6 in. by 11 ft. 9 in.) has a linoleum surround and a carpet square in the middle, an oak dining-table, oak sideboard, six chairs to match, two large easy chairs and a small one. There is a cabinet wireless set and gramophone combined, and a hand sewing-machine standing on a small table. On the walls are two framed copies of Farquharson's paintings, and an oak framed mirror, on the mantelpiece a chiming clock and a few vases.

The kitchen, measuring 10 ft 9 in. by 8 ft. 6 in., contains an electric cooking stove, electric copper, a kitchen table, four kitchen chairs and a fitted cupboard with drawers underneath. There is also a fitted cupboard underneath the sink. The floor is covered with linoleum. There are white tiles round the sink, and the walls are painted in pale cream. For the most part cooking is done on the electric stove, but sometimes a pan is put on to the dining-room fire which heats the water for use throughout the house. An electric water heater is used when the dining-room fire is not lit.

The three bedrooms measure 13 ft. by 11 ft. 9 in., 12 ft. by 11 ft. 6 in. and 10 ft. 9 in. by 9 ft. 6 in. respectively. Each one has a nice carpet on the floor, a dressing-table, chest of drawers and a wardrobe, all of good quality. The bathroom and the w.c. have linoleum on the floor.

The garden, which has a lawn surrounded by flower borders, and a rose-covered pergola, is the pride of the father; the portion devoted to growing vegetables is not visible from the house, being hidden by a hedge of rose trees.

This is a very comfortable house though, as the mother says, "We have to be very careful how we spend our money. Owning a house isn't everything: there's the rates and taxes to pay, and even the chimney sweep charges more when one lives in a nice house!"

So much for the houses themselves. Now let us inquire into matters affecting those who live in them.

Of the 670 families in this category, 118 have bought their houses, 388 are buying them on the instalment system, and 164 are renting them.

The average amount paid in weekly instalments plus rates is

17s. 6d. and the median is 16s. 11d. Corresponding figures for houses rented are 15s. 9d. and 15s. 11d.[1]

In comparing these figures it must be remembered that the owner of a house is responsible for "landlord's repairs," depreciation, and property tax, which together may be estimated at about 3s. per week. Thus the average all-in cost to the buyer is about 20s., or 4s. a week more than the average rent.

It must not be assumed that all those occupying houses in this category are well-off, though this is true of the great majority. Many of those who have bought, and more of those who are buying their houses were forced to adopt this course owing to the shortage of houses to let, and the latter have a great struggle to keep up their payments.

It will be interesting to see what are the occupations of those living in Category 1 houses. The following list, which refers to 200 householders taken at random, may be regarded as representing the class as a whole.

37 clerks
20 joiners
17 engine drivers
15 coach builders
12 fitters and engineers
11 printers, lithographers, etc.
8 factory workers
7 travellers
7 coach painters
7 railway guards
5 in business on own account
5 shop managers
4 insurance agents
4 electricians
4 retired people with children earning
3 each—blacksmiths, salesmen, signalmen, teachers
2 each—carriage inspectors, foremen, factory supervisors, policemen, cabinet-makers, draughtsmen, carriage trimmers.
1 each—station porter, ticket inspector, painter, cashier, army officer, organ builder, plumber, dentist's assistant, goods checker, musician, male nurse.

[1] For detailed figures, see Appendices S and T, p. 526.

CATEGORY 2

POST-WAR COUNCIL HOUSES[1]

3,297 houses occupied by 3,459 families and 13,600 persons, equivalent to 24·9 per cent of the working-class population.

The building of working-class houses by the Council dates from 1920, but only 286 were built between that date and 1924. Between 1925 and 1936 (when the survey was made) they built over 3,000 houses, and they built a further 1,400 during the next three years. So that whereas in 1919 there were no council houses in York, by the end of 1939 there were about 5,000.

The houses have been built on seven estates, covering 472 acres, the largest being the Tang Hall estate (221 acres) with 1,902 houses; then comes the Water Lane estate of 83 acres with 933 houses, and then five smaller estates, totalling 186 acres with 1,804 houses. In addition about 200 houses have been built on sites which have been cleared, and 115 houses built by the Great Ouseburn Rural District Council were taken over by the Council when the city boundary was extended in 1937.

The price paid for the land varied from £126 to £440 per acre, the average price being £196 per acre. All the land is freehold.

Before describing the houses, a few words must be said about the lay-out of the estates.

The City Surveyor, who is a Civil Engineer, was made responsible for laying out the estates and designing the houses, with the help of an architect. Most of the houses are built in blocks of from two to eight. Unfortunately, save in the case of 250 houses, little or no attention was paid to aspect, the same type of plan being used whether the houses faced north, south, east or west: a serious drawback in a country like England where sunshine is at a premium.

It is perhaps invidious to criticize the elevations of the houses, for tastes vary. I think, however, it is fair to say that anyone familiar with building estates where the houses have been designed

[1] A few houses erected by private enterprise have been included in this category because they were similar in character to the Council houses. Their number is however insignificant.

by first-rate architects who specialized in designing cottages, would place the York houses in the second class. Some of the streets are pleasing in appearance, but everywhere one is conscious of a lack of real genius. The same plans are used over and over again. Sometimes where an attempt has been made to introduce variety the designs definitely drop into a lower grade. A few are quite frankly ugly. A serious blot on the whole of the estates is that adjoining most of the houses are little sheds, 7 ft. 6 in. by 4 ft., built of brick and with flat cemented roofs. They are intended for garden tools, bicycles and so forth, but they look like privies (see plan, p. 279). It is greatly to be regretted that this means of supplying the much-needed accommodation has been adopted, for it might have been provided at less cost by making a small addition to the size of the houses.

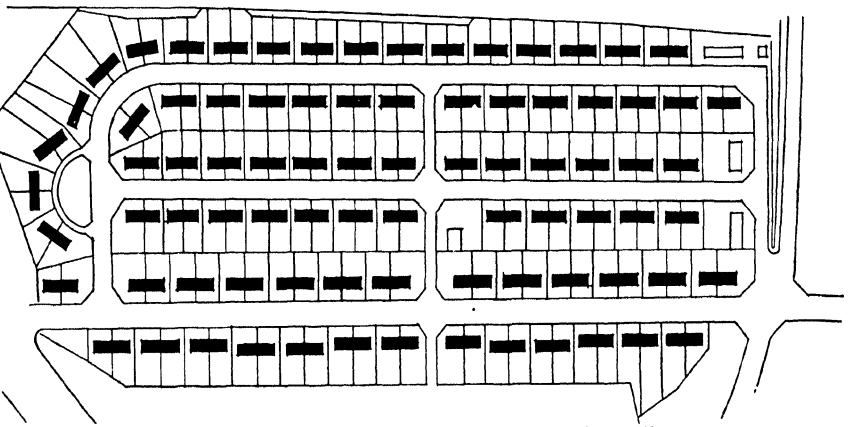
Too frequently roads have been laid out in the old-fashioned grid-iron pattern—long and uninteresting parallel roads, intersected at intervals by cross-roads which give frontage to no houses. Such a lay-out is not only monotonous but wasteful of space and unnecessarily costly.

On p. 233 I give a plan of a section of one of the York Housing Estates, built in 1930–2 and comprising 372 houses and flats. Note the long parallel roads, lined by houses and flats all built in blocks of four and set in almost straight lines. I asked one of the leading British specialists in site and cottage planning to make me a plan showing how he would have laid out this area, and his plan is shown on the same page. Without reducing the size of the gardens he provides for 388 houses and flats instead of 372, the lay-out is much more interesting and attractive and there is a saving in road area of at least 14·4 per cent over the plan adopted in York.

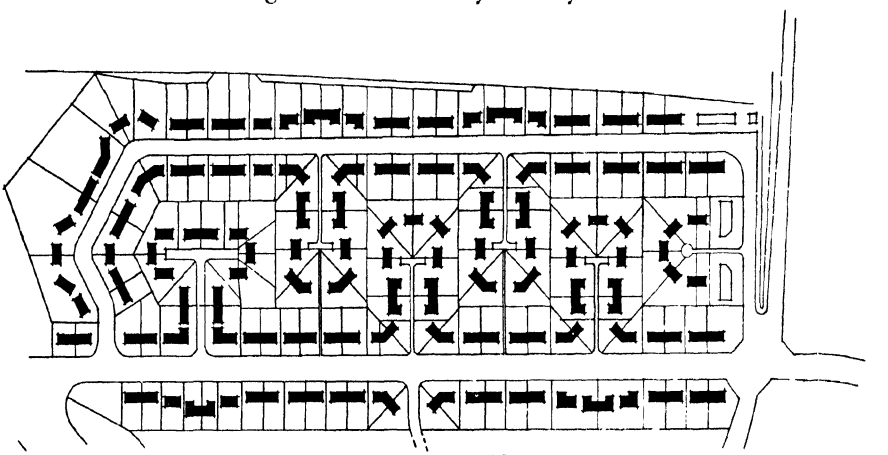
Excluding all saving on sewers and surface water drains, and assuming that carriage-ways cost 10s. a square yard, footpaths 4s. a square yard, and kerbs 7s. 6d. a lineal yard, the saving on this small section of one of the seven York building estates would have amounted to at least £1,249.

I have dwelt, although with some reluctance, on the shortcomings of the York housing estates because they point to the

importance of placing work of this kind in the hands of specialists in site-planning and cottage design. Houses last for generations and progress is constantly being made in house designing and the lay-out of estates. Thus it is important that every estate should be



Housing Estate as laid out by the City Council.



Same Estate as it might have been laid out to better advantage.
(See page 232.)

laid out and the houses designed in accordance with the best modern practice. Even then they will be out of date long before the houses wear out.

If the work had been entrusted to a specialist, it would have been better done and the cost would have been less by very many thousands of pounds. To say this is not to impute incompetence

either to the city engineer or to the architect on his staff. They were asked to do a piece of work requiring specialized knowledge which they did not possess. It was like asking a general practitioner, who although an excellent physician was not a surgeon, to perform a difficult surgical operation.

But even if the Council houses, both from the standpoint of lay-out and from that of the elevation of houses are not in the front rank, they are in both respects immensely in advance of anything which preceded them. Up to 1920 working-class houses in York, as in most English towns, were almost without exception laid out on the monotonous and wasteful "grid-iron pattern". We have seen that this bad practice has too largely been followed in the lay-out of the Council estates, but before 1920 none of the houses had gardens, unless a dozen square yards of border between the house and the footpath, and found only in the best houses, could pass as such. Behind the houses were little back-yards paved or asphalted, while behind these ran a narrow lane parallel with the road, and used for the removal of house refuse, for the conveyance of coal and so forth. Except in the best houses, comparatively few in number, and even those built in long rows, no attempt was made to render the elevations in any way pleasing. The comment that the workers were "warehoused in brick boxes with slate lids" was scarcely an exaggeration. Compare the Council housing estates with these houses, and any criticism of them appears to be ungracious! Instead of being built forty or fifty to the acre, on no Council estate does the number of houses per acre exceed thirteen, on some it is as low as ten; the average is twelve. The chief roadways are of ample, some indeed of excessive width, and there are grass verges about nine feet wide, often with trees planted in them, between the roadway and the footpath. Every house has a front and back garden usually of from 200 to 300 square yards. In summer they are ablaze with colour. It is indeed amazing how soon families, most of whom had never had a garden before, turn the rough land surrounding their new houses into beautiful gardens. Go where you will in the different estates, everywhere carefully tended gardens meet the eye. The death

rate among weeds must be very high! Not only are the gardens beautiful but they are large enough to grow sufficient vegetables and bush fruits to make a valuable addition to the family food supply.

On the whole the houses are well built and the repair bill compares favourably with that of other housing estates.[1]

The houses are of various types. There are 550 parlour houses. In addition to the parlour, which is not, as a rule, in general use, they have a kitchen, where meals are eaten and which serves as the general sitting-room, a scullery and three bedrooms. Some of them have the sink and copper in the kitchen—an unsatisfactory arrangement. Of the non-parlour houses, 694 have two bedrooms, 2,774 three, 459 four and 82 more than four. Every house has a bath, water closet, larder and coal-house.

Most houses are fitted with electric cooking stoves and water heaters, and some with electric coppers. In hot weather food is cooked and water heated by electricity, but at other times housewives prefer to use the kitchen fire. Under the household tariff system of charging, the electric current required for light, an iron, cooking stove, water heater and copper, only costs from 1s. 3d. to 2s. 6d. a week according to the size of the family and the use made of the cooker.[2] The higher figure applies only to families where all the cooking, including the baking of bread, is done on the electric cooker. These low charges do not cover cost, the loss being made good out of profits on electricity supplied to other users. The Council houses now have gas laid on, though for a time this was not done.

Old People's Flats

In addition to the family houses, the Council has built 550 flats for older people, which are much appreciated, the demand being much in excess of the supply. They are built in blocks of four or eight, two stories high. Each is self-contained and has a living-

[1] Twenty per cent of all rents received, equal to about £3 per house per annum, is credited to a Repairs Account. In October 1939 this stood at £63,264 or just over £13 per house.

[2] This is additional to the flat weekly charge of 8d. per house. See p. 239.

room, a bedroom and a bathroom, except in some of the flats first built, where the bath is in the scullery. Every flat has access to either the front or the back garden, and if the tenants are unable for one reason or another to look after their gardens, the Corporation gardeners do so for them without making any charge to the tenants.

The average rent for the first lot of flats, with the bath in the scullery, is 4s. 9d. for the ground floor, and 4s. 3d. for the upper floor, including rates. Flats built subsequently to 1936 have separate bathrooms and are rented at 6s. 3d. for the lower, and 5s. 9d. for the upper flat.

The standard of housing on the Council estates has been adopted by some private builders, and a few houses erected by them are included in this category.

The following descriptions of two typical Council houses will help the reader to form an idea of what they are like inside.

Description of a Council parlour house occupied by a careful and house-proud tenant. Rent 10*s.* 6*d.*

The front door opens into a small lobby about 4 ft. by 6 ft. with a door opening into the parlour. From the parlour a door leads to the living-room or kitchen which has an outside door as well. Some of the families living in houses of this type do not use the front door and this probably accounts for the number of times strangers receive no answer to their knocking.

The floor of the lobby is covered with oilcloth and a cocoanut fibre mat. There are hat and coat pegs on the wall.

The parlour (12 ft. by 10 ft. 6 in.) has a bow window and is nicely furnished. It contains a brown leather-covered settee and two easy chairs to match, a table, bookcase, an occasional table in the window, and on the floor there is an almost new carpet with an oilcloth surround. The family lives in the kitchen, and as the w.c. is upstairs it can only be reached by passing through the parlour. The kitchen (12 ft. by 10 ft. 6 in.) is furnished as a dining-room with an oak sideboard, an oak dining-table, two easy chairs and a number of small chairs, a sewing-machine and a wireless set. There is a dresser built into the recess at the side of the kitchen range and at the other side stands the electric cooker which, however, is only used when there is no fire or as an additional cooking unit. The floor is covered with linoleum, with a small carpet square in

the middle and a hearthrug in front of the fire. On the wall are a clock and a few framed photographs and coloured prints.

There are three bedrooms—one 10 ft 6 in. square, a second 10 ft 6in. by 9 ft. and a third 9 ft. square. Two of them are furnished with complete bedroom suites—double bed, wardrobe, dressing-table and chest of drawers. The third one, which is only used for visitors, contains a dressing-table and a single bed; all are carpeted. There is a small bathroom with a bath, wash-basin and w.c.

Description of a Council non-parlour house occupied by a tenant who is poor and has a large family. Rent 8s. 11d.

The front door opens into a small lobby about 4 ft. by 6 ft., the floor of which is covered with a worn piece of oilcloth, partly covered by a torn piece of rush matting. The stairs which lead up from the lobby have a narrow strip of oilcloth in place of a stair carpet. A door in the lobby leads into the living-kitchen (13 ft. 6 in. by about 12 ft.). Clothes lines on which clothes are being aired are stretched across the room; they appear to be a permanent feature. The furniture consists of a painted deal side-board, a deal table covered with brightly coloured American cloth, a horse-hair sofa, much worn, and two easy chairs to match, a few kitchen chairs, a small chest of drawers with a wireless set on the top, a large-size perambulator, and bundles of clothes and oddments in every conceivable spot. On the walls are a number of framed photographs and a few cheap prints, but these are almost hidden by the clothes hanging from the ceiling. There is a fixed cupboard, with drawers underneath. The floor is covered with some worn oilcloth, on the top of which are a number of small rugs and pieces of worn carpet. Leading from the kitchen is a small scullery containing an electric cooker and copper, a table, a mangle, and a sink with hot and cold water. There are a few pieces of old and badly worn oilcloth on the floor.

Adjoining the scullery is the bathroom which is so small that there is no room for a separate wash-basin, so one corner of the bath has a wash-basin attachment.

There are three bedrooms, two approximately 10 ft. 6 in. square, and one about 9 ft. square. These are poorly furnished, each containing a chest of drawers, a bed and a chair or two. There are pieces of worn oilcloth on the floor.

Plan and photographs of typical houses in this category will be found at the end of this chapter.

Cost of Houses

The cost of the houses has varied greatly according to the date of building. Some parlour houses with three bedrooms, built in 1923, cost £1,137. The last parlour house with three bedrooms was built in 1931 and cost £433. In 1939 non-parlour houses with two bedrooms cost from £350 to £360 and those with three bedrooms from £381 to £389. In all cases the prices stated are exclusive of the cost of land, roads and sewers. These have cost £74 per house on the average.

For many years after 1919 it would have been impossible, but for the liberal State and Municipal subsidies, to build houses and let them at rents which working-class people could afford to pay, for both the cost of building and the rate of interest at which money could be borrowed were prohibitively high. In 1936 the Government subsidy amounted to £31,683 and that of the Municipality to £14,665, equivalent to a rate of 6.62 pence in the £. Together these subsidies amount to 5s. 5d. per house per week. Some subsidies continue for twenty and some for forty years.[1]

Private builders could obtain the same help from the State as local authorities, but (as shown on p. 225) only 330 houses have been built by private enterprise in York with State help. The reason is, of course, that without the local authority's subsidy, which was not available to private builders, houses could not be built to let to working people at prices they could afford to pay.

Since 1932 the State has ceased to grant housing subsidies except for persons moved from overcrowded houses or from the slums, but the Municipality continues to do so.

Rent of Houses[2]

Out of 3,297 houses in this category (in 1936), 3,034 are rented, 69 have been bought, 193 are being bought on the instalment system and one is occupied free of rent.

[1] For further details of the subsidies granted, see Appendix R, p. 523.

[2] The particulars here given refer only to the houses covered by our inquiry. Since 1936 many new houses have been built, but the rents are not very different from those prevailing in 1936.

Excluding the 231 old people's flats, the average rent of which is 4s. 6d., the average rent of Council houses is 9s. 7d. a week and the median rent is 9s. 7½d.[1]

Eighty-five per cent of the houses are let for rents (including rates) varying between 8s. and 13s.

Most of the houses have either four or five rooms. The average rent of the four-roomed houses is 8s. 9½d. and the median rent 8s. 11½d.; the corresponding figures for five-roomed houses are 10s. 4½d. and 10s. 2d.

It should be pointed out that of the 3,297 houses in this class nearly a thousand are occupied by families dispossessed by slum clearance schemes. Some of these receive rebates in their rents since they cannot pay the full amount. But for this the average rent for the category would have been a little higher, but only by a few pence.

Let us now inquire to what class of tenants the Council houses are let. We have seen that they are subsidized to the extent of over £46,000 a year, of which nearly £15,000 is paid by the ratepayers. Clearly such an expenditure could only be justified on the ground that the tenants of these heavily subsidized houses cannot afford to pay an economic rent for them.

Of 3,034 families renting Council houses, 970 or 32 per cent are in Classes "A" and "B", i.e. they are living below the minimum standard.[2] It may safely be assumed that all these can justify their claim to a Council house on the ground of inadequacy of income. A further 626 are in Class "C"—i.e. they have incomes only a little above the minimum standard. As the minimum standard is a stringent one, the letting of Council houses to families in this class cannot be criticized. There are, however, 423 families in Class "D" and 1,015 in Class "E" who are occupying Council houses. The incomes of families in Class "D" are from 10s. to 20s. a week above the minimum standard, and those in Class "E" are

[1] These figures do not coincide with the weekly payment for rent and rates charged to tenants, because in the case of Council houses this includes 8d. a week for electricity which has been deducted in the above figures. This standing charge does not vary with the amount of electricity used, which is charged at one-third of a penny per unit.

[2] For income levels of the different classes, see p. 32.

not less than 20s. above it. On the face of it, it certainly appears that poorer families who are at present inadequately housed (and there are plenty of them) have a better right to Council houses than those in Classes "D" and "E". There are thousands of poor families paying rents equal to those charged on the Council estates and living in houses which fall far short of any tolerable standard.

The fact that so many comparatively well-to-do families are living in these heavily subsidized Council houses is primarily due to the method employed by the Housing Committee in selecting their tenants. Every applicant for a house is asked to fill up a form giving particulars of the constitution of his family, his occupation, the total family earnings, the rent of his present house and the number of rooms it contains, and certain other details to which reference need not here be made. As applications come in they are filed away until houses become available. As soon as this occurs the list is examined and houses are let to suitable tenants in the order in which they have applied. As a rule families whose total income amounts to more than £5 or £6, and those without children, are passed over. Obviously with such a method of selection the houses are not necessarily let to those most in need of them. For instance, take two applicants: One has a wife and three children and a total income of 50s. a week. He is living in a very poor house and pays 10s. rent. The other has a wife and two children and his total income is £4 10s. 0d. a week. He is paying 7s. a week rent for an adequate house. If the latter applicant had applied for a Council house before the former one, it would have been granted to him notwithstanding the fact that his need was not nearly so great as that of the other applicant.

Another reason why so many Council houses are occupied by people who could have afforded to pay higher rents is that it may easily happen that when an application for a Council house is made the family income may be low and the granting of the application entirely justifiable, but in the course of a year or two children may begin to earn wages so that the family income is

substantially increased. Clearly it would be hard on such a family to turn them out of a Council house on that account.

But although there must always be cases of people living in highly subsidized houses who could well afford to pay more than the rent charged for them, it is very desirable that in picking the applicants from a long waiting list preference should be given to those whose need is greatest rather than to those who have made early application. The number of applicants on the housing register in 1936 was 587. At the end of 1939 it was 674.

Since 1936 practically all the houses built have been to re-house slum dwellers or people who were living under very overcrowded conditions. For the time being at any rate very few other applicants are being considered.

In connection with the foregoing, it will be pertinent to quote the following paragraphs from an official pamphlet issued by the Ministry of Health, with a foreword written by the Minister. This was only issued in 1939, but the reference is to the Act of 1938.

What should be the Essential Aim and Character of the Housing Work of a Local Authority?

The primary aim of the local authority is to give better houses to those living in unhealthy conditions: in general, people live in these conditions only because they can afford nothing better. There would be no sense in putting them into new houses if they could not afford the rents. That is the reason why subsidies are paid on these new houses, so that the change to better houses will not be accomplished at a risk of having less money for food.

The function and position of the local authority in relation to these new houses are clearly laid down by statute:

(1) The provision of these houses is a local government service, and the houses are managed by and belong to the local authority (not to the Ministry of Health or any other Government Department).

Section 83 of the Housing Act, 1936, says: "The general management, regulation, and control of houses provided by a local authority under this part of this Act shall be vested in and exercised by the authority, and the authority shall make such reasonable charges for the tenancy or occupation of the houses as they may determine."

(2) The object of the service is to provide for those living in unsatisfactory conditions.

Section 85 of the Act of 1936, says: "The authority shall secure that in the selection of their tenants a reasonable preference is given to persons who are occupying insanitary or overcrowded houses, have large families, or are living under unsatisfactory housing conditions."

This is a direction by Parliament which applies not merely to the new houses which are now coming into occupation, but to all the houses in the possession of the authority."[1]

It should be remembered that nearly a thousand of the Council houses were built for the accommodation of families whose houses had been demolished in slum clearance schemes. Some of these families were in Classes "D" and "E", and could have afforded to pay economic rents for adequate housing accommodation, but the principle of differential rents has not been adopted in connection with Council houses, except that rent rebates are made to families from demolished slum areas who are too poor to pay the normal rents on Council estates. It is the duty of the Council to provide all families whose houses in the slums have been demolished with adequate housing accommodation. The majority of such families cannot afford to pay more than the normal Council rents, and since the principle of differential rents has not been generally adopted by the Council, it would have been difficult to refuse houses to the minority of families who could have afforded to do so.

Welfare Officers

The contrast between a Council house occupied by a careful tenant and one occupied by people who have no idea of cleanliness is most marked. The inside of the one is clean and tidy, whereas the other after only a few months is dirty and looks little better than a slum house. When visiting such houses one wonders whether the Council has been wise in transferring all families direct from the slums into new houses without any preliminary training and education. The policy adopted in certain Continental countries of making some of the families moved from the slums serve

[1] *About Housing*. Published by the Ministry of Health (1939). Pages 13 and 14.

a period of training in houses set apart for the purpose before being given a new house has much to be said in its favour.

The York City Council now (1939) has three officers whose duty it is to help families, where necessary, to conform to higher standards of cleanliness. But their task is a difficult one. With certain families nothing short of daily help and guidance continued for a considerable period would suffice. It is too much to expect people who all their lives have been surrounded by dirt and squalor, and are suddenly moved into a clean wholesome house, to change the habits and customs of a lifetime all at once. Such a miracle does happen sometimes, but usually much time and patience are needed to induce people to change old habits. The welfare officers do all they can, but unless their number is increased it is entirely beyond their capacity to give the large amount of individual attention required in so many cases. This is work which might well be undertaken by voluntary workers.

At present the officers are responsible for determining what rebates should be allowed in the case of families from slum areas who cannot afford the normal rents. As the amount of rebate varies, sometimes from week to week, with the family income, very frequent visits to the families concerned are called for. In consequence the welfare officers are swamped with work much of which is concerned with families where the housewife, though poor, keeps the house clean and tidy. Although one of the welfare officers has been at work for four years, one for two years and one for six months, there were still at the end of 1939 about 10 per cent of the Council houses built for families removed from the slums on which they had not had time to call.

In York all rents are collected by men on the City Treasurer's staff. It might well prove desirable to transfer this work to women welfare officers, for badly kept houses are to be found on all the estates, not only on those provided for people from the slums. In other towns great benefit has been derived from appointing women rent collectors who, as they go from house to house, can give advice and help in connection with domestic matters when needed.

CATEGORY 3

BEST TYPE OF PRE-WAR WORKING-CLASS HOUSES

1,242 houses occupied by 1,319 families and 4,394 persons, equivalent to 8 per cent of the working-class population.

In this category are placed the best type of pre-war houses—those formerly placed in Category 1.[1] Thus all these houses were built at least forty years ago, but although old they are solidly constructed and in good repair. In contrast to the houses in Categories 1 and 2, they are built in long unbroken rows. Most of them are situated nearer to the centre of the city than the houses in Categories 1 and 2, though when built they were on the outskirts. The description of the houses given in the first edition of *Poverty* still applies and may be here repeated.

"They are situated in streets of a moderate width, about 30 to 35 feet. The houses generally have a frontage of from 15 to 17 feet, and usually contain five rooms and a scullery. Some of these houses have bow windows and little railed-in front gardens of about 10 or 12 square yards. Each house has an entrance passage about 3 feet 5 in. wide, from which the stairs lead up. Out of it also open the sitting-room in front and the kitchen or living-room behind. From the latter a door leads into the scullery, which again has a pantry opening out of it. Outside the scullery is a small cemented yard, sometimes with a narrow border of earth, a sad apology for a garden. This yard also contains the water-closet. The sitting-room often contains a piano and an overmantel in addition to the usual furniture, not to speak of ornamental mantelpieces of imitation marble, and brightly coloured tiled hearths. It is chiefly used on Sundays, or as a receiving-room for visitors who are not on terms sufficiently intimate to be asked into the kitchen. Occasionally it is used by the husband when he has writing to do in connection with friendly or other societies, or by the children when practising music. The real living-room is the kitchen, rendered cheerful and homely by the large open grate and the good oven. . . . Though small, the scullery, which is provided with a sink, water-tap, and copper for washing, contributes to the comfort of the house. On washing days, with the door shut between the scullery and the living-room,

[1] Whereas in 1899 there were 1,466 houses in this category, now there are only 1,242. The reasons for this are that the poorest houses placed in this category in 1899 have now degenerated into Category 4 houses; possibly too the investigators adopted a slightly more stringent standard in classifying the houses in 1936 than that adopted in 1899.

and the scullery window open, the steam is prevented from penetrating to other parts of the house. Upstairs there are three bedrooms, two of them provided with fire-places. The third is very small and frequently lacks a fire-place."

Of the 1,242 families occupying these houses 645 are renting them; 401 own the houses, 180 are buying them and 16 are living rent-free.

Apart from 18 very small houses and 36 which for one reason or other command exceptionally high rents, the rents vary from 9 to 20 shillings, including rates. The rents of two-thirds of the houses are between 10s. and 16s. It is interesting to note that in 1899 the rents of these houses were from 7s. 3d. to 7s. 6d. a week, including rates. These sums are equivalent to 12s. 6d. and 13s. at 1936 prices. Of the 180 houses which the occupiers are buying by instalments, the weekly payment including rates, varies from 13s. to 18s.

About 57 per cent of the houses in this category have five rooms and 10 per cent have six or more.

Plan and photographs of typical houses in this category will be found at the end of this chapter.

CATEGORY 4

POORER TYPE OF WORKING-CLASS HOUSES

8,320 *houses, occupied by* 8,899 *families and* 28,763 *persons, equivalent to* 52·5 *per cent of the working-class population.*

Although this category includes more than one half of the working-class houses in York it has not been found possible to divide it up into smaller ones. Certainly there is an immense difference between the best and worst houses, but it is chiefly one of condition; all the houses in the category are very similar in type. The better ones are moderately comfortable to live in and are not prejudicial to the physical health of the occupants, although the character of some of them and of the neighbourhoods in which they are found cannot fail to have a depressing effect upon the spirits of those who live in them. But the worst houses are

undoubtedly prejudicial to the health of the occupants—not perhaps to so serious an extent as the houses in the fifth category, but they are below the minimum standard of houses which public opinion now regards as tolerable, and their demolition or improvement should not be long postponed. The quality of the houses in the category is graded so gradually that it would be impossible, without an investigation of each house by a Sanitary Inspector, to say exactly which could be regarded as tolerable and which call for early demolition or improvement. Such a detailed investigation was obviously impossible, but accompanied by a member of the Royal Sanitary Institute, who had a good knowledge of the city, we have been through every street in York where houses in this category are to be found, and have marked down the streets in which the oldest and poorest ones predominate. The houses in these streets number about 3,000. Undoubtedly among them are some which, on individual inspection, would be placed among the "tolerable" houses, but on the other hand, among those so classified are houses which, on individual inspection, would have to be placed among the "intolerables". I believe, therefore, that it is not an exaggeration to say that in Category 4 there are 3,000 houses which call for early treatment by the Council. Many of them should be demolished: the rest should be improved. At present they menace the health of the occupants. It was quite right that in its attack on the slum problem the Council should have dealt first of all with the worst houses, namely those in Category 5, but so soon as this work is accomplished, as it largely has been, there should be no delay in dealing with the 3,000 houses referred to above.

Now, let us study the houses in Category 4 in a little more detail.

Almost all of them are built in rows, in streets varying from 22 to 30 feet wide. They have no gardens, but most of them have paved or asphalted backyards of about twenty or thirty square yards opening on to narrow back lanes used for the removal of house refuse, and for carting coal. A few of these are only four feet wide. Some of the houses have no back way, and refuse and coals have to be carried through the house. Save in rare

instances, there is no attempt to introduce any beauty into the elevation of these houses; the streets are dull, drab and unlovely. Imagine a long brick wall, about 18 feet high, built of the dingy York bricks and pierced at regular intervals by doorways and windows, all just alike, and chosen only for their cheapness. At the top of the wall is a gutter. Above this, set at an angle of about 90 degrees to the wall and with no eaves of any kind, a strip of roof about 15 feet wide, stretches perhaps for hundreds of yards without a break save for the chimney stacks at regular intervals. It is covered with Welsh slates of a colour which successfully sets the seal of drabness on the whole scene.

The houses in this category are of the same type as those placed in Category 2 in my earlier social survey of York; indeed most are the same houses, only they are forty years older. As regards their planning, the description originally given still applies:—

"The houses in this category belong to two general types. In one of these the houses resemble those in Category 1 '(present category 3).' They are, however, without the bow windows and are built upon a smaller scale, the average frontage being only about 13 feet. In order to leave room for the passage and parlour, the kitchen, which is also the living-room, is often much cramped, the usual size being about 12 by 11 ft. Pianos are less common and the parlour is frequently used as a storeroom for a perambulator or bicycle. Many houses of this type have only two bedrooms; a third is sometimes built over the scullery, but is very small, and without a fire-place. . . . The yards are also small. . . . Some of the houses have no scullery.[1] The great majority of the houses in this category belong, however, to the following type. Their average frontage is about 12 ft. 6 in. The street door opens straight into the living-room which combines the uses of parlour and kitchen. It is fitted with open range and oven, and all the cooking is done here. The floor is either of tiles, or of boards covered with linoleum. From the living-room a door leads into the scullery, a small room about 9 by 12 ft. It is fitted with a sink, and a copper used for washing clothes, and meals are often taken in that room. In many houses, however, the scullery is too small to allow of this. In some houses a portion of the scullery is partitioned off for a pantry, in others the space under the stairs is made to serve for that purpose. Sometimes a small pantry is erected in the

[1] A photograph of houses of this type is given at the end of this chapter.

yard. From the scullery a door leads into the yard, which is similar in all respects to those attached to the houses previously described. Upstairs there are two bedrooms, reached by stairs leading in some cases from the kitchen, in others from the scullery."[1]

Scarcely any of the houses in this category are less than twenty-five years old; most of them, as we have seen, are more than forty years old and not a few considerably older than that. Houses which were reasonably well built and have been well looked after, are still in good condition, but, as stated, a number of them, probably about 3,000, are in such bad condition that they should either be demolished or improved. The following typical extracts from our investigators' note-books may be given in evidence of this opinion:—

No. 1. This house is in a terrace containing about 30 other houses which overlook the backways of another row of houses. It contains a kitchen, scullery, and two bedrooms. It has a cemented yard, but no back entrance, the coal and all house refuse have to be brought through the house. In the yard is a small coal-house with no door, and a ducket w.c. the door of which is broken off the hinges and is dropping to pieces. The house is damp, the lower brickwork being almost devoid of mortar. All the woodwork is rotten. The occupants of this house consist of an old age pensioner, his wife (who is twenty years his junior), a married son, aged 22 and his wife aged 19. The man has lived in this house since 1899, when the rent was 2s. 6d. a week. Now he is paying 5s. 10½d. Other people in the street are paying 7s. 6d., 8s. 6d. and 9s. a week for houses with similar accommodation. "It all depends upon the landlord, and whether you are a new tenant or an old one." The outlook is extremely depressing. Smoke from the railway adjoining hangs like a dark blanket over the houses.

No. 2. Kitchen 12ft. 6 in. by 12 ft., scullery 7 ft. 9 in. by 11 ft., and two bedrooms. The house is worn out, having been built more than 100 years ago. Portions of the brickwork have perished, and all of it needs pointing. There is no damp course, and the bricks up to about 3 feet from the ground are very damp. The woodwork is in bad repair and much of it is rotted.

The outside doors are badly cracked, are ill-fitting, and worn. The window-frames are partly rotted. The external walls both downstairs

[1] A plan is given at the end of this chapter.

and upstairs are damp, and the wallpaper is always peeling off. The front door opens direct into the kitchen. The kitchen range is in bad repair, and the fire-back is broken. The kitchen and scullery floors are of tiles, but many are broken and uneven. There is a small pantry in the scullery, and the coals are kept in a small coal-house in the yard, the door of which is broken off the hinges. There is a w.c. in the yard, the brickwork of which is in a bad state.

There are thirty houses in this street all of which are in the same worn-out condition.

No. 3. Parlour 10 ft. 6 in. by 10 ft. 6 in., kitchen 10 ft. 6 in. by 12 ft. 3 in., scullery 7 ft. 6 in. by 8 ft. 9 in., and three bedrooms, two with fire-places. The front door opens into a passage leading to the parlour, the kitchen, and the stairs. The house was built nearly 100 years ago, and there is no damp course. All the brickwork needs repointing. Much of the woodwork is rotted with age, and the eaves-gutters and spouting are defective. The outbuildings are dilapidated. The external walls are damp, due to defective roof and gutters. There is a cemented yard and a narrow back lane about 4 ft. wide.

There is a street in this district containing 30 houses, one side of which backs on to some waste land which is used as a rubbish tip, and in the summer the flies swarm in the houses making them very unwholesome. These houses have a frontage of 12 ft. 6 in. and contain a kitchen, scullery and two bedrooms. The rents vary from 5s. 9d. to 12s. for precisely the same accommodation. The houses were all built about sixty years ago and many of them are now in a most dilapidated state. There is no damp course, the doors and windows do not fit properly, the floors are not level and as one woman said: "If I put new oilcloth on the floor without first padding it with lots of newspaper it will be worn out before I know where I am." Unless these houses are taken in hand soon and thoroughly reconditioned, they will be uninhabitable in a year or two.

Photographs of streets consisting of some of the worst houses in this category will be found at the end of this chapter.

Number of Rooms and Rents

Sixty-six per cent of the houses in this category have either one or two bedrooms, 30 per cent have three and 4 per cent have four or more.

The average rent of the two-roomed houses is 5s. 11d., and the median is 5s. 11d.; the corresponding figures for three-roomed

houses are 7s. 8d. and 7s. 4d., and for those with four rooms the average rent is 8s. 5½d., and the median is 8s. 5d.

Of the 8,320 families in this category, 1,072 own the houses they occupy, and 501 are buying them. The average sum paid weekly in instalment payments and rates is 13s. 1½d. and the median 12s. 11d.

House Purchase

Before we pass on to Category 5 there is a matter which can best be dealt with here, because it is chiefly, though not exclusively, concerned with houses in this category.

In the course of the house-to-house investigation we came across many cases where people were buying their houses under circumstances which, to say the least, appear somewhat irregular. People living in pre-war houses often of a poor type, were approached by the rent collector and asked if they would like to buy their house. They were told that they would not have to pay any more than they were paying in rent. *In every case the rent charged was higher than the average for the type of property.* In putting the question regarding purchase the rent collector would say to the housewife: "Just talk it over with your husband and if you think more of it get him to call at the office on his way home from work." When the husband called at the owner's office he would be asked to sign some papers, but in none of the cases we came across did the people appear to know what they had signed, or how long they would have to go on paying before the house became their own property. They had no copy of the agreement or any papers relating to the contract. The same rent book was used, the collector merely crossing out the word "rent" and substituting the word "purchase".

There was nothing in the rent book to show how much of the weekly payment was for interest, how much for rates, how much for repairs, and how much for payment of the purchase money. In a few cases when these people expressed a wish to move from the house, they were offered another one belonging to the same owner, and some of them have taken advantage of this and their

purchase has been transferred from the one house to the other. This method of "house purchase" seems to be nothing more than a scheme used by certain property-owners to tie their tenants down to houses which belong to them and to continue to exact high rents. There is nothing to ensure that any part of the weekly payment goes to amortization.

CATEGORY 5

SLUM HOUSES

1,723 houses occupied by 1,877 families and 5,823 persons, equivalent to 10·7 per cent of the working-class population.

(Most of these houses have since been demolished or reconditioned.)

This category consists almost entirely of slum houses, and the present will be a suitable place to refer to the influence of national legislation on the solution of the slum problem in York.

There were very bad slums in York in 1899, when I made my previous social survey, and in 1906 the Health and Housing Reform Association, which was a voluntary body, took advantage of the 1899 Housing Act and arranged for "12 persons liable to be rated to the local rate" to lay a formal complaint before the local Council regarding the housing conditions in the Hungate area where the worst slums were to be found. Under the 1890 Act, the City Council, having received such a complaint, was obliged to order a house-to-house investigation of the area to be made, with a view to deciding on the steps necessary to deal with the complaint. It was not until 1908 that the Medical Officer of Health reported upon the result of the investigation. He recommended the demolition of 232 houses and the improvement of 128 others, but by 1914 only 31 houses had been demolished and 79 improved.

In 1909 the Health and Housing Reform Association laid another complaint, this time with regard to the Hope Street area, and the Council was again obliged by law to make an investigation into conditions there. The report upon this investigation was not forthcoming until 1914, the Medical Officer of Health explaining that the delay was due to the fact that he had insufficient staff to

enable him to get on with the work quickly. Then the war broke out, and no effective steps to deal with either of these areas were taken until 1925.

From the above we can see that the statutory machinery for dealing with slum property was working slowly and ineffectively. Many of the horrible slums existing in 1899 still existed in 1925. This is not to say that nothing had been done. In addition to those just mentioned a certain number of houses had been demolished and quite a few more had been improved in different parts of the city, but there had been no serious attempt to deal with the matter in a thorough way, and of course all the time houses were steadily deteriorating.

In 1930, however, an Act was passed by Parliament which made it compulsory upon local authorities to make a survey of the houses in their areas, and to prepare a five-year plan for the abolition of all slums, either by the demolition of the whole of the houses in a given area and re-housing the population either on the site or elsewhere, or by improving areas, i.e. demolishing some houses and improving others, or by dealing with individual houses which for one reason or another were prejudicial to health.

The York City Council made the investigation called for, and in October 1933 approved the five-year plan submitted to it by the Housing Committee. This provided for the clearance of twenty-nine areas comprising 1,032 houses, the improvement of housing conditions in four areas comprising 178 houses, and the improvement of 473 individual houses scattered throughout the city. A further 517 houses not included in the original plan have since been added.

Broadly speaking, the 1,723 houses in Category 5 represent what remained of the above-named houses. By the end of 1939 the only slum houses remaining were in the Groves, an area comprising 423 houses, and a few individual houses scattered in other parts of the city. The outbreak of war in September 1939 has delayed the demolition of these remaining slums, the character of which may be gathered from the following descriptions taken from the investigators' note-books.

House occupied by man, wife and one child. Rent 9s. a week.

Living-room 11 ft. 3 in. by 11 ft. 4 in., kitchen 14 ft. 9 in. by 6 ft. 8 in., two bedrooms 12 ft. by 11 ft. and 16 ft. by 6 ft. 9 in.

There is no damp course and portions of the external walls have perished. The roof is sagging. The w.c. is shared by two families.

The floor of the living-room is of brick and is broken and damp. The plaster on the walls and ceiling is loose and the walls, particularly the outside ones, are damp. The fireplace is broken. The kitchen floor, which is 4½ in. below ground level, is broken and defective. Coals are kept in a cupboard under the stairs. There is no hand-rail on the staircase and the plaster on the ceiling and wall is loose.

The outside walls of the bedrooms are damp, the floors are badly worn and worm-eaten. The plaster is loose and falling.

House occupied by man (widower), son, daughter and her husband and two children. Rent 10s. a week.

Parlour 11 ft. 9 in. by 10 ft. 2 in., kitchen 9 ft. 5 in. by 8 ft. 9 in., two bedrooms 11 ft. 9 in. by 10 ft. 3 in., and 6 ft. 10 in. by 8 ft. 8 in.

The pointing of the external walls is defective, the roof is sagging and in poor condition, with loose tiles. The eaves-gutters are defective at joints and in a rotted condition. There is no fall pipe at the front of the house. The house is verminous. All the plaster is decayed and broken, the walls are damp and the doors and window frames are rotted. In the bedrooms and on the landing the floor boards are holed and loose and the joints weak. The stair treads are badly worn and there is no hand-rail.

This house, occupied by a man, wife and four children, all under 8, is in a common yard 65 ft. by 62 ft., shared by 11 houses. Rent 6s. 3d. a week.

It shares a w.c. with another house and a water tap with two others. There is no water or sink in the house. The house is verminous. It is back-to-back and contains a kitchen 10 ft. 9 in. by 12 ft. 5 in., bedroom 10 ft. 2 in. by 12 ft. 9 in. and an attic 11 ft. 9 in. by 15 ft. 2 in.

There is no damp course and much of the brickwork is perished. The roof is sagged and defective. The eaves-gutters are rusted and the fall-pipe rusted and broken.

There is a tiled floor in the kitchen, but this has sunk and is broken and defective. The plaster has perished owing to the ground dampness. The woodwork is ill-fitting and rotted. The pantry has no external light or ventilation. Coals are kept under the stairs. The staircase treads are much worn and there is no hand-rail. On the upper staircase there is no window and the treads are worn and defective.

The ceiling in the bedroom has sagged and there are several pieces of loose plaster. The door is ill-fitting and the window sashes have rotted. Some of the floor boards are loose. In the attic the plaster is damp and much of it has perished, and the window sashes have rotted.

House occupied by a man, wife, and son aged 10. Rent 6s. a week. Living-room 11 ft. 6 in. by 11 ft. 3 in., scullery 8 ft. 6 in. by 5 ft. 8 in. Two bedrooms 11 ft. 3 in. by 11 ft. 9 in. and 7 ft. 4 in. by 5 ft. 8 in. The house is verminous.

All the external walls need repointing. The rear walls are bulging. The roof leaks and is sagging. The eaves-gutters are rotted and there is no fall pipe. The w.c. is shared with another family. There is a water tap on the wall in the scullery but no sink. The living-room floor is made of brick and is broken, uneven and damp. The plaster is decayed and loose. The front and back external walls are damp along the base. The side external wall has been boarded 3 ft. 9 in. high to cover damp. The fireplace needs resetting, the fireback is broken and the fire bars are burned out. The woodwork is all in bad condition. The scullery walls are damp, the plaster is defective and decayed. The fireplace is in a bad condition and cannot be used. The rear external door is rotted. The top half of the cupboard under the stairs is used as a pantry, and the bottom half for coals. The plaster in this cupboard is defective and damp and the door broken. The staircase out of the living room is dark and the stone treads defective and worn. The plaster is decayed and damp and the woodwork in bad condition. There is no hand-rail. The floors in the bedrooms have weak joists, the plaster on the walls is loose and the walls are damp. The window sashes are in a poor condition.

House occupied by a man and his wife. Rent 4s. 4d. a week. Living room 10 ft. 7 in. by 10 ft., scullery 6 ft. 6 in. by 6 ft., two bedrooms 11 ft. 8 in. by 10 ft. 3 in. and 9 ft. 6 in. by 6 ft. This is another verminous house.

There is no damp course and the external walls need pointing. The rear wall is bulging. The roof is sagging and leaking. The fall-pipes are broken and loose. The house is in a yard shared with three other houses. The floor of the living-room is of brick and has sunk and is very damp. The plaster on the walls is decayed and there is ground damp along the base. The fireplace is dilapidated and the wood jambs rotted. The front entrance door is broken. The scullery floor is broken and sunk, the plaster on the walls decayed and loose and the walls are damp round the base. The woodwork is all in a rotted condition and the back door rotted and broken. There is no pantry and the food is stored in the cupboard under

the stairs, the door of which is broken and the walls damp. Coal is kept in a cupboard in the scullery which has no door. The staircase out of the scullery has no hand-rail and the treads are defective and worn. Both bedroom floors are rotted and worm-eaten, the walls are damp and the plaster is loose. The window sashes are in a rotted condition and the doors are ill-fitting.

Rents and Sizes of Houses

The average rent for the houses in Category 5 is 6s. 6½d. and the median 6s. 4¼d. Forty-one per cent of the families pay rents between 5s. and 7s.[1] The proportion of very small houses is high. Five per cent have one room, 34 per cent have two and 35 per cent have three rooms while only 26 per cent have four or more.

Most of the one-roomed houses let for rents varying from 4s. to 6s. and curiously the same is true of the two-roomed houses. The rents of most of the three-roomed houses are between 5s. and 9s. In addition to the separate houses 85 families live in houses let off in single rooms; some of these are "furnished," which is a euphemistic way of saying that they are not absolutely bare of *any* furniture! The usual rent is from 3s. to 6s. weekly.

It must not be imagined that all those living in Category 5 do so through poverty. In some cases families who could well afford adequate housing accommodation live in the slums because they have always done so and would not feel at home elsewhere. In other cases they do so because they squander their money, usually on drink or gambling. Others, again, do so because—as they frankly admitted to our investigators—"We know there's a lot of houses to be built for people from the slums. We shall do far better to wait and get one of the Council houses than to try to find a house for ourselves which would probably cost more and not be so good."

Most of those who previously lived in the slum houses are today (1939) living in commodious and well-built Council houses, each with its own garden situated in attractive estates on the outskirts of the city. A few slum dwellers have been re-housed on the old sites, but when comparing their present houses with the

[1] For full particulars of rents, see Appendix S, p. 526.

slums they have replaced, one is reminded of the transformation scene in a pantomime! Instead of sixty or seventy pestilential hovels to the acre there are now about twelve well-designed modern houses with plenty of light and air. Photographs illustrating this will be found at the end of this chapter.

Of course, the abolition of the slums has cost a great deal of money. Up to the end of 1939 it has involved the building of no less than 2,189 houses for those whose houses had been demolished, and since the majority of the occupants are unable to pay an economic rent the houses have had to be heavily subsidized. The Exchequer contribution for each new house is £5 10s. a year, payable for a period of forty years, and the annual contribution from the rates is £2 15s. for a similar period. These subsidies enable the houses to be let at rents which the great majority of the families can afford, but a rebate in the rent is made in the case of families unable to pay the normal rent, the amount of the rebate depending upon the number of persons in the family and their total income.[1]

The number of families receiving rebates in rent varies from week to week. During 1939 it varied from 283 to 493 and the amount of rebate averaged about 4s. a week.

While it is clearly desirable that a rent rebate should be given to people of small means who are compulsorily moved from low rented slum houses, it leads to an anomalous situation. There are hundreds of families in York, poorer than those receiving rebates, who are obliged to pay for the inferior houses they occupy higher rents than the full rents charged for Council houses. So long as a slum dweller remains in the house to which he was moved when his slum house was demolished he can, if he falls on hard times, always claim a rebate. This is true of no other class of tenants in the city, whether they occupy Council houses or those belonging to private landlords.

[1] The amount to be allowed in rebate is assessed in the following way :—5s. allowed for each person in the house, plus 14s. household allowance, plus the actual rent of the house. A family of five, with an income of 45s. and a rent of 9s. would be allowed 3s. rebate, which is the difference between the total of the above allowances, namely 48s. and the income of 45s.

Having now described housing conditions in the five categories of houses, and before dealing with certain important questions which concern housing generally, a few words must be said about back-to-back houses, courts and yards and a few other miscellaneous matters.

Back-to-Back Houses

With the slums have gone most of the back-to-back houses in York. In 1899 there were 836 of these and 562 not-through houses. In 1925, before the slum clearance scheme was started there were still 600 back-to-back and 475 not-through houses, but by September, 1939, their numbers had been reduced to 100 back-to-back and 50 not-through houses. Most of these are in the Groves district where the Housing Committee had recommended that an area covering 11 acres and comprising 423 houses should be treated as an improvement area. This proposal was accepted by the Council, but the scheme for improvement was held up for further consideration in May, 1939. It had been opposed by local shopkeepers and property owners who feared, not without reason, that the demolition of a number of houses which the improvement of the area would involve, would adversely affect their interests. It is doubtful whether the scheme as originally put forward would have been materially altered as a result of reconsideration, but the outbreak of war in September, 1939, put a stop to further activities for the time being. Had the scheme been carried through, the whole of the five years' slum clearance programme approved in 1933 would probably have been completed by 1941.

Courts and Yards

In 1900 there were 105 large courts and yards round which were built a considerable number of houses, sharing the central yard in common and having no private back yard. Fifty-seven of them were unpaved and only 38 were entirely paved or cobbled.

Many of these yards were filthy and insanitary. Here for

instance are the descriptions of a few typical ones taken from the report on my previous survey:—

(1) Yard unpaved and extremely dirty. The ashpit is so full that the refuse lies in the yard. The smell here is very bad. One closet is shared by five houses.

(2) Large unpaved yard. The grate of the drain in the centre is partially blocked with all kinds of dirt and refuse. There is one closet to four houses.

(3) Yard dirty and unpaved. The smell from the closets and ashpits is very bad. There is one closet to four houses.

(4) Large unpaved yard, full of holes. One ashpit and one closet used by nine houses. Another house adjoining this yard has an open ashpit. The smell from these places is simply horrible in hot or wet weather.

By the end of 1939 there remained 30 courts containing 203 houses; eleven of them, containing 67 houses, were in the Groves area which had been recommended for improvement by the Housing Committee, the work on which would doubtless have been begun early in 1940 but for the outbreak of war. The conditions in the courts which remain are nothing like so bad as those described above. In many cases the courts have been opened up by demolishing some of the houses, and there are no longer stinking ashpits and insanitary closets.

Tenements

York is not a city of tenements, the custom being for the workers to live in small self-contained houses. There are only two buildings which were originally erected for tenement dwellings and together these provide forty tenements which are let at rents ranging from 3s. 3½d. to 5s. 9d. for one room and from 4s. to 8s. for two rooms. These tenements are now in a dilapidated condition and it will probably not be long before they are condemned. There is a water tap and w.c. on each floor for the common use of the families on the floor, usually four in number.

Houses let in Lodgings

There are, however, a number of houses built for occupation by one family which are now occupied by two or more. Those which are occupied by three or more families come under the regulation of local by-laws which prescribe certain alterations which must be made to the original structure. In the course of our investigation we found nine such houses occupied by thirty families.

At the end of 1938 only three houses were known to be occupied by three or more families. It is difficult for the sanitary inspectors to keep track of them, for whenever a house is found to be occupied by two or more families in addition to the occupier, the sanitary inspector, after an inspection of the property, sends to the occupier a list of alterations which must be made. Instead of conforming with the requirements the occupier usually gets rid of one or more families as the case may be, thus placing himself outside the law. In some cases, as soon as the matter has died down, another family is taken into the house and it may be a long time before the sanitary inspector hears that the regulations are again being broken.

To put an end to this abuse it would be necessary to add to the staff of sanitary inspectors, involving an expenditure which the Council does not consider it worth while to incur.

In addition to the houses let in lodgings which come within the scope of local by-laws, we found, during our inquiry, 311 houses built for occupation by one family which were occupied by two. In half these cases the second family occupied a combined room, in the other half the second family had two or, in a few cases, even more rooms at their disposal.

Common Lodging-Houses

In 1900 there were 23 common lodging-houses, with accommodation for 352 persons and a nightly average attendance of about 300.

At the end of 1938 there were six houses used as common lodging-houses, a reduction of one on the previous year. They contained 23 rooms used for sleeping, and 95 lodgers were accommodated nightly. The premises are regularly inspected

by the sanitary authorities and reported to be in a satisfactory condition.

The description I gave in 1900 of those who use the lodging-houses still applies:—

> "Most of the men pick up a precarious livelihood as general or field labourers, hawkers, drovers and tramps. They cook their own food at the common fire, eating and often drinking heavily when they have money. When not working they lounge about the streets, or in the common rooms of the lodging-houses."

So far in this chapter we have dealt with each of the five categories of houses separately, and with a few questions affecting comparatively small groups of houses. Now we will examine certain matters which affect all the working-class houses in the city, and first we will see how many there are of different sizes.

SIZE OF HOUSES

In the following table the working-class houses in York are classified according to the number of rooms they contain. The figures for the five categories into which the houses have been divided are shown separately.

NUMBER OF HOUSES WITH VARYING NUMBER OF ROOMS[1]

Category of House	*With 1 room*	*With 2 rooms*	*With 3 rooms*	*With 4 rooms*	*With 5 rooms*	*With 6 or more rooms*	*Total*
1	—	2	18	134	384	132	670
2	—	183	320	1,459	1,331	4	3,297
3	—	—	58	345	708	131	1,242
4	—	271	1,825	3,624	2,385	215	8,320
5	68	570	592	326	105	62	1,723
Total	68	1,026	2,813	5,888	4,913	544	15,252

[1] Sculleries are only counted as rooms if meals are taken in them. Bathrooms are not counted as rooms.

It will be noted that 25·6 per cent of the houses have less than four rooms. 70·8 per cent have four or five rooms and only 3·6 per cent have more than five. The number of bedrooms in the different sized houses cannot be deduced from this table, for some four-roomed houses have a living room and a very small scullery which does not count as a room, and three bedrooms, while others have a living room, a kitchen-scullery in which meals are not only cooked but eaten, and which counts as a room, and two bedrooms. From our schedules we can, however, state that 8,132 houses in York, equal to 53·3 per cent of the working-class houses, have either one or two bedrooms.

By the end of 1939, owing to the demolition of small slum houses and the erection of Council houses with three bedrooms, the proportion of working-class houses with only one or two bedrooms had fallen to about 45 per cent. In 1900 the proportion was 64 per cent.

The increase in the proportion of houses with three or more bedrooms is important, for in houses with only two bedrooms separation of the sexes in houses where there are grown up children of opposite sexes can only be secured if the husband and wife sleep in different rooms.

RELATION OF RENTS TO INCOME

When showing the relation of overcrowding to income, it is pointed out that we should be misled if we related overcrowding either to *total* or *available* family income unless the sizes of families were taken into account. The same is true here, for our object in relating rent to income is to measure the *burden* of rent on working-class families. For instance, we want to know to what extent people are paying so much for rent that they have not enough left to enable them to live at a reasonable standard. Therefore, it is essential to take the size of family into account when we make our calculations.

We have, therefore, classified the families according to the standard of comfort at which they can live *after* paying rent; in other words they are classified according to their relative wealth,

taking into account the number of dependent children to be maintained. Then the total sum paid in rent in each group is shown as a percentage of the total available income of that group, *including* the sum spent on rent. This figure represents the true burden of the rent for the families concerned.

Working on the above basis the families are divided into classes according to their available income, after paying rent and rates, as follows:—

Class		
"A".	Under 33s. 6d.	For man, wife and 3 children, or the equivalent of that income in the case of differently constituted families.
"B".	33s. 6d. and under 43s. 6d.	
"C".	43s. 6d. and under 53s. 6d.	
"D".	53s. 6d. and under 63s. 6d.	
"E".	63s. 6d. and over.	

The above, it will be remembered, is the classification adopted in Part One of this book.

The following table gives the facts arrived at in this way:—

CLASS	*Families*	*Available Income*	*Rent (including rates)*	*Percentage of available income spent on rent*
		£ s. d.	£ s. d.	
"A" Under 33/6	1,748	2,823 19 10	748 17 8	26·5
"B" 33/6 and under 43/6 ..	2,477	4,616 4 2	1,048 10 9	22·7
"C" 43/6 and under 53/6 ..	2,514	6,115 5 0	1,209 19 7	19·8
"D" 53/6 and under 63/6 ..	1,676	5,096 3 11	808 14 7	15·8
"E" 63/6 and over	3,740	16,408 0 0	1,846 4 1	11·3

The 4,225 families in classes "A" and "B" are all living under the minimum standard, after paying rent. The 1,748 families in Class "A" would still be living under the minimum standard if

they paid no rent at all. The 2,477 families in Class "B" would be living at four shillings a week per family of five (or the equivalent of that figure for differently constituted families) above the minimum standard if they paid no rent; whereas after paying rent amounting on the average to 22·7 per cent of their available income, they are living at 4s. 5½d. below this standard.

All those in Classes "C", "D" and "E", are living above the standard after paying rent. This is not to say that all of them are adequately housed. Some of them are living in overcrowded conditions. Some are living in slums. We have come across quite a number of cases of families where the available income is high in relation to the size of family, who were living in slums. The houses in which they were living have since been demolished and the families are now better housed and paying a higher rent, which they can well afford.

Although there are various problems for housing reformers in connection with those who, after paying rent, are still living above the minimum, their chief concern will necessarily be with those who are living below it. In the pamphlet published by the Ministry of Health in May, 1939,[1] and having a foreword by the Minister himself, the following paragraph occurs:—

> " It is now accepted that housing is a public responsibility, and the local authorities have been entrusted with the duty of providing the accommodation required in their areas in so far as it will not be provided by private enterprise. The Housing Acts and Public Health Act provide all the necessary machinery to cover the whole field of housing".

If the 4,225 families in Classes "A" and "B" are to be adequately housed, either their available income must be increased or their rents reduced.

COMPARISON OF RENTS IN 1900 AND 1936

Before we leave the subject of rents it will be interesting to compare present conditions with those in 1900. The figures are shown in the table given below. It should be noted that the

[1] *About Housing.* H.M. Stationery Office. 1939.

figures for 1900 have been increased by 73 per cent, which represents the change in the value of money at the two dates. Rates in 1900 were 5s. 8d. in the £ (9s. 10d. at 1936 prices), as compared with 13s. in 1936. They are included in the rents.

AVERAGE RENT PAID FOR HOUSES OF VARIOUS SIZES IN 1900 AND 1936

	1 *room*	2 *rooms*	3 *rooms*	4 *rooms*	5 *rooms*	6 *rooms or more*
	s. d.	*s. d.*	*s. d.*	*s. d.*	*s. d.*	*s. d.*
RENT: 1900	2 9	4 4	6 1	8 0	9 11½	—
1936	5 2	5 3½	7 5	8 10¾	10 9	13 9
NUMBERS OF SUCH HOUSES						
1900	284	1,401	1,264	4,501	3,607	
1936	68	1,006	2,545	4,863	3,392	281

It will be observed that in the case of houses with four rooms or more (and these amount to 70 per cent of the whole in 1936) the increased rent in 1936 does little more than cover the increase in rates. This, however, is not true of the smaller houses. We may ignore those with one room for the number of these in 1936 was so small that we cannot assume that they were comparable with those of 1900. The increased rent of two and three roomed houses is due to the fact that the supply of such houses was less in relation to the demand in 1936 than in 1900, for many such houses had been condemned or demolished and no small houses had been built to replace them. The average rent of four and five roomed houses was kept down because most of the new ones were built by the Council and heavily subsidized.

The proportion of total working-class income absorbed by rent including rates is a little less than in 1900, when it was 14·97 per

cent while in 1936 it was 14·1 per cent.[1] Meanwhile, rates had risen by 32 per cent after taking the change in the value of money into account. Thus while spending a slightly smaller proportion of their income on rent and rates, working-class people, taken as a whole, have a much higher standard of housing, and the workers are enjoying, in common with the rest of the community, many advantages as a result of increased rates which they did not enjoy in 1900, such, for instance, as public parks, swimming baths, a first-rate free library, an immensely improved health service and improved education.

OVERCROWDING

Now that we have disposed of these miscellaneous matters, we will consider the question of overcrowding. It is a word which has no clearly defined meaning. When I made my previous social survey of York forty years ago, I adopted the official measurement of overcrowding then universally employed: a house was regarded as overcrowded if there were more than two occupants to every room in it. To-day such a measurement is regarded as inadequate and other standards of measurement of varying degrees of stringency are employed by different writers on the subject. None of these has, as yet, been generally accepted by housing experts as representing the true measure of the evil. The Housing Act of 1935 set up a standard, but most housing reformers regard it as inadequate. In this Act a house is regarded as overcrowded in which the number of persons per room (including every room in the house) exceeds:—

2	in a	1	roomed	house
3	»	2	»	»
5	»	3	»	»
7½	»	4	»	»
10	»	5	»	»

with an additional two persons in respect of each room in excess of five. A child who has attained one year but is under ten is counted as one half, and a child under one is not counted. The

1 These figures refer to *total* income. The proportion of *available* income spent on rent in 1936 was 16·2 per cent. The available income for 1900 is not known.

above statement of the permitted number of persons in different sized houses is based on the assumption that every room has an area of at least 110 square feet. The number of persons allowed in the case of smaller rooms is as follows:—

Between 90 and 110 sq. ft.	1½ persons
Between 70 and 90 sq. ft.	1 person
Between 50 and 70 sq. ft.	½ „
Under 50 sq. ft.	nil

That this standard is not regarded as ideal by the Ministry of Health, is evident from the following statement which appears in the official Report of the Overcrowding Survey issued by that department.[1]

> "The overcrowding standard is the first attempt of its kind to lay down a statutory arithmetical basis on which to measure overcrowding." . . . . . "It is relevant to point out that this standard does not represent any ideal standard of housing, but the minimum which is in the view of Parliament tolerable, while at the same time capable of immediate or early enforcement."

We took out particulars from our schedules with a view to ascertaining the extent of overcrowding according to the Ministry of Health standard, but as ours was a private inquiry it was not possible to measure the bedrooms and we were, therefore, obliged to disregard the size of rooms. We found 308 houses were overcrowded.

Just as we were bringing our investigation to a close, the York Corporation made an official investigation with a view to ascertaining the amount of overcrowding in the city as defined by the 1935 Act, and thus taking cognizance of the size of rooms. They found 477 houses to be overcrowded. The official inquiry covered all houses rated at £26 or less; they numbered 19,576, which was 4,324 more than were covered by our inquiry. Since this was organized so as to cover practically every working-class house in the city, it follows that the 4,324 houses were occupied by families with higher incomes than those of the families included in our

[1] *Report on the Overcrowding Survey in England and Wales*, 1936. H.M. Stationery Office.

schedules, and it is almost certain that the proportion of them which were overcrowded was negligible. We may, therefore, assume that all the overcrowding revealed by the official census occurred in houses which were covered by our survey. On this assumption the difference in the result of the two censuses was due to the fact that cognizance was taken of the size of rooms in the Corporation inquiry and not in ours. The difference is not surprising, especially in a city like York where thousands of houses have a very small bedroom built over a scullery at the back of the house. It would probably not be so great in a city with a number of tenement dwellings in which the bedrooms are more nearly of one size.

Realizing that the standard of overcrowding adopted in the 1935 Act falls short of the ideal, we have measured overcrowding in York by two other and more stringent standards. In both, a child under one is not counted, and children from one to ten are counted as one half. In the first of our two standards (number four in the following table, which we will call standard "A"), a house is regarded as overcrowded if there are more than $2\frac{1}{2}$ persons to every room *with the exception of one room used for living purposes*; there must be separation of the sexes at ten years of age, and it is assumed that the husband and wife occupy the same room. The number of overcrowded houses in York according to this standard is 1,106.

The second standard (number six in the table, which we will call standard "B") is similar to this but does not assume that the husband and wife occupy the same bedroom, thus reducing the number of overcrowded houses to 872.

But in arriving at these figures we have not taken account of the size of bedrooms. Had we been able to do so there is not the least doubt that the figures would have been increased; indeed there would appear to be no reason why they would not have been increased in the same proportion as in the case of our census based on the Ministry of Health standard. This it will be remembered, disclosed 308 cases of overcrowding as compared with 477 disclosed by the official census, which took account of the size of

rooms. On that assumption the number of overcrowded houses would be raised from 1,106 to 1,712 in the one case and from 872 to 1,350 in the other. The amount of overcrowding as measured by the different standards just described is set out in the following table:—

Standard	*No. of families overcrowded*	*Percentage of working-class families*	*No. of persons overcrowded*	*Percentage of working-class population*
(1) More than two persons to a room ..	279	1·7	2,003	3·6
(2) 1935 Act but disregarding size of rooms	308	1·9	1,959	3·5
(3) 1935 Act, taking cognizance of size of rooms (Official Census)	477	2·9[1]	Information not available.	
(4) Standard "A," disregarding size of rooms	1,106	6·8	5,526	10·0
(5) Standard "A," taking cognizance of size of rooms	1,712	10·4	8,554	15·5
(6) Standard "B," disregarding size of rooms	872	5·3	4,191	·6
(7) Standard "B," taking cognizance of size of rooms	1,350	8·2	6,488	11·7

[1] i.e. of the 16,362 families included in our schedules. In the report to the Ministry of Health on the official census, the proportion of overcrowded "working-class" families is given as 2·4 per cent because it is based on a larger number of families.

From the above table we see that there were 279 families, comprising 2,003 persons, equivalent to 3·6 per cent of the working-class population, living in houses with more than two persons to every room in the house. In 1899, 663 families, comprising 4,705 persons, were overcrowded according to this standard, equivalent to 10·1 per cent of the working-class population.

Although we have still a long way to go before overcrowding is abolished, it is encouraging that so much progress was made between 1899 and 1936 in reducing the evil. But since the latter date, and as a result of the 1935 Housing Act, the rate of progress has been greatly accelerated. *By the end of* 1939 *all but* 22 *of the* 477 *cases of overcrowding disclosed by the official census made in* 1936 *had been dealt with by the Corporation.* Where the overcrowding was not due to lack of means, pressure was put on the families to move to more roomy houses. Where it was due to poverty the Corporation provided adequate accommodation at rents which the families could afford.

It is now compulsory for all landlords to state in the rent book the number of persons allowed to occupy the house, and he is liable to a fine if he knowingly allows it to be occupied by a greater number.

This is a good start, but it is only a start, for the standard set up by the Ministry of Health is, as they themselves admit, not sufficiently high. The volume of overcrowding, judged by standard "A" and taking cognizance of the size of rooms, which is certainly not too stringent a standard by which to measure it, is more than three times as great as when it is measured by the 1935 Housing Act standard. Not until this larger volume of overcrowding has been abolished can we regard the situation with any high degree of satisfaction.

Overcrowding in York compared with other Towns

I had hoped to be able to draw a reliable comparison between the degree of overcrowding among the working-class families in York and that found in other towns of about the same size, but the necessary data are not forthcoming. Reliable figures

showing the amount of overcrowding in different towns are given in the Government Report on the Overcrowding Survey of England and Wales, published in 1936. But those relating the number of overcrowded families to the total number of working-

Area	*Estimated population (mid 1934)*	*No. of overcrowded families*	*Percentage of working-class families overcrowded*
Wigan	84,750	1,556	8·1
West Bromwich	82,200	1,310	7·0
Barnsley	71,350	1,117	6·9
Warrington	80,950	1,105	5·9
Bootle..	76,800	1,020	5·3
Halifax	97,050	1,412	5·2
Darlington	74,550	599	3·2
Rochdale	94,450	708	2·6
YORK	**88,225**	**477**	**2·4**
Wallasey	97,000	349	2·2
Reading	99,250	372	1·9
Ipswich	90,157	399	1·7
Southport	79,100	171	1·4
Burnley	94,300	299	1·3
Lincoln	64,600	190	1·3
Smethwick	83,600	247	1·1
Doncaster	67,650	161	1·0
Oxford	85,800	171	1·0
Grimsby	93,700	199	·9
Northampton	96,550	191	·8

class families are misleading, for there are wide divergences in the interpretation placed, in the different towns, on the words "working class." In every case the figure is liable to be an under estimate rather than the reverse, but the degree by which it is under-estimated varies from town to town. On this account

readers of the report are warned against using the figures for purposes of accurate comparison between different towns.

However, although recognizing that they must be regarded with suspicion, I give on p. 270 below the official figures relating to a number of towns about the same size as York, and it will be seen that York does not compare badly with them. The figure of 2·4 per cent given for York is the percentage of overcrowded families in the 19,576 houses covered by the official inquiry. It will be remembered that this number includes over 4,000 houses whose occupants did not belong to the working class, and it is doubtful whether there was any overcrowding among them. Had the percentage of overcrowding been calculated on the 16,362 working-class families covered by our inquiry the figure would have been 2·9 instead of 2·4 per cent. That figure is certainly not an under-estimate of the true proportion, and we see that, even adopting it, York compares favourably with other towns of similar size.

In the national survey 8,924,523 supposedly working-class houses were inspected and of these 3·8 per cent were found to be overcrowded. This is certainly an under-estimate of the amount of overcrowding in *bona fide* working-class houses, but even so it is considerably higher than the *safe* York figure, viz. 2·9 per cent.

Intensity of Overcrowding

We must next examine the *intensity* of overcrowding, for unless we know something about this we cannot measure the seriousness of the evil. For instance, a house with five rooms having ten adult occupants would not, according to the Ministry of Health standard, be overcrowded. But if there were, in addition to the ten, a child just over a year old, all these eleven persons would be counted as overcrowded, though the degree of overcrowding would be so slight that, for all practical (as distinct from statistical) purposes, it might be disregarded. On the other hand, there might be ten people in a four-roomed house which, according to the Ministry of Health standard of measurement, would be regarded

as overcrowded if there were more than $7\frac{1}{2}$. Clearly "overcrowding" means something very different in these two cases.

Unfortunately we have not information which enables us to measure the intensity of overcrowding in York by the standard of the 1935 Act. The official report only shows the total number of overcrowded houses and, as previously stated, in our census we could not take account of the measurement of the rooms and so are obliged to use our own figures of overcrowding, which are based on the 1935 Act standard, but ignoring the size of rooms.

On that basis we find that 1,094 persons live in houses where the average number of occupants per room is between 2 and $2\frac{1}{2}$.

653	where	it	is	between	$2\frac{1}{2}$ and 3
112	„	„	„	„	3 and $3\frac{1}{2}$
29	„	„	„	„	$3\frac{1}{2}$ and 4
40	„	„	„	„	4 and $4\frac{1}{2}$
31	„	„	„		$4\frac{1}{2}$ or over.

Remembering that no account was taken of the size of rooms, it will be seen that quite a number of persons are living in conditions of extreme overcrowding. Had we taken account of the size of rooms it is probable that the above figures would have been increased by about 50 per cent.

In considering these figures it must however not be forgotten that they represent conditions as they were in 1936. Since then practically all of the 308 cases of overcrowding disclosed by our census have been remedied.

Overcrowding related to Income

Now let us examine the relation between overcrowding and family income, and seek to answer the question how far overcrowding is due to lack of means.

Care must be exercised in deciding on the kind of calculation to make in answering this question. Clearly we shall not get a correct answer merely by classifying families according to their total incomes and then showing the percentage of overcrowded families in the different income groups. First, because no account is taken of the size of the family. If a man and wife living alone

have an income of £3 and choose to live in a house rented at £1, they would be paying 33 per cent of their total income in rent but that would still leave them £1 each to meet other expenses; if however there were four children to maintain, there would be only 6s. 8d. per head. In any classification where rents are related to total income, these two families would be in the same class. Second, because it is, as a rule, incorrect to assume that the total income of a family is available for rent. Save in the poorest families the almost universal practice is for children above a certain age, to pay their parents an agreed sum for board and lodging and to keep the rest of the money they earn for themselves. The rent has to be paid, not out of the total income, but out of the available income, i.e. the earnings of the father and mother and the sums received for board and lodging from the children, so that figures relating overcrowding to total income really have little significance. To relate overcrowding to available income is less misleading than to relate it to total income, but it is still misleading because it takes no account of the size of families.

Since the above methods give misleading answers to the question how far overcrowding is due to lack of income, another method of calculation has been adopted which takes account both of the available income and the size of family. It is as follows:— The available income of every overcrowded family is related to the sum necessary to enable it to live in accordance with a given standard. The standard adopted is the minimum sum necessary for physical efficiency as set forth on p. 28 *et seq.* At the time of our investigation, this was 43s. 6d. a week, *after paying rent*, for a family of man, wife and three children, or the equivalent of that sum in the case of differently constituted families. By subtracting from the available income the sum necessary to enable the family to live on the minimum standard, we see what sum is left over for rent. By comparing this sum with the normal rent charged in York for accommodation which would be adequate for the family concerned, we can say whether overcrowding is due to lack of means.

Working on these lines we find that out of the 308 over-

crowded families, comprising 1,959 persons, 166 families, comprising 1,038 persons, were too poor to afford adequate accommodation. That is to say rather more than half the overcrowding is due to poverty.[1]

As would naturally be expected, a large proportion of the overcrowding is to be found in the slums. Measured by standard 2 of the table on p. 268, the proportion of overcrowded families in the slums (Category 5, see p. 251) is 42 per cent as compared with 1·9 per cent for the working-class families as a whole. Measured by standard 4, the proportion falls to 37·9 per cent. as compared with 6·8 per cent.

Overcrowding per Acre

Now we pass from a consideration of the overcrowding of individual houses to that of the overcrowding of houses and of persons on the land.

Figures comparing the average number of persons per acre at different times in the same town, or in different towns, may be misleading. For instance, in 1899 the area of York City was 3,692 acres, and the average number of persons per acre was 20·5. In 1938 the city area was 6,456 acres and the average number of persons per acre had dropped to 15. These figures tell us that 2,764 acres of land, previously outside the city, have been included within it, and that evidently much of it was vacant land, but the mere fact of its inclusion in the city area has not rendered it more available for purposes of recreation, nor has it added to the "breathing spaces" available to citizens. Of course, if land hitherto privately owned is thrown open to the public, that affects the amenities of city life, but statistics of the number of persons per acre do not inform us on this. As a guide to the standard of housing enjoyed in any town or part of a town,

[1] The above calculation refers to "overcrowding" as measured by the standard of the 1935 Act, but ignoring the size of rooms. For reasons which have been explained we lack the information necessary to relate poverty to overcrowding as measured by any of the other standards described on p. 267. There is, however, no reason to suppose that had we been able to do so the proportion of overcrowding due to poverty would have come out very differently.

we need to know the number of persons per acre in the fully developed parts of the town, and the extent of the fully developed area, for from the standpoint of health an area of, say, 200 acres with 200 persons to the acre but within easy reach of public recreation grounds or open country, is very different from a similar area lying in the centre of a large city where access to recreation grounds and open country is difficult. For these reasons I do not compare the number of persons per acre in York with the number in other towns.

I am also confronted with difficulties in measuring accurately the relative density of population in the working-class districts of York now and at the time of my previous survey in 1899. When reporting on that survey I gave figures, based on a special census, which show the density of houses and of population in a number of districts in York where working-class people were living. Leaving out of account an area which at the time was only partially developed, the population per acre varied from 104 in an area of 47·32 acres to 349 per acre in an area of 5·75 acres in the centre of the city. But such figures, though more illuminating than figures relating to the city as a whole, do not really give us much useful information, for the figures regarding density of population vary so greatly according to the size of the area taken. Realizing that the figures relating to 1899 are not of great value, I have not thought it worth while to get out similar figures again, but there is no doubt that conditions now are much better than in 1899, for since then much has been done to improve housing conditions in the city and attention has naturally been devoted first of all to slum districts where the most congested housing conditions existed. Where houses have been built on the sites of those demolished they are built about twelve to the acre instead of fifty or more. It may safely be said that to-day (1939) it would be impossible to find an area of 5·75 acres with a population of 349 to the acre.

In 1900 the second most densely populated area was the Leeman Road district (9·66 acres) with 58·07 houses and 246 persons per acre. The number of houses in that area has not

changed since 1900, but the average size of family, and consequently the population per acre, is considerably less than it was, probably not more than 200.

It may be remembered that on the Council housing estates, covering 472 acres, there are only about 12 houses (say 45 persons) per acre. So greatly have ideas changed during the last twenty years as to the minimum standard of housing which should be tolerated, that it may safely be assumed that working-class houses in York built in the future will approximate, both in respect of the number of houses per acre and the quality of the houses, to those provided by the Council.

Summary

In summarizing my account of the housing conditions in York in 1900, I said that whilst about 12 per cent of the working-class people in the city were living in comfortable and sanitary houses, the housing conditions of many of the remaining 88 per cent left much to be desired.

To-day it is safe to say that at least 30 per cent of the working-class population live in comfortable and sanitary houses, most of them in houses immeasurably better than any occupied by working-class families in 1900. Baths were practically unknown in working-class houses in York in 1900. In 1936 about 25 per cent of the houses had them, and by the end of 1939 the proportion of houses with baths had risen to about 33 per cent.

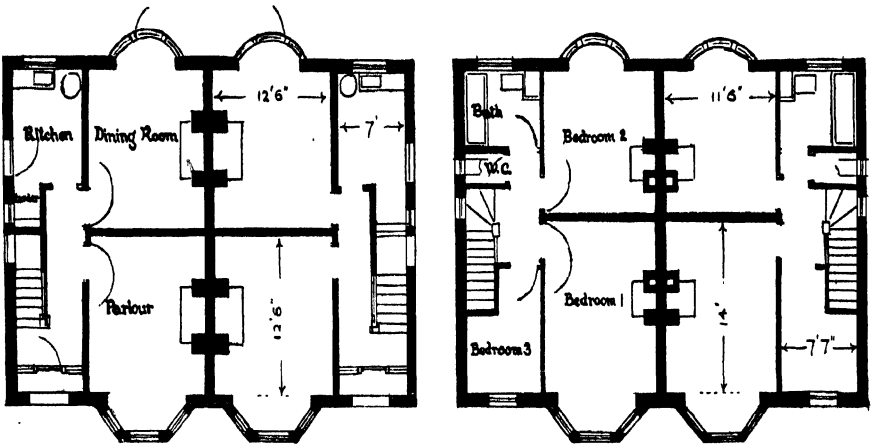
In 1900, 26 per cent of working-class families lived in slums, or in houses little better than slums. In 1936, 11·7 per cent of the working-class families were living in slum houses and 19 per cent in the 3,000 houses described on p. 248. These are so unsatisfactory as to call for early attention by the Council, but it would be a mistake to assume that in 1936, 30 per cent of the working-class families in York were living in conditions as bad as those in which 26 per cent of them lived in 1900, for undoubtedly in classifying the 3,000 houses as calling for demolition or improvement a more stringent standard has been adopted than was adopted when classifying the houses in 1900. Conditions

regarded as intolerable to-day were not so regarded in 1900. Moreover it must be remembered that the whole of the slum houses had already been condemned in 1936. The great majority had been either improved or demolished by 1939, and but for the outbreak of war all would probably have been dealt with before the end of 1941.

Back-to-back and not-through houses, of which there were 1,398 in 1900 have almost disappeared. Overcrowding, although still a considerable evil, is not nearly so serious as in 1900. Then 5·7 per cent of the working-class families were living more than two to every room in the house. By 1936 the proportion of families so living had been reduced to 1·7 per cent, and active steps were in progress to abolish the evil, in this extreme form, altogether. In 1936, 2·9 per cent of the working-class families were living under overcrowded conditions according to the more stringent standard of the 1935 Act. Since then the number has been materially reduced and but for the war this overcrowding also would soon have been abolished.

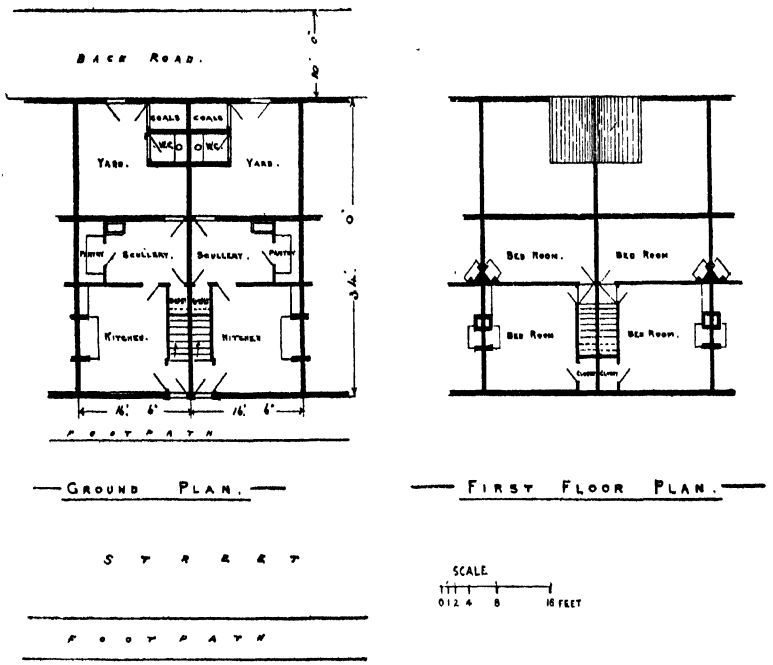
The number of midden privies has been reduced from 6,418 to 32, and these are in a country district recently incorporated within the city. There were in 1938 still 2,204 "ducket" closets remaining; these are much better than midden privies, but are not satisfactory in a town. They are being gradually replaced by water closets.

Thus, reviewing the housing situation as a whole, the progress made in forty years is impressive, and the Council may well take pride in the work which has been accomplished. Nevertheless, it must not be forgotten that there still remain some 400 or 500 Category 5 houses to deal with, and a further 3,000 houses calling for early treatment. Some of these should be demolished, others improved. Not until this heavy task has been accomplished can the Council feel satisfied that all the citizens of York are living in wholesome houses. The health of thousands of them is still imperilled by the housing conditions under which they live.

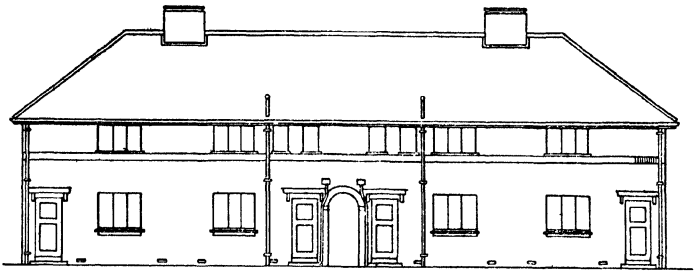


Ground Floor Plan. First Floor Plan.

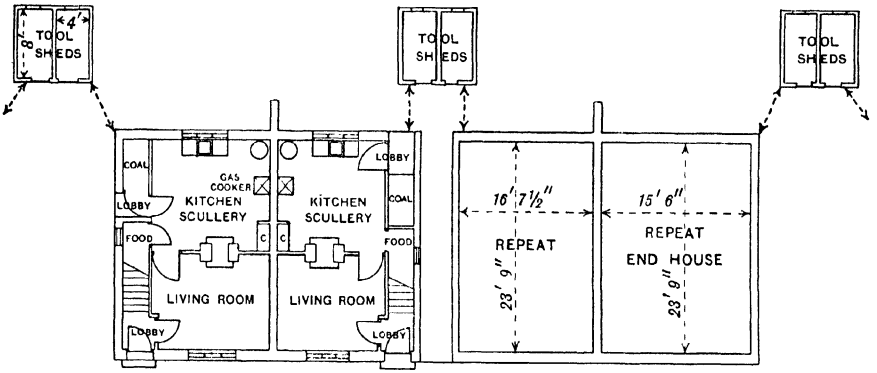
Plan of Category 1 house built by speculative builder for sale.



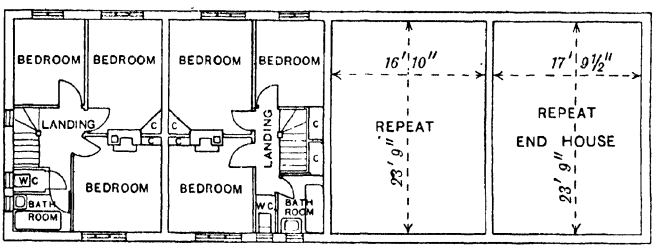
Plan of poorer type of Category 4 houses.



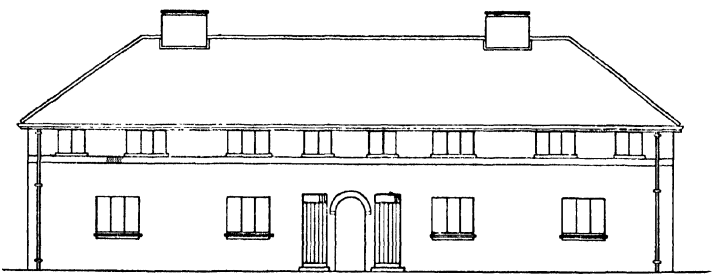
FRONT ELEVATION



GROUND FLOOR PLAN

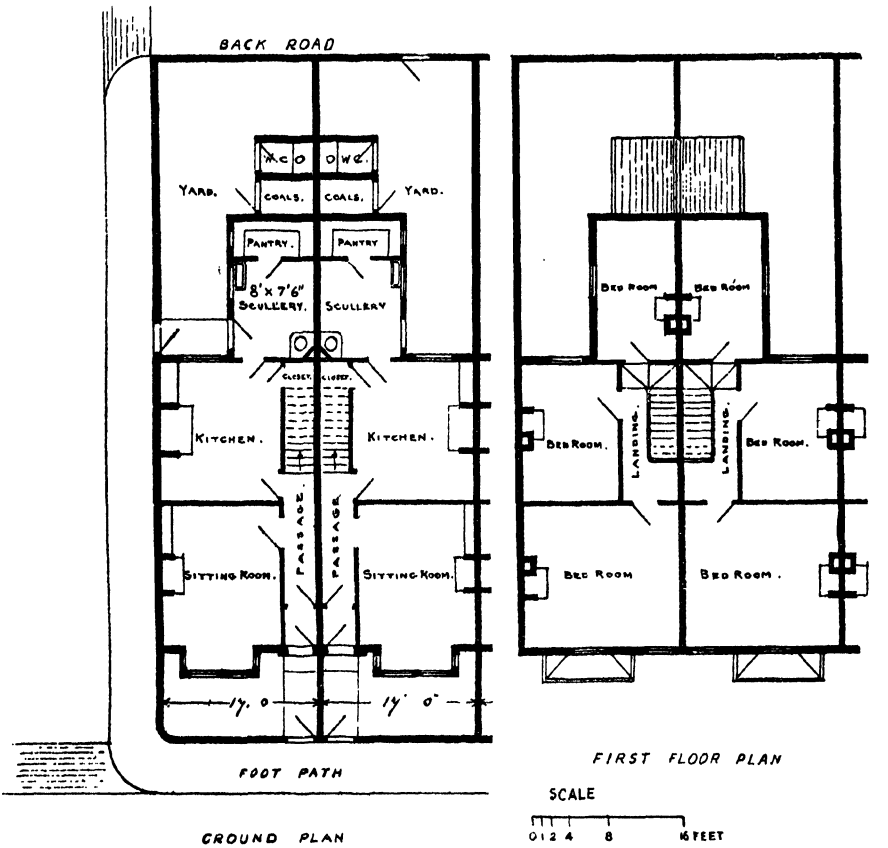


FIRST FLOOR PLAN



REAR ELEVATION

Typical plan and elevation of a non-parlour Council house. (Category 2).



Plan of best type of working-class houses in 1900.

(Now Category 3.)





TWO TYPES OF HOUSES BUILT FOR SALE BY SPECULATIVE BUILDERS
(*Category* 1)



TYPICAL COUNCIL HOUSES
(*Category* 2)



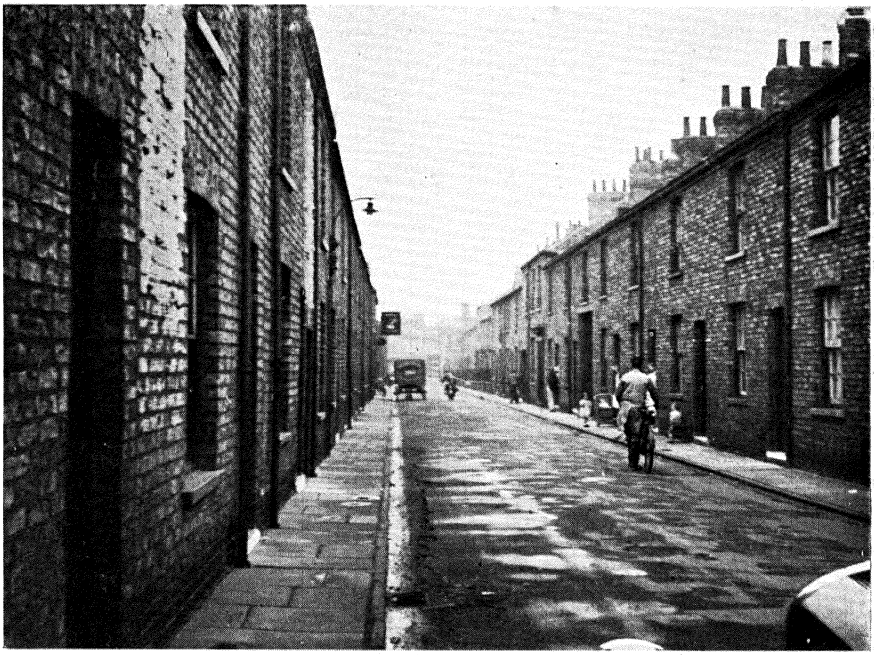
COUNCIL HOUSES
(Section of Estate referred to on page 233)
(*Category* 2)

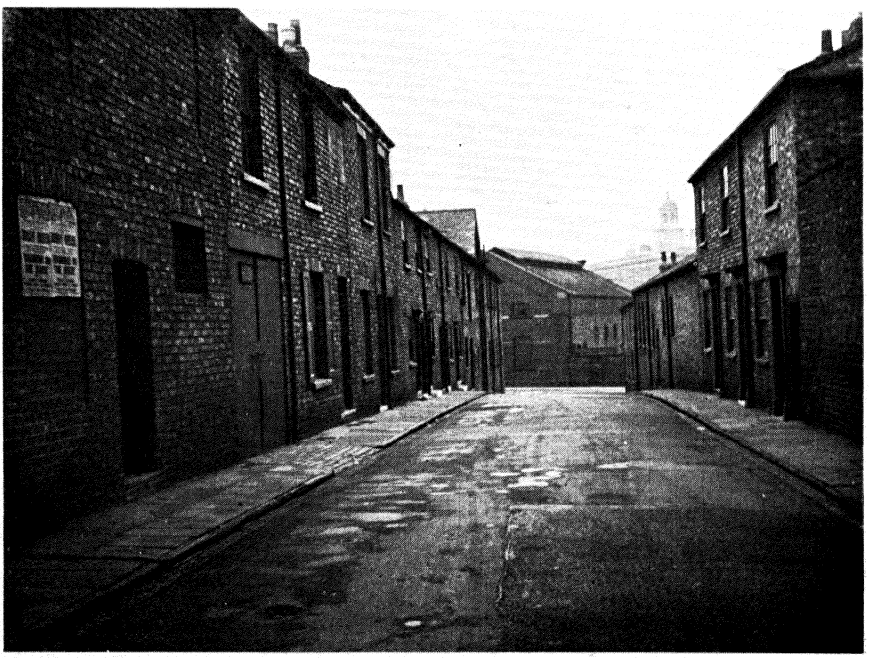


THE BEST TYPE OF WORKING-CLASS HOUSES IN 1900
(*Now Category* 3)



THE BEST TYPE OF CATEGORY 4 HOUSES





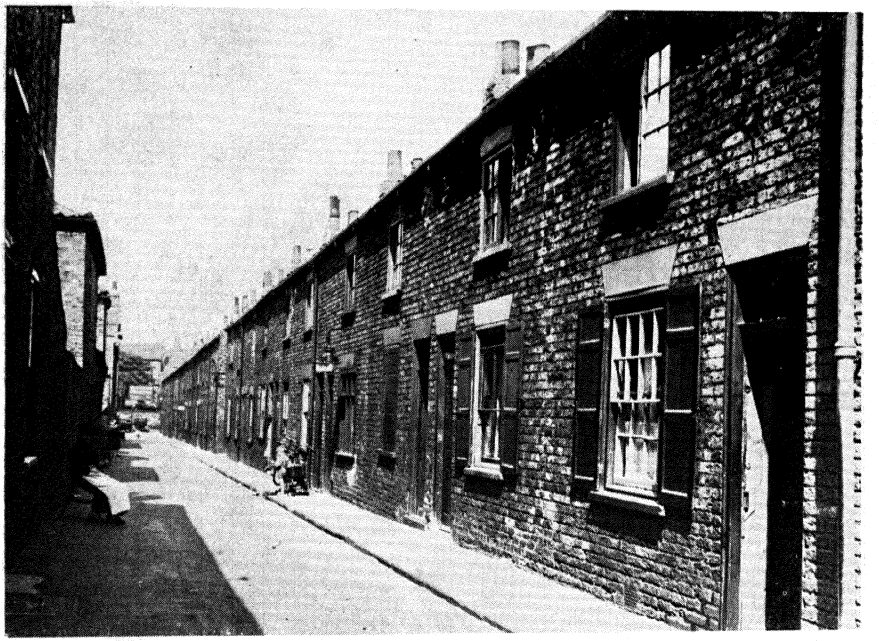
SOME OF THE WORST HOUSES IN CATEGORY 4
(Referred to on page 246)



SLUM HOUSES
(Before site was cleared)



COUNCIL HOUSES BUILT ON THE SAME SITE
(Occupied by tenants who previously lived in slum houses)



SLUM HOUSES
(Before site was cleared)



COUNCIL HOUSES BUILT ON THE SAME SITE
(Occupied by tenants who previously lived in slum houses)

CHAPTER X

HEALTH

In this chapter the chief purpose is to indicate the relation between poverty and health. Consequently, the health services of the city are described only in so far as they bear directly upon this problem.[1] Nevertheless if a proper comparison is to be made between conditions in 1899 and to-day, some brief mention must be made of the developments and new services which have become available to the citizens during this period.

In 1873 the first (part time) Medical Officer of Health and the first Sanitary Inspector were appointed.

In 1900 the part time Medical Officer of Health was replaced by a whole time officer. In that year the entire staff of the Health Department consisted of nine persons:—

> The Medical Officer of Health, the Inspector of Nuisances, three Assistant Inspectors of Nuisances, two clerks, a Disinfecting Attendant and an Ambulance Driver.

In 1938 there were over fifty persons on the Health Department staff, not counting eighteen who were employed part time. The whole time officers included the Medical Officer of Health, five other qualified doctors, thirty-three trained nurses, the Chief Sanitary Inspector, his deputy and eight assistant inspectors. Such an increase in numbers affords some measure of the growth in health services during the present century.

A side of the work which has developed almost entirely since

[1] For further information see the Annual Reports of the Medical Officer of Health, and the Chief Sanitary Inspector. Also Chapters V and VI in *How York Governs Itself* (George Allen & Unwin), 1928.

1899 concerns the health of children. In 1908 the Education Committee established one of the first School Clinics in the country and appointed a whole time School Medical Inspector, and later on a second was added. This service has developed, so that to-day every child in the elementary and secondary schools receives medical, surgical, dental, ophthalmic or any other treatment it may require. Somewhat later, attention was turned to maternity and infant welfare work. An ante-natal and infants' clinic, which had been established by voluntary effort, is now run by the Health Committee, and in 1921 a Corporation Maternity Hospital was established. Through these services, supplemented by the visits of the health visitors, parents can obtain advice and assistance regarding the health of their children until they reach an age to come under the school medical service. Similarly, considerable advances have been made in the provision of hospital and clinical treatment for various forms of disease and ill-health.

The hospitals which were in existence forty years ago have been added to and considerably improved. In addition to a General Hospital almost entirely supported by voluntary subscriptions, the municipality maintains a Poor Law infirmary, a hospital for infectious diseases, a tuberculosis sanatorium, a maternity hospital, a mental hospital and also dispensaries and clinics.

The cost of all these services is, of course, considerable. In 1935 the Health Committee spent £34,297, since when expenditure has risen to £39,128 in 1938, made up as follows:—

	£
General Health Department	9,430
Food and Drugs Act	298
Maternity and Child Welfare	7,659
Venereal Diseases	1,102
Infectious Diseases Hospitals	7,520
Treatment of Tuberculosis	11,506
Vaccination Expenses	367
Abattoir	283
Disinfecting, Gas Disinfestation and Ambulances	957
General Hospital	6
	39,128

In addition to the above the Public Assistance Committee in 1938 spent £31,617 on health services as follows:—

	£
Infirmary	14,234
Medical Salaries and Drugs	1,828
Mental Hospitals	15,555

Thus the City's total expenditure on health amounted in 1938 to £70,745, the yield of a half-crown rate.

The most far-reaching single development in connection with the health of the people which has taken place since 1899, is the introduction in 1911 of the National Health Insurance Scheme under which all manual workers and non-manual workers earning not more than £250 a year are compulsorily insured against sickness. The contributions are 4½d. a week for men and 4¼d. for women. The employers pay similar amounts and the State contributes about one-fourth of the total cost. Insured workers receive free medical attendance and treatment, including medicine. In addition, men receive 15s. a week when off work through illness, and women 12s. These benefits are payable for 26 weeks, after which they are reduced to 7s. 6d. and 6s. respectively. Prior to 1911 the workers had to rely on Friendly Societies, Sick Clubs, Hospitals and Dispensaries for treatment and maintenance during sickness. In 1899 the number of workers in York belonging to Friendly Societies and Sick Clubs was 10,662 and a further 1,700 received sick benefit through their trade unions. In 1938 there were 45,762 insured workers in the city.[1] They have the choice of 44 doctors and can obtain medicine from 41 chemists. The number of prescriptions dispensed for insured workers was 172,887 and the amount paid to doctors and chemists was £26,212.

The National Health Insurance scheme has not interfered with the development of Friendly Societies, as most workers supplement

[1] At the time of our investigation the number of insured workers was 36,700, but since then boys and girls between the ages of 14 and 16 have come into the scheme so as to bridge the gap between the school medical service and national health insurance. They pay contributions and receive medical attendance and medicine but no sick pay.

their national insurance payments by joining one or more of them. As a matter of fact the proportion of workers who are members of Friendly Societies is greater now than it was in 1899.

From this brief survey, which is by no means complete, it can be seen that the health services of the city, working in conjunction with the system of state health insurance, are designed to cover a wide field both of preventative and curative work.

Before considering the effect of these developments on the health of the citizens, a few brief remarks must be made about some miscellaneous matters which have a bearing on the subject.

Drainage and Sanitation. Drainage in York has been a matter of some difficulty, owing to the absence of marked gradients. Of the sewage disposal scheme completed in 1897, I wrote:—"Although the drainage has been improved by this scheme, it cannot yet be described as satisfactory"[1], and further experience confirmed this opinion. In 1913 it was decided to reconstruct the works introducing open septic tanks and clinker filters working continuously. This work was completed after the 1914 war. A great deal has also been done to replace or repair old and faulty sewers and it may now be claimed that the city is adequately drained and sewered.

Closet accommodation. In 1899 there were 6,418 privies in the city which were a constant and serious source of illness. To-day, except for 32 in a rural area recently taken into the city, not a single one remains. There were, however, in 1936, 2,204 waste water closets or "duckets", which are regarded by the City Health Authorities as thoroughly unsatisfactory.[2]

In 1899 no less than 3,130 houses had no private closet accommodation, and of these over 700 had to share one closet with three or more other houses. In 1939, except for sixty houses in an area which has been condemned, and most of which would probably have been demolished or improved by the end of 1940 but for the outbreak of war, practically every house in York had been provided

[1] *Poverty*, 3rd Ed., p. 184.

[2] A waste water closet or "ducket" is connected with the house drainage system and is automatically flushed as and when a sufficient flow of waste water passes through the drain. When these duckets go wrong as they frequently do, they remain for a long time without being flushed.

with private closet accommodation. In the case of the two tenement buildings, accommodating between them forty families, there is one closet for every four families, and the same is true of a few other houses which have been turned into tenements and where three or four families have to share the one w.c.

Water Supply. As in 1899, the water supply of the city is drawn from the Ouse above the city and is in the hands of a private company. In order to ensure a pure and wholesome supply the water is first screened and pumped into subsidence reservoirs, minute quantities of chlorine and sulphate of alumina are then added, and finally it is passed through a double process of filtration. The supply never fails. In 1899 consumers paid for their water by a rate equal to about 5 per cent of the rateable value of each house, with an additional sum for each water closet and bathroom. In 1939 the charges were slightly lower.

In 1899 there were 2,229 houses in the city without a separate water supply; in 1939 a house without one was a rare exception.

Meat Supply. Although the number of private slaughterhouses in the city has declined from 94 in 1899 to 46 in 1939, the position still cannot be regarded as satisfactory. A number of those remaining are situated in densely populated districts, where neither the surroundings nor the buildings themselves are suitable for this purpose. They are subject to strict inspection—during 1938, 2,262 visits of inspection were made, and practically all animals slaughtered were inspected—and the Chief Sanitary Inspector's general conclusion is that considering the structural condition of some of the slaughterhouse premises, they were kept in a reasonably clean and satisfactory state.[1]

The Health Committee has had the whole question of slaughterhouses under consideration for some time, and in March 1939, the Council decided that a public abattoir should be constructed.

Milk Supply. The milk supply of the city is still, as it was in 1899, mostly derived from a large number of comparatively small farms in the immediately surrounding area. On December 31st,

[1] Annual Report of Medical Officer of Health, etc. 1938, p. 94.

1938, there were 322 registered purveyors of milk, wholesale and retail, within the city. A great deal of work is done by the Health Department in order to maintain the standard of purity of the milk sold in York, and it may be claimed that it is up to the average standard of quality and purity.

COMPARISON BETWEEN HEALTH STANDARDS OF 1899 AND 1936

Now let us compare the present standard of health with that of 1899—measuring it first by vital statistics relating to the city as a whole.

The following table shows the changes which have taken place in the birth and death rates since the beginning of this century. For purposes of comparison figures for England and Wales are also given.

	YORK		*England & Wales*		121 *Great Towns including York.*
	Average 1898-1901[1] (*excluding* 1900)	*Average* 1936-8	*Average* 1898-1900[2]	*Average* 1936-8	*Average* 1936-8
Birth rate per 1,000 population	30·2	15·2	29·1	14·9	14·9
Death rate per 1,000 population	17·2	11·6	18·0	12·0	12·2
Deaths of children under 1 per 1,000 births	160·6	54·6	159·0	56·6	60·7

[1] See footnote 1, p. 287.

[2] Had the figures for 1901 been included and those for 1900 excluded as was done in the case of York, there would have been no change in the birth rate, the death rate would have been 17·6 instead of 18·0 and the infant mortality rate 158 instead of 159.

We see that in the period under review both the birth rate and the general death rate have fallen by one-half, and the mortality of children under one by two-thirds, and that to-day they correspond closely with those of the country generally: the birth rate is just a little higher and the general death rate and infant mortality rates just a little lower. The latter compares favourably with that of the 121 county boroughs and large towns, of which York is one, viz. 54·6[2] as compared with 60·7. For many years York has taken active steps to lessen infantile mortality, first through a voluntary body (The York Infant Welfare Association) and later on through the City Council. The City's good record is due to this activity.

Before passing on to other matters it will be instructive to break up the general death rates at the two periods under review, into the death rates from specific diseases, for this shows where the efforts to combat disease have been the most successful.

AVERAGE ANNUAL DEATH RATE PER 1,000 OF POPULATION

	1898-1901	1935-1938
Smallpox	·005	·000
Scarlet fever	·085	·010
Diphtheria	·040	·010
Typhoid and paratyphoid	·040	·010
Measles	·236	·058
Whooping cough	·112	·034
Diarrhœa	1·646	·113

[1] The death rate in York for 1900 was abnormally high, especially that of infants, as will be seen from the following figures. We have therefore taken the year 1901 as a more normal year for the purpose of averaging.

	General death rate per 1,000 living.	*Deaths of children under 1 year per thousand births.*
1897	18·4	200·5
1898	18·5	175·6
1899	16·6	156·0
1900	20·3	211·4
1901	16·5	150·3
1902	15·3	113·2

[2] This figure is larger than it would have been but for the fact that infantile mortality was exceptionally heavy in York in 1936. The average mortality for the years 1934, 5, 7 and 8 was only 47·1.

	1898-1901	1935-1938
Phthisis	1·486	·465
Other forms of tuberculosis ..	·633	·110
Bronchitis and pneumonia ..	2·511	1·067
Influenza	·159	·254
Heart disease	1·579	2·608
Cancer	·87	1·419
Injuries	·459	·348
Puerperal sepsis	·054	·041
Congenital debility and malformation, including premature birth, convulsions, etc.	2·454	·458
Other causes	5·203	4·415

Comparing the later with the earlier period we see that the death rate per thousand of the population due to zymotic diseases[1] has fallen by 89 per cent. The death rate from tubercular diseases has fallen by 73 per cent ; that from bronchitis and pneumonia by 57 per cent ; from puerperal sepsis by 24 per cent; from congenital debility, etc., by 81 per cent, and from "other causes" by 15 per cent. On the other hand the death rate assigned to heart disease has risen by 65 per cent.

In his report for 1938 the Chief Medical Officer states that the causes of the increase in deaths from Diseases of the Heart and Circulatory Systems are complex but one operative factor is "the growing proportion of older persons in the population. As these diseases mainly occur in the later decades of life their incidence must naturally increase as the average age of the population becomes greater."

The death rate from cancer has risen from ·87 to 1·419. Cancer accounted for 13 per cent of the total deaths in the period 1936 to 1938, as against 5·1 per cent in the period 1899 to 1901. The death rate from influenza has risen from ·159 to ·254. It is however probable that this does not imply an actual increase in the disease but a difference in definition.

Returning now to a consideration of the general birth and death

[1] Smallpox, scarlet fever, diphtheria, typhoid, measles, whooping cough, diarrhœa.

rates, while we can say what has caused the fall in the death rate, the reasons for the fall in the birth rate cannot be so easily defined.[1] Doubtless one reason—possibly the chief one—is the demand for a higher standard of living. This may arise from worthy or unworthy motives. It may be due to the fact that parents are increasingly unwilling to bring more children into the world than they think they will be able to maintain at a standard which they regard as reasonable, or it may be because they want themselves to "have a good time".

This demand for a higher living standard leads also to a later average age of marriage. Some young couples to-day are less willing to marry before they have saved enough to furnish their homes nicely. Others may defer marriage because so long as they are single they have more money to spend just as they like. Once they marry the bulk of it must be spent on "necessities" which they may think won't give them nearly so much fun!

Thus we see that the demand for "a higher standard of living" may be due to very different motives, but the results are the same: later marriages and smaller families.

We have obtained information regarding the age of marriage of all working-class people married in York in 1935 and 1936. In every case the occupation of the bridegroom was given, and we have divided them into two classes—skilled and unskilled. This is only a rough classification, for without detailed knowledge it is not always possible to say under which heading certain occupations (e.g. "factory worker") should be placed, but the division is broadly accurate. Similar information was obtained in my previous survey for the years 1899–1900 and thus we are able to see just what changes have occurred since then. The

[1] An expert committee set up to study population trends, in a pamphlet published in 1938, states that one of the objects of the pamphlet is to show "that unless drastic changes occur in family life, the population of this country is destined after some 15 years or so to enter upon a period of rapid decline which will become increasingly rapid."

The authors publish a calculation by Dr. Enid Charles, according to which (on the assumption that recent trends of fertility and mortality will be continued in the future), it is estimated that by the year 1975 the population of England and Wales will have fallen to 31 million and by 1995 to 20 million. (*The Future of our Population.* Pamphlet issued by The Population Investigation Committee, 69 Eccleston Square, London, S.W.1.)

percentages of men marrying at different ages are set forth in the following table :—

Age at Marriage	*Skilled Workers*		*Unskilled Workers*	
	1898-9	1935-6	1898-9	1935-6
	Per Cent	*Per Cent*	*Per Cent*	*Per Cent*
Under 20	0·5	0·9	4·2	2·6
20–22	18·2	6·7	27·7	19·3
23–25	30·0	25·7	26·5	31·6
26–30	27·8	42·5	23·5	28·1
31–35	9·8	11·8	8·1	9·5
36–40	3·0	3·9	4·5	3·3
41–45	4·6	3·9	1·4	3·1
46–50	2·4	0·7	1·4	1·0
Over 50	3·7	3·9	2·7	1·5
	100·0	100·0	100·0	100·0

It will be seen that, whereas in 1898–9, 18·7 per cent of the skilled and 31·9 per cent of the unskilled men married under 23, in 1935–6 the corresponding percentages were only 7·6 and 21·9 respectively. The proportion of men marrying before 31 is almost exactly the same in 1898–9 and 1935–6, viz.: 76·5 per cent of skilled and 81·9 per cent unskilled in 1898–9, compared with 75·8 per cent and 81·6 per cent unskilled in 1935–6.[1]

THE RELATION OF POVERTY TO HEALTH

Now having surveyed briefly a number of matters affecting the health and well-being of the population as a whole, let us examine the relation between poverty and health.

In my previous survey of York I selected certain typical working-class districts inhabited respectively by the poorest, the middle and the highest sections of the working-class population. I described the housing and other conditions likely to affect health in each district as well as the general character of the people. Then I compared the health standards in the different districts as

[1] A table giving fuller information will be found in Appendix U, p. 527.

revealed by vital statistics and by the heights and weights and apparent health conditions of school children drawn from the three sections of the working-class community, although not in all cases living in exactly the same area.

In the present survey I have adopted a different method of showing the relation between poverty and health.

I did so because our schedules showed how mixed is the population in the different housing districts. For instance, families earning from £8 to £12 a week are to be found living in the poorest districts, while not a very few poor families live in districts which for the most part are occupied by the comparatively well-to-do. It appeared to me that a comparison of the vital statistics of different groups of families, classified according to their ascertained income, would give more accurate results. But two considerations must be borne in mind in connection with the method here adopted. First, the fact that a great many families pass from one class to another at different stages of their lives, being in a low class when there are dependent children and a higher class before children are born and again when these begin to earn money. A survey such as the present one merely photographs the social condition at a given moment, but the health of any given family may have been influenced by previous conditions when the family was living in a different class. The fact that while some families are passing from a lower to a higher class others are passing from a higher to a lower one will, however, tend to cancel out errors due to this cause.

The second consideration to bear in mind is that a comparison of vital statistics of different groups of families classified according to their available income, without taking into account how the income is spent, may be misleading. For instance, a family may have an income of £4 and only spend £2 on necessities, so the members of the family are undernourished and suffer in health. But that is not due to poverty but to misapplication of available income. That is true, but in order to relate poverty to health by means of vital statistics it is necessary that they should be based on fairly large groups of people, and obviously it would be quite

impossible to get enough people to keep accurate accounts of their income and expenditure to enable one to say how far ill-health was due to lack of means, and how far to expenditure which, from the standpoint of health, it would have been wise to avoid.

This criticism of my method of classifying families applies, of course, to all statistics in which the standard of health is related to income. Bad housekeeping or excessive expenditure on non-essentials is to be found in all classes of society. In the case of families with incomes only a little above the minimum it requires but little of these to lead to malnutrition.

In considering the results of the present inquiry, it is well to remember that families in classes "A" and "B" cannot provide the necessities of full physical health, no matter how wisely the available income is spent. Those in class "C" have incomes so little above the minimum required for full physical health that a very slight diversion from "the straight and narrow path" will lead to malnutrition. This is not true, however, in the case of those in class "D" and still less of those in class "E".

Doubtless the physical health of all classes might be improved if in every case the necessities of physical health were met, so far as income allowed, before anything was spent on non-essentials, but to expect this would be to demand a degree of self-restraint on the part of those with small incomes much greater than is demanded or exercised by those who are better off.

Notwithstanding the considerations to which attention has just been drawn, an examination of the vital statistics of different groups classified according to their family incomes shows how important an effect income has on physical well-being. First let me explain exactly how my inquiry was carried out.

The Medical Officer of Health kindly furnished me with the names and addresses of all persons who were born and who died in York in the two years 1935 and 1936. The deaths numbered 2,103 and the births 2,721. By reference to the schedules we were able to place 89 per cent of the births and 79 per cent

of the deaths in their appropriate income classes.[1] It was not possible to trace the others for various reasons, such as changes of address, or because "John Robinson" died in the house of his daughter "Mrs. Jane Smith." It has been assumed that the distribution of the births and deaths among the income classes is the same for those not traced as for those traced.

The vital statistics are shown for three groups, viz.: for classes "A" and "B" combined, i.e. those living below the minimum ; for class "C", i.e. those with incomes only slightly above it ; and for classes "D" and "E" combined, i.e. those with incomes quite definitely above it.

The figures given in the following tables are the "standardized" birth and death rates.[2] The labour of standardizing the crude rates was very heavy. It involved dividing the 55,206 persons in our schedules into fourteen groups according to sex and age and then making the necessary corrections in the crude birth and death rates in the light of the figures obtained. But comparisons between unstandardized rates are liable to be very misleading.

Birth Rates for 1935 and 1936

The following table shows the birth rates for the working classes and for York as a whole for the years 1935 and 1936:—

Classes "A" and "B" . .	28·6	per 1,000	population.
Class "C"	14·6	"	"
Classes "D" and "E" . .	8·6	"	"
Working classes as a whole	15·2[3]	"	"
York	15·1[4]	"	"

[1] It will be remembered that these are :—

"A"	Under 33s. 6d.	Available income, after paying rent, for a family of five, or the equivalent of this for differently constituted families.
"B"	33s. 6d. and under 43s. 6d.	
"C"	43s. 6d. " " 53s. 6d.	
"D"	53s. 6d. " " 63s. 6d.	
"E"	63s. 6d. and over.	

[2] To "standardize" vital statistics is to make the necessary adjustments for differences in the age distribution of the populations to be compared.

[3] This covers the whole of the families investigated, including those in Acomb, a district which had not been taken into the city at the time the investigation was made. There is no reason to suppose that the figure would have been different had the calculation of the birth rate been confined to those actually living within the city limits.

[4] This is equal to a birth rate of 60·3 per 1,000 women between 15 and 45. The figures for the three working-class groups are standardized on that basis.

We see that the birth rate for the working classes is almost exactly the same as that for the rest of the population. On the other hand that for classes "A" and "B" (i.e. for those living below the minimum) is more than three times that of classes "D" and "E".

The difference between the three groups is more marked than it was in 1899. At that date the birth rate of three sections of the working-classes, roughly corresponding to those in the table above, were:—

Poorest section	..	..	39·83
Middle „	..	..	40·32
Highest „	..	..	29·0

RELATIONS BETWEEN WAGE RATES AND SIZE OF FAMILY

The above figures would seem to confirm the view that, the poorer people are, the larger are their families. But this does not necessarily follow from the figures, since the period of greatest economic stress in the life history of a normal family is while there are dependent children. It is then that families which were living above the minimum when there were no children are liable to fall below it, returning again to the higher class as the children begin to earn.

With a view to throwing light on the question of whether the poor do actually have more children than the better-to-do, we have taken a thousand families where the wages of the father were under 53s. and a thousand where they were 53s. or over and have compared the proportion of families of different sizes in each group.

It will be remembered that 53s. (at 1936 prices) is the minimum sum on which a family of man, wife and three dependent children, paying 9s. 6d. for rent can be maintained in a state of physical efficiency. Since the level of the population cannot be maintained unless on the average three children are born per family it will be seen that we are justified in fixing on 53s. as the dividing line between the "poor" and the better off.

The birth rate of the "poor" families was 21·3 and that of the

better off 9·7. The proportion of different sized families in various income groups was as follows :—[1]

Size of families	*Under 53s.*	*53s. to 59s. 11d.*	*60s. to 69s. 11d.*	*70s. and over*	*Average of those earning 53s. and over*
0 children	14·7	23·0	26·4	34·3	29·1
1 child	22·0	31·3	34·2	28·1	30·8
2 children	26·4	18·2	21·1	26·1	22·6
3 „	15·6	8·9	9·7	6·2	7·8
4 or more	21·3	18·6	8·6	5·3	9·7
	100	100	100	100	100

We see that in the case of those families whose chief wage-earner earns less than 53s. the proportion having three children or more is more than twice as high as in the case of families where he earns 53s. or more.

The difference is even more marked if we compare the poorest group of families with those where the father earns 70s. or over. Here the proportion of families having three children or more is more than three times as high in the case of the poorest families as in that of the wealthier group.

Eleven and a half per cent of the families where the father earns more than 70s. have three children or more, as compared with 36·9 per cent in the case of those where the father earns less than 53s.

Of course all these figures only show the number of children at the time of our investigation. Many of the families tabulated will have further children, others have had more but they had

[1] For the purpose of this table the families were taken entirely at random but the number taken from each income class corresponded to the proportion which the total number of families in that income class bore to the total number of families covered by our schedules.

left home before our investigator's visit. Thus the figures must not be regarded as showing the total number of children born in each family but only as showing the *comparative* fertility of the different groups of families.

The age grouping of the heads of families earning less than and more than 53s. is so similar that differences in the ages of the heads of families may be disregarded as a factor explaining in part the difference in the number of children in the two groups.

THE RELATION BETWEEN POVERTY AND DEATH RATES

Now let us see what an examination of death rates has to teach us.

The following table shows the standardized death rates for those parts of the years 1935–6 during which our house-to-house inquiry was being carried out, for the city as a whole and for different income classes:—

Classes "A" and "B"	13·5
Class "C"	11·2
Classes "D" and "E"	8·4
Working class as a whole	10·56
York	9·38

We see that the death rate of those living below the minimum is 60 per cent higher than that of Classes "D" and "E". This gives a measure of the price in lives lost which the poor pay because of their poverty.

In 1899 the price paid was even higher, the figures for income classes roughly corresponding to those in the table above being:—

Poorest	27·78
Middle	20·71
Highest	13·49
Whole of York	18·5

It will be noted that the death rate of the poorest classes was more than twice as high as that of the highest, and that the death rate of the highest class in 1899 was the same as that of the poorest class in 1935–6. It now remains for us (I hope in a

period much shorter than 40 years !) to bring the death rate in Classes "A" and "B" down to that of Classes "D" and "E".[1]

INFANTILE MORTALITY

Now we will look at the figures regarding the deaths of children under one year of age per 1,000 births.[2] Both the general and infantile mortality rates reflect the standard of health, but the latter probably does so rather more accurately than the former.

Classes "A" and "B"	77·7
Class "C"	75·0
Classes "D" and "E"	41·3
Working class as a whole	64·9
York	56·1

We see that the mortality rate for those below the minimum is almost double that for Classes "D" and "E", which shows how far we have to go before we establish a standard of health for the workers as a whole which could be regarded with any degree of satisfaction, although we have made immense progress since 1900 when the infantile mortality rates per 1,000 births for the working classes were: poorest section 247, middle section 184, and highest section 173.[3] The rate for the whole of York was 176.

As a standard at which we may rightly aim, it may be added that the infantile mortality for the whole of New Zealand in 1935 was 32 per 1,000 births and that in Holland, Sweden, Norway and Switzerland, the rates were considerably lower than in England and Wales.

The following diagram illustrates the changes which have taken place in the general death rates, infant mortality rates and birth rates between 1899 and 1936. It is not claimed that the comparison between the two dates is more than roughly accurate for two reasons: (1) The figures for 1899 refer to three districts, one occupied by the poorest section of the workers, one by a middle section and one by the highest section, whereas the 1936 figures

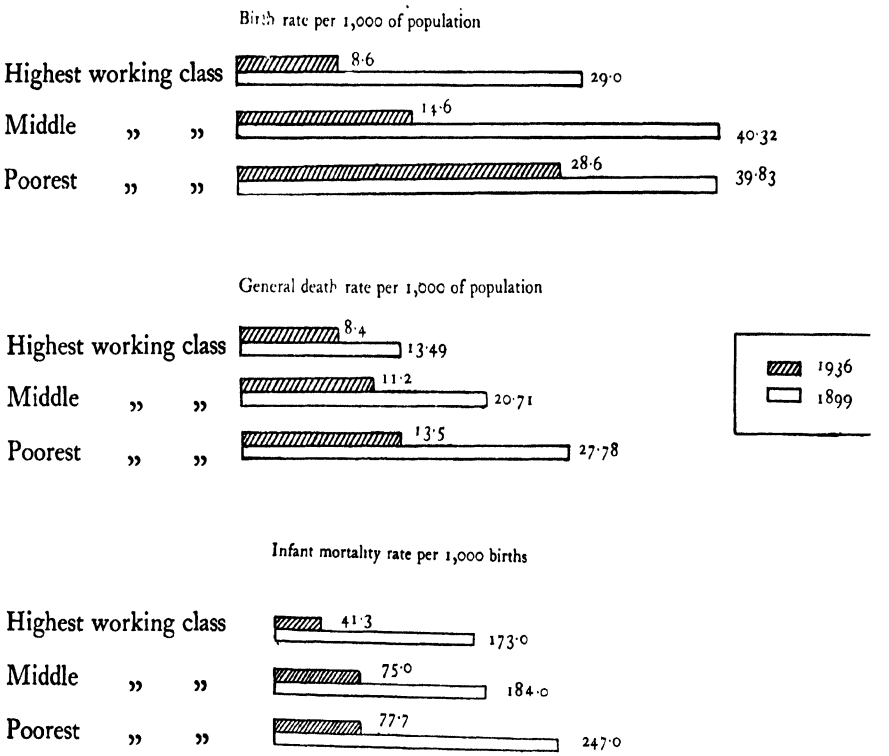
[1] For reasons explained on page 299, the comparisons between death rates in 1899 and 1936 are only roughly accurate.

[2] All the figures refer to the period (partly in 1935 and partly in 1936) during which our investigation was being made.

[3] *Poverty*, 3rd Ed., p. 206.

refer to the whole of those in Classes "A" and "B" combined, Class "C" and Classes "D" and "E" combined; (2) The figures referring to birth and death rates for 1899 are crude rates, whereas those for 1936 are standardized rates.

BIRTH RATES, GENERAL DEATH RATES AND INFANT MORTALITY RATES OF DIFFERENT SECTIONS OF THE WORKING-CLASS POPULATION IN 1936 AND 1899



HEIGHTS AND WEIGHTS OF SCHOOL CHILDREN

Let us now see what evidence of the relation of poverty to health is afforded by a comparison of the heights and weights of children in different income groups.

Weights afford a more reliable index of physical well-being than heights, but of course neither one nor the other is reliable in the case of any given individual. It is only a comparison of the

average heights and weights of two groups of people that affords any indication of their physical condition.

Through the kindness of the School Medical Officer of Health I have been furnished with the heights and weights of all children in the elementary and secondary schools who were measured and weighed in 1936. Some of them lived out of York and others we could not trace in our schedules. The following tables are based on information regarding 1,031 boys and 973 girls.[1] A number of the children in secondary schools belonged to families in the upper working and lower middle classes whose incomes were above the level of families included in our schedules. The heights and weights of these children are shown in the tables for purposes of comparison under the heading "Class X".

Except for the addition of "Class X", the groups into which the children have been divided are similar to those used in the tables dealing with vital statistics.

Age	Girls' Heights				Boys' Heights			
	Classes "A" & "B"	*Class "C"*	*Classes "D" & "E"*	*Class "X"*	*Classes "A" & "B"*	*Class "C"*	*Classes "D" & "E"*	*Class "X"*
	inches	*inches*	*inches*	*inches*	*inches*	*inches*	*inches*	*inches*
4	39	39½	40½	—	39¾	40	41¼	42¼
5	42	41¾	43	42¾	42½	41¼	42	43½
6	44	45	44	44¾	42¾	45¾	45¾	46
7	46¼	46¾	46	45½	46½	48	48¼	49
8	47¼	49½	50¼	49	48½	50¼	49¾	52
9	50¼	51¾	51¼	—	49½	50½	50½	50
10	53	52½	54½	53½	50½	53¾	53¼	53½
11	55	57	57¼	56½	53½	54½	55¼	56½
12	56	56½	58½	58	55½	55¾	56⅓	60
13	59¾	60¼	60½	60½	58	58½	59½	62½
14	58	61	61	61¼	60	59½	62½	66
15	62	64½	62¼	62½	63½	64	66	66½
Combined average	51	52	52½	53½	50¾	51¾	52½	54

[1] Undue importance should not be attached to the figures for each year of age, as the numbers dealt with in some cases were not sufficiently large to give a reliable average. In the combined average figures, however, the margin of error is less because we are there dealing with reasonably large numbers in each class.

Age	Girls' Weights				Boys' Weights			
	Classes "A" & "B"	*Class "C"*	*Classes "D" & "E"*	*Class "X"*	*Classes "A" & "B"*	*Class "C"*	*Classes "D" & "E"*	*Class "X"*
	lbs.	*lbs.*	*lbs.*	*lbs.*	*lbs.*	*lbs.*	*lbs.*	*lbs.*
4	34½	36	37½	—	38	37¼	37½	41¼
5	39	37½	43¼	44¼	39½	38	41¾	42½
6	41¾	44½	44¾	48½	44¼	47½	50	50
7	48	48	50½	50¾	45½	51¼	56	56
8	50	53	56¾	58	52¼	59¾	59	64¼
9	57	59	59	—	57¼	58½	63½	68½
10	62	59¾	65½	70½	62½	64¼	67½	71½
11	73	80	77¾	81¼	68½	69½	73	83¼
12	77½	86¾	84¾	85¾	76	76½	78¾	80½
13	92	99½	99	101	88¼	92½	93	96¾
14	85¾	99½	100¼	109¼	99¾	93¼	100½	106¼
15	105¼	114	114	112¼	113	107¾	118	122½
Combined average	63¾	68	69½	76	65¼	66¼	70	73½

Looking first at the figures referring to heights, we note that on the average girls in Class "X" are 2½ inches taller, and those in classes "D" and "E" are 1½ inches taller than the girls in classes "A" and "B". The differences are almost exactly similar in the case of the boys.

Coming now to weights, which, as stated, reflect physical fitness more reliably than do heights, we note that taking the average figure for children of all ages there is a difference of 5¾ lbs. between the average weight of girls in Classes "A" and "B" and "D" and "E", while the girls in Class "X" are on the average 12¼ lbs. heavier than those in Classes "A" and "B". The boys in Classes "D" and "E" are 4¾ lbs. heavier and those in Class "X" are 8¼ lbs. heavier than those in Classes "A" and "B".

These figures point to the fact that *on the average* all the classes covered by our investigation lack something which makes for physical well-being, and that they lack it in a decreasing degree as their income rises. Of course this lack is not felt by every family—far from it! We are dealing here with average figures concerned

with many hundreds of families. Without a prolonged and special inquiry it would not be possible to say just what is lacking. It certainly will not be the same for every family. Further it must not be assumed for a moment that because all the classes covered by our schedules are on the average lacking something necessary for physical efficiency therefore the income of every class is insufficient to provide this "something". This is true of Classes "A" and "B", for all the families in those classes are living below the minimum. It is probably true of those families in Class "C" with incomes very slightly above the minimum, but it is not true of any families in Classes "D" and "E". Why then, as tested by the heights and weights of the children, is the standard of physical well-being in these classes lower than in Class "X"? We have to remember that the division of the families into classes is based upon their available income without any regard being paid to the way in which it is spent. Not every family makes a rule of providing the necessities of physical health before any expenditure on other objects is incurred, and doubtless many suffer on this account.

Obviously the amount that can be spent upon wasteful or non-essential purposes without interfering with physical well-being grows as family incomes increase. Thus, the smaller the *per capita* income in a family, the greater is the restraint which the members must place upon their natural tendencies to spend money on "having a good time" if they are to maintain their physical efficiency. Since there is no reason to suppose that those with smaller incomes feel any less desire to "have a good time" than those with larger incomes, it is not surprising to find that a larger proportion of their families are going short of the necessities of full physical efficiency than is the case with those who are better off.

As explained on p. 290 no accurate comparison can be made of the heights and weights of school children in 1936 and 1899, for in the earlier year the method of dividing the children into three classes ("poorest", "middle" and "highest") was comparatively rough, whereas in 1936 they were divided according to the

income classes into which their respective families fell. But nevertheless the following table shows unmistakably that there has been a marked improvement in the physique of the children in every class.

COMPARISON BETWEEN HEIGHTS OF WORKING-CLASS BOYS AND GIRLS AGED 5 TO 13 IN 1899 AND 1936

	Boys			Girls		
1899	*Poorest* *ins.* 48	*Middle* *ins.* 49½	*Highest* *ins.* 50¼	*Poorest* *ins.* 48	*Middle* *ins.* 49⅛	*Highest* *ins.* 49½
1936	*Classes* "*A*" & "*B*" *ins.* 49¾	*Class* "*C*" *ins.* 51	*Classes* "*D*" & "*E*" *ins.* 51¼	*Classes* "*A*" & "*B*" *ins.* 50⅛	*Class* "*C*" *ins.* 51¼	*Classes* "*D*" & "*E*" *ins.* 51⅜

COMPARISON BETWEEN WEIGHTS OF WORKING-CLASS BOYS AND GIRLS AGED 5 TO 13 IN 1899 AND 1936

	Boys			Girls		
1899	*Poorest* *lbs.* 54½	*Middle* *lbs.* 57⅛	*Highest* *lbs.* 60¼	*Poorest* *lbs.* 54½	*Middle* *lbs.* 57½	*Highest* *lbs.* 57¾
1936	*Classes* "*A*" & "*B*" *lbs.* 59⅛	*Class* "*C*" *lbs.* 62	*Classes* "*D*" & "*E*" *lbs.* 64¾	*Classes* "*A*" & "*B*" *lbs.* 60	*Class* "*C*" *lbs.* 63	*Classes* "*D*" & "*E*" *lbs.* 64½

In my earlier survey I classified the school children according to their apparent physical condition. After consultation with the School Medical Officer I decided not to include such a classification in the present survey, as it is liable to give misleading results since there is no yardstick whereby physical well-being can be accurately measured.

Summing up the facts set forth in this chapter, we may regard them as encouraging in so far as they show how greatly the health standard of the working-class population of York has been raised since 1899, but they also show how much remains to be done before it can be regarded as satisfactory. The attack on ill-health must be vigorously pursued. First and most important, the income of those in Classes "A" and "B" must be raised, and second, the health services must be still further developed, especially those concerned with the prevention rather than the cure of disease. This will include further education of the people on health questions.

CHAPTER XI

EDUCATION

THIS chapter is devoted to the consideration of the educational opportunities which exist in York for the children of working-class parents, and the extent to which they are utilized.

NURSERY SCHOOL AND CLASSES

Compulsory schooling begins at the age of five, but if their parents so decide, children can attend one of the Nursery Classes in the elementary schools from the age of three; in 1938 there were 707 children in these classes. Unfortunately a child would not stand much chance of attending a Nursery School, i.e. a school entirely devoted to children under five in a separate building, for there is only one such in the city with places for about forty children, and it always has a long waiting list. This school was provided and is controlled by a voluntary committee. It is recognized for grant by the Board of Education, and the York Education Committee now contributes £100 a year towards its upkeep.

The Hadow Committee's Report on "Infant and Nursery Schools" (1933) stressed the value of making special provision for children under five, especially in overcrowded areas, or where the mothers go out to work so that sufficient parental supervision is well-nigh impossible. If a child lives in a decent house under the constant care of his mother his home is the best place for him until he reaches school age, but the Nursery School, or failing that the Nursery Class, may be a godsend to children whose environment is unsatisfactory. Apart from all else the fact that

they would be brought at the age of three under the care of the school medical authorities, would prove a considerable advantage should they suffer from any physical defect needing early correction.

School Buildings

Whether or no children have attended a Nursery Class, at the age of five they must go to school, and will attend one of the elementary schools. Of these there are two groups.

(1) *Provided Schools* with 7,600 scholars on the registers (1938); these are built and controlled by the Education Committee; 12 buildings.

(2) *Voluntary Schools* with 4,781 scholars on the registers (1938); built by religious organizations; 20 buildings (15 Church of England, 4 Roman Catholic, 1 Nonconformist).

These groups differ in two respects. First, the Voluntary Schools give religious instruction according to the nature of their foundation, while that given in Provided Schools is undenominational in character, and second, the buildings of the Voluntary Schools in York are older, many of them much older, than those of the Provided Schools, for the religious bodies were pioneers in education long before the Act of 1870. With one exception (a school built in 1932) all the Voluntary Schools were erected between 1832 and 1890. Except for one built in 1928 and another in 1938, the Provided Schools were all built between 1891 and 1916.

Although the Voluntary Schools receive full grants from the Education Committee they are not in a position to rebuild all their schools, though many are sadly in need of it. This is their chief handicap, for in staffing and curriculum they are indistinguishable from Provided Schools. None of the York schools is on the Board of Education's "Black List", (which consists of schools which are thoroughly inadequate according to modern standards) but recently the Board stated that two of the Voluntary Schools must be considerably improved if they are to continue to receive recognition, and others will be required to provide school halls.

Speaking of York schools as a whole, we must admit that most lack the conveniences now considered necessary for health and physical development; changing and washing accommodation, hot-water supply, and adequately equipped physical training halls are rare. New buildings (three Provided and three Voluntary) were being planned in 1938, and will benefit the next generation.

Staffing of Schools

The staffing of the York schools attains a good standard. There are 109 men and 271 women teachers. Of the total of 380 teachers (including heads) 335 (88 per cent) are certificated, or hold equivalent recognition from the Board of Education. There are 32 University graduates.

The progress of a child, however, is bound to be affected by the size of the class in which he may be. Individual attention is vital if the best is to be made of a child's abilities, and educational experts consider that no class should have more than thirty children. Unfortunately the great majority of classes in elementary schools in England are larger than that. The following table shows the size of classes in York in 1938:—

Size of Class	*Provided*	*Voluntary*
Under 30	17	42
31–40	46	61
41–50	121	25
51–60	2 (both 51)	0
Over 60	0	1 (61)

From these figures it will be seen that in a Voluntary School a child has a better chance of getting into a class with less than forty-one children.

Educational Organization

Now having dealt with the school buildings and staffing, we will turn to the educational facilities open to the children.

We have seen that if their parents wish it, the children may, from the age of three, attend Nursery Classes, but at five years of age their real school life begins.

There are two stages in the Elementary School through which children will pass automatically: the infant school, from age five to age seven, and the junior school from seven to ten, or eleven plus.

We need not follow in detail the kind of instruction received between the ages of five and eleven. At the latter age comes the change which will shape a child's after career more decisively than any other event in its school-life.

Our educational system to-day is based on the findings of the Hadow Report of 1926, *The Education of the Adolescent.* The substance of that report is that there should be a break in the school life at the age of eleven to twelve. This is usually referred to as the age of "eleven-plus," to make it clear that the eleventh birthday is not automatically taken as the date for the change; allowance must be made for individual variations both mental and physical. Before that age the education is primary, a stage passed in some cases in the nursery school or nursery class, and in all cases in the infant and junior schools. After that age the education is post-primary and is organized for pupils of two types; first, those who can benefit by a longer school career than the present compulsory period; second for those who are considered unsuitable for a longer school career after reaching the statutory school-leaving age. Those in the first group pass on to a secondary school where they remain until sixteen, or in some cases eighteen. The second group is provided for in York by two kinds of school; the Senior School and the Higher Grade School. From these two, pupils leave at the statutory age.

How are these groups divided? Clearly the division is of the utmost importance to the boys and girls concerned, and its method needs careful consideration. At the age of eleven-plus children are examined at their own schools; the only subjects are English and Arithmetic. If they pass they are allowed to sit for a second examination, also in English and Arithmetic. Failure in the first examination relegates them to the Senior School, which thus tends to become a gathering-ground for the least hopeful (academically) of the eleven-plus pupils. The work here is considerably ham-

pered by the fact that boys and girls have not the advantage of mixing with brighter pupils, as these have been drawn off by the first examination. The danger—a very serious one—is that the heart is taken out of a pupil's work by this general low level of scholastic intelligence. The words "academically" and "scholastic" have been used deliberately, because these children may not be unintelligent in a broader sense. They may be slower in development, and in later life they may show far better qualities than those which gained their "brighter" fellows a better chance at school. They may have failed in their examinations, not because they were stupid but because their powers lay in directions not revealed by an examination in English and Arithmetic. Both the first examination and the second seem far too limited in their scope. English and Arithmetic alone are a poor basis for deciding a boy's future. Records and opinions of the teachers who have known him for several years should play a far greater part in this fateful decision; at present they are taken into account only in border-line cases.

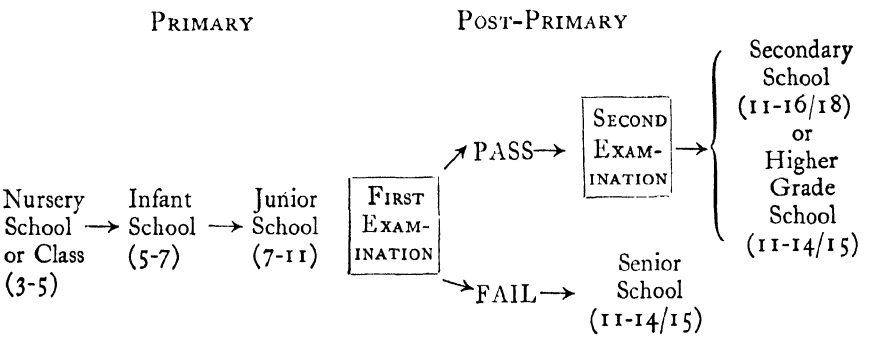
The Senior School calls for great skill on the part of the teachers; the danger is that it may take the form of a purely mechanical continuation of the junior school work. The curriculum really needs to be more practical than academic; this means workshops, craft rooms, and other special arrangements for giving these children every chance to show their abilities. These have not been provided. The teachers are doing their best in difficult circumstances, but the lack of special buildings in York for Senior Schools makes it almost impossible to meet the needs of a pupil who can perhaps invent, but who cannot multiply correctly, or who can compare, but cannot spell. There is a great opportunity here for teachers with imagination and sympathy, capable of understanding non-academic types of children. But such teachers must be provided with adequate equipment and buildings, and so far only one such building is projected. As long as Senior Schools are regarded as dumps for inferior children, so long will those children suffer a grave injustice.

The same limitations apply to the second examination, for

though recently an Intelligence Test has been added, it is only taken into account for border-line cases. York does not seem to make full use of two methods employed by some education authorities: the teacher's report and the interview. The first has already been mentioned; the interview is valuable because it helps to cancel any ill-effects of "exam-shyness" (a well-known condition) and it gives the examiner an opportunity of correcting any false impression made by written papers.

As a result of this second examination (which is conducted by an outside examiner) it is decided whether children shall go to a Higher Grade School until they are fourteen or fifteen, or to a Secondary School until they are sixteen or possibly eighteen. If they pass they are awarded either a free place in a Higher Grade School, or a special place in a Secondary School.

The following chart will make the position clear.



There are two Higher Grade Schools in York; they cover the same age period as the Senior School, but the curriculum is more academic than practical. Up to 1939 the school-leaving age was fourteen; a new Act raises the age to fifteen unless exemption (or partial exemption) is given for "beneficial employment". The Education Committee has to decide what is meant by the term "beneficial". Previous to 1939, one of the drawbacks of the Higher Grade Schools was that the school-life was so short, two or three years at most, and although parents were urged to let their children stop on till fifteen, out of 1,177 school-leavers in

1938 only 35 children did so.[1] It so happens that there is a steady demand for well-paid juvenile labour in York, and parents with small incomes welcome the extra shillings children can bring home every week if they go straight to work at fourteen or fifteen.

Even supposing that a boy does so well in his second examination as to qualify for a special place in a Secondary School, it does not follow that he will get one or that his parents will agree to his taking one if offered. In 1939, as a result of this second examination, 313 children qualified and 247 special places were awarded. About 250 places are given each year, divided equally between boys and girls. Assuming, however, that he is awarded a special place, he will probably go to one of the secondary schools controlled by the York Education Committee (there are three such in York, one for boys and two for girls), or possibly he might be awarded a special place at Archbishop Holgate's Grammar School which is aided by grants from the Board of Education and from the Local Education Authorities of the three Ridings of Yorkshire. This school, however, only takes on an average 30 special placers each year, not all from York.

The number of scholars in the three secondary schools in York is 1,274. The fees are £15 15s. 0d. in the boys' school and £12 12s. 0d. in the girls' school, but as will be seen from the following table, only a small proportion of scholars pay the full fees:

Paying full fees	254
Partially exempted from fees	149
Fully exempted from fees	523
Receiving full exemption plus a maintenance allowance	348
Total	1,274

The degree of exemption from fees, and the extent of the maintenance grants are controlled by a scale based on the income of the parents. (See Appendix V, pp. 528–9.) This scale affects a

[1] This was written prior to the outbreak of war, in consequence of which the date of raising the school-leaving age, previously fixed for September 1st, 1939, was postponed.

boy vitally. If he wins a special place, will he be able to take it up? If his parents are living on a small wage, it may be impossible even with the aid of the grants made for him to go to a secondary school, for it is not merely a question of fees and books, but of clothes for daily wear, sports equipment and other incidentals which are inevitable in a secondary school. Judging from the fact that out of 313 children who qualified for special places, 247 took them up, the majority of the households involved seem able, with the help of the grants, to meet the extra cost.

In addition to the Higher Grade and Secondary Schools, a Day School of Commerce was opened in 1920 to train pupils aged fourteen to sixteen for clerical occupations. The average attendance is 150, and a maximum of twenty scholarships is offered each year. These may be won by scholars from the Senior School, or pupils may be transferred from the Higher Grade or Secondary School. It is of course, possible to go there without winning a scholarship, on payment of fees, and about half the pupils are fee-payers. The ordinary fee is £2 2s. 0d. a term.

If scholars win and accept special places in secondary schools, they normally remain there until the age of sixteen, when they sit for the School Certificate Examination. The majority leave at that age. In 1938, for instance, there were only eighty-four pupils over sixteen years of age in the three secondary schools out of a total of 1,274 pupils.

The Education Committee has a system of Intermediate Scholarships (with maintenance grants where needed) for pupils of sixteen who would benefit from further education. In 1938 there were twenty-one holders of these scholarships in the three secondary schools. Such pupils take an advanced course for the Higher School Certificate, and remain at school until the age of eighteen. Intending teachers are also encouraged by exemption from fees, and later on by grants towards Training College or University expenses. Further, there are five annual major scholarships of £65 each to the Universities. In 1938, all the sixteen holders of these had attended elementary schools.

Such then is the teaching provided in York for normal children.

Before passing to a consideration of the educational facilities provided for those who have left school, there are a few matters to which reference must be made.

Special Schools

First with regard to York's two Special Schools for children who are mentally or physically defective. These are under the Education Committee. That for mentally defective children is housed in an old mansion in fairly large grounds, and has accommodation for 103 children. The school for physical defectives is housed in huts in the same grounds and has accommodation for 116 boys and girls. There are classes for myopic children with special equipment for their education, and recently a class has been established to remedy speech defects, in which some very good results have been obtained which have brought grateful testimonials from parents. It is unfortunate that these two schools are so close together as this leads to misunderstanding and confusion amongst parents, and objections are raised which it is difficult to overcome. Both schools are under the supervision of the School Medical Officer and in both meals are provided.

Recreational Facilities

Next a word with regard to recreational facilities provided for the children in the York schools.

Sports of all kinds are organized and encouraged, but the lack of adequate space makes it impossible to cater for all boys and girls. There are only four school playing-fields for all the elementary schools in York. Facilities for teaching swimming are provided at one of the Corporation baths, but only on a limited scale, so that many children never get the opportunity of learning to swim. Still, the spirit of progress is abroad. A vigorous Schools Athletic Association, established on a voluntary basis by teachers, has organized inter-school sports, and several school camps have been organized, the Local Education Authority giving a special grant of 5s. for each scholar attending. The number of these camps however is small and their organization involves heavy

voluntary work which must generally be undertaken by teachers in their summer holidays. We understand that the Local Education Authority is considering the extension of facilities for outdoor games and recreation, but at present only the keenest children will have their needs met. The indifferent who are left on one side may be just the children who stand most in need of exercise and open air. How far individual boys and girls will take part in games thus depends partly on their own keenness. It also depends on whether they are needed for home chores.

Juvenile Employment Committee

Lastly, let us see what guidance children get in seeking employment at the age of fourteen to fifteen when they leave the Senior or Higher Grade Schools. Teachers will naturally help them to the best of their abilities, but they will often have the heartbreaking experience of seeing them take up work unworthy of their powers and in which they cannot utilize their natural abilities. There is a Juvenile Employment Committee with a full-time officer working in co-operation with the head teachers; it is also in close contact with the City Education Committee and with employers. But there are limits to its powers. It cannot guarantee to provide work exactly fitted to the abilities of the boys and girls. As a rule it can only try to fit them into something not too utterly at variance with their needs. It cannot over-ride the parents, for once free of school, children can take any job they or their parents wish. Still the new school-leaving Act will at least make it more likely that they will get full-time education up to the age of fifteen.[1]

The Educational Ladder

We are now in a position to answer the question, "How far is there an educational ladder for children in York?" It is difficult to answer it precisely, but it is clear that if they are of an academic turn of mind, or to put it in another way, if they learn easily from books, and have a taste for English, Mathematics, French, History, and Geography (the subjects most in vogue for the

[1] See footnote, p. 310.

School Certificate) they have a fair chance of climbing the ladder, but the climb becomes increasingly difficult as it approaches the top, and the chances of getting to a University are not too rosy. Actually the majority of children have not the type of mind enabling them to pass the examinations which must be passed to reach the top of the ladder, though higher education in York, as elsewhere, is based on the idea that they ought to have! There is consequently a lack of opportunity for the full-time technical education beyond the age of fifteen, which might develop a lad's outstanding faculties and make him an asset to the community. Nor, should he wish to turn to a profession, such e.g. as architecture, will he have the same chance as his fellow who wants to become a schoolmaster. This criticism, however, is by no means peculiar to York; it applies throughout the country. But, happily education is really a lifelong matter, and York offers many opportunities for further study, in harmony with a boy's or girl's particular bent. We may here note a few of these.

Educational Opportunities for those who have Left School

1. *Junior Evening Institutes*

There are five of these, carried on in day-school buildings. Their courses extend over a period of two years, and they are intended especially for boys and girls just leaving the Higher Grade or Senior Schools, who are encouraged to attend by remission of fees for the first year, and partial remission for the second, provided they begin attendance immediately after leaving school and take up an approved or grouped course of studies. The work leads on to the more advanced work of the Technical Institute and the Evening Institute of Commerce. The Institutes cater for pupils in the preparatory stages of their technical or commercial work, the later stages of which are taken at the two Senior Institutes—the Technical Institute and the Evening Institute of Commerce. Pupils leaving Higher Grade or Senior Schools may pass directly to the Senior Institutes on the recommendation of their respective head teachers.

2. *Technical Institute*

The syllabus covers a wide range of interests and appeals strongly to those who are of a mechanical turn of mind. For advanced work the Education Committee gives financial help to students attending the Leeds

College of Technology. Day classes are also held for engineering and building apprentices, who attend for one or two half-days weekly. The Institute is housed in a building far too small for its needs and some of the classes have to be held in other buildings in various parts of the city. A new Institute building, however, is projected.

3. *Evening Institute of Commerce*

The work includes the usual commercial subjects and languages. Like the Technical Institute, it is handicapped severely by lack of up-to-date facilities and amenities. There is no playing-field, no gymnasium, no reading room, no accommodation for a library. Each class is a separate entity, and it is extremely difficult to secure a corporate spirit when there are no facilities for a corporate life. Still, in spite of the adverse conditions under which they are working, the popularity of the three Institutes is shown by the attendance figures. In the 1938–9 session there were 3,899 students; and this may be compared with the figure for 1925–6 when 1,852 students attended.

4. *Day Continuation School*

For boys aged 14 to 18 employed at a particular factory. They attend during working hours for four hours a week, and they also attend evening classes for two hours. There are about 800 on the roll. The system may be extended.

5. *School of Arts and Crafts*

Emphasis is put on industrial art. In 1938, 219 students took this subject, as compared with 95 who specialized on other forms of art. Sixty-two per cent of the students come from elementary schools, and all but 21 attend evening classes.

6. *Adult Education*

Various voluntary bodies organize courses of study, and the Education Committee is prepared to assist all such efforts by grants. In 1938 there were six tutorial classes with a total of 89 students. The largest firm in York organizes a series of evening classes open to all its employees, and has on its staff an educational adviser who is at the service of any employee wishing to continue his education either by attending classes or private reading.

From this summary it is clear that boys and girls have many opportunities for further training and study after leaving school. Much will depend on their own initiative. They have a wider

choice of subjects than they ever had in the day schools. The fees are not exorbitant: in Junior Evening Institutes they vary from 2s. 6d. to 5s. per course, and in the Senior Institute from 7s. 6d. to 21s. But even from those fees remission for the first year can be obtained by immediate acceptance of the offer on leaving day school.

But while there are many opportunities for boys and girls to continue their education after leaving school, we have been struck by the small number of classes for women, and such as there are are all held in the evening. It is to be hoped that when planning the new Technical Institute the Local Education Authority will bear this deficiency in mind.

Cost of Education

Finally it may be asked: "What does a child's education cost in the city of York?"

In the elementary school the average cost per pupil in 1937-38 was £13 12s. 2d., about half of this being met from Government grants. The average for the whole country was £15 16s. 4d. The figure for a pupil in a secondary school in York was £26 18s. 0d., compared with the national average of £28 16s. 0d.

The Education Rate in York during the past five years has been:

1934	.. ..	44·4*d.*
1935	.. ..	42·25*d.*
1936	.. ..	41·66*d.*
1937	.. ..	44·03*d.*
1938	.. ..	43·32*d.*

Conclusion

It was only a few years before I made my previous social survey of York in 1899 that an ex-Cabinet Minister declared that, owing to the lack of free choice, the number of low-grade schools, the high fees, and the unhealthy schoolrooms, it was "an educational misfortune for a child to be born in York."

The foregoing pages have shown how vastly conditions have

changed since then. Undoubtedly there are still many directions in which further improvements are called for. Leaving out of account those depending on national legislation, York needs more Nursery Schools, separate Senior Schools well equipped to give training in practical pursuits, better buildings for the Special Schools, smaller classes, more playing-fields, and many of the older schools need modernizing.

But of what city can it be said that the educational system is perfect? Moreover, the Education Committee in York is well aware of the improvements needed, and steady progress is being made in effecting them.

It is difficult, if not indeed impossible, to compare the *quality* of education in different cities—the whole thing is so intangible. But it may, I think safely be said that, notwithstanding the improvements which are called for (some of them urgently needed), the educational facilities provided in York compare on the whole not unfavourably with those provided in other English cities.

CHAPTER XII

YORK CITY ACCOUNTS

In various chapters of this book reference has been made to the cost of the social services under discussion. It will, however, be worth while to present a summary of the city accounts, thus bringing all the figures together. This statement shows that in the year ending March 31st, 1938, the total expenditure on the various social services under the control of the City Council amounted to £632,885, of which £371,356 was raised locally and £261,529 contributed by the Exchequer. The rate levied during the year was 13s. in the £, which is equal to £3 14s. 6d. per head of the population.

The citizens of York contributed over £1 per head toward the total cost of their health services, just under 16s. for education, about 13s. 6d. for roads and street lighting, 8s. for the relief of destitution, and nearly 3s. for housing. In comparison with some of the other items, the expenditure on the relief of destitution (which is only just over 10s. per head including the Exchequer grant) may appear small. This is because Unemployment and Sick Benefits and all Pensions are paid from national funds direct, and not through the local Council.

It is interesting to compare the city accounts for 1938 with those for 1901 and the relevant figures are given on p. 321. As the population of the city has grown so largely, figures of income and expenditure are shown per head of the population.

The 1901 figures have been increased by 81 per cent to bring money values into accord with those ruling in 1938.

It will be seen that the income raised locally has increased

between 1901 and 1938 by about 54 per cent while government grants have increased by about 600 per cent. The total expenditure on elementary education per head of the population has increased from 9s. to over 30s., while the cost of other forms of education (which are almost exclusively secondary and technical) has increased from two-thirds of a shilling to ten shillings per head of population. The expenditure on the health services has more than doubled and that on recreation nearly trebled. In 1901 housing was left entirely to private enterprise, whereas in 1938, 10s. 6d. per head of population was spent upon it, of which about 7s. 6d. was contributed by the Exchequer.

If we include government grants the total city income has grown from 58·77 shillings per head to 129·30 shillings, which figures correspond closely with the total expenditure.

The City Balance Sheets for 1901 and 1938 (see p. 320) show how great has been the increase in borrowed capital, viz., from £570,369 in 1901 to £3,207,916 in 1938. Capital invested in property producing revenue has grown from £129,226 in 1901 to £4,175,171 in 1938, an interesting illustration of the degree to which public utilities are being socialized.

CITY OF YORK — BALANCE SHEETS (1901 AND 1938)

LIABILITIES	1901 £	1938 £
York Corporation 4 per cent. Stock	—	500,000
" " 3 " "	398,500	1,025,000
Public Works Loan Board	—	121,068
Loans on Mortgage	165,869	1,414,261
Other Loans	6,000	116,507
Housing Bonds	—	31,080
	570,369	3,207,916
Less accumulations to Sinking Fund. In hand or invested	87,332	—
	483,037	3,207,916
(1938) Average rate of interest on above loans—3·3 per cent		
Sundry Liabilities	—	279,805
Sundry Creditors	17,853	172,462
Special Funds	—	24,407
Bank Overdraft	51,871	—
Discharged Capital Outlay	340,576	2,906,421
Surplus on Revenue		219,950
	£893,337	£6,810,961

ASSETS	1901 £	1938 £
Property producing revenue:—		
Housing	—	2,071,789
Property (let)	47,638	152,468
Electricity	31,743	1,537,454
Transport	—	309,673
Markets	31,446	66,385
Foss Navigation	11,679	29,852
Bonding Warehouses	6,720	7,550
	129,226	4,175,171
Property not producing revenue:—		
Administration	11,190	22,711
Municipal Buildings	25,250	43,455
Education	69,458	329,712
Health	263,257	625,075
Highways and Bridges	283,211	643,074
Recreation	41,537	300,499
Justice	23,123	24,200
Protection of property and persons	5,608	26,970
Alleviation of destitution[1]	—	79,566
	722,634	2,095,262
Total Capital Expenditure	851,860	6,270,433
Investments	5,261	15,391
Sundry Debtors	9,970	133,433
Sundry Assets	26,246	290,723
Owing by Bankers	—	100,918
	£893,337	£6,810,961

[1] Nothing is included for York Union Property.

CITY OF YORK — INCOME AND EXPENDITURE (1901 AND 1938)

(As any comparison would be misleading which ignored the relative value of money at the two dates, all figures relating to 1901 have been increased by 81 per cent to adjust their values to those of 1938)

Income raised locally			*Per head of population in shillings*			*Expenditure per head of population in shillings*			
						From Rates		*From Government Grants*	
	1901.	*1938.*	*1901.*	*1938.*		*1901.*	*1938.*	*1901.*	*1938.*
General Rate:					Protection of persons and property	2·72	4·85	1·97	6·06
Rate in the £	10s. 3d.	13s. 0d.			Alleviation of Destitution ..	7·09	8·16	·37	2·19
					Education—				
Per head of population ..	£2 8 3	£3 14 6	48·27	74·53	Elementary	5·42	11·69	3·66	18·74
					Other forms of Education ..	Cr. ·26	4·19	·93	5·90
Miscellaneous income ..			·79	1·82	Recreation	1·90	4·44	·10	1·42
					Highways and Bridges	14·70	13·48	·76	3·71
Profits on Trading Undertakings			1·01	·69	Health Services	11·41	20·26	·59	5·45
					Housing	—	2·92	—	7·60
					Miscellaneous Expenses.. ..	6·21	4·21	·32	1·19
			50·07	77·04		49·19	74·20	8·70	52·26

ABSTRACT OF ACCOUNTS OF THE CITY OF YORK FOR THE YEAR ENDING

INCOME RAISED LOCALLY	£	£	*Shillings per head*
BALANCES BROUGHT FORWARD AT 1ST APRIL, 1937	67,245		
Less Transferred to Working Balances Account	8,005		
		59,240	11·84
GENERAL RATE			
Rate in the £ = 13s. 0d.		372,971	74·53
Per head of population = £3 14s. 6d. ..			
MISCELLANEOUS INCOME		9,137	1·82
PROFITS ON TRADING UNDERTAKINGS:			
Markets	2,200		
Electricity	9,000		
	11,200		
Less losses: £			
Tramways 7,656			
Bonding Warehouse 60			
	7,716		
		3,484	·69
CARRIED FORWARD		£444,832	88·88

[1] Under the Local Government Act 1929 a block grant is made to local authorities to compensate them for the loss of revenue resulting from the operation of the Act. For the year ending 31st March, 1938, the grant made to York was £92,241. In the above abstract of accounts it has been assumed that this amount (together with the small sum of £3,000 received from the central government for taxation licences) has been allocated to the various services in proportion to their cost after deducting special Government grants.

31ST MARCH, 1938, SHOWING THE MAIN ITEMS OF INCOME AND EXPENDITURE

EXPENDITURE.

	£	£	*Shillings per head* Local rates	Government grants
PROTECTION OF PERSONS AND PROPERTY				
Assizes, Sessions and other administrative expenses	2,344			
Police and Pensions	46,879			
Fire Brigade	3,734			
Other items	1,625			
	54,582			
Less: Government grant . £24,113				
Proportion of block grant 6,219[1]				
	30,332	24,250	4·85	6·06
ALLEVIATION OF DESTITUTION				
Administration	5,971			
Outdoor Relief	30,515			
Institution	7,611			
Children's Homes	3,231			
Casual Wards and other Institutions	621			
Blind Persons Acts	3,861			
	51,810			
Less: Government grant .. £476				
Proportion of block grant 10,478				
	10,954	40,856	8·16	2·19
ELEMENTARY EDUCATION				
Administration	5,540			
Elementary Schools	131,927			
Special Schools for the blind, deaf and defective	6,801			
Medical inspection, provision of meals, playing fields, etc.	8,004			
	152,272			
Less: Government grant .. £78,762				
Proportion of block grant 15,005				
	93,767	58,505	11·69	18·74
OTHER FORMS OF EDUCATION				
Administration	2,254			
Secondary Schools	26,009			
Technical and Day Continuation Schools ..	10,001			
Evening Schools	2,724			
Certified Schools	1,396			
Aids to students, medical inspection, juvenile employment	8,125			
	50,509			
Less: Government grant .. £24,145				
Proportion of block grant 5,382				
	29,527	20,982	4·19	5·90
RECREATION				
Parks and Public Baths	16,274			
Libraries	6,403			
Art Gallery	5,516			
Allotments, etc.	1,135			
	29,328			
Less: Government grant .. £1,422				
Proportion of block grant 5,696				
	7,118	22,210	4·44	1·42
CARRIED FORWARD		£166,803	33·33	34·31

INCOME RAISED LOCALLY—continued.		*Shillings per head*
BROUGHT FORWARD	£444,832	88·88
	£444,832	88·88

EXPENDITURE—continued. *Shillings per head*

BROUGHT FORWARD		£166,803	33·33	34·31
HIGHWAYS AND BRIDGES				
Maintenance and Improvements	47,818			
Street Cleansing	15,612			
Street lighting	20,462			
Town Planning	2,143			
	86,035			
Less: Government grant £1,269				
Proportion of block grant 17,302				
	18,571			
		67,464	13·48	3·71
HEALTH				
GENERAL SERVICES:				
Health Department	9,430			
Treatment of tuberculosis	11,506			
Infectious Diseases Hospitals	7,520			
Maternity and Child Welfare	7,659			
Other services, including vaccination, disinfection and treatment of venereal diseases	3,013			
	39,128			
PUBLIC ASSISTANCE SERVICES:				
Infirmary	14,234			
Mental Illness	15,555			
Medical Salaries and Drugs	1,828			
	31,617			
MENTAL DEFICIENCY	8,569			
MENTAL HOSPITAL BUILDINGS ETC.	6,142			
SEWERS AND SEWAGE DISPOSAL	24,676			
COLLECTION AND DISPOSAL OF REFUSE	18,550			
Total Health Services	128,682			
Less: Government grant £1,286				
Proportion of block grant 26,004				
	27,290			
		101,392		
HOUSING			20·26	5·4
Assisted Scheme, Subsidy Schemes and Hope Street Improvement Area	52,617			
Less: Government grant £34,232				
Proportion of block grant 3,753				
	37,985			
		14,632		
MISCELLANEOUS EXPENSES	27,050		2·92	7·60
Less: Government grant £583				
Proportion of block grant 5,402				
	5,985			
		21,065		
BALANCE CARRIED FORWARD AT 31ST MARCH, 1938		73,476	4·21	1·19
			14·68	—
		£444,832	88·88	52·26

CONSTITUTION OF YORK CITY COUNCIL 1900–1940

Year	*Conservative*	*Liberal*	*Labour*	*Independent*
1900 ..	31	14	2	1
1910 ..	28	18	1	1
1920 ..	24	13	8	3
1930 ..	24	7	14	3
1937[1] ..	30	7	12	3
1940 ..	34	7	8	3

The Conservative members hold monthly group meetings. In the main they vote according to the decision of the group, but some refuse to be bound and exercise complete independence.

The Labour Party meets monthly before the Council meeting and instructs its representatives on the Council how they are to vote. Disciplinary action is taken if a member does not act in accordance with the instructions received.

The Liberal and Independent members claim and exercise complete freedom to vote on any question before the Council in accordance with their personal views.

[1] In 1937 Acomb was added to the City and increased the membership of the Council to 52.

PART THREE

CHAPTER XIII

LEISURE TIME ACTIVITIES

No account of conditions of the working classes in York would be complete which included no reference to their leisure. It is hardly an exaggeration to say that the way in which communities spend their leisure is a criterion of the national character. The kind of work people do and the hours occupied in it are largely determined by circumstances they cannot control, but they can do what they will with their leisure hours. It is then that the churchgoer can attend his church, the student pursue his studies, the athlete seek the gymnasium, the socially-minded man mix with his fellows, the idler idle or perchance get into mischief!

A hundred men engaged on mass production are a hundred productive units, closely bound together by the job on which they are engaged. But once the whistle blows and work for the day is over, then the bond is broken and each lives his life in his own way —"I'm off to the pictures," says one; "I'll get on with planting my roses," says another; "I'm booked for the club to-night"; "I'm for the Trade Union meeting"; "I'm staying at home to help the missus"; "I'm going out with my girl!"

Clearly any description of the occupations chosen can only be given in very general terms. We can enumerate the organized facilities provided for spending leisure and the extent to which advantage is taken of them, but this takes no account of the large proportion of leisure which people spend in their own homes, or in unorganized ways, such as going for walks or standing about in the streets chatting with neighbours. Apart from a few descriptions furnished by individuals having different tastes and habits, and

some information regarding reading and the use made of the wireless, what follows refers to those pursuits in which people engage together.

The subject is dealt with under the following headings:[1]

ACTIVE

(i.e. forms of activity in which those concerned themselves take part)

Taking place indoors	*Taking place out of doors*	
Social Clubs	Parks, Gardens and Playgrounds	
Public-houses	Allotments	
Other Social Activities:	Football	Bowls
Educational, Choral Singing, Bands, Dances	Cricket	Golf
	Tennis	
Boy Scouts		
Girl Guides	Angling	Cycling
Leisure pursuits followed	Boating	Railway and Motor
at home:	Harriers	Coach Excursions
e.g. Reading, etc.	Swimming	Bus Travel
	Youth Hostels	Boy Scouts
	Rambling	Girl Guides

Betting and Gambling

PASSIVE

(i.e. forms of activity in which those concerned do not themselves take part)

Taking place indoors	*Taking place out of doors*
Broadcasting	Watching Football
Cinemas	,, Cricket
Theatre	,, Horse Racing
Variety Theatre	
Art Gallery	

RELIGION

Church Attendance
Week-day Church Activities

Before dealing with the matter in detail, it will be desirable to give some indication of the amount of leisure the workers enjoy.

[1] In the activities described, only those are included in which working people participate. Thus no particulars are given about such activities as Rotary Clubs, Golf or Badminton Clubs, or Social Clubs to which no working men belong.

In 1900 when I made my previous investigation the factory hours in the city were fifty-four a week except in one factory where they had recently been reduced to forty-eight. Work began at 6 a.m. and ceased at 5 p.m. with one and a half hours off for meals. On Saturday work ceased at one o'clock. To-day (1939) working hours vary between forty-four and forty-eight, and work does not begin for day workers before 7.30. The largest factory in the city works a five-day week of forty-four hours. Another large one works forty-seven hours, and most of the rest work forty-eight hours. The Saturday half-holiday or its equivalent is practically universal.

Shop assistants' hours (which are much shorter than they were) are usually from 8.30 a.m. to 6 or 7 p.m. on four days a week, and from 8.30 a.m. to 7 p.m. or 8 p.m. on Saturday, which is market day in York, with one and a half hours off for meals. On Wednesday, which is early closing day, most shops shut at 1 p.m. Small confectionery and tobacco shops where no assistants are employed frequently keep open longer, but often the shop is part of the dwelling-house and the shopkeeper is not on duty all the time. The early closing day was introduced in 1912.

The reduction in working hours is satisfactory, but against it must be set the increase in the amount of shift work, largely due to the ever increasing degree to which industry is being mechanized. Where much costly machinery is installed overhead costs become very heavy if it is used for only forty-four or forty-eight hours a week. The number of shift workers in York is between 1,300 and 1,400 equal to 5 per cent of the employed men and youths in the city. Almost all of them are males. From the social standpoint shift work is highly undesirable. It makes it impossible for the workers to participate regularly in any activities such as educational classes, choir and band practices, which take place at stated times. Moreover, it upsets all domestic arrangements and leads to some additional expense, since meals have to be served at different times. A York factory which employs more than half the shift workers in the city meets this added expense by a "shift bonus".

In some books dealing with the subject, leisure is defined as the

time available after allowing for time spent in bed, in dressing and undressing, at work and getting to and from work, and on meals. I do not think that such a definition is very helpful. It would be wrong to assume that families which spend a long time over meals, making them social occasions, have less leisure time than they would have if they had eaten their meals in half the time. The extra time spent at meals is their way of occupying part of their leisure, and this may hold good of a longer night's rest.

When we talk about available leisure what we usually mean, in the case of people who work for their living, is the week-end and the time between getting home from work and bedtime. Broadly speaking, that is in York for factory workers on day shifts, the evenings after six o'clock on five days a week, a whole or half-day on Saturday, and all day on Sunday. For shop assistants it is the time between 6 or 7 p.m. and bedtime, on four days a week, and after 7 or 8 p.m. on Saturdays; on Wednesday from 1 p.m., and all day on Sunday. For the wives of working men it is the time left over after necessary household duties are performed, and for many of these life is little more than "bed and work." The fact that families are smaller has lessened the amount of absolutely essential work; in countless cases, however, this does not mean fewer hours spent in work by the housewife but that the work is better done. There is no doubt that working-class women with young families have far fewer hours of leisure on which they can definitely count than the men.

Now let us see what facilities for spending leisure are provided in the city, dealing first with active forms of indoor recreation.

ACTIVE RECREATION INDOORS

SOCIAL CLUBS

We will take, first, social clubs which are open all day and into which a member may drop whenever he feels inclined. These are of three kinds—licensed clubs affiliated to the Club and Institute Union, two clubs connected with industrial enterprises in the city, open only to those connected with them, and clubs organized for the unemployed.

Licensed Clubs

Among the organized facilities provided for spending leisure "actively" indoors on weekdays, the licensed clubs appeal to more people than all the other facilities combined with the exception of public-houses. It will be worth while to describe them in some detail, since they play so important a part in the lives of those who habitually frequent them.

There are 29 of them, all affiliated to the Club and Institute Union.[1] In 1938 their membership was 11,600, which is equivalent to 35 per cent of the total male population of York over eighteen years of age, and probably to about 60 per cent of the working-class male population of that age, for although membership of the clubs is not confined to artisans the bulk of the members are manual workers.

There is nothing to prevent a man from joining more than one club, and in the course of our investigation we came across a man who was a member of four, though this is certainly exceptional. We can give no definite figures but, after a good deal of inquiry, we inferred that about 500 or 600 men belonged to more than one club and, therefore, would be counted more than once in the total figures. This means that the individual membership would be approximately 11,000.

The number of licensed clubs and their membership have increased largely of recent years, as the following table shows:

	No. of Clubs	*Total Membership*
1900	9	1,300[2]
1910	16	7,000
1920	18	8,500
1930	24	10,500
1938	29	11,600

A small proportion of the clubs occupy premises specially built for them, but for the most part they are housed in buildings erected

[1] There are other social clubs in York but, with two unimportant exceptions, these do not cater for the working people and are not included in the particulars which follow.

[2] Estimated.

for other purposes and adapted to suit their needs. As will be seen from descriptions given later, they are comfortable and well equipped. There is no doubt that York is fortunate in one important respect: the leaders in the working-men's clubs are determined that they shall be well conducted, and steps similar to those adopted in the best clubs are taken to prevent undesirable persons from joining.

One of our investigators was present when a club president addressed a number of newly elected members, and his remarks will show the spirit in which the clubs are conducted. "Gentlemen," he said, "you are now members of the X X Social Club. You will find this a delightful club. You can make it better. It is young; many of its functions are just beginning and we want you to take part in them. You can, for instance, join the sports sections and make them a success. Always remember that here and in any other club you may visit, your conduct must be that of a gentleman. You are on your honour to maintain the reputation of the club. All the same this is a social club and you are here to enjoy yourselves. Bring your personal friends with you. They will find other friends among the members and become members themselves. Membership of the club carries with it the right to enter 3,000 other clubs in different parts of the country and to take advantage of any of our educational facilities, such as week-end schools at Ruskin College and elsewhere. It gives you the right to go to adult educational classes in the city organized by us jointly with the Workers' Educational Association and other associations. Moreover, if you have been ill and need a holiday by the sea to recuperate, you have only to apply to the club, and you will be sent to one of our convalescent homes. Thank you!" With that, the new members were ushered out and asked to return in ten minutes for their cards.

Membership subscriptions are 1s. a quarter and only amount to £2,320 for all the clubs, which is equal to £80 per club per annum. It is clear, therefore, that the clubs depend for their income almost exclusively on the sale of refreshments. In 1937 these amounted to £112,000, the refreshments sold consisting

almost entirely of alcoholic drinks. Tea and coffee are not served and the sale of soft drinks is very small. The average expenditure per member works out at about £11 a year, or 4s. 3d. a week. It varies considerably from club to club, being as low as 3*s.* 6*d.* in some and as high as 5s. 8d. in others. About 25 per cent of the members visit their clubs every night of the week and most of these "drink their two or three pints." Mild beer costs 5d. a pint and bitter is 6d. so they spend from 6s. to 10s. weekly. Most of the regular attenders are the older men; the younger ones not only attend less frequently but spend less when they do attend, a fact which is causing the club treasurers some anxiety.

On the expenditure side of the club accounts for 1937, the following items, which refer to all the clubs, are of interest:

	£
Grants and donations to members	1,279
Children's outings	1,018
Cost of concerts and lectures	2,200
Games	944
Papers and libraries	452
Charities	515
Wages	9,462

The total fixed and liquid assets of the clubs amounted to £98,000, and the reserves to £48,000. The rateable value of the club premises was £3,250.

The clubs have their own brewery, which has been financed by individual members. From small beginnings in 1922 when, with a capital of £744 they opened a brewery, the enterprise has developed until in 1937 it was supplying clubs all over Yorkshire, and had issued 9,000 £1 7½ per cent preference shares, and club members had deposited £34,000 in loan stock on which they receive 5 per cent interest. Loan stock deposits can normally be withdrawn at any time, but a week's notice is required for the withdrawal of large amounts. In 1937 the profit was £10,700. After meeting the interest on capital and paying a bonus of a fortnight's wages to all employees, £1,000 was placed to reserve, £250 given to charities, and £6,000 returned in rebates to customers.

Most of the clubs are open from about 9.30 in the morning until 10.30 at night, but in many cases they are closed one afternoon a week and for a couple of hours each afternoon in order to give the caretaker some free time. Drink, however, may only be served between 11.30 and 3 p.m., and from 5.30 to 10 p.m. All the clubs are open on Sundays.

Sixteen of them organize weekly free concerts for members and their wives for which professionals are engaged. These concerts cost over £2,000 a year. The following typical programmes indicate the kind of entertainments provided during November, 1938.

Tang Hall Club

Nov.	6th	Howe & Moore (Comedy)	Leeds
	13th	The Live Wires (Mick & Min) (Instrumental Comedians)	Leeds
	20th	Lil Burrows & Partner (Italian trained Soprano and Baritone)	Leeds
	27th	Ray & Walsh (Comedy duo)	Sheffield

Clarence Club

Nov.	6th	Ben MacQuire (Baritone)	Leeds
		Harold Carlyle (Comedian)	Sheffield
	13th	G. Hurst and A. Taylor (Versatile and Tenor)	Leeds
	20th	Stan Peters (Comedian)	Shipley
		Miss M. Harrison (Soprano)	Leeds
	27th	Leslie Williams and L. Sladdin (Solos and Duets) (Baritone and Soprano) ..	Leeds
		Albert Daltry's Orchestra	

(Ladies admitted on Saturdays (after 7.30) and Sunday evenings)

Fulford Road Club

Nov.	6th	Will Hastings (Comedian)	Leeds
		Tom Machan (Tenor)	York
	13th	Jack Modom (Comedian)	Leeds
		Mrs. N. Robinson (Soprano)	York
	20th	Ernest Broadbent (Bass Baritone)	Leeds
		Pending (Comedian)	Leeds
	27th	Jack Clark (Comedian)	Leeds
		Billy Winspear (Double-voiced vocalist) ..	York

South Bank Club

Nov.	6th	Ross, Rose and June (Variety artists) ..	Rotherham
	13th	Fred and Mitchell (Variety artists)	Huddersfield
	20th	Madge, Ernest and Dot (Low Comedy) ..	Bradford
	27th	Live wires (Mick and Min) (Instrumental Comedians)	Leeds

(Comfortable room for ladies)

Crescent Club

Nov.	6th	Heaton and Swift (Comedy Duo)	Bradford
	13th	H. Carlisle (Comedian)	Sheffield
		Ann Trevor (Soprano)	Leeds
	20th	Chapman and Bonsire (Comedy Duo) ..	Leeds
	27th	Wilson George (Comedian)	Leeds
		Kitty Stewart (Soprano)	Hull

Captain Percy Flint's Orchestra—the finest Club combination in the North.

(Ladies are welcome at the Club every evening)

All the clubs organize whist drives and other games and there are inter-club competitions of many kinds. Some clubs have a benevolent scheme to which members contribute an additional 6d. a quarter, the proceeds being spent on the relief of members who are ill or unemployed or in reduced circumstances.

Most of the clubs have sick benefit schemes with varying rates of contributions and of benefits. In a typical club a contribution of 5d. a week entitles the member to 12s. a week sick pay for twelve weeks. In addition a benefit of £8 is paid on the death of a member, and £4 on that of a member's wife. There is usually some elasticity about these funds, so that members needing special treatment or equipment often receive help.

As these clubs play so important a part in York, I arranged for two experienced investigators to visit a number of them, and the reports on a few of their visits are added here:

Club No. 1. This was originally two large terrace dwelling-houses, the upper rooms of one being now used as the residence for the Club Steward and his family. The main club premises comprise two large rooms built over the original back garden. There is a small lobby from which one enters the main room; it

measures approximately 80 by 60 feet and is furnished with tables and seats. In one corner, near a door leading to the billiard room with two tables, is a small bar.

On my visit to this club I was accompanied by an official of the Club and Institute Union. When we passed through the lobby into the large room there was no one to be seen, and the place was dimly lighted; it gave one the impression of entering a church. In the distance I could hear the click of billiard balls. We walked past the bar, which was deserted, and looked into the billiard room where only one of the tables was illuminated and two men in shirt sleeves were playing billiards. When my eyes became accustomed to the light I saw that all the available space was occupied by men intent on watching the game which was a championship handicap. It was long since I had seen such excellent billiards. In a little while, a voice was heard announcing the interval. Immediately, the lights were switched on and a number of men went to the bar to order pints of "dark" which is mild beer at 5d. per pint. There were about 80 men present. During the interval a collection was taken for charities.

Club No. 2. The next club visited was a large one with a membership of about 680. It has been established for thirty-eight years and much money has been spent on its enlargement. On the ground floor is the ladies' lounge about 30 by 20 feet, seating 40 in comfort. It is light and airy and is well furnished in modern style. The main room is behind the ladies' lounge. It is 100 by 80 feet and would seat 300 with ease. On the left-hand side is the bar, rather large and of the semi-enclosed type. Opposite the bar is an open fire, but this is a luxury as the building is centrally heated. All around the room are tables and chairs. Upstairs is the secretary's office, small and simply furnished. From there one passes to a billiard room with three tables. At the side of the billiard room is the library, which is a great feature in this club, having 2,684 volumes of which 2,482 are fiction. The librarian, a retired man of culture, has held the post for twenty-seven years. He knows all his books, as well as the literary tastes of each member. There are 200 regular borrowers who take out, for their own

use and that of their families, an average of 300 books a week. The library receives a grant of £20 a year from club funds. Four monthly magazines, six weekly illustrated papers and a number of daily newspapers are taken, as well as four copies of the *York Evening Press*.

Separated from the billiard room by folding doors, is another room about 40 by 20 feet, with a miniature rifle range. This room can be thrown into the billiard room for concerts or when closed can be used for small meetings. The club has three bathrooms, for the use of which a charge of 3d. is made. These are much used at week-ends as it is a district where scarcely any working-class houses have bathrooms. The assistant secretary said that there were some men to whom the baths were the main attraction of membership!

All the members pay 4s. a year into a benevolent fund. Until recently this was used to assist members who were unemployed, but the distress following the crisis of 1929 made such heavy demands on the fund that this form of relief had to be discontinued. At present the fund provides £6 on the death of a member and £3 on the death of a member's wife. From the benevolent fund any member sent to one of the Club and Institute Union's convalescent homes receives his railway fare and 10s. a week pocket money.

At the time of my visit there were about 150 men in the club, most of whom were in the principal room on the ground floor. They were sitting at small tables—some reading newspapers, others chatting or playing dominoes or cards. In one corner was a group of 20 or so playing or watching a game of darts. In an upstairs room two young men were playing billiards and two others were playing snooker. The third billiard table was not in use.

Any member of this club who falls out of employment can get his card franked on the understanding that he will pay his back subscriptions when he gets work. Many unemployed men, however, prefer to pay their subscriptions as they fall due. Old-age pensioners are made honorary life members of the club.

Club No. 3. This club is housed in a mansion once used as a mental hospital. From the outside it looks rather dingy but inside it is bright, clean and cheerful and it is centrally heated. The main room is brilliantly lit and although not so well furnished as rooms in some of the newer clubs, it is none the less attractive. Round the walls are well-padded seats to accommodate about 100 people. One special feature of the room is a number of cases containing huge pike, bream, trout and other fish—trophies of twenty years of angling. Concerning each fish there is a history which every visitor must hear. In another case are silver cups and shields won by the darts and bowls teams. The bar in this room is small—not more than 12 feet long.

There was one billiard table in the room, also a dart board and all the usual games. Dominoes seemed to be the most popular game for the older members.

The ladies' lounge—a large long room with a floor covered with rubber—is equally bright and cheerful. Upstairs there are committee rooms, a bathroom and a rifle range.

When I called there were about 80 members present ranging in age from 20 to 70 or over. I had a long talk with one man who was sitting, somewhat dejectedly, at a table by himself. I offered him the price of a drink. "Oh no!" he said, "I've had my quota! I limit myself to two pints a night when I'm in work when I'm out of work I go without." He had been out of regular work for nine years, but for the last fourteen weeks he had had a job as a farm labourer. "When I was unemployed," he said, "I came here every day. I used to sit in a corner with other unemployed men, and it was most comfortable—much better than having to hang about in the streets! We had papers and magazines to read, and though I had no money to spend no one ever said a word to me about it; I could come and go as I pleased. A number of unemployed spend most of their time in this club. We have some grand concerts on Sunday nights, and sometimes we get as many as 500 people. We can bring our wives, and we all have our favourite seats. Mine is over there in the corner, and that man with the bowler hat always sits just under the

platform. I bring the missus with me regularly. It's the only night in the week that she gets out and we have some grand times. Of course, the concerts are free to members."

Club No. 4. This club is housed in a specially built club-house which cost £8,000. It is well built, and includes accommodation for the steward.

On entering one gets the impression of going into a modern public-house. The door opens directly into a room which has a bar facing the door. On the right is the main club room, and on the left the ladies' lounge. Opposite the main entrance is a door leading to the garden. The main room is about 80 by 30 feet, and contains three billiard tables. It has a raised platform at one end, and can be divided into two rooms by folding doors. When they are open, over 200 could easily be accommodated for a concert or meeting. This room was brightly lighted with modern electric fittings and had light coloured walls. The roof was high, the windows large and the ventilation excellent. The ladies' lounge, seating about 30 or 40, had flowers, pictures and a wireless set. It was well heated and lighted and had comfortable chairs.

The lavatories, supplied with hot and cold water, were spotlessly clean and tiled throughout. Clothes racks are fixed over the radiators, so that members may dry their wet clothes. Upstairs there are two well-fitted bathrooms for the use of which a charge of 2*d.* is made. The secretary's office and a large committee room are on this floor.

Members' wives are admitted to the ladies' lounge if accompanied by their husbands. At the time of my visit there were 5 men and 5 women there. Two of the women were drinking mineral waters and two had glasses of beer. One had nothing. In another room, 4 men were playing billiards, whilst 30 others were sitting round the tables chatting over their beer or reading. About a dozen were playing darts. Eight were sitting round a table in the entrance lounge, each with a pint of beer in front of him. At five minutes to ten each evening the steward rings a bell which announces that there are only five more minutes in which refreshments may be purchased. At ten o'clock a second bell is

rung, then the grill round the bar is dropped. Members are allowed a few minutes to finish their beer before the steward goes round collecting the empty glasses. About five minutes past ten every glass is empty and the members begin to leave. The Club closes at 10.30 p.m.

Before closing this description of the licensed clubs, I will state the conclusions to which I have come as to the part they play in the social life of York. They have been arrived at as the result of direct investigation, and checked by discussion with a number of well-informed and level-headed men.

(1) The working-men's clubs in York are exceptionally well conducted. The leaders have set a good tone, and are assiduous in their efforts to see that members do nothing to lower it.

(2) The stewards and all persons connected with the management of the clubs put no pressure upon members to drink. A member who spends nothing on refreshments is made to feel as welcome as one who spends freely.

(3) On the other hand, the great majority of the members take alcoholic liquors, and undoubtedly there is a certain inducement to drink for social reasons. There is little doubt that a number of members spend more on drink than they can afford and more than is good for them.

(4) It must, however, be remembered that if they were not in the clubs, many of them would spend their time in public-houses, where the pressure to drink would be greater.

(5) Great care is taken by the stewards to see that no one drinks so much that he shows any signs of drunkenness. The whole influence of the clubs tells against anything of this kind.

(6) It is an open question whether the consumption of drink in the city would be greater or less if the clubs were closed. My own conclusion is, that even if clubs lead to a slightly greater consumption of alcohol, that disadvantage is outweighed by the contributions they make to the social life of the citizens.

The Railway Institute

Next in importance to the licensed clubs comes the Railway Institute, which is unlicensed. It combines a social club, a library, and a sports club, and is open to all railway workers of both sexes. The membership in 1937 was 2,552, over 70 per cent of whom were men. It is open from 10 a.m. to 10 p.m. every weekday, but is closed on Sundays.

The premises comprise a reading room, lounge, ladies' room, rooms for games of different kinds, two billiard rooms with nine tables, a café, a library with about 10,000 books, from which nearly 65,000 issues were made during 1937, a large hall capable of seating 500 people, one of the finest gymnasia in the north of England, and—about a mile away—a sports ground and a 15-hole golf course. In the gymnasium there are, in addition to the usual apparatus, three badminton courts, a hard tennis court, three squash rackets courts, a cricket pitch, two boxing rings, a rifle range, and a running track on a gallery which goes round the main building. The gymnasium is open all day, both for unorganized training and for classes.

Almost every member of the Institute uses the Library, about 2,000 use the reading rooms, lounge, billiards and games rooms. Fourteen hundred members take advantage of the facilities provided for gymnastics and indoor sports, and 450 take part in the outdoor activities—cricket, football, hockey, baseball, golf and athletics.[1] There are two cricket teams, three association football teams, two Rugby teams, and a women's hockey team.

At one time the Institute had a staff of five full-time teachers, but the educational work was given up some years ago, because of the other facilities provided in the city.

About 600 persons visit the Institute daily. Of these, about 200 or so attend the gymnastic classes or play open-air games, the remainder using the library, reading and games rooms. The Institute is regularly used by retired railway servants, of whom

[1] In assessing the significance of these figures it must be remembered that many members are connected with two or more branches of the Institute.

from 15 to 20 may be found there at almost any time of the day.

The subscription to the Institute depends on the number of activities in which a member wishes to take part. For a penny a week a member may use the reading room, the games room and the library. To be free to take advantage of every facility, including golf, involves a subscription of 1s. 9d. weekly for men and 1s. 4d. weekly for women. But all the members' subscriptions put together only meet a comparatively small part of the cost of the Institute, the remainder being met by the Railway Company.

Clubs for the Unemployed

In 1935 three clubs were started for unemployed people. Two of them are still in existence (1939), but the third has been discontinued. It is difficult to organize successful clubs for the unemployed, because members naturally leave when they get work and the membership is constantly changing. The clubs started in York have experienced this difficulty.

When the present investigation was being made (1936) the membership of the two clubs was 325 and 100 respectively. At the time of writing (March 1939) the membership is only 250 and 100 although the number of unemployed men in the city is only slightly less than it was in 1936.

A brief account of the experiment should, however, be given.

The larger club was organized and controlled by the unemployed men themselves through a popularly elected committee. It is still open on every weekday except Saturday, from 9.30 to 12, and from 1.30 to 5 p.m. On Tuesday, Wednesday and Friday evenings it is also open from 7.30 to 10 p.m. The club rooms used to be lent free of charge, but now a small sum is paid for rent. Members pay a penny a week subscription and gifts are received from a few well-wishers. A number of classes are held in boot repairing and the mending and re-making of clothes, in woodwork and first aid, and lectures, concerts and whist drives are organized. The usual daily attendance is about 60 or 70, but from 100 to 150 men attend the lectures and concerts, and about

60 the whist drives. A women's section, sponsored by the National Council of Women, meets on Mondays from 2 to 4 p.m.

The smaller club, organized by the National Council of Social Service, has an average daily attendance of about 30. The members join in the classes held at the larger club. There are two football teams, a fishing club, and a dramatic society trained by an efficient producer which has given several plays to raise money for the club. There is a concert party led by an unemployed music-hall comedian which gives a number of concerts for the hospital and other institutions. There are also addresses on science, art and travel, the usual attendance being from 20 to 30. The club is open from 9 a.m. to 5 p.m. from Mondays to Fridays. A women's section, with 35 members, wives of the male members or unmarried women out of work, meets separately on Tuesday evenings, when they are shown by a voluntary leader how to make "much out of little." The club has a wireless set and a gramophone. A "social" is organized one evening a week, those present being served gratis with soup or tea and biscuits. The club has a small library, mostly fiction.

Both the above clubs are now carried on under the auspices of the Unemployed Service Committee. The third club was different in character from the other two. It was a branch of the Unemployed Workers' Association and dealt with all matters concerning Unemployment Benefit, Unemployment Assistance, and Public Assistance, the object of the Association being to see that the members received the maximum benefits possible. It was indeed something in the nature of a Trade Union for unemployed men. Associated with this organization was a club room, to which from 160 to 200 out of the 320 members of the Association were loosely attached. The room was open from 10.30 a.m. to 12.30 p.m., and from 2 to 5 p.m. every day except Saturday, when it closed at 12 noon. About 20 members would come in during the day.

The club was managed by a committee. Among its activities it organized an association football team, a cricket team, and an angling club, the usual games—darts, draughts, and dominoes—

were played in the club room. Political addresses were given and usually attended by about 50 members.

This Association ceased to function in York in 1937 and the club room was given up.

We now pass to a consideration of the club facilities provided for young people, dealing first with those for youths and boys.

Clubs for Youths and Boys

The largest club was organized by a York factory for their boys and youths up to twenty-one years of age. It has a membership of about 400 and a whole-time club leader. There are good club rooms. Many of the youths are working on shifts and the club is open on week-days from 10 a.m. to 9.30 p.m., except on Saturdays, when it closes at 6 o'clock. A dance takes place in the same building later that night, and these dances are so popular that tickets are usually sold out days beforehand. Except for the reading room the club is closed on Wednesday to give the leader a rest. The club subscription is 2d. a week.

In addition to the games organized in the club itself, the youths are at liberty to take advantage of the classes, games and entertainments provided for the factory workers generally. The club members, however, have made some ventures on their own account; they have, for example, a football league which organizes matches between teams drawn from different departments. Quite half the members use the club every day.

There is only one other boys' club in York which is open every day. It was started by a number of citizens who take a keen interest in it and have made themselves responsible for raising the necessary funds. The club is managed by a whole-time paid leader. In 1936 the membership was 98, of whom 32 were between thirteen and fourteen, 60 between fourteen and sixteen, and 6 between seventeen and eighteen. Since then the membership has grown to about 130 (in 1939). The club is housed in the upper part of an old mission hall and some converted cottages. There is a small office and a room where debates and committee meetings are held. There is a bathroom with two

showers, a lounge and a library. The old mission hall is equipped as a gymnasium and has a raised stage for dramatic performances. In a cottage recently converted there are two rooms for handicrafts, a billiard room and a canteen. All the boys are from working-class homes and about half are still at school. The club is open from 2 to 5 p.m. and 6.15 to 10 p.m. from Mondays to Fridays inclusive. It is not open on Saturday, though the members play cricket or football according to the season. On Sunday evenings the club is open for a lecture illustrated by film or lantern and followed by a short informal religious service. About half the boys attend the club every evening it is open, and it practically occupies the whole of their leisure time. The subscription is 2d. a week for juniors and 3d. for seniors.

The club has an excellent programme and runs football and cricket teams. Its library contains about 600 volumes. Every week-end in summer there is a camp for six boys, for which no charge is made as the boys take their own food. There is also an annual summer camp open to all club members; in 1936 it was attended by 52 lads who paid 7s. 6d. each. The club is divided into four "houses" and there are inter-house competitions. Each house is governed by a house captain who enforces discipline. The captains are responsible for seeing that the club is kept clean and tidy, much of the work being done by the lads themselves. Every boy is medically examined once a year and if necessary the gymnasium instructor gives remedial exercises.

Although they cannot strictly be termed clubs, reference may here be made to the fact that some churches and chapels set aside rooms on certain evenings of the week where boys and youths can play games—table tennis, darts, chess, and dominoes. In four cases these are open one evening in the week, in three cases on two evenings, and in two cases on four evenings. Some adult church-member will usually attend, at any rate for part of the evening. The total number of boys who take advantage of these facilities is 177.

A word or two should be said about the Young Men's Christian Association, which, prior to being closed down in 1938, had a

membership of about 150 and was housed in an excellent building erected for the purpose. There were rooms for billiards (two tables), table tennis, gymnastics and study, and a large lounge with newspapers and periodicals. There was also a café, and slipper baths and shower baths were provided. Notwithstanding its large and well-equipped building, the Y.M.C.A. in York has never attracted many members. The total membership in 1936 was only 180, of whom 30 were aged from fourteen to seventeen, 90 from seventeen to twenty, and 60 over twenty-one. About 80 youths spent nearly all their leisure time in the Y.M.C.A., attending every evening, including Sundays. The subscription to the club varied from 7s. 6d. to 15s. a year, according to age.

The club has always had to contend with financial difficulties, which have become so severe since 1936 that it has been closed and the building sold.

Girls' Clubs

There is only one girls' club in the city, which is open six days a week. It is the Young Women's Christian Association, which has two paid leaders and is financed by subscriptions received from the general public as well as from its members. It occupies its own premises in an old mansion overlooking the River Ouse, and contains a large lounge, canteen, study, and several rooms for games, social events and dramatics, and is open every day, except Fridays, from 10 a.m. to 10 p.m.

The members are divided into three groups:

100 seniors, aged 16 and over, who pay a subscription of 1s. a month.
104 pioneers and pioneers-in-training, aged 11 to 16, who pay one penny per week subscription from 11-13 and 2d. a week from 13 to 16.
100 juniors under 11, who pay a subscription of ½d. per week.

In addition to these three groups which meet on the Association's premises, there are two branches, one in York itself, the other in a village three miles away, but they are only open one night in the week.

The main activities are Bible study, keep fit classes, country dancing, singing, tap dancing, dramatics and hockey. The physi-

cal training class uses the police gymnasium which is close to the club. There are two Brownie Packs and one Guide Company connected with the Association.

Of the 100 senior members of the club, approximately half attend at least three of the weekly activities, and for these the club fills practically all their leisure time, while about 10 girls go to the club every evening. All the girls who attend one or other of the classes make an evening of it, spending time in the lounge both before and after the meeting. At least twelve week-end camps, each attended by about sixteen girls, are held in the summer.

A few of the members of the Y.W.C.A. are shop assistants and clerks, but for the most part they are factory workers and domestic servants.

The Honesty Girls' Club which is open only on four nights a week, is of a different kind. It is financed from private funds and has a paid leader. Girls are admitted from four years of age. The total membership of the club is 164, and the club is divided into four sections according to age. Each section meets once weekly excepting in the case of girls who belong to the country dance class or the dramatic class who meet twice weekly.

As in the case of boys, so in that of girls, some of the churches and chapels set aside rooms, usually once a week, for games, singing, and folk dancing. Here again an adult church member usually attends for the whole or part of the evening. The total number of girls who take advantage of these facilities is 342, but the weekly attendance is much below this figure.

Summary

Summing up the whole question of the provision of club facilities in York it may be said that men are well catered for. Eleven thousand of them belong to the licensed clubsaffiliated to the Club and Institute Union, and 2,600 to the Railway Institute, but there is a very serious shortage of clubs for young people.

In the families covered by our inquiry there are about 2,150 boys and 1,950 girls between 10 and 14, and 1,650 boys and 1,600

girls between 14 and 18. To meet the needs of these 7,350 young persons there is one boys' club and one girls' club![1] The fact that the provision for the social needs of boys and girls under 18 is so scanty is greatly to be regretted, for it is just when young people leave school and go to work that they stand most in need of the kind of help which a good social club can give. They are beginning to earn money and resent what they would regard as an undue measure of parental control. They do not want to stay at home in the evenings, nor do many of them want to attend evening classes, so in the absence of friendly guidance such as a well conducted club would provide, there is every temptation for them to spend their evenings in ways which, though they may not be directly harmful, are often not helpful. Two or three nights in the week they will go to cinemas or to other places where entertainment is provided for them which involves no effort or initiative on their part. Such use of leisure does not make for strength of character, and it is to be hoped that before long this serious lack in the social life of the city may be made good.

The question may be asked whether, if more clubs were provided, they would be fully used by the young people. I have made considerable inquiry into this question and am satisfied that many more clubs than now exist would be enthusiastically supported, but only if there were adequate and inspiring leadership.[2]

PUBLIC-HOUSES

We have tried to assess the part played in the city by working-men's clubs, now let us do the same with regard to public-houses. In York, as in most other cities and towns in Great Britain the number of public-houses has declined considerably of late years, while the number of "off" licences has remained about the same, and the number of registered clubs increased. The changes since the beginning of the century are shown in the following table:

[1] I do not here take account of certain recreational and educational facilities, mostly connected with churches. These are usually only provided once or twice a week. They fill a useful purpose but cannot be regarded as clubs, although some of them are so-called.

[2] This important subject is dealt with further on p. 448.

	1901	1938
On Licences		
Full licences	199	156
Beer licences	37	19
Off Licences		
Beer	75	77
Wine and spirits	27	30
Registered Clubs	18	48[1]

In 1901 there was one "on" licence for every 330 persons in the city as compared with one for every 576 persons in 1938. If we take both "on" and "off" licences into account the comparative figures are one for 230 persons in 1901 and one for 357 in 1938, and if we include registered clubs they are one for 219 in 1901 and one for 305 in 1938.

Twenty-three public-houses have music licences.

Broadly speaking, the licensed houses in York may be divided into four classes. First there are the old-fashioned houses to be found in all the older parts of the city, which remain much as they were forty years ago. A few have had minor alterations, but the accommodation remains practically the same. In addition to the bar, they have a lounge or smoking-room, and in some cases another room called the singing or music room.

The following is a description of a typical house of this class. There are two entrances, one from the front street and another from a passage at the side. Just within the main entrance is the public bar, capable of holding, at a pinch, about thirty people, where darts and dominoes are played. There are half a dozen spittoons on the floor, which is covered with sawdust. Down a passage leading from the main entrance is the smoking-room or lounge, again with accommodation for about thirty people. The seats in the rooms are upholstered with horse-hair and there are a few tables, but most of the drinking in the bar and passage is "perpendicular drinking." About seventy of the York public-houses are in this class. In the main they cater for the poorer people and nearly half the customers are over forty years of age.

The second class of house only differs from the first in that

[1] This includes political and other clubs not frequented by working men.

rooms are larger and better furnished, and as a rule there are no spittoons, and no sawdust on the floors. Most of the houses are old, but a few have been modernized within the last twenty or thirty years. They are to be found in all parts of the city, and cater in the main for customers rather better off than those who patronize the Class 1 houses. About sixty-five of the public-houses in York come into this class.

The third class of house is to be found in the centre of the city, and on the new housing estates. It consists of the modern public-houses—much larger and more elaborately furnished than the older ones. They contain a public bar, a saloon, lounge or smoking room, and in some cases one or two other rooms. Many of these houses have a music licence and a special room, seating from 100 to 250 persons, set apart for concerts. A few have permanent orchestras of two or three musicians and engage special entertainers each week. Although they do not cater for meals, houses in this class often assume the name of "hotel".

The fourth class of licensed house consists of hotels in the accepted sense of the word, the importance of the public bars being as a rule secondary to that of the hotel proper. They are not much frequented by the working classes.

Between them classes three and four account for about forty of the licensed houses in the city.

How Many Visit Public-Houses. In order to get some idea of the amount of business done, I arranged for a census to be made of the numbers entering ten houses, selected on the advice of police officials and others as typical of the four classes described above. The census covered three houses each in Classes 1, 2 and 3, and one in Class 4. Except in the case of four houses each hour during which they were open throughout the week was covered, and distinction was drawn between people entering in groups and those entering alone, between those apparently under twenty-five and older people, and between males and females.[1]

[1] In the case of six houses the count was taken throughout the whole of the week. It was, however, ascertained that the day-to-day attendances on the first five days of the week varied so slightly that for the remaining four houses the census was taken only on Tuesday, Saturday and Sunday, the figures for Tuesday being multiplied by five to give the total attendance from Monday to Friday inclusive.

Although I am assured by publicans in York that the number of their customers does not vary materially either with the season of the year or with the weather, it may be added that the census was made during the summer of 1938 and the spring of 1939. While it was being made every type of weather for which our climate is famed was experienced.

The Busy and Slack Hours. The houses were open on weekdays from 11 a.m. to 2.30 p.m. and from 5.30 p.m. to 10 p.m.[1] and on Sundays from 12 to 2 p.m. and from 7 to 10 p.m. The total number of persons entering the ten houses during the week of the census was 12,283. Of these 34 per cent entered between 8 p.m. and closing time, and only 17 per cent between 11 a.m., when the public-houses opened, and 1 p.m. Apart from the fact that, except on Sunday, very few entered the Type 4 house before 5.30, the proportion of persons entering the houses at different times of the day was approximately the same in the four types of houses.

Proportion of Males and Females entering Public-Houses. The proportion of men and women visiting public-houses is shown in the following table:

	Type 1 *per cent*	*Type* 2 *per cent*	*Type* 3 *per cent*	*Type* 4 *per cent*
Men ..	74·0	79·5	74·2	58·5
Women ..	26·0	20·5	25·8	41·5

It will be seen that the proportion of women is the highest in the Class 4 house, a hotel on the main road on the outskirts of the city, which has recently been converted from a large dwelling-house and is luxuriously furnished.

Those with whom I have discussed the subject are unanimous in their belief that the number of women, particularly young women, who make a habit of visiting public-houses is on the increase. Many of them take what are called 'short' drinks—gin and it (the "it" being short for Italian Vermouth), sherry,

[1] From April to October the closing hour is 10.30 p.m.

port, and cocktails. There is not the old hesitation in entering public-houses, especially those which have been improved in recent years.

Proportion of Young Persons entering Public-Houses. Among those visiting public-houses the proportion of young people (i.e. those apparently under 25) is particularly high in the case of the Class 4 houses, and low in the old-fashioned ones in the poorer parts of the city. The figures are as follows:—

	Type 1	*Type* 2	*Type* 3	*Type* 4
Men under 25 ..	23·8	38·9	41·0	45·3
Women under 25 ..	24·6	33·3	35·7	50·6

Drinking Heavier at Week-ends. As stated on p. 352 the number of people entering public-houses does not vary much from day to day on the first five days of the week. When, however, we come to the week-ends the number is much greater, 39 per cent of the weekly attendances being on Saturday and Sunday. As public-houses are only open for five hours on Sundays as against eight on other days, the number entering per hour on Sunday is higher than on any other day of the week.

COMPARISON BETWEEN THE NUMBER OF VISITS PAID TO PUBLIC-HOUSES ON DIFFERENT DAYS IN THE WEEK

	per cent
Monday	11·7
Tuesday	12·0
Wednesday	11·2
Thursday	12·1
Friday	13·9
Saturday	21·1
Sunday	18·0
	100·0

Proportion of Persons entering Public-Houses Singly and in Groups. People often drink from social motives, and as will be seen later there is a great deal of treating in public-houses. The proportion

of persons entering singly and in groups is shown in the following table:—

PROPORTION ENTERING PUBLIC-HOUSES SINGLY AND IN GROUPS

	Singly	*In groups of—*				
		2	3	4	5	6 *or more*
Class 1	64·3	19·2	4·1	9·7	1·6	1·1
„ 2	30·0	41·6	10·6	14·2	1·8	1·8
„ 3	30·2	26·7	12·0	22·9	2·5	5·7
„ 4	16·2	40·0	11·1	28·5	2·1	2·1
All Public-Houses	39·4	29·3	9·2	17·0	2·0	3·1

It will be seen that 39 per cent of those entering the houses were alone, while 22 per cent entered in groups of four or more. The proportion visiting public-houses in groups of two or more is highest in the modern houses, and lowest in those frequented by the poorer people.

Estimated Number of Persons entering Public-Houses Weekly in York. We have seen that 12,283 persons visited the ten selected houses during the week of the census.

Does this figure enable us to estimate the total number of visits paid weekly to all the licensed houses in York? Clearly any estimate must be a rough one, but we have made one in the following way. With the help of various people whose duties rendered them familiar with the licensed premises in the city, we classified all the public-houses in the city into the four types adopted in our census of visits. Multiplying the average number of visits which according to our census were paid to each type of public-house by the number of houses of that type in the city, we arrived at a total figure of about 180,000 visits paid to York public-houses in a week. This is equivalent to nearly two visits for every man, woman and child in the city.[1] In considering this

[1] There are a number of houses which do very little trade, and are only being kept open because the brewers hope sooner or later to transfer the licences to houses they expect to build in new and freshly populated areas. These houses have not been taken into account in our calculations.

figure it must be borne in mind that many of those who go into public-houses do so at least once a day, while many others visit two, three, or even more houses in a day. It is quite impossible, therefore, to say how many different individuals are concerned in this total, but the proportion of the adult population using public-houses must be very high.

Public-Houses as Centres of Social Life. So far we have been chiefly concerned with the number of public-houses of different types in York, and the number of persons visiting them. Now we must consider the part licensed houses play in the social lives of those who frequent them. In order to throw light on this subject I arranged for an investigator to visit a number of houses of all types to talk with the people he found there, and to describe what he saw and heard. He checked up his impressions by discussions with police officials, publicans and others.

In the course of his research, he visited over twenty public-houses of varying types, i.e. about one in eight of the public-houses in the city, not counting those referred to in the footnote. Some were visited more than once. Here is his report:

The Type of Persons frequenting Public-Houses. The people found in public-houses vary, as would naturally be expected, according to the type of house and the district in which it is situated. In a poor and congested neighbourhood they are confined almost exclusively to the local residents, and the bulk of them are men and women in the late thirties or older. The majority of them are "regulars", many going every night in the week. The proportion of men to women is roughly three to one. The men play darts or dominoes. The larger and more modern houses in the centre of the city almost invariably cater for all classes; the poorer people use the public bars where beer is sold at lower prices, and the better-off the saloon lounge or smoking room. This is not always true, as some men who could rightly be classed as "better-off" frequent the public bars because the beer is cheaper. In the houses where music is a special feature, the majority of people in the music rooms are under thirty years of age, many being about twenty. It is in this class of house that

one finds a greater proportion of girls, the females being in the proportion of two to three men. In the most modern house I found almost as many women as men. Certain houses are noted for the quality and cheapness of their beer and wines, and it is in these that the type of customer is the most mixed. In one such house in the centre of the city on the occasion of my visit there were 67 men and 35 women. There were no facilities for games of any sort, the people being there merely to drink. This place was so crowded at nine o'clock on a Thursday evening that it would have been impossible for any game to be played even if the equipment had been provided. Men and women were standing three deep at the bar counter which runs the whole length of the room, and every seat in the place was occupied. It was difficult to move about. I was accompanied on this occasion by a shop-keeper who has lived all his life in the centre of the city, and who knew many of the people present. He pointed out to me a number of clerks, shopkeepers, working men, business women and housewives. Their ages ranged from twenty to sixty and over, the majority being between forty and fifty. The women were all thirty and over. One man whom I have known by sight for many years, had evidently drunk freely. Each time he ordered a pint of beer, he also bought some spirits which he mixed with it. He drank three pints of beer and spirits in little over half an hour. I sat by the side of a man who told me that he had not been long in York, coming here from Sheffield, but he soon found this house and was now a regular. "I can take a lot of beer," he said, "without it affecting me. No matter how much I have I can always pick myself up before I get home. When I get through the door, the wife will shout down: 'Is that you, Albert?' and I will say: 'Yes, m'luv.' She will then say: 'You seem to have had a skin full,' and I will answer: 'No, m'luv, I'm all right'—and then I get upstairs to bed. I'm a blacksmith, and I make good money, and on a Friday night after paying the wife, I have between 30s. and 35s. left in my pocket and it all goes on beer. Sometimes when the week-end is over I have nothing left. You know I am pretty generous when I have money in my pocket."

In one music room I visited, most of those present were between eighteen and twenty-five; they included factory workers, artisans, shop assistants, clerks, soldiers and two sailors. The majority of the young men looked as if they were thoroughly enjoying themselves, though one could not fail to be impressed by the bored look on the faces of some of the young girls. They didn't look very intelligent.

Among frequenters of public-houses one comes upon not a few respectable married women—who, tired of being left at home night after night while their husbands spend their time in public-houses, now go there themselves, first taking one night off a week, then two, and then three nights. A number of such women were pointed out to me.

There are some public-houses in York where at any hour one is sure to find a number of local shop-keepers. These men are "regulars" and spend a good portion of every day in the public-houses. One of them told me that he dare not go into a certain house as he was sure to meet many of his friends, and would not be able to get out again for a long time. This matter will be dealt with in the section on "treating".

Other frequenters of public-houses in the main thoroughfares are the men, and women too, who call for a drink or two drinks at the most and then leave. Particularly among the younger people there is a type which seems unable to settle down for any length of time in one public-house; they go from house to house, visiting as many as five or six in the evening.

What do People Talk About in Public-Houses. I could answer the question "What do people talk about in public-houses" in two ways. One would be to say—correctly—that they talk about anything and everything; the other to indicate the subjects most commonly discussed. After much careful observation, I think it may safely be said that among men, by far the most usual subject is sport: the prospects of the local football teams, how different men played on the previous Saturday, the outstanding features of a particular match, the prospects of various teams in League matches, and how many teams they got right in their last week's

football pool forecast. When we remember the stranglehold which betting by football pools has obtained, there is little wonder that talk on football should play so large a part in the conversation between men in public-houses.

About 12.30 one Sunday afternoon I sat in the lounge of a large public-house on one of the new housing estates and overheard the conversation of a group of men of the artisan class. Little but sport was discussed and I can only quote fragments.

"Are you going to the postponed match on Wednesday?" "I don't think they will get as good a gate on Wednesday as they would have got if the match had been played on Saturday." "There will be a good number coming from away as the railway will run specials." "Yes, but the gate won't be anything like so good, and I'm afraid the City will get knocked out, and this will be its only gate in the League matches this year." "Aye, they're not likely to have the same run of luck they had last year." "York never gets the gates of some of the big League teams. I once saw a League match in Huddersfield, and there were twice as many as we get in York." "I went round an Engineering Works in Huddersfield. It was the most efficient place I have ever seen." I pricked up my ears at this; but the rest of the group were clearly not interested in business efficiency, at any rate on a Sunday! The next remark I heard was: "I'm afraid York will lose against Millwall on Wednesday!"

Horse racing—the favourite for a certain race, the form of different horses, starting prices, the odds a man had obtained on a horse, and similar talk, also looms large in the public-house.

Again, airing of grievances often starts a conversation which continues for a long time, leading on from one thing to another. One hears a good deal of swearing, and the telling of lurid stories is a popular method of getting a company into a jolly mood. "Have you heard this one? . . ." "That reminds me. . . ." No observer can fail to be impressed by the good humour of the majority of the men and women in public-houses. In the musty rooms which boast of an orchestra, and where artists are engaged

to sing, silence is insisted upon during the performance. Even if it were not, while the orchestra is as they say, "in full swing", it would be practically impossible to carry on a conversation.

In one house I visited, where a few people were playing darts, the whole conversation was about the game, comments being made upon every throw. Occasionally, one sees two or three men sitting together over their drinks, and for minutes together not a single word is spoken; but generally the talk is almost continuous. It may start with the weather and lead to reminiscences, or the quality of the beer may start a round of talk.

Treating. The habit of treating in public-houses has grown to such an extent, particularly among better-off people, that some of them have come to regard it as nothing short of a curse. "I dare not go into X public-house unless I am prepared to stay some hours and spend from 5s. to 10s. The moment I put my head round the door some friends will say: 'What are you having, George,' and then before I know where I am, I shall be let in for taking six or eight or even more drinks before I can stand my round and get away. . . . Now, when I leave the shop, I go to a quiet pub where I'm not known, have a couple of drinks in the passage and then go home." I was told many times that the habit of treating makes men drink far more than they wish. "I am keen on fishing," one man told me, "and I belong to a fishing club, which holds its meetings at X pub. There may be ten or a dozen of us, and when the meeting is over and we go downstairs to the bar, it usually means ten or a dozen drinks each. I can't take more than two half-pints of beer—I don't really like it—so, to get my turn over quickly, I try to get downstairs to the bar before the whole party assembles, and I get in my 'What'll you have?' before anyone else gets a chance. After I've paid my round I can go, but it means spending 2s. 6d. or 3s. for my one, or possibly two, small drinks."

A landlord will often join a group of three or four men, and when he sees one of them about to go he will say, "Have one with me for the road." He wants to delay the man's departure as long as possible. Before the next round of drinks is consumed, other

men may join the group, and the man who wanted, quite honestly, to get home early, is delayed for another hour.

Another form of treating is more haphazard. In one public-house a man came and sat next to me. He ordered a pint of mild, but before he had time to drink more than a quarter of it, another man sitting about two yards from us caught sight of him, and greetings were exchanged. The inevitable "have one with me, Arthur," followed. "Not to-night, Bill," said Arthur, but his protests were unavailing, and another pint of beer was brought. It is considered bad form for a man to have two drinks before him, so the glass of mild, containing fully three-quarters of a pint, was swallowed without pausing to take breath! Then "Arthur" turned to me and said: "Bill's a good-hearted chap, one of the best, and he knows I haven't much on me to-night, so he won't expect me to return his treat."

I then listened to Bill's history. "Bill was a foreman at X but he is retired now. He was too good-hearted to the men, and I believe that was the reason he was finished. He is a living miracle. If you were to see him stripped you would see that his body has been cut to pieces. He has had about twenty operations, all because he got a bit of glass in his arm which turned septic. But he's all right now, and he can hold beer with the best of 'em!"

To show the extremes to which this habit of treating can go, a young man told me that when attending a trade conference, he fell in with a group of his friends at a public-house, and before he could get away he had no less than twenty-two drinks!

This may sound incredible to those unacquainted with the treating racket. But one after another has told me that he is afraid of being thought mean, or unsociable, or that it may be said of him: "Oh, he can't take his drink like a man".

"Regular" Customers. Some publicans say that from one-half to three-quarters of their customers are "regulars", some coming every night for about half an hour, and others from seven or eight o'clock until closing time. One publican told me that his weekly takings hardly varied, excepting at Christmas and in Race and Bank Holiday weeks.

There are different types of "regulars". One is represented by a cobbler and his wife who visit the same public-house every night of the week and drink up to ten pints of beer each during the evening! Even the publican marvels at their capacity for absorbing beer. This couple are for ever quarrelling, though through it all they seem to have a deep affection for each other.

Another type of regular is the man who goes every night of the week and plays darts or dominoes, taking only two or three pints of beer. Then again there is the man who goes to the same house two, three or four nights a week.

Publicans say that the "regulars" are mainly the older men and women, and that the number of new regulars is dwindling. As one publican put it: "What with slum clearance schemes and constant official restrictions, trade here is almost dead. My old regulars have gone to these new housing estates, and to come down here would mean fivepence in bus fares—the price of a pint!"

Public-House Outings. It is quite a common custom for public-houses, especially the smaller ones, to organize annual outings, either to the seaside or, where the men are keen on fishing, to a favourite fishing haunt. The parties go by bus or train, but in every case the drinks required are taken from the public-house. These parties are financed in various ways. One system is to organize a series of games of chance, e.g., eight or ten or a dozen men pay a penny each, and the one who guesses the number of a cigarette card wins a sixpenny packet of cigarettes—the "profit" going to the outing fund.

A regular customer at a public-house where funds were raised by bets of this kind throughout the year, told me that he was not going again because "Last year I had to pay for everything I had. I never even got a free drink!" Drink can only be moved from a public-house during permitted hours, but the usual practice is for the licensee to inform the police of the outing, and get permission to load the charabanc with liquor the night before, in permitted hours, so that there may be no delay in getting off the next morning.

Is Home Drinking Increasing? Opinions were somewhat divided on the question of home drinking, but it is generally believed that it is on the increase, though not to any great extent. People stay at home more now than they used to do. There may be a good programme on the wireless and they will send down to the off-licence shop for some beer and drink it by their own fire-side. I was shown the records of a local brewery which had from 350 to 400 regular customers among working-class families, to whom they delivered bottled beer by the dozen or two dozen every month. Shop-keepers with off-licences in different parts of the city told me they had "nothing to complain about." Those who have been in the trade for a long time say that although there is nothing like the amount of home drinking that there was thirty or more years ago, it is now slightly on the increase. The owner of a "free" off-licence who had started since the war, said that he was making a comfortable living. In his view also, home drinking was increasing but chiefly among men and women who were getting on in years.

Is there much Heavy Drinking To-day? I have discussed this subject with a number of publicans and other people in a position to know the facts. Many publicans say that habitual drinkers now past middle age would consume much more than they do if the price were reduced. In other words, their apparent self-restraint is neither moral nor physical, but financial. They continue to spend on drink every penny they can get. But without exception publicans declared that no fresh class of heavy drinkers was taking their place. Young people as a rule were not heavy drinkers, their lives were too full of other interests. As publicans they had to face the fact that, while more people were drinking, the average quantity consumed was less than it was. "We don't want the old times back—heaven forbid!" said one old publican. "Conditions to-day are infinitely better in our business than they were."

In commenting on the fact that there are fewer heavy drinkers than previously, one man said to me: "I remember, when the old engineering shops near here were in full blast, a number of men used to work half the week and drink the other half. It was

quite a common thing to see poor children standing at the gates when the men were leaving to ask if they had any scraps left in their dinner cans. One never sees that kind of thing nowadays."

"As for the homes, thirty years ago it was the custom to pin bits of old newspaper over the windows to ensure a measure of privacy. Now they all have nice coloured curtains. The standard of living of the workers generally is far higher than it used to be, and people take far more pride in their homes."

Of course even now the number of heavy drinkers is by no means insignificant. Here are a couple of illustrations taken at random.

(1) A bricklayer with a wife and four boys of school age. This man earns about 70s. a week. He is paid on Saturday and goes straight from work to the public-house, going home in time for his tea. He gives his wife 30s. a week to keep house on, pay rent and everything, and spends 40s. a week on drink and gambling. He does a good deal of gambling on horses, and by Monday is usually "spent up". He is not a "regular" at any particular public-house. When his money is gone he is quite a normal individual. He keeps a greyhound and looks after it carefully.

(2) A baker with a wife and one child, aged fifteen. This man earns 60s. a week and in addition has a shop in which he sells old junk which is bought at sale rooms, making from 20s. to 25s. a week profit, bringing his income up to 80s. to 85s. a week. He gives his wife 40s., out of which she has to feed and clothe the family and pay rent. He spends from 40s. to 45s. a week on drink. He does not bet on horses, but plays dominoes for money. One night recently he was bragging that he had won 6s., but he never speaks of his losses!

Public-Houses as a Factor in Social Life

Let us now try to assess the part played by public-houses in the city's social life.

There are 175 public-houses in York, but of these about 15 are redundant. They perform two distinct functions: that of establishments for the sale of liquor and that of social centres. They succeed as drink shops because they are social centres; they succeed as social centres because they sell liquor. In the light of

our census, we estimated that about 180,000 visits are paid to public-houses in York every week. Of course, many people visit them more than once, but it is certainly true to say that the public-houses of York are visited by many thousand different people daily. Now, any institution where thousands of men and women meet together frequently, where they mix freely, where they gossip and play together, where friendships are formed and ideas exchanged, cannot fail to have a profoundly important influence upon the life and thought of the city.

Although it is not easy to estimate that influence, I will nevertheless state the conclusions to which I have come regarding the part public-houses play. These conclusions are based on conversations with police officials, publicans and others, and on information gained by an investigator who visited one in eight of York's public-houses. He always arranged for someone to accompany him who was familiar with the public-house being visited, and who pointed out to him any significant features. In weighing up the whole of the evidence collected, I have remembered that the "drink question" too often arouses strong feelings and prejudiced thinking, both on the part of the friends and the opponents of "the Trade". All opinions which seemed to be based on personal bias rather than on observed facts have been disregarded.

We must bear in mind that those who spend enough time in public-houses to be influenced by their "tone" or "atmosphere" do not represent a true cross-section of the population. Casting no reflection upon them, I think it will be admitted that *in the main* they are less seriously-minded than the rest of the citizens. I make this statement with some diffidence, because I know how many people there are of whom it is not true. There are many seriously-minded people among those who frequent public-houses, whilst among those who seldom enter them there are many who are not seriously-minded, and others whose influence is definitely harmful. But I still think the statement correct *in the main*.

Then we must remember that public-house doors must be open to people of all kinds. No publican can pick and choose his

customers; he would lose his licence if he attempted to do so. From this standpoint public-houses are at a disadvantage compared with clubs, which may accept or reject members at will. Thus, among the frequenters of public-houses are people whose characters are such that decent publicans would be pleased if they never saw them again, and they cannot fail to make their influence felt.

The "atmosphere" or "tone" of public-houses, where people mix together so freely, tends to be that of the majority, and any young fellow or girl who makes a habit of frequenting them comes under its influence. If, previously, their ideals were higher than those generally held in the public-house, its influence upon them will probably be bad. On the other hand, if a misanthrope frequented a public-house, he might be persuaded by what he saw and heard around him that the world was a kindlier place than he imagined. On the whole, however, I cannot but think that thoughtful parents, even if they are not teetotalers, and place no teetotal embargo on their older children, would not like to see them making a habit of spending their evenings in the public-house. How often, too, one has heard the expression, when men's names were being considered for responsible posts: "I am not very keen on that fellow—he spends too much time in the public-house!"

I should therefore sum up my conclusions as follows:

(1) Public-houses provide facilities for people to meet for recreation and social intercourse under conditions chosen and created by themselves.

(2) They are enjoyed and taken advantage of by many thousands of people, young and old and of both sexes, every week and would be greatly missed if they were closed.

(3) The "tone" or "atmosphere" of public-houses is not imposed from without, but is determined by the influence unconsciously exerted by the majority of those who spend an appreciable amount of time in them. For the reasons stated, if a young man or woman, inclined to take a serious view of life, gets

into the habit of spending a good deal of time in public-houses, it is more than likely that his or her inclination will be weakened rather than strengthened. As for the majority, the influence of the public-house neither harms nor helps them for it harmonizes with their own standards.

(4) Whilst the custom of "treating" has its good side, because it expresses the spirit of sociability which is so marked a feature of public-house life, it undoubtedly leads to a great increase in the quantity of liquor consumed, and causes many a man to drink much more than he either wishes or needs to drink, and more than he can afford. Indeed, it often reaches a point at which it is not inaptly described as "the treating racket"!

Once again—the purpose for which public-houses exist is to sell drink. They are run for private profit, and it is no more the business of the brewer or publican to see that they exert a good influence on those frequenting them, than it is the business of the owner or manager of a restaurant or café. Of course, it is the publican's business to keep his house "respectable," and in York that is in almost every case attended to, but beyond that he is not called to go and does not go.

It may be asked whether it is desirable that the sale of a commodity whose use may be, and is, so largely abused as alcoholic drink, should remain in private hands. That question cannot suitably be discussed here. So long as it is in private hands, and carried on like the sale of almost all other commodities, for private profit, brewers and publicans cannot be blamed for pushing sales vigorously, so long as their methods do not bring them into conflict with the law.

Expenditure on Drink in York

I have not been able to obtain any figures which enable me to state exactly the total sum spent annually on alcoholic drink in York, but if the *per capita* expenditure is the same as that of the country generally (and there would appear to be no reason why that should not be approximately true) then the city's drink bill

in 1936 was about £524,000.[1] If we assume that the *per capita* expenditure on drink by the working classes in York is the same as that of the rest of the population of the city, then we arrive at a figure of £297,000 as their total drink bill. This is equivalent to 7s. per family per week. The total income of the working classes in York as revealed by the present investigation was £2,883,369, so their expenditure on drink is equivalent to almost exactly 10 per cent of their total income. It is interesting to note in passing that the expenditure on drink is equivalent to about four-fifths of the sum spent on rent and rates, including instalments on house purchase, which amounted to £344,166.

In 1900 it was estimated that the average family income of the working classes in Great Britain was 36s., of which 6s. or 16·6 per cent was spent on drink.[2]

Taking these figures as applying to York, we see that while the expenditure per family of the working classes upon drink is greater than it was, namely 7s. per week as compared with 6s. in 1900, the proportion of their total income spent on drink is considerably less, having dropped from 16·6 per cent to 10 per cent.[3]

But though the money spent upon drink by the working-class population is greater to-day than previously, the amount of drink it will buy is very much less, and as it is much weaker the consumption of alcohol to-day is enormously less than it was. Taking beer alone, since this accounts for by far the greater part of the money spent on drink by the working class in York, I am informed by a local brewer that between 1900 and 1936 the retail price of beer of the quality most largely consumed in York has risen from

[1] According to calculations made by Dr. G. B. Wilson of the United Kingdom Alliance, the drink bill for Great Britain in 1936 was £246,255,000, an average of £5 7s. 6d. per head of the population. I give the figure for 1936 because that was the year when the house-to-house investigation was made upon which I base my figures concerning family incomes, thus rendering it possible to compare average expenditure per family with average income. Mr. Wilson's estimates of the *per capita* consumption in 1937 and 1938 are £5 12s. 9d. and £5 11s. 6d. respectively.

[2] *Public Control of the Liquor Traffic*, by Joseph Rowntree and Arthur Sherwell, p. 1.

[3] The *per capita* expenditure on alcoholic beverages rose from £3 18s. 8d. in 1900 to £5 7s. 6d. in 1936, i.e. by 36·6 per cent. The discrepancy between the small increase in expenditure per family and the much larger increase in the *per capita* expenditure is due to the fact that the average size of family fell from 4·7 in 1900 to 3·37 in 1936.

2½d.[1] to 6d. per pint. At the same time its alcoholic strength has decreased by 25 per cent. Thus an expenditure of 7s. per family in 1936 bought 52 per cent less beer than was bought for 6s. in 1900, and the beer was 25 per cent weaker. The increase in price is chiefly due to increased taxation, which rose from 7s. 9d. per standard barrel in 1900 to 80s. in 1936.[2]

The price of spirits has increased to an even greater extent; a bottle of whisky 12 under proof cost 3s. 6d. in 1900, whereas in 1936 the price was 10s. 6d. and the strength 16 under proof.

We have no precise means of knowing how much of the money spent on drink in York was spent in public-houses, but in 1937 £112,000 was spent in the twenty-nine licensed clubs affiliated with the Club and Institute Union, and we shall not be far wrong if we take this figure as applying to 1936. Deducting this from the total we arrive at a figure of £412,000 to be divided between the public-houses and other sources of supply. It may safely be assumed that by far the greater part of this was spent in public-houses.

Proceedings for Drunkenness

The decrease in the amount of drink consumed and in its strength is reflected in the number of persons proceeded against for drunkenness. This is true not only of York but of the country generally, as the following table shows:—

	York (*per* 10,000)			***England & Wales*** (*per* 10,000)		
	Males	*Females*	*Total*	*Males*	*Females*	*Total*
1900-9 ..	79·0	28·0	52·6	99·9	27·3	62·4
1910-19	40·5	12·7	26·1	62·3	15·7	37·8
1920-9 ..	33·9	4·9	18·5	34·4	6·9	20·0
1930-7 ..	26·5	3·01	12·3	20·1	3·9	11·4

[1] This is equivalent to 4½d. at 1936 prices.

[2] In April 1933 the standard barrelage basis for calculating duty was abolished and duty charged at the rate of 24s. per barrel up to and including 1,027° and 2s. per additional degree of gravity. With a gravity of 1,055° the duty amounts to 80s. per barrel.

In considering the above figures it is important to remember that the significance of statistics regarding proceedings for drunkenness may easily be misinterpreted; changes in these do not necessarily mean corresponding changes in the amount of drunkenness, for they may be due to greater or less strictness on the part of the police in deciding whether a person is sufficiently under the influence of liquor to warrant his arrest. So far as the York figures are concerned, I am, however, assured, and my long experience as a city magistrate confirms the opinion, that there has been no significant change in the policy of the police in the period under review. But the warning should be kept in mind when comparing statistics in different localities, for here the danger of coming to wrong conclusions is much greater. For instance, towns which attract visitors, either on market days or race days (as in York) or at certain seasons of the year (as in watering places) register not only proceedings against their own citizens but also proceedings against visitors, which are often numerous in proportion to their number.

Why are People Drinking Less?

We have asked police officials, publicans and others, what, in their opinion, are the chief reasons for the great reduction in the consumption of alcoholic drink. The police gave first place to counter-attractions.

In 1900 there were scarcely any counter-attractions to the public-house. The number of working-class people with really comfortable houses was small, and scarcely any had gardens. To-day comfortable houses with gardens may be counted in thousands. In 1900 the number who owned their houses was insignificant. But in 1936, there were 2,978 working-class people who either owned their houses or were buying them. Their purchase, and when they are paid for the addition of amenities (for the workers take great pride in their homes), absorb a great deal of money which might otherwise find its way to the publican's till. Then there are more than 25,000 wireless sets in York, and so people can sit at home and listen to music of all kinds, to variety

entertainments, or to talks on countless subjects; they can hear news from all over the world—sometimes within a few minutes after the incidents have taken place; important sporting events are reported fully every day. On Sundays, in addition to the miscellaneous programmes, they can listen to religious services. Or if they prefer reading to listening, they can get from the public library free of cost, almost any book they want—either grave or gay. If they want to own books, they have the choice of hundreds of worthwhile books which they can buy for sixpence. If they do not want to stay at home, they have the choice of ten cinemas where for a few coppers, they can spend a couple of hours in watching a film which it may have cost hundreds of thousands of pounds to produce. Or if they prefer the theatre or music-hall they can get comfortable seats in either at cinema prices. The repertory company at the theatre is one of the best in the country.

Those who want to take exercise can buy a good bicycle for a few pounds, or a second-hand one for a few shillings. A short ride takes them into the open country; and no matter where they go they will find excellent roads. Those who are more ambitious can buy a motor-bicycle and in less than an hour be at the sea-coast forty miles away. Many hundreds of young men in York are saving up to buy motor-bicycles, or have already bought them, and are spending their money in touring the country, and have little to spare for drink.

The list of counter-attractions to the public-house would not be complete were not reference made to the modern craze for football pools.[1] There is no doubt that to-day many hundreds of men and not a few women, who would otherwise be in the public-house, spend one evening each week at home during the football season, filling in their pool coupons. They may drink a pint of beer at home, but they certainly drink less than they would have done in the public-house. Moreover, it is a common thing for men to spend anything up to 5s. or even more on football pools each week, and as the proportion who win anything is infinitesimal this lessens the sum available for beer!

[1] See p. 403, *et seq.*

Compare these conditions with those prevailing in 1900. The vast majority of the workers were then living in comfortless, often overcrowded houses. A workman's house in York with a garden or a bath was almost unknown. There were no cinemas, there was no wireless, no public library. Books worth reading were dear. There was no music hall, and only a few of the working people could afford a seat in the theatre, which was much dearer than it is to-day. Bicycles were costly, and the roads bad. Motor-bicycles had not been invented. No wonder that so many men spent their evenings and their money in public-houses! What else was there to do unless they wandered about? Twenty or thirty years ago, the main street in York was crowded, night after night, with young people walking aimlessly up and down.

For these reasons I think the police are probably right in regarding the provision of counter-attractions as the chief factor in the reduction in the consumption of drink.

But the publicans whom we consulted were inclined to consider the high price of liquor as even more important. I am disposed to think that this is the chief factor only in the case of men who have already become steady drinkers. Such men sacrifice almost everything to find money for beer. Now that drink has become dearer, their money buys less than it did, but if it were cheapened they would still spend the same amount of money, and so their consumption would increase. Undoubtedly the increased cost of drink affects the amount consumed by moderate as well as heavy drinkers, but in the case of the latter counter attractions do not appeal. There is not the least doubt that counter attractions and the higher cost of drink combined, are preventing young people from acquiring the drink habit—a fact which is giving great concern to both publicans and brewers as evidenced by the colossal sums they are spending on their "Drink more beer" campaign, and the fresh attractions which they are providing in the form of singing and music rooms.

A third reason for the reduction in the consumption in drink, though it is less important than the two we have been considering, is the reduction in the hours during which public-houses are open.

In 1900 and until 1916 they were open for 17½ hours a day, but since 1916 they have only been open for 8 hours. The main effect of this change has been to prevent the confirmed toper from drinking all day.

OTHER SOCIAL ACTIVITIES

Before we consider the ways in which people occupy their leisure in their homes (reading, wireless, etc.) there are two or three organized leisure time activities which must be briefly described.

The Settlement

One is the "Settlement" at Holgate Hill. This provides a centre for those who wish to combine education with fellowship, and is open to men and women without distinction of social class, political party or religious faith. There are approximately 500 members, 70 per cent of whom take courses of lectures, another 8 per cent are members of the Settlement Community Players, while the remaining 22 per cent attend recreational and craft classes. Membership is automatically obtained by those who pay a single class fee which may vary from 1s. to 7s. per term. An annual composition fee of 12s. 6d., gives the right to attend any lecture or group during the year with one exception (Swimming). Those who do not attend any organized classes or groups pay an annual fee of 2s. 6d., which gives them the free use of the building, voting rights in the election of the governing council and the privilege of attending social functions. Unemployed persons are admitted free to all classes. Although a number of students remain members of the Settlement for many years, the bulk of them leave at the end of four or at the most six years, because, although lectures are given on many different subjects, at the end of a certain period a student will have studied most of those in which he is interested.

The Settlement undoubtedly plays a useful part in the life of the city providing sound teaching and congenial companionship for the more seriously minded citizens who desire to educate them

selves for living rather than for social or political advancement. Undoubtedly it acts as a good training ground for responsible citizens. The membership is mainly made up of office workers, factory workers, school teachers, shop assistants and housewives, though many other occupations are represented. There are practically no unskilled manual workers and few shift workers. About half of the students take part in the social activities, the others merely coming to their classes.

The subjects taught include foreign languages (French and German), literature, economics, history, biology; and on the recreational side, folk dancing, keep-fit classes for women, swimming, woodwork, wireless and photography. The Sunday evening Literary Club alternates its programme between play-readings and lectures, while the Controversy Club is a forum for the discussion of topical questions.

In addition to the educational classes held at the Settlement there are those organized by the Education Committee of the City Council. These are described in Chapter XI.

Choral Singing

Another activity which attracts a considerable number of people is choral singing. In addition to the church and chapel choirs, details of which are given in the section dealing with church activities, there are 15 choirs and 3 quartets in the city, with a total adult membership of 394 men and 279 women. These meet for practice weekly during about nine months in the year, and have an average attendance of 282 men and 233 women. Many of them are off-shoots from choirs originally connected with religious bodies, and are led by men who wanted more scope for their activities. Choral singing is primarily a matter of leadership. Most people are able to sing, and given the necessary trained leaders, with time at their disposal, there might be a considerable development of choral singing, notwithstanding the expense involved, which, in addition to the cost of the music, includes the rent of suitable rooms for practising.

Bands

In addition to the choirs there are in York six bands, with 150 players. Some practise for six hours a week, others for four. They have a number of playing engagements during the year and occasionally give free performances in the public parks on Sundays. As in the case of choirs, bands depend for their success and development upon the personality of the conductor. They have, of course, to face a heavier expense than choirs, for in addition to the hire of rooms for practising and the cost of music, they have to purchase expensive instruments. They are, however, helped in meeting their financial obligations by the paid engagements they get, and some of them receive subscriptions from the general public.

Dancing

Dancing is a popular form of amusement, particularly among youths and girls between 16 and 20 years of age. There are many opportunities for those who wish to indulge in it, for, except during the summer, there is hardly a week-night when public dances do not take place. Most of them are informal affairs, organized by clubs and societies and groups of workers, partly for their own amusement but often also to raise funds. The organizers sell as many tickets as they can to friends and acquaintances, so that it is easy for anyone who wishes to get a ticket. Dances are also organized two or three times a week by the proprietors of two dancing academies and by two cinema companies.

Speaking generally, the dances held in York are well conducted. Almost all of them are "teetotal." They usually last from 8 p.m. to 11 p.m. or a little later and the cost of tickets varies from 1s. to 2s. without refreshments and from 2s. 6d. to 3s. 6d. including refreshments.

I should estimate the attendance at dances during the winter months at about 1,500 weekly, excluding the dancing which takes place nightly at one or other of the many road-houses which have been opened up in recent years a few miles outside the city.

So far we have been considering forms of active recreation which

are provided in buildings away from the homes of the people. A further one remains to be considered, viz., reading. It differs in an important respect from those previously described, in that people indulge in it in their own homes.

READING

Amongst indoor activities reading figures far more prominently than it did at the beginning of the century. This is due to various causes, among them the higher standard of education, the greater leisure of the workers, the lower cost of books, and the great increase in the number of free public libraries. The facts given in this chapter will show that York is not behindhand in this general advance. The number of books read is many times as great as it was forty years ago.

In the matter of libraries York has an interesting record. The late Chancellor Raine, who for many years was librarian of the Minster Library, has told us that this library was founded in the year 669, and that its praise was sung by Alcuin (whose poem contained a list of works to be found there). In the eleventh century, no place in Britain or France possessed such a store of books as York. That fact may now be merely of historical interest, but we are glad to say that York is still fairly well supplied with lending libraries. The principal ones are as follows:

Name	*Terms*	*Annual circulation of books* (1938)
The Public Library	Free to citizens	724,000
The Twopenny Libraries	2d. per volume per week	370,000 (approx.)
Subscription Libraries	2d. and 3d. per volume or 15s. to 20s. a year	225,000 (approx.)
Joseph Rowntree Library	Free to employees of Rowntree and Co.	80,000
Railway Institute Library	Free to Railway employees who are members of the Institute	65,000[1]

[1] Rather less than one-quarter of these are supplied to Railway employees living out of York.

The above figures do not comprise every library in York. There are libraries connected with some of the churches and working-men's clubs, the co-operative society and other institutions, which I have not attempted to enumerate, but their combined circulation is comparatively small. Very few working-class people use the subscription libraries.

The Public Library

It will be seen that far and away the most important library is the Free Public Library, whose circulation is nearly equal to that of all the others put together.

York was late in adopting the Public Libraries Act, and it was not until 1893 that a modest beginning was made, when the Council bought the Mechanics' Institute and used part of the building as a public library. Up to 1919 municipal expenditure on libraries was limited by law to the proceeds of a penny rate, and their development was slow. In York in the 26 years from 1893 to 1919, the annual issue of books never rose above 191,231, but in 1936 it had risen to 581,266, and at the end of 1938, when the area of the city had been enlarged (in 1937) and three small branches had been opened, it had risen to 724,000. There was then a staff of eighteen and one part-time assistant as compared with seven in 1893.

The increase in population in the city meanwhile had been as follows:

Population of York

1891	.. .. ..	67,841
1901	.. .. ..	77,914
1911	.. .. ..	82,282
1921	.. .. ..	84,052
1931	.. .. ..	84,813
1936	.. (estimated)	89,680
1938	.. (estimated)	100,800

Since the public library is used by nearly a fourth (22 per cent) of York citizens (and of course a much greater percentage of those of reading age), it calls for some detailed attention in a social study

of the city's life. After being housed for thirty-four years in a portion of the Mechanics' Institute, it was transferred in 1927 to a commodious and well-planned building in the middle of the city, built with the aid of a substantial grant from the Carnegie Trustees, and ten years later it was considerably extended. To-day (1939) whether considered from the standpoint of the building, equipment, stock of books or enlightened management, it compares favourably with the best public libraries to be found in towns of the size of York.

In addition to the main lending library—a spacious room with books on open shelves—the building comprises a children's room, two reading rooms, a lecture room, and a suite of rooms for the reference library. This suite was opened in 1938. It comprises a large room fitted with tables to accommodate forty-eight readers, and is surrounded by open shelves containing 3,000 of the reference books which are in most general use. An adjoining room contains a further 15,000 books available on application. There is a catalogue of these books in the reference library. Leading from the reference library is a room containing a collection of books on Yorkshire, and seats and tables for quiet study.

The children's room, which contains 5,000 books on open shelves, is normally open from 4 p.m. to 8 p.m., but on Saturdays and school holidays from 10 a.m. to 8 p.m. There are tables and chairs for forty-four readers, and the walls are hung with carefully selected pictures.

There are two really good reading rooms. The leading London and provincial dailies and a French and German daily are provided. All the important weekly, monthly, and quarterly reviews are taken, and also representative art, commercial and technical journals. The room contains thirty-eight newspaper slopes, and tables and chairs to accommodate seventy readers of periodicals. This accommodation is generous, but is well used by people of all classes and all ages from fourteen upwards. Many unemployed frequent the reading rooms, but tramps are discouraged. Some papers, such as the Shipping List and *Financial Times* are hurriedly glanced at, but it has been found necessary to take two copies of

the principal dailies. The lighter magazines are popular, and such periodicals as *The Spectator*, *New Statesman* and *Apollo* attract a considerable number of regular readers. In one room tables are reserved for women. Throughout the library personal assistance is willingly given. Inquiry desks are situated in the lending library, reference library and children's library, so that help is always available and may be offered unobtrusively to readers obviously in doubt. The card catalogues, corrected daily, are placed in a prominent position in each department, and annotated lists of additions are published regularly.

Lectures and listening and discussion groups have not yet been possible owing to lack of accommodation, but now that the building is completed it is hoped to arrange for these. The librarian and his staff keep in touch with adult education classes, drama leagues and similar movements, and each winter provide the necessary books for eight or ten such organizations. Books of reference which are not in stock are borrowed from the National Central Library, and also through the Yorkshire Regional Bureau, which organizes a system of inter-borrowing between the Yorkshire libraries. It is claimed that almost any book asked for can be obtained, and books have been borrowed from as far afield as Germany.

Stock of Books and Numbers Issued. The stock of books in 1939 consisted of 20,958 fiction, 23,994 non-fiction, and 6,617 juvenile in the lending library. In addition there were 20,792 books in the reference library. The total issue of books in 1938 was 724,000. Of these 67 per cent were fiction, 21 per cent non-fiction, and 12 per cent juvenile. Comparisons between the percentage of fiction and non-fiction books issued by libraries in different cities are not very reliable, because the dividing line drawn between them is not always clearly marked, but apparently the percentage of fiction books issued in York approximates to the general average.

Of course, it would be quite wrong to assume that the proportion of readers who confine their reading to fiction corresponds with the proportion of fiction books issued. When considering

the records of issues, it should be remembered that non-fiction books are not read as quickly as fiction, and are therefore retained for longer periods. Many readers of the lightest and poorest fiction come to the library almost daily. Of any two readers one may have studied a serious book for a fortnight or more, and the other during the same period may have read eight or ten light novels. Moreover, the readers of non-fiction do not confine their reading to books of that class.

What do people read? The following table gives whatever data are possible with regard to the non-fiction books taken out of the Public Library or read there.

IN STOCK	*LENDING LIBRARY*	*ISSUES*	
1938		1937	1938
62	General Works	186	267
702	Philosophy	2156	2794
1771	Religion	3740	3616
2719	Sociology	7390	9070
200	Philology	699	863
1426	Natural Science	5830	5732
1649	Useful Arts	8447	9773
2820	Fine Arts	15630	17010
3480	Literature	12185	13130
8721	History, Travel, Biography	39134	46248
	REFERENCE LIBRARY		
3062	General Works	1604	1782
181	Philosophy	60	107
961	Religion	793	581
2443	Sociology	1980	2622
307	Philology	768	892
1345	Natural Science	615	511
1640	Useful Arts	2390	2318
1637	Fine Arts	1795	2844
2135	Literature	1733	1727
6435	History, Travel, Biography	6322	6457

With regard to fiction, the Chief Librarian gave the following opinion:—

"I think the demand for the detective novel is lessening, partly because of the inevitable dearth of new ideas for the plots of detective stories. Meanwhile the full length historical is becoming more important—witness the immediate success of such books as *Anthony Adverse* or *Gone with the Wind*. One notes also the steady popularity of books written by competent authors on social affairs, such as Winifred Holtby's *South Riding*. Among other writers with a very definite consciousness of the needs of the present generation are Gilbert Frankau, Philip Gibbs, Warwick Deeping, Francis Brett Young, Dorothy Sayers and Naomi Jacob, all of whom are in constant demand. Constant too is the demand for love stories with happy endings and for romantic open-air stories —frequently reared in Western America!"

Mr. and Mrs. Robert Lynd in their social survey of Middletown, U.S.A., stated that the circulation of books from the Public Library increased materially when unemployment became acute. In York the issue of books in all classes rose with the unemployment figures, but except in 1935–6 when a slight fall occurred, they have continued to rise. "It seems," said the Chief Librarian, "that while many new borrowers were introduced to the library through unemployment, the majority of them have retained the reading habit so gained."

There are three small branch libraries. The largest, at Acomb, open on three evenings a week, has a stock of 3,000 books, which is kept fresh by partial changes every three months. It issues about 1,000 books a week. A smaller branch at Dringhouses, open one evening a week, is run on similar lines. The other branch is also only open for one evening a week, and issues about 200 books.

These three branches would do more and better work if they were better housed and open for longer periods. Three other branches are called for, the most urgent need being in the Tang Hall district, a long way from the Central Library, where a large municipal building estate has recently been developed.

Cost of the Library. The expenditure on the Public Library rose from £1,076 a year in 1893 to £2,251 in 1919 when the restriction of the library rate to a penny in the pound was removed.

Since then the rate has risen to 3·13d. in the pound in 1938. This, with a small addition from other sources, such as sale of newspapers, and fines, brought in a revenue of £8,798.

Although the library is economically conducted by those in charge of it, the funds available are not sufficient to enable them to buy all the books they want as soon as they are published.

Works of non-fiction, which it is intended to purchase, are grouped as follows:

(*a*) Of immediate importance—Works on questions of the moment by writers of deserved reputation, those of a technical and commercial nature, and books of general interest whose prices are not prohibitive, are bought at full prices (less the usual 10 per cent) as soon as possible after publication.

(*b*) Good but expensive books not of immediate importance—generally biography, memoirs, and travel—are usually bought at reduced prices from the circulating libraries at the end of six months.

(*c*) Remaindered books—These are brought round in huge quantities for examination, but are bought with the utmost caution and in small numbers.

About 100 works of the foremost novelists are bought on publication. Less important books are bought from the principal circulating libraries at the end of six months. Copies so purchased are at approximately half-rate and are in almost mint condition. Cheap reprints are purchased new. The books are selected because:

(*a*) they are well known and in demand;
(*b*) they have been specially asked for;
(*c*) though not well known they have been well reviewed by reputable critics.

"2D." LIBRARIES

Next in importance to the public libraries come the "2d." libraries, from which, for twopence a week, books may be borrowed without membership or deposit.

These first came into existence in York in 1932 and spread rapidly, until in 1938 they had an annual circulation of about 370,000, equivalent to about one-half of that of the public library and to nearly one-quarter of that of all the lending libraries in the city.

These libraries are purely commercial undertakings. They cannot afford to buy the more expensive novels, and the books they circulate consist chiefly of detective stories, "thrillers," books of adventure and rather sentimental romances. A minority of the books circulated are of a better and more expensive type; these are usually bought from circulating libraries after they have been in circulation for six months or so.

It may be asked why people use the "2d." libraries so freely when they can borrow books for nothing at the public library. They seem to do so for many reasons. One is that in 1936 there was only one public library and many houses were being built at a considerable distance from it, so it was more convenient and often cheaper to borrow a book from a "2d." library close at hand than to go, perhaps by omnibus, to the public library. Another reason is that the "2d." library provides books somewhat different in character from those in the public library. The latter, without being highbrow, aims at the better kind of fiction. The "2d." library provides the books most in demand, quite regardless of whether they are worth reading or not. They cater largely for readers who want books which make little or no claim upon their minds.

It is worth asking to what extent the development of the "2d." libraries has led to an increase in the reading habit, and how far it has merely meant that people are now just taking books from the "2d." libraries instead of from the other ones. In response to this question, the Chief Librarian of the Public Library stated:

"In many towns the establishment of '2d.' libraries brought about a fall in fiction issues. In York the use of the library has increased threefold since 1926, due to the greatly improved service in the new building. It is possible that without the '2d.' libraries

the increase in fiction issues would have been even greater, but by how much I cannot say. I am of the opinion that the '2d.' libraries, in addition to attracting readers from other libraries, created a large new reading public. I believe a proportion of this public has since come to the public library. Some readers have deserted the public for the '2d.' library; some come and go from one to the other. They seem largely of the type who read light fiction in huge quantities."

It is not easy to say whether it is better to read books such as are issued by the "2d." libraries than not to read at all, and whether readers tend to graduate from reading such books to the reading of better books. The Chief Librarian's answer to these questions was as follows:

"Yet another qualified answer is called for. On the credit side there is an extended vocabulary, a greater ease in speaking and writing English, probably some increase in general knowledge (possibly not always accurate) and a familiarity with worlds other than one's own. To this may be added the merits usually credited to the 'literature of escape.' On the debit side may be placed the harm done by the drugging effect of the unrestricted reading of a poor quality of fiction. I do not see any good in condemning it altogether; what is to take its place? If 'further education' is the answer, then Public Libraries already do much to prompt the desire for this, and undoubtedly do much to meet it. Sport and keeping fit can only occupy a portion of our increasing leisure. The probability is that there will be an improvement in the standard of literature—I am confident that this will come. I believe also that some readers do graduate from poor literature to that of a better quality."

Before closing this chapter it should be pointed out that in describing reading habits in York it has not been found possible to differentiate between different social classes, and the facts given refer to the population as a whole. Clearly, the character of the books read must necessarily depend largely upon the standard of education of the readers, and undoubtedly with the rising standard of education, books that are worthwhile are being more freely read by the poorer classes than was the case some years ago. In considering the significance of the figures presented, it must

not be forgotten that the number of people who buy books instead of borrowing them from libraries has risen largely of recent years owing to the publication of good and well printed books at prices so low that they can be, and in fact are, largely bought by people of narrow means.

ACTIVE RECREATION OUT OF DOORS

It will be remembered that the word "active" is here used to imply a form of recreation in which the individual himself takes part. Such recreation may best be considered under two headings : first, forms of recreation such as football, cricket and lawn tennis, for the enjoyment of which special grounds are required, and second, recreation such as walking and bicycling which need no special grounds.

In considering the whole question of the adequacy or otherwise of facilities for outdoor recreation in York, it is necessary to bear in mind that it is a comparatively small city—the open country can be reached within a little more than a mile from any point within it. Moreover, all the district round York is flat, a condition which encourages the widespread use of bicycles, so that thousands of people can reach the country from their homes in a few minutes. Thus the need of parks and playgrounds is less urgent than in a large city where the bulk of the people have no other means of out-door recreation.

Turning now to examine the outdoor recreational facilities available, we will take first those for the enjoyment of which special grounds must be provided.

York citizens are fortunate in that, either within or immediately outside the city boundaries, there are five strays with a total area of 798 acres. These consist of grass fields. Some of them belong to the Freemen of the City, others to the Corporation, and with the exception of one, with an area of 130 acres which is used only for grazing purposes, the public have the right of access to them at any time.

In addition to the strays there is an area of 102 acres of land known as Clifton Ings. A small portion of this is within the city

boundaries, but the great bulk of it lies outside. A crop of hay is taken off this in the summer time, and while the grass is growing the public are confined to the use of footpaths, but during the rest of the year they may wander over the whole area at will. The Clifton Ings run alongside the River Ouse for a couple of miles or so, and the river-side walk is popular in summer, while the river bank is much patronized by anglers.

The fact that the citizens have the right of access to six areas of grass land, totalling nine hundred acres, one or other of which is within easy reach of any part of the city, makes an important contribution to the recreative facilities available in York. On two of the strays a considerable number of grounds are provided for football and cricket. One of the strays is used for the York races, and is leased to the Race Committee for nine days in the year.

Parks, Gardens and Playgrounds

The strays are nothing more than bare grass fields, but within the city boundary there are three parks, varying in size from 12½ to 20 acres, and three public gardens.[1]

In addition to these, all of which are gay with flowers during the spring and summer months, and of which five have fully-equipped children's playgrounds, there are eleven small and somewhat inadequately equipped playgrounds for children scattered through the city. There are also four small rest gardens, but they are little used.

Therefore it may be said that on the whole, and with the possible exception of the Fulford Road district, York is fairly well supplied with open spaces and playgrounds, but the latter suffer from the fact that in none of them is there a leader to help to organize games. The playgrounds are largely used, but their value would be immensely enhanced if this deficiency were made good.

[1] Two of them belong to the municipality. The third is a garden four acres in extent, belonging to and kept up by a private owner. It has been open to the public for thirty years, and has a fully equipped children's playground.

Allotments

In 1899 there were only about 120 allotments in York and these were for the most part rented by well-to-do working men. Since then the allotment movement has grown, the greatest development taking place during the war 1914–18.

To-day (1939) the Corporation has eighteen parcels of land, covering an area of about 104 acres, devoted to allotments. They are situated in different parts of the city and are available for workers in most districts. The allotments are about 300 square yards in extent, and the rent is 12s. a year.

The number available, occupied and vacant, is given in the following table:—

Year	*Available*	*Occupied*	*Vacant*
1935	1,709	1,270	439
1936	1,511	1,080	431
1937	1,560	1,110	450
1938	1,544	1,094	450

In addition to the above there are about 200 allotments belonging to private persons and industrial companies.

When comparing the number of allotments in 1938 and 1935, we have to remember that there are now approximately 5,000 Corporation houses built for working people, all of which have gardens of about 300 square yards. This no doubt accounts for the slight decline in the number of occupied allotments.

PROVISION FOR GAMES

Football in winter and cricket, tennis and bowls in summer, are the only games which attract a considerable number of people in York. Hockey is played, but the total playing membership of the 15 clubs (8 men's and 7 women's) is only about 200, and very few of these are working-class people.

Football

Of the 65 football clubs in York 48 play Association and only 17 Rugby football. The playing membership of the Association clubs is 1,395 and of the Rugby clubs 480.

These clubs have in all 65 grounds, a number of which are on the strays, where they can be rented for about £2 2s. 0d. a season, and a few are provided by firms for the use of their employees. Except for the last-named, scarcely any of the grounds have any changing accommodation, which is a serious drawback.

Cricket

There are 61 cricket clubs in York, with a total playing membership of 1,568. Twenty-eight of them are connected with the York Evening Cricket League, which has 560 members. Its season is necessarily short, lasting only from the end of May to the end of July. All the 61 clubs have grounds, though some, especially those on the strays, are very rough—they are not enclosed, have no facilities for watering, and grazing cattle walk over them.

Tennis

Of the 18 tennis clubs in York, four are associated with industrial companies and two with churches. The former have between them nineteen courts and the latter three. The 12 private clubs have twenty-five courts between them, and there are twenty-one courts in the public parks, making a total of sixty-eight courts available either to the general public or to members of individual clubs. A few of the private clubs have no courts of their own, but play on the public courts in the parks. The total membership of the eighteen clubs is about 1,000. The number of games played in the public parks is much less than it was some years ago, but recent figures show an increase.[1]

[1] Hours of tennis paid for in the public parks :—

Year	*Playing Hours*
1930	15,446
1931	14,717
1932	13,989
1933	14,021
1934	10,160
1935	9,340
1936	8,975
1937	10,873
1938	11,431

Tennis is not a cheap game, whether played on the public or private courts. The usual annual subscription in the private clubs varies from £1 1s. 0d. to £3 3s. 0d., while on the public courts the charge is 6d. an hour per player. To the above charges must be added the cost of rackets and balls. The cost of membership of the private clubs is too high for those of limited means, but many of these play on the public courts or are members of the clubs connected with industrial companies.

Bowls

This game, which is virtually confined to men, is growing in popularity. At one time it was considered an old man's game, but in recent years it has been taken up by an increasing number of younger men. To-day (1938) there are 51 bowling clubs in York, of which 25 are connected with working men's clubs. Their total membership is 1,530, and in addition it is estimated that some 400 or 500 men who are not members of clubs play from time to time, so that the total number of players in York is approximately 2,000. Of the 18 bowling greens in the city, 14 are in the public parks and 4 are private ones. All are fully used, and doubtless the number of bowlers would increase were further greens available. The season lasts from May 1st to the end of September. Bowls is a much cheaper game than tennis ; the fees on the Corporation greens are 2d. an hour per player. Most players have their own woods which cost from 30s. to 35s. a pair.[1]

Golf

There are four golf courses within easy reach of York,

[1] The number of playing hours paid for on the Corporation greens in recent years has been as follows:—

Year	*Playing Hours*
1930	46,475
1931	47,901
1932	49,327
1933	50,922
1934	44,491
1935	52,628
1936	49,647
1937	51,298
1938	50,480

but this cannot be called a working man's game, the cost in most cases being beyond his reach. There are, however, a few working men who are members of the Railway Institute Golf Club, and they play regularly throughout the year.

INADEQUACY OF PLAYING-FIELDS

The foregoing figures do not by themselves give any adequate measure of the extent to which the facilities provided for playing games meet the reasonable needs of the population. To enable us to measure that, the number of those playing games must be related to the number of persons of playing age in the city.

Taking football first, only five of the 65 clubs in York, with a membership of about 144 are open to lads under 16, and 13 with about 375 members to youths from 16 to 18. The remaining 47 clubs, with about 1,356 members, are for those over 18.[1]

Looking at the figures from another angle, football club facilities are provided for about 11 per cent of the boys in York aged 14 to 16, and for 16 per cent of those aged 16 to 18. Assuming that men do not as a rule want to play football after 25, and therefore leaving them out of account, football club facilities are available to about 23 per cent of those between 18 and 25.[2]

In the case of cricket, no information about the age of members is available, but the total number of playing members is 1,568, as compared with 1,875 in the football clubs, and it may safely be assumed that in no age group will the proportion of persons for whom playing facilities are available be greater than in the case of football.

We cannot relate the number of tennis players to the population of playing age, for we do not know how many different persons play on the public courts in the course of a year. We know that there are about a thousand members of tennis clubs, and that in 1938, 11,431 playing hours were paid for on the public courts. These include hours paid for by club members in the case of

[1] The relative membership of the three categories of clubs may not be strictly accurate, but the measure of inaccuracy is small.

[2] Schools having their own fields are not included in these figures.

clubs which have no courts of their own. How small a part tennis plays in the recreation of the citizens as a whole will be seen when we realize that the playing hours on the public courts would all be accounted for if 330 persons played for two hours a week during four months of the year.

It was claimed that "the battle of Waterloo was won on the playing-fields of Eton." This suggestion, and the universally understood expression "it isn't cricket" remind us how important an influence the playing of team games exercises on the formation of character. It is greatly to be regretted, therefore, that in a typical city such as York the number of players of these games is so very small in relation to the population. The only publicly owned grounds on which football and cricket can be played are the strays, which are rough and have very inadequate dressing accommodation. But games are so important a factor in the building both of character and health, that it is not unreasonable to hope that in the future, public authorities will take a much more active part than they do now in the provision of facilities for playing games and in their organization.

In large cities the difficulty of providing an adequate number of playing fields is almost insuperable, but that is not so in York where land is available within a reasonable distance of the city boundaries. The provision of adequate playing fields is, of course, the first step, but that alone will not suffice. If the number of players of football and cricket is to be materially increased, not only must grounds be available at a reasonable rent, but games organizers must be appointed. I can make this point clear if I give an illustration taken from life. Harry X is a bright youth of 19. He was born in York and has lived all his life in a long, dreary street of houses all exactly alike, having two bedrooms, a kitchen and a small scullery. Harry is the oldest of the family and has two brothers and a sister. Though his father is in a regular job he has a good deal of short time and money has always been tight with them. Harry attended an elementary school and then passed to a higher grade school, leaving this to go to work a few days after his fourteenth birthday. When at school he

was always keen on games and was in the school football and cricket teams. But for nearly two years after leaving school the only football he played was an occasional kick at a ball in the street or on a piece of land which was being developed for building purposes. There was no football team in connection with his place of employment. Soon after his sixteenth birthday he, with a few more lads in the neighbourhood, decided to organize a football team. They soon got the interest of a number of other lads and by pooling their pennies were able to buy a football, which they kicked about on a piece of waste ground, using coats as goalposts. For two seasons this was their best makeshift for football. Then the land was built upon and the team collapsed. They could not find a ground to play upon without payment, nor could they raise the money to rent one.

Cases such as the above could be multiplied a hundredfold. It is quite clear that without help lads cannot be expected to undertake the task and financial responsibility of organizing a football or cricket club, finding, hiring and paying for a ground, arranging playing fixtures and raising money from sympathetic subscribers. Without leadership nothing will be done.

In making this statement I have in mind a factory employing a number of youths, and the rapid development of games which followed the appointment of a qualified leader. In a short period this man was able to band together about 400 youths and organize no less than sixteen football teams among them. But for his leadership, notwithstanding the fact that the playing grounds were available rent free, these teams would never have been formed.

The case of tennis is different from that of football and cricket, because it is not a team game, but there is no doubt that the number of those playing tennis on the public courts could be immensely increased under leadership. It may, of course, be argued that to provide adequate grounds with dressing accommodation at a reasonable distance from the players' homes and skilled leaders in order to encourage young people to play games is to "spoon feed" them. When discussing the matter with

a man now occupying an important position in the city, he told me that when he was a lad he had to walk two miles to the field on which he played football, carrying the goal posts on his shoulders! When he got there there was no dressing accommodation, and the field was on a hillside. Nevertheless, he enjoyed his games and was a regular player. It must, however, be remembered that conditions to-day are very different from what they were 30 or 40 years ago; then the playing of games was about the only recreation open to a lad, especially in winter. To-day, if he has a few coppers in his pocket, he can, instead of subscribing to a football or cricket club, spend the afternoon in a cinema. It is no reflection on the important part which cinemas play in providing recreation for the people to say that it would be vastly better for most lads and young men to take exercise in the fresh air after a week spent in an office or factory than to sit in a cinema.

Now let us turn to forms of recreation for which special grounds are not required.

BOY SCOUTS AND GIRL GUIDES

The activities of the Boy Scout and Girl Guide movements are carried on both indoors and out of doors and both movements play a part of great importance in the recreational life of the nation —indeed of most nations. Certainly they play an important part in the life of the young people in York. Their work is, however, so well known that there is no need to describe it here, for it is conducted on the same lines in York as elsewhere.

Altogether there were in York, in 1935, 841 boy scouts and 1,446 girl guides. These figures include 81 and 139 officers respectively. The scout membership bears roughly the same proportion to the total population of the city as is found in the country generally, while that of the guides is considerably above the average.

Boy Scouts are divided into the following groups: 327 cubs, aged from 8 to 11; 187 scouts, aged from 12 to 14; 180 scouts from 14 to 16; 5 scouts over 16; 26 sea-scouts, 12 to 16; and 35 rovers over 17. The troops usually meet twice a week for

two and a half hours, and they all have one week's camp in the year. Three troops have permanent camps and there are two permanent camps which are shared by other troops.

Girl Guides comprise 483 brownies aged 8 to 11, 695 guides aged 11 to 16, 93 rangers and 36 sea-rangers aged 16 and over. The different companies meet once a week for two hours. In addition they have their annual camps in the summer months and Saturday afternoon excursions once a month.

It would be difficult to exaggerate the value of the work done by the boy scout and girl guide movements, or the debt which the country owes to the large numbers of voluntary workers who carry them on. Both movements cater principally for children up to 14 years of age, when the vast majority of members drop out, as membership of either movement is not regarded as being quite in keeping with the sense of grown-upness felt by children when they leave school and go to work.

In Chapter XV reference is made to the crying need which exists for some movement which will do for adolescents between 14 and 20 what the scout and guide movements do for younger people.

Angling

Angling is a popular pastime, the river Ouse providing a somewhat limited, though apparently endless supply of coarse fish. The 52 Angling Clubs in the city, affiliated to the York Amalgamation of Anglers, each has an active membership of between 20 and 30. In addition there are a number of unorganized fishermen. No one is permitted to fish without an appropriate licence. According to the report of the Yorkshire Fishery Board, the number of licences issued to fishermen in York in 1938 was 2,500. Many men go fishing regularly at week-ends, and some practically every evening during the summer. In addition every club organizes at least two matches a year, and there are also open matches, which are sometimes attended by as many as 800 people from different parts of the county, particularly the West Riding.

Boating

Boating on the Ouse is largely indulged in during the summer. There are 70 rowing boats for hire and half a dozen motor boats, while a pleasure steamer with accommodation for 200 persons goes for trips twice daily, 10 miles up the river to Linton Lock, and 8 miles down the river to Naburn Lock, charging 1s. a head for the trip.

There is one rowing club with 50 active members, but the subscription of £2 2s. 0d. a year[1] puts membership of the club beyond the means of working men. On the other hand they make good use of the rowing boats for hire by the hour at a cost of 1s. for a boat to hold two and 1s. 6d. for a boat for four persons.

Harriers

The York Harriers and Athletic Club has an active membership of 60 between the ages of 14 and 36, drawn from all classes. There are also 24 older members who help in training and the general running of the club. The subscription is 2s. for those under and 3s. 6d. for those over 18. The main activities of the club are cross-country and track running, though the club also has a cycling section, a football team, and a small boxing section. The cross-country season is from October to Easter, practice taking place on two evenings a week and on Saturday afternoons. The evening practice consists of drill, games, and running, designed to develop physique and maintain efficiency. A practice run is usually held on Saturday afternoons.

Swimming

There are three public baths in the city, one (covered) was built by the Corporation, the other two which are both open (though in one of them the water is heated to 70 degrees), were presented to the city by private donors.

The open baths are free and are visited by about 465,000 persons annually. The charges for swimming in the covered

[1] The subscription for men under 21 who have not rowed before, and for men who have been members of the club for 10 years, is one guinea.

bath, which is kept at a temperature of 76 degrees, are 6d. for adults and 3d. for children in the 1st class bath and 4d. and 2d. respectively in the 2nd class bath. No charge is made for school children attending during school hours. 121,417 bathers used the baths in 1938. Swimming instruction is given (free) in all three baths. In addition to those bathing in the swimming baths, great numbers of people bathe in the river Ouse where special arrangements are made for them. Although accurate statistics are not available it would appear that the proportion of male to female bathers is approximately two to one.

There are four swimming clubs in the city which arrange a number of competitions and hold various social functions.

Youth Hostel Association

The Youth Hostel Association was started in 1931 with the purpose of providing cheap accommodation for young people walking or cycling about the country.

In 1938 there were 281 youth hostels scattered up and down Great Britain at any one of which members of the Association may get a bed for a shilling. The accommodation is simple in character, the guests sleeping in dormitories in double bunk type beds, but all the hostels are clean, comfortable and well conducted. Guests may either cook their own meals or buy them at very reasonable prices.

Four hundred York people—270 male and 130 female—are members of the Youth Hostel Association. Fully two-thirds of them are under 25 years of age, and a few between 14 and 17. They are almost equally divided between cycling members and walkers. During 1938 York members each spent an average of 14 nights in hostels. The local leaders of the movement state that the membership tends to be confined to teachers, clerks and students. However, with the increased leisure now being enjoyed by manual workers it is hoped that membership will spread among all classes.

There is a hostel situated in York with accommodation for 52 people, and at times of peak pressure further numbers are billeted

out. It catered for 4,753 guest nights during 1938. Various social activities have been provided for York members of the Association, including a dance attended by 250 members and friends, and a few parties, special meetings and week-ends.

Rambling

There are two rambling clubs in York—the Co-operative Holiday Association and Holiday Fellowship Rambling Club, and the York Co-operative Ramblers. The former club has a membership of 80, of whom about two-thirds are women between 20 and 30 years of age. Membership is composed mainly of black-coated workers. This is not due to any conscious policy on the part of the club, which has made serious efforts to cater for the working class.

Rambles are held almost every week and take different forms. One week the club will take an ordinary service bus to some suitable starting point, and walk across country to some other point on a bus route for the return journey. The cost of such a trip is usually 2s. or 2s. 6d., plus food, which the members mostly take with them. From 15 to 20 people go on these excursions, which take up the whole of the Sunday. Another type of ramble is to take a special bus to some place off the beaten track not normally accessible by bus. In this way the club can be independent of time-tables and set routes. Such a ramble costs 3s. or 3s. 6d., plus food.

Five times a year—on Bank Holidays and special occasions, the club goes for the week-end to one or other of the Co-operative Holiday Fellowship Centres. The cost of such week-ends varies with the distance to be travelled, and may be from 15s. upwards. At Easter there is a four-day trip to the Lake District, in which about 10 members usually take part.

The York Co-operative Society has a rambling club, open to all employees and their friends. Rambles take place on Sundays once a month. The outing takes the form of a bus ride, usually of 60 or 70 miles, and a walk of about 18 miles. A 34-seater bus is hired, which is always filled. The fixed charge for these rambles is

3s. 3d. In addition to the rambles the Association arranges a number of social gatherings during the year.

Cycling

Cycling as a form of recreation has grown with the improvement in road surfaces and the cheapening of the cost of bicycles, a great number of which are now bought on the instalment plan, payments varying from 1s. 6d. to 2s. 6d. a week. York is a good centre for bicycling, for the surrounding district is very flat and there are a number of interesting places and much beautiful country within easy reach of the city, as well as attractive seaside resorts 40 or 50 miles away. Some thousands of work-people regularly cycle to and from work. Whilst for the most part cycling is unorganized, there are about 160 active club cyclists, 20 of whom are women. A club run of from 70 to 120 miles takes place each week. Occasionally club members will go to a Youth Hostel for a night, which gives them a wider area for their weekly runs. In addition there are 30 racing enthusiasts who, during the season, which lasts about thirty weeks, devote to cycling at least two evenings a week and every week-end. For the 160 club members and the 30 racing enthusiasts, cycling fills most of their leisure in the summer, and a large part of it in the winter.

Railway and Motor Coach Excursions

These have grown enormously during the last forty years. During the five summer months of 1937 the sale in York of tickets for cheap half-day and evening excursions averaged 16,921 per month, and an average of 4,256 persons took advantage of them monthly during the other seven months. The Sunday evening excursions to Harrogate, costing 1s. 3d., and the evening excursions to Scarborough, costing 2s., are very popular. Exactly what proportion of the travellers belonged to the working class cannot, of course, be stated, but the railway officials state that the great majority did so. This is true also of the 80,000 privilege tickets issued annually in York to railway employees. A recent innovation much valued by working people is the issue by the L.N.E. Railway,

during the summer, of weekly season tickets at a cost of 10s. for adults and 5s. for children. These enable the holder to travel by any train over certain portions of the Company's line. These tickets enable many people to go away during their holidays who could not otherwise afford to do so. They can travel to a different seaside resort or inland beauty spot each morning, taking food with them, and return in the evening, thus eliminating the expense of lodgings.

Bus Travel

In addition to the increase in railway travel, there has in recent years been a marked growth in the number of people who travel by bus. It is now possible to go to almost any part of the country at a price slightly below the normal rate on the railways. The buses are well patronized by the workers, especially in summer when many hundreds take advantage of them each week to go into the country or to the seaside.

BETTING AND GAMBLING

Before leaving the question of active ways of spending leisure we must deal with one which plays a very large part in the lives of the workers, and which takes place both indoors and out of doors, viz., betting and gambling.

Gambling has become so widespread that many police officials, magistrates, and social workers regard it as "Public Enemy Number 1". It has been estimated that on the average somewhere between twenty and forty pounds are spent annually on it by every household in the country. This is a staggering sum, but we must remember that probably about three-quarters of it merely changes hands. The remainder, which is retained by the organizers, is definitely lost to the gamblers.

Gambling enters into the lives of all classes, but here we are concerned only with the part it plays in the lives of the workers in York. Among these, horse-racing and football pools account for most of the gambling, and we will deal with these first.

Horse Racing

The first race meeting held in York took place in 1731, and to-day there are three meetings a year—in May, August and October. Two of these last for three days, the other for two. The races are very popular with the workers. In some factories anyone who wishes to attend them can obtain leave of absence on one of the race days—of course with loss of pay. Sometimes the number of people who take advantage of this permission is so large that the whole factory has to close down!

The August races are the most popular, and for many years some factories have closed down altogether for part of that week.

Betting on horses, however, is by no means confined to the days when races are held locally, though when a man is on the course he may often make five or six bets in an afternoon, whereas otherwise he usually bets on one race only. But on most days in the year there is a race meeting in some part of the country, and though ready-money betting is illegal, a vast number of men and women indulge in this form of amusement. It would be out of place in this survey to discuss the anomalies in the betting laws which allow a wealthy man to use the telegraph or postal services for credit betting, and yet forbid an actual cash bet except on a race-course. But though ready money betting is illegal, it is reliably estimated that in York more than a hundred premises are being used for this purpose. Sometimes they are lock-up shops used solely or mainly for betting; sometimes they are small private dwelling houses; sometimes legitimate shops selling newspapers, tobacco, sweets, books and stationery. In some cases a bookmaker has premises in different parts of the city, which may be held under different names. Most bookmakers have agents, or, to use betting jargon, "runners", who take bets in the streets, in public-houses, in clubs, and in workshops. Some have as many as eight or more runners, most of whom use bicycles for quick transit. They do not work all day for the bookmakers—usually they only do so for an hour or two in the middle of the day when their clients are making their bets. For the most part these

men appear in our schedules as casual workers, such as newspaper sellers and hawkers. Since, as "runners", they are engaged in an illegal occupation, they certainly would not so describe themselves to our investigators, though sometimes the fact that they make a little money "on the side" (as runners) is recorded on the schedules.

The betting houses are scattered all over the city. Near one large factory is a lock-up shop used as a betting house, where many bets are placed during the lunch hour. Not every man who wishes to place a bet visits the shop; the practice is for a runner to collect a number of bets which he slips across to the bookmaker. The presence of this betting house is doubtless known to practically all the workers in the factory. Near the same works a runner working for a rival bookmaker is usually to be found in the same spot each day. In another factory, a female worker takes bets from the girls, and does a big business. In yet another large works, mainly employing men, agents or runners are sometimes appointed among the workers themselves. At least one of them uses what is known as a "clock bag" or "watch bag" in which the betting slips are placed, and then the bookmaker has clear evidence that the bet was made before the time of the race.

Newspaper selling seems to be a favourite vocation of those runners who follow any other occupation. Many bookmakers, as well as runners, use public-houses for the purpose of receiving bets. In one case investigated, a runner could nearly always be found in the public-house, but if he is absent, the landlord takes the bets. The winnings, too, are paid out there at 7 p.m. If any winner should be absent at that time, the landlord takes charge of his winnings till he comes in. This routine is known to all the local people, and a big betting business is done. All this betting is illegal, but the police seem powerless to prevent it. The number of prosecutions for contravening the law varies greatly from year to year. In 1936 they numbered 165 whereas in the following three years they numbered 5, 8 and 77 respectively. The fact that very few people were proceeded against in 1937 and 1938 does not imply that there was less betting but merely that in those years the police were so much occupied with other matters that they could not spare the personnel necessary to gather the evidence

required for the prosecution of people known to be keeping ready-money betting-houses. Observation must be made over a period before the police can prosecute, and such observations are difficult, as the bookmaker and his runners are always on the alert. But often when a warrant is finally forthcoming, a number of policemen are needed to raid the premises. All this takes much time and many men.

On first conviction, a bookmaker is usually fined £5; for a second offence £10 or £15, and so on. Such fines are not deterrents to the bookmakers, for as a rule they are making substantial profits. Moreover, after say three convictions, a bookmaker often conducts his business in another name, perhaps that of one of his runners. Then when his office is next raided, the fine (though he himself pays it) will be imposed on the runner and it will be for a "first offence". However this is arranged, when the court case is over bookmakers return to their shops or offices and "carry on" as before. The police know this, but unless the Watch Committee increases the police force, and the magistrates inflict much heavier fines, the present disregard of the law will continue.[1]

The Club and Institute Union, to which all working-men's clubs in York are affiliated, does everything in its power to eliminate unlawful gambling on club premises. In the handbook issued by the Club and Institute Union, the section on betting and bookmakers states:

"Union Club committees are, however, recommended to refuse membership to bookmakers, or at all events to see they do not carry on their business in the club. Workmen's clubs should not be permitted to become the happy hunting ground of the blood-sucking fraternity who play upon foolish members in search of phantom fortunes."

Still, runners do mysteriously enter clubs and take bets on the quiet.

[1] The Betting Act of 1853 makes it an offence:

(*a*) To open, keep, or use any house, office, room, or other place for the purpose of betting with persons resorting personally thereto, or

(*b*) for the purpose of receiving money or deposits for bets, i.e. ready money betting.

The penalty for offences under (*a*) is a fine not exceeding £100, or imprisonment for any period not exceeding six calendar months with or without hard labour, and under (*b*) the penalty is a fine not exceeding £50 with the alternative of three months' imprisonment with or without hard labour.

We have discussed the question of horse-racing with a number of working men, and the general view was that betting on horses among poor people is on the decline, as the football pools take the money. Nevertheless, they believed that at least half the working men still bet on horses, many of them every day, but they usually limit their bets to 6d. As a rule, it is the people with the least money who gamble the most. They do it to introduce a little excitement into their lives, which are dull and monotonous. One inveterate gambler told our investigator that he'd rather "have six penn'orth of hope than six penn'orth of electricity!"

Football Pools

A form of betting which has grown to enormous proportions in recent years is the football pools. As the law stands, these are legal if conducted on a credit basis. The extent to which people in York take part in them can be gauged from the fact that each week during the football season no less than 48,000 pool promoters' circulars are delivered through the post to houses in York. This is equivalent to an average of nearly two to every house. Of course, some houses receive no circulars, while others receive more than two. One house where there were several lodgers, received seventeen in a week! Of course, all the circulars do not result in bets, but some indication of the volume of football pool betting may be gained by comparing the number of postal orders sold in York in a week during the football season with the number sold in a week when there was no football. The figures are as follows:

Postal Orders	*Week in July* 1938	*Week in October* 1938	*Difference*
6d.	1,148	2,781	1,633
1s. 0d.	1,332	5,406	4,074
1s. 6d.	565	3,209	2,644
2s. 0d.	1,385	3,652	2,267
2s. 6d.	885	2,780	1,895
	5,315	17,828	12,513

The above table does not by any means cover all the money sent to the pool promoters. Some pool promoters have offices in York, with agents who collect the coupons and bank the money. Again, people often club together and jointly send in a dozen or more forecasts, payment being made by cheque or a money or postal order of larger denomination than those mentioned in the table. In some factories, workshops and offices, pool clubs have been organized. All the members subscribe the same amount weekly, and one of them, or a group of them, fills in the forecasts, varying them on each coupon. The winnings, if any, are divided equally among the subscribers.

There is no doubt that among a vast number of people, football pools have become an obsession, and actually constitute the chief interest of their lives. As a working man in York put it to us: "A man spends three days in considering next week's football, a day filling in his coupon, and three days in keen anticipation of the following Saturday's results." A woman told one of our investigators that her husband, who has retired, "pins all his hopes on winning a pool prize, and has now become so depressed that he stays in bed most of the week, just waiting for Saturday when he will know which teams have won. He has," she said, "no thought but the pools, and unless he changes he will end by going insane."

Other Forms of Gambling

In addition to the betting and gambling described above, there is a good deal carried on in public-houses and clubs. We do not refer to games, such as cards and dominoes, where trifling money stakes or articles of small value are played for, but to games which are played solely as a means of gambling, just as roulette or baccarat are played in casinos abroad. One of these, which is fairly common, is called "housey-housey." Each of those taking part in it has a card with nine or fifteen numbers which he places on the table in front of him. A man responsible for dealing has a box containing numbered cards, and whenever he takes a card from the box, he calls out a number. If the

number called appears on a player's card, the player covers this with a piece of paper or a match stalk, and the first player to cover every number calls "house", and is the winner, receiving either part or the whole of the money in the pool. The stakes may be 1d., 2d., 3d., or 6d. a player. In some cases a proportion of the money is put aside for an outing or for some other purpose.

Another form of gambling is to sell sealed envelopes containing a list of 30 football teams playing on a particular Saturday. In each envelope the names of two teams are marked. A prize of 10s. is paid to the ticket holder whose marked teams make the highest score, and 5s. to the one whose teams make the lowest score. These envelopes are sold in public-houses and clubs, and the profit usually goes to a sick club or a fishing club, or some similar object.

Still another kind of gambling is the selling for 3d. or 6d. of a sealed envelope containing the name of a jockey. Until the envelope is paid for the purchaser does not know whose name it contains. The man holding the name of the jockey riding the largest number of winners in the day's racing receives a prize of 2s. 6d., the balance going into the holiday fund.

In many public-houses and working-men's clubs a regular lottery is arranged on football results. Every man joining pays 6d. a week. Each is given a team, and the man holding the name of the first team to score exactly eleven goals is the winner. The lottery may last two or three weeks or even longer, and each week every member pays 6d. into the pool. Supposing a team scores nine goals, and the next Saturday three, the man who has drawn this team has to go back and start again, as he has gone over the exact eleven goals! The prize is usually £1, but if the lottery has gone on for three or four weeks, the sum may be doubled. The balance of the money goes into an outing fund. In the case of the clubs, rules are usually made to the effect that the tickets issued must bear the name of the promoter of the lottery and that of the fund which is to benefit.

The "Pin Table" craze has not yet spread widely in York, and we only came across three of these, in a café. There may, of

course, be others, but if there are they eluded us. Games of chance are always in evidence at the fairs held in the city.

It will be seen that gambling and betting, both legal and illegal, play a large part in the lives of the workers in York, and the money spent on them, particularly by the unemployed or low-paid workers with a number of dependants, must lower the standard of living, for although most of the money they spend on gambling merely changes hands, the fact remains that the workers in York, in addition to the contributions to the colossal profits of football pool promoters, keep over a hundred bookmakers in luxury, not to mention the sums paid to some hundreds of runners.

Most of the bookmakers are well off. One man, when he left the army received a gratuity of £10—which was all he had in the world. He started as a bookmaker and now he owns ten houses!

PASSIVE RECREATION INDOORS

We come now to passive forms of recreation, that is those in which the recreation is sought in watching or listening to performances by other people.

Broadcasting

It is estimated that in 1939 about 23,000 wireless licences were issued in the city including 3,000 persons subscribing to the relay service. In view of these facts it is clear that no description of social life in York would be complete which left broadcasting out of account, but it is extraordinarily difficult to assess the part it plays. To answer that question fully would have involved an investigation much more elaborate than I should have been justified in making, since broadcasting is only one of many subjects with which this book is concerned. I have, however, with the co-operation of some capable teachers, gathered some interesting information. The teachers explained to their upper forms the object of the inquiry, emphasizing that what was needed was particulars regarding the use of the wireless in

their homes in a typical week. Schedules were issued to every child in the form, irrespective of whether or not the household had a wireless set. They were asked to take them home, and after discussing the matter with their parents, to enter on them the particulars asked for. They were not to use the wireless merely because they wanted something to enter on the forms.

The schools chosen for this inquiry were the secondary schools, and the school of commerce. It may thus be assumed that the information obtained is largely confined to households belonging to the lower-middle and upper working-classes, and to families with children between 13 and 16 years of age. Obviously, in households having only young children, or no children at all, or only old people, different results would have been obtained, for the character of the items chosen varies with the constitution of the family. Yet the investigation here reported upon does represent a large and important section of the inhabitants of the city and of the families with children of ages when they are likely to be most impressionable.

556 schedules were filled in. Of these 62 reported that the household had no wireless set, and 106 gave no helpful information, leaving 388 schedules, furnished by households comprising 1,949 persons living in 288 different streets.

Broadcasting and discrimination in listening-in. It is difficult to assess the degree to which discrimination is used in the choice of programmes and how far wireless provides merely a background of sound in the house. Of those making returns over 50 per cent gave the *Radio Times* as the source of their programme. This is a high percentage, as the paper circulates among about one-third of the licence holders in the country. Others relied upon the newspaper or the distributed relay card to tell them what was being broadcast. The returns show that women at home often turn on the wireless for light music while engaged in their housework; they say it is "company" for them. It is also to a large extent customary to put on dance music, or other light music, at meal times. Most cases of the more indiscriminate use of wireless occur on Sundays when it is often customary to switch on to

Luxembourg first thing in the morning and leave it on all day, with perhaps a break in the evening for the religious service. But while many listeners are not discriminating in the character of the programme they "turn on", others use the wireless only when something that they think worth listening to is being broadcast.

As an indication of the kinds of programme that are being listened to, a detailed analysis was made of the 388 schedules. The listening was classified according to the time at which it took place and the type of programme chosen. Week-end listening was separated from that of the rest of the week. The result is shown in the table given in Appendix W, p. 530.

From the analysis we see that about 72 per cent of the time was spent in listening to light and dance music, variety, and the children's hour, all of which may be regarded as purely recreational, 22 per cent in listening to news, plays, classical music and talks, which may broadly be regarded as educational, and 6 per cent to religious broadcasts. Turning to those talks which are definitely educational in character, those given in the morning are, in the main, for housewives, on such subjects as cookery and health, though some talks to schools are also broadcast in the morning. Those in the afternoon are mainly for school children, but a number of mothers listen to them. The evening talks are for the adult listener, and include language courses and such subjects as gardening, the cinema, the drama, literature and social questions. The return showed that in 213 households no talks were listened to, 118 households listened to either one or two talks during the week, while the remaining 57 households listened to three talks or more.[1]

On Sundays religious services are generally broadcast at four different times. About half the households did not listen to any, 130 listened to one, and 62 to two or more. To what extent the fact that people can listen at home to a service is affecting church attendance it is impossible to say, for one does not know how many of those listening-in to services would have attended church had there been no wireless. In addition to the Sunday religious

[1] An analysis of listening-in to talks is given in Appendix X, p. 530.

services, a short service is broadcast on every week-day morning, evensong from one of the cathedrals on two afternoons a week, and an evening service once a week. 230 households, or 59 per cent of the whole, listened to none of these services, and 96 only listened to one, while the remaining 62 listened to two or more.

The Relay System. In addition to the above data, some interesting information as to the use made of the wireless was kindly furnished by the Relay Company, whose system covers the whole city. At the time of our inquiry (1936) there were 3,000 subscribers to the relay service, almost exclusively from the working classes. They pay a weekly rental of 1s. 6d. and take out their own licences.[1] While the choice of programmes is limited to the two relayed by the Company, they are always chosen with due consideration of what the subscribers desire, and the popularity of different items can be measured by the loads taken on the lines. It is easy for subscribers to make their wishes known, either by letter to the Company or directly to the collectors of rents. The Company as far as possible gives contrasting alternative programmes, e.g. a Variety and a Promenade Concert, and through their records we can to some extent measure the changes in listeners' tastes over a period of time.

It was found that the programmes in order of popularity, were roughly as follows:

(1) Littlewood's Pool Programme from Luxembourg on Sundays at 1.30 p.m. 100 per cent load.
(2) Variety.
(3) Sports programmes, especially race meetings, which took a full load. Rugby football running commentaries were less popular.
(4) Religious services took 50 to 60 per cent load. Formerly one religious service and one concert of light music were given, but in response to demand two services were broadcast on Sunday evening. When Roman Catholic services were relayed with alternative Protestant services the former took the heavier load. Children's services were well taken.

[1] No wireless set is required by those taking advantage of the system. Programmes are communicated to subscribers by telephone from the Relay Company's premises.

(5) Over a period of two years it was found that dance music was declining in popularity and giving way to light music. Light music and cinema organs were very popular.

(6) The response to talks varied. The morning talks to housewives were well taken. There was found to be a steady 30 per cent of listeners taking all household talks on such subjects as cookery, hygiene, and child management. Broadcasts to schools were not so popular, but Professor Hilton's talks to the unemployed had a very heavy load. There was a small but steady demand for the more intellectual type of talk. French and German language courses had been given by request and had a small but steady load all through. Talks on current affairs were well taken.

(7) Plays were increasing in popularity, especially short ones. Broadcasts of Shakespeare's plays which took about two hours were not taken.

(8) The Children's hour could not compete with dance music.

(9) While light music was very popular, observation over a period of two years showed that a steadily increasing number was listening to more serious music. Symphony Concerts sometimes took 20 per cent of the listeners. Requests had been made for Beethoven, Brahms, Mozart and Handel, but there was very little demand for Wagner and modern Russian music.

The Company found few all-day listeners. Most were selective in a negative way, by switching off when there was something on that they did not like.

We have tried to get some light on the question whether the wireless is reducing the number of those who think it worth while to learn to make their own music, but direct inquiry from the households which filled in schedules did not take us far. We learned that out of the 388 families, 250 had pianos and 86 had violins, and that 175 of the pianos and 28 of the violins were used during the week under review, but whether the figures would have been greater had there been no wireless one cannot tell. On failing to get reliable information by direct means, however, we discussed the matter with people in the city who have long taken an active interest in musical societies of various kinds. Their opinion was

that the wireless has not, to any marked extent, discouraged people from learning to play and playing. This opinion was corroborated by two of York's leading salesmen of music and musical instruments.

All those who agreed to fill in schedules were asked to give, in a few sentences, their general views as to the use made of the wireless in their homes. In some cases, information under this head was supplied by the parents, but most of it came from the children. The replies are so miscellaneous in character that they do not lend themselves to classification but we are left with some general impressions. The clearest is the wide interest of the families in the news; how it tells them of matters of which they might never have heard, and keeps them in touch with what is going on in the world.

Summing up the general impression gained from this sample inquiry, we may say that the chief uses of wireless in the homes scheduled are to provide light entertainment and to keep people informed as to what is happening in the world. Again and again, the idea is expressed, that the wireless is a companionable thing. "It is a good companion." It is used "to keep the family company." "Wireless is a companion to anyone alone in a room with some hand occupation, e.g. knitting or sewing." "It is used to take off the boredom of work." There is a fairly general agreement that entertainment consists of the lighter forms of music, including dance music, variety, or short amusing plays; on the other hand, chamber music and symphony concerts are "highbrow" and are not popular. Occasionally there are complaints of too much jazz but these are the exception. There is little suggestion of profound disagreement within the family on questions of taste, from which one may infer either that the question is decided by the head of the household—nominal or actual—or that some method of accommodation has been found.

As important as the entertainment value of wireless is its value in giving the news of the day. Whatever else is missed, one or other of the news summaries is generally listened to. Different parts of the news may appeal to different listeners, the weather

forecast to the cyclist or the gardener; the fat stock prices to the farmer; the results of sporting events to the majority of men; but there is also a general desire to know what is happening at home and abroad.

In some cases the question was raised as to how far wireless interferes with school homework. This is important in the working-class home, where in the majority of cases the only alternative to the living-room as a place of study is a cheerless bedroom. "Probably the greatest reason," writes a grammar school boy, "for not having a wireless until the end of last year, was that it cannot be turned on to the satisfaction of all when homework, etc., is being done. It tempts those working to neglect their work." In some cases the use of the wireless is curtailed while homework is being done. But even a neighbour's wireless, complains one girl, "can be very aggravating when you have some hard algebra to do." Some apparently have become so used to the background of wireless that it has ceased to count for anything or to interfere with their work. All this is an added argument, when building new houses, for providing an extra room that can be used for study.

Finally, the inquiry appears to show that of the more educational parts of the broadcast programmes, the widest preference is for items that appeal to the practical side of life and everyday interests. But other items are valued—such as accounts of travel, just because everyday interests are too heavy a burden, and a longing for adventure is latent in most hearts. One might add that the politician, like the preacher, with the strongest and most constant appeal, must not only establish contact with the daily life of his hearers, but with their longings, hopes and dreams.

Cinemas

As elsewhere, cinemas are the most popular form of indoor recreation. In 1936 there were 7 cinemas in York with approximately 7,500 seats at prices varying from 6d. to 1s. 6d. On the assumption (which we are assured is based upon wide experience) that on the average every seat was occupied once a day, then the

average attendance at the York cinemas in 1936 would be about 45,000 a week. Of course the figures vary from week to week, according to the films being shown.

By 1939 the number of cinemas in York had increased to 10 and the estimated weekly attendances to over 50,000. This is equal to about half the population of York. Of course a great many people visit cinemas more than once a week—a number of them do so three or four times. Fully half the people who attend cinemas are children and young people, and of the adults about 75 per cent are women.

Theatre

"The York Theatre is one of the oldest provincial homes of the drama, a patent having been granted to Mr. Tate Wilkinson, a famous eighteenth-century actor-manager, who controlled the old 'York circuit,' furnishing York, Leeds and Hull with dramatic entertainments, and adapting the seasons at each place to suit local social circumstances. Among the dramatic alumni of the York Theatre Royal were Sarah Siddons, Macready, Edmund Kean, and other names equally famous in the history of the British drama."[1]

In 1934 the theatre had fallen on evil days. At that time provincial theatres were being closed all over the country as they could not compete with the cinemas, and the York theatre suffered the same fate. A number of citizens determined to lease the theatre and run it, not as a commercial venture, but as a communal service. As their efforts have been crowned with success it may be worth while to outline the steps they took. They leased the theatre from the Corporation and formed a limited company. Between £2,000 and £3,000 of capital was subscribed by sympathizers in the city in the form of ordinary shares, the dividend on which was never to exceed 5 per cent.

For a time the directors tried to carry on the theatre on the old lines and at the old prices, with plays given by touring companies. The companies available were for the most part of poor quality

[1] From *A Handbook to York and District*. Published by John Sampson, York. 1906.

and it became evident that the theatre could not be conducted successfully unless the methods were completely changed. After trying various experiments they came to the conclusion that only by providing really first-rate entertainment at prices which people of small means could afford to pay, could they hope to succeed. Accordingly they secured the services of a first-rate managing director, turned the theatre into a repertory theatre with two performances nightly, and they drastically reduced the prices of seats which are now no dearer than those charged in cinemas: front two rows of dress circle 2s. 6d., rest of dress circle and stalls 1s. 6d., pit 9d., upper circle 7d., gallery 4d. The 2s. 6d. and 1s. 6d. seats can be reserved, and books of 12 tickets, which are transferable and last for an indefinite period, can be purchased at a reduction of 3d. per ticket. Although prices were so greatly reduced the quality of the entertainment was immensely improved. Great care was taken in selecting the cast, the producer and the scenic artist, and a good orchestra was engaged. Plays are changed every week and sets freshly painted for each play. Furniture suited to each play is hired from appropriate furniture dealers. The public at once responded to this changed policy.

As the theatre was being run in the interest of the community and not for private profit, the directors sought to obtain exemption from the payment of the entertainment tax. They were told that they could not do so as long as any interest was paid to shareholders, but that otherwise they could obtain exemption in the case of plays having educational value. They accordingly liquidated the original company and were able to repay the shareholders in full out of profits. A new company was formed, the Memorandum of Association of which prohibits the payment of any dividends to shareholders. The directors receive no remuneration for their services. Only £12 of capital was issued, i.e. one qualifying share for each director, some of the directors personally guaranteeing an overdraft at the Bank to finance the enterprise until this could be done out of profits earned.

The theatre has been uniformly successful since the change in policy was made about five years ago, the attendance averaging

about 10,000 a week. Some hundreds of unemployed persons are admitted to the gallery every week free of charge. Up to now the profits have been used for re-decorating the theatre and providing various amenities for its patrons, and grants have been made to certain theatrical charities.

Variety Theatre

In addition to the Theatre Royal, there is a Variety Theatre with shows twice nightly, which was started early in the present century. It seats 1,224, the charges for seats being:—dress circle and stalls 1s. 6d., upper circle 1s., pit 9d., gallery 5d. The attendance approximates to that of the Theatre Royal, and both theatres are largely patronized by working people.

Art Gallery

The principal features of the City Art Gallery are a collection of the works of York artists, a remarkable collection of drawings, water-colours, and etchings of Old York, and a large collection of articles used for domestic and husbandry purposes during the last three centuries.

Each year a collection of pictures is borrowed from the Victoria and Albert Museum, South Kensington, while on the other hand the Gallery lends a number of pictures to the schools, which are changed at regular intervals. In 1936 the Gallery was visited by 85,000 people, of whom it is estimated half were York citizens, most of these being school children who visit the Gallery during their school hours. Apart from these, very few working-class people visit the Gallery.

We now turn to

PASSIVE RECREATION OUT OF DOORS

Football

Watching football matches in winter, cricket matches in summer and horse racing, are the chief forms of passive out-door recreation which attract considerable numbers. The York Rugby League runs two professional teams—a first team and a

reserve. The average weekly attendance at Rugby matches is about 4,000 except for the two or three cup tie matches played in York during the season, when it is about 12,000.

There are also two professional Association football teams whose weekly matches are attended by about 4,000 people and their cup tie matches by about 10,000. In the case of both the Rugby and Association games a few hundred supporters travel to other towns when the first team is playing away from home.

In addition to those watching the professional teams some hundreds of supporters watch amateur matches each week. It is not possible to say exactly how many but if we put the figure at 1,000 we shall not be far out. This gives us an average of 9,000 people who watch football matches each week in the football season.

Cricket

Cricket does not attract nearly so many spectators as football. Probably the number of people who watch cricket matches in York does not average more than 1,000 a week.

Horse Racing

Races are only held in York on eight days in the year, and as working-class people seldom travel to races held in other towns, attending races does not enter largely into their leisure time activities. York races never take place on Saturdays, so workers other than shop assistants, who have Wednesday afternoons off, are only able to attend them if they take time off from work. Leave to do so is granted in most factories, but usually only for one day during the August meeting. Sometimes so many workers are absent from work that whole departments have to be closed.

The ways of spending leisure which we have been considering up to now have been almost exclusively recreational in character. We come now to a way of spending leisure which is very different in character, namely, attendance at places of worship, and amongst other things shall consider the results of a church census.

RELIGION

Church Census

In reporting on a church census made in connection with my previous social survey of York, I said that "many church-workers have long been impressed by the smallness of the number of men, and to a lesser extent of women, who come under the direct influence of the Christian churches."

It must have been obvious to the most casual observer that the proportion of the population taking part in public worship has declined considerably since those words were written. Although few would claim that this *necessarily* implies that religion plays a correspondingly smaller part in the lives of the people, the fact that church attendance is steadily declining is nevertheless one which cannot be disregarded by serious-minded people.

With a view to learning how far this tendency had developed since 1901, I took a church census on two Sundays, October 27th and November 3rd, 1935[1]. The weather was normal for the time of year and was fine, except for showers on the evening of October 27th. In 1901 the census was made in March, and the two Sundays were "dull but not wet", so from the weather standpoint there is nothing to render a comparison between the two censuses unreliable. There were no special services attracting unusually large attendances on either Sunday.

My aims in the present census were to learn how many attendances were made at places of worship, and to classify those attending according to sex, age, and social status. For each place of worship enumerators were selected who were active church workers and well acquainted with the members of the congregation. They were furnished with specially prepared cards so that all they had to do was to make a tick in the appropriate columns, indicating age, sex, and social status.

There were five age groups: under 17, 17 to 24, 25 to 34, 35 to 49, and 50 and over, and two classes indicating social status: broadly speaking the servant-keeping class and those who do not

[1] In the case of two or three churches where the arrangements for enumeration on the dates fell through, the census was taken on other Sundays.

keep servants. The "servant-keeping class" was intended to include people whose standard of living was as high as those who keep a servant, although they might not themselves do so, preferring to spend their money in other ways.

Clearly both the classification by age and by social status was necessarily rough, but the fact that it was made by enumerators who were well acquainted with the members of the congregations concerned made it much more reliable than it would otherwise have been.[1]

THE NUMBER OF PLACES OF WORSHIP

The number of places of worship in York in 1901 and 1935 was as follows:—

	1901	1935
Anglican	23	28
Nonconformist:		
Methodist	16	22
Congregational ..		6
Other Sects		4
	16	32
Roman Catholic	3	4
Salvation Army	2	3
Missions	7	3[2]

It will be noted that the total number of places of worship increased by 37 per cent between 1901 and 1935, a small part of the increase being due to the fact that the area covered by the 1935 census included certain outlying districts which were included in this social survey but which were not taken into the city until 1937. In 1901 there was one place of worship for 941 adults; in 1935 one for 1,032 adults.

Now let us look at the number of attendances at these 70 places of worship. Except in one or two cases where the census was only taken on one Sunday, all figures are those of the average attendance on the two Sundays. In the following table children under the age of 17 are excluded from the attendances as this was done in 1901.

[1] In the case of two or three churches it was not possible to find enumerators well acquainted with the congregations, but the total number of attendances in the churches concerned was very small.

[2] Two of these are Anglican and one is Nonconformist. The attendances have been included in those of the respective churches.

Number of Attendances at Places of Worship by Persons over 16 in 1901 and 1935

	1901.					*1935.*				
	Males	*Males*	*Females*	*Females*	*Total*	*Males*	*Males*	*Females*	*Females*	*Total*
		per cent		*per cent*			*per cent*		*per cent*	
Anglican	2,633	35·33	4,820	64·67	7,453	1,935	35·87	3,460	64·13	5,395
Nonconformist ..	3,116	48·33	3,331	51·67	6,447	1,619	41·69	2,264	58·31	3,883
Catholic	972	41·19	1,388	58·81	2,360	1,136	38·01	1,853	61·99	2,989
Salvation Army ..	373	46·63	427	53·37	800	251	50·00	252	50·00	503[1]
Total ..	7,094	41·58	9,966	58·42	17,060	4,941	38·69	7,829	61·31	12,770

[1] These figures refer to indoor meetings only, but it must not be forgotten that most Salvation Army meetings are held out of doors. Clearly attendances at out-of-door meetings do not lend themselves to statistical tabulation.

The most striking fact disclosed by this table is that the number of adults attending church has fallen from 17,060 in 1901 to 12,770 in 1935, notwithstanding the fact that during that period the adult population of the city had increased from 48,000 to 72,248. Or, to express the figures in terms of percentages, the adult attendance at the churches has fallen by 25·1 per cent while the adult population has increased by 50·5 per cent. In 1901 adult attendances amounted to 35·5 per cent of the adult population; in 1935 it amounted to only 17·7 per cent.

This great decrease in church attendances was not spread evenly among the different denominations. The decrease has been most marked in the case of the Nonconformist churches, where it has been 40 per cent; then comes the Salvation Army with 37 per cent, then the Anglican churches with a decrease of 27 per cent, while attendances at Roman Catholic churches have increased by 26 per cent.

There are interesting differences in the proportion of attendances by men and women at the two dates we are considering. Taking all denominations together, the proportion of attendances by adult males has fallen from 41·58 per cent to 38·69 per cent. Here again the decrease is most marked in the case of the Nonconformists where it has fallen from 48·33 per cent to 41·69 per cent, but the latter proportion is higher than that found in the Roman Catholic or Anglican churches. The lowest proportion of men is to be found in the Anglican churches, although here there has been a small increase since 1899: from 35·33 per cent to 35·87 per cent. The proportion of male attendances at the Salvation Army services is higher than in any of the other churches and is higher than it was in 1901.

The adult attendances at all places of worship were divided among the different denominations in the following proportions:—

	1901 *per cent*	1935 *per cent*
Anglican	43·7	42·2
Nonconformist	37·8	30·4
Roman Catholic	13·8	23·4
Salvation Army (Indoor Services only)	4·7	4·0

So far, in order that we could compare the 1935 figures with those of 1901, we have been concerned only with attendances of those over 16 years of age. Now we will consider certain facts disclosed by the 1935 census which were not inquired into in 1901.

First of all there is the classification of Church attenders into age groups. This is shown in the table on page 422. In a certain number of cases in which the enumerators failed to supply information regarding ages, it has been assumed that the age distribution was the same as in the other churches of the denomination concerned. It will be noted that the enumerators in the Roman Catholic churches have classified all those between 17 and 49 in one group.

As the purpose of a church census is to measure the religious influence directly exercised by the churches, those attending Sunday schools and Bible classes, whether as pupils or teachers, are included in the table.

By including children under 17 and the 7,201 attendances at Sunday schools and Bible classes, the total number of attendances at places of worship is raised to 23,303, distributed among the different denominations in the following proportion:—

	per cent
Anglican	44·2
Nonconformist	33·6
Roman Catholic	19·6
Salvation Army (Indoor meetings only) ..	2·6

It will be noted that over half the attendances at Anglican and Nonconformist Churches were by people under twenty-five years of age. The proportion of attendances by those over fifty does not vary greatly as between one denomination and another.

Now we come to the question of the social status of those attending church services. Is the practice more common among the better-to-do than among the less well-to-do? Obviously this question can only be answered in very general terms. We asked the enumerators (who were active church members and had a fairly intimate acquaintance with the members of the churches) to

Church Attendances Divided into Sex and Age Groups

(The numbers printed in italics refer to attendances at Sunday Schools and Bible Classes)

Denomination	*MALES*						*FEMALES*							
	Under 17	17–24	25–34	35–49	50 & *over*	*Total*	*Under* 17	17–24	25–34	35–49	50 & *over*	*Total*	*Total Males & Females*	
Anglicans ..	948 *1,316*	386 *93*	430 35	587	532	2,883 *1,444*	639 *1,657*	671 *130*	795 *83*	1,078	916	4,099 *1,870*	6,982 *3,314*	10,296
Nonconformists	189 *1,177*	269 *129*	378 *256*	519	453	1,808 *1,562*	264 *1,559*	468 *122*	509 *268*	723	557	2,521 *1,949*	4,329 *3,511*	7,840
Catholics ..	572 *136*	←	937	→	199	1,708 *136*	631 *240*	←	1,500	→	353	2,484 *240*	4,192 *376*	4,568
Salvation Army (Indoor meetings only) ..	36	52	73	81	45	287	53	63	71	80	45	312	599	599
	1,745 *2,629*		3,712 *513*		1,229	6,686 *3,142*	1,587 *3,456*		5,958 *603*		1,871	9,416 *4,059*	16,102 *7,201*	23,303

indicate whether those attending belonged to the servant-keeping class or not. As previously explained, this was not a hard and fast line. There might be among those included in the servant-keeping class persons who do not keep servants but whose general standard of living was not below that of others who did so. We obtained the information asked for in the case of about 70 per cent of the churchgoers and it may reasonably be assumed that these were typical of the whole.

But in order to give significance to the information obtained, we need to know what proportion the servant-keeping class bears to the total population of the city.

As stated on page 12 the number of domestic servants in York is approximately 4,300. Taking into consideration the number of hotels and other institutions in the city and the probable number of families keeping more than one servant, we shall not, I think, be very far wrong if we assume that these 4,300 servants are employed in 3,600 families, and if we assume that these families are of average size they would represent 14 per cent of the population of York. Making allowance for the fact that the enumerators included among the servant-keeping class those who were living at the standard of that class although they might not actually keep a servant, I think we may assume that somewhere between 14 per cent and 20 per cent of the total population belong to the "servant-keeping" class as defined by the enumerators.

Our census showed that 17 per cent of church attenders belonged to that class, the proportion doing so being very similar in the different denominations except in the case of the Salvation Army. The figures were:—Anglicans 16·3 per cent, Catholics 20·0 per cent, Nonconformist 17·2 per cent and Salvation Army 2·6 per cent.

Thus the census points to the probability that the proportion of churchgoers does not vary greatly between the better-to-do and the less well-to-do classes.

In undertaking the census reported on in the preceding pages I did not lose sight of the fact that it is impossible accurately to measure and to express in figures so imponderable a thing as the

religious influence directly exerted by the churches. Regularity in church-going, considered alone, is no criterion of the activity of spiritual life. A man may be more strongly influenced by a good preacher to whom he listens one Sunday in three than another who attends a less inspiring service each Sunday. But even taking this into consideration, we must admit that the fact that the proportion of the adult population going to church was only one half as great in 1935 as it was in 1901 is one which must occasion grave concern to all who believe it to be important that the spiritual life of the nation shall be maintained at a high level.

Before closing this chapter it should be stated that some Protestant churches hold one week-day evening service a week, and Mass is celebrated in the Roman Catholic churches on every week-day. A census taken during the fortnight October 27th to November 10th, 1935, showed that the average weekly attendance at these services was as follows:—

Anglican Churches	639	of whom	35	per cent	were men
Nonconformist Churches ..	551	„	41	„	„
Salvation Army (Inside Services only)	236	„	42	„	„
Roman Catholic Churches (Daily Mass and Weekday Benediction)	1,044		?		

As those Anglican and Nonconformist churches which hold week-day services only hold one a week, the number of persons attending them corresponds with the number of attendances.[1] Practically all attenders were adults.

No particulars are available regarding those attending the Roman Catholic churches except the total number of attendances during the week.

Week-day Church Activities

We now come to the week-day activities organized by the

[1] The above statement is substantially correct, but there were three churches which held more than one service a week. It is, however, doubtful whether the total week-day attendances at these services exceeded a hundred.

churches. They are very miscellaneous in character, some being definitely religious, some partly religious and partly social, or partly social and partly educational, while others are purely social and recreative.

With a view to gaining some idea of the extent of these different activities I took a census of all those taking part in them during the two weeks October 27th to November 10th, 1935. Forms were distributed through the minister of each church to the organizer of every activity, who was asked to supply information as to its exact character, and particulars of the number and sex of those taking part in it during the fortnight of the census. He was also asked to classify those attending into specified age groups.

The census covered every activity that took place within the fortnight under review. There is no reason to suppose that the proportion of monthly or annual events which took place during the period of our census was in any way abnormal, and so by halving the total attendances registered during the census fortnight, we may claim to give a picture of the activities during an average week, taking all the churches together.

It is not possible to compare the attendance at these gatherings in 1901 and 1935, as no particulars are available for the earlier date, but it is a matter of common knowledge that the week-night activities of churches play a smaller part in the lives of the workers than they did at the beginning of the century, and this for two reasons. First because the hold of the churches, as shown by church attendance, is much weaker now than it was, and second because the week-night activities of the churches have to reckon to-day with many powerful counter-attractions which did not exist forty years ago. The church social evenings and whist drives were then regarded as quite thrilling events in the lives of many young people. To-day they have to compete with the cinemas, public dances, the theatre and the music hall. In the old days the social activities of countless young people were centred round their churches and chapels. Careful parents knew their children would be "safe" there—and indeed, outside of the home where else could they find companionship and recreation? Only in

public-houses or the streets! But although the religious, social and recreational gatherings organized by the churches on week-nights do not make so wide an appeal as in the past, quite a number of people still devote most of their leisure to organizing or participating in them, while many others attend at least one such gathering a week fairly regularly.

During the fortnight of our census the total average weekly attendances at week-night church activities numbered 7,295. Of these 53 per cent were at activities organized by the Non-conformists, 43 per cent at those organized by the Anglicans, and 6 per cent at activities organized by the Roman Catholics.

Of the total attendances nearly a third were at gatherings which were definitely religious in character, the attendance at which averaged 1,717 adults and 548 children. These gatherings include Bible Classes, Confirmation and Catechism Classes, Preparation Classes for Sunday School Teachers, Christian Endeavour Societies, Missionary Societies, Guilds and groups of many kinds, which meet for the discussion of religious topics. The Society Class or Guild held in connection with some of the Non-conformist chapels is a religious class for adults which is compulsory if membership of the church is to be maintained.

Next in importance, as judged by attendances, to the religious meetings, come the weekly women's meetings, which were attended by 1,295 women. These take many forms. There is usually an address given by the minister or his wife or some other person. These are sometimes definitely religious in character and sometimes deal with educational or social questions. There is often a Bible reading and one or more hymns, and usually tea is provided at a cost of a penny. These gatherings afford an opportunity for the women members of the church to get to know each other and doubtless the social intercourse is a welcome change from the monotony of housework. For women who are unable to attend Sunday services on account of household duties these meetings provide the principal link with their church.

The activity which, judged by the number of attendances, comes next to the women's meetings, is a series of three meetings

for children held weekly in connection with a church adjoining a large municipal building estate. The total attendances at these meetings numbered 950. A very short religious address was given by the vicar of the church, but doubtless the main feature from the children's standpoint was that there was a free lantern or cinema show.

Several churches organize working parties where women meet together to make things for sale in the church bazaars. The average weekly attendance at these gatherings was 338. In addition to the value of the work performed these gatherings fulfil a useful purpose in affording an opportunity for social intercourse. Simple refreshments, for which a charge is made, are usually provided.

The weekly choir practices which are held in connection with most churches were attended by 735 persons, of whom about three-quarters were males and about one-half were over 16.

On the purely recreative side a few churches arrange weekly whist drives, others a weekly, and in some cases a monthly, social evening. The weekly attendance at these gatherings was 909.

In connection with some of the churches there are so-called "clubs" for boys, youths, and girls, but for the most part the word "club" is a misnomer. As a rule all that is done is to provide one or more rooms on the church premises to which the young people are invited to come, usually on one but sometimes on more than one night in the week. Sometimes there is a leader to organize games, or in a few cases to teach handicrafts, folk dancing, or singing. Where there is no real leader a member of the church or the caretaker is usually present, at any rate for part of the time, to keep order. The total number of attendances at these gatherings was 665, of which 377 were made by youths and boys.[1]

Our census shows that collectively the week-night activities of the churches make a valuable contribution to the religious and social life of the city. In their social and recreational activities the churches are faced by a competition to which they were not

[1] Detailed figures regarding the attendances at the different gatherings described above are given in Appendix Y, p. 531.

previously exposed, for many of the facilities which they provide are to-day being provided as well, and in some cases better, elsewhere. This, however, is not true of the religious activities. It is possible that in the future the week-night activities of the churches may be almost exclusively confined to those which are concerned with religion and education. This will not necessarily involve loss to the community as a whole, but it will tend to weaken the hold of the churches over their young people, for the more strings there are to attach people to an institution the firmer is their attachment likely to be. The fact that some of these strings are being broken emphasizes the importance of strengthening the attraction of the church on its spiritual side.

HOW SOME TYPICAL FAMILIES SPEND THEIR LEISURE

So far this chapter has been devoted to a description of the opportunities open to the workers for spending their leisure time and the extent to which advantage is taken of them. Each one has been treated separately—clubs, public-houses, football, cricket, reading and so on, and an attempt has been made to assess the part each of them plays in the lives of the people.

Before closing the chapter, it will be worth while to look at the question from a different standpoint and to see just how a few families spend their leisure. We have only sought information about normal families, i.e., those where the male head was in work and where his wife was living. The wages of the male heads varied from 45s. to 80s. Save in two cases there were no supplementary earners. Although only asked to say how they spent their leisure, a few of the wives have told how they spent their whole days.

We have included this information in the following descriptions; it shows how little leisure is enjoyed by a working-class wife with a family.

Information regarding the first eight families whose ways of spending leisure are described below, was furnished by the families themselves on forms provided for the purpose, separate forms being filled in by each member of the family except young children.

Information about the remaining five families was obtained by an investigator from men whom he knew.

MAN, aged 30. LABOURER earning 56s. 2 CHILDREN 5 and 3½.

	Winter.	*Summer.*
MONDAY	After tea take children to wife's mother. Then take wife to pictures, spending 2s. 2d. on pictures and bus fares.	Same as in winter.
TUESDAY	Spend evening at home with wife doing odd jobs and listening to wireless.	Spend a number of hours on allotment and garden.
WEDNESDAY	In the evening visit the Working Men's Club for 2 hours. Spend 2s. on beer.	Same as in winter.
THURSDAY	Spend evening at home with wife doing odd jobs and listening to wireless.	Spend a number of hours on allotment and garden.
FRIDAY	ditto	ditto
SATURDAY	Spend afternoon at football match. Take wife shopping at night. Both have a drink, costing 1s.	No football match, otherwise same as in winter.
SUNDAY	Stay in bed until dinner time. Take wife's place in afternoon while she has a nap. Spend evening at home.	Same as in winter, except go to allotment for vegetables for dinner.

WIFE, aged 28.

	Winter.	*Summer.*
MONDAY	General housework. Go to pictures with husband in the evening.	Same as in winter.
TUESDAY	General housework. At home with children in the evening.	Walk if fine with children.
WEDNESDAY	General housework. At home with children in the evening.	ditto
THURSDAY	General housework. Visit relatives.	Same as in winter.
FRIDAY	Home all day.	ditto
SATURDAY	Go shopping in the evening with husband.	ditto
SUNDAY	Church in the morning. Have a nap in the afternoon. Spend evening at home.	ditto

MAN, aged 44. MACHINE ATTENDANT earning 71s. NO CHILDREN.

	Winter.	*Summer.*
MONDAY	Read daily papers. Study English.	Read daily papers. Spend a lot of time in the garden.
TUESDAY	Attend a St. John's Ambulance course.	Play bowls. Call at a Working Men's Club.
WEDNESDAY	Attend Trades Council meeting.	Usually have a meeting of Sub-Committee of Trades & Labour Council or Labour Party.
THURSDAY	Attend Labour Party meeting.	Attend Industrial Co-operative Society meeting. Call for a drink at a Working Men's Club on way home.
FRIDAY	Read and do odd jobs in the house.	Read and potter about in the garden.
SATURDAY	Go to the pictures or Empire. Finish the evening at a Working Men's Club.	Go to the pictures and Working Men's Club.
SUNDAY	Read. Call at a club in the dinner time. Find a club giving a concert in the evening.	Go for a fairly long walk, and finish the evening in Working Men's Club.

WIFE, aged 40.

	Winter.	*Summer.*
MONDAY	6 a.m. to 12 (noon) usual household duties. In the afternoon and evening read, knit, sew and listen to the wireless.	5 a.m. to 12 (noon) household duties. In the afternoon and evening read and attend to garden.
TUESDAY	Usual duties. Visit mother, go shopping. In the afternoon and evening rest, read, knit, listen to wireless.	Usual household duties. Visit mother, go shopping, rest and knit.
WEDNESDAY	Household duties. Visit mother. Rest, read, and attend a Prayer Meeting in the evening.	Household duties. Visit mother. Attend to garden. Attend a Prayer Meeting in the evening.
THURSDAY	Household duties. Rest, read, sew, go shopping, and listen to wireless.	Household duties. Visit mother, go shopping. Rest, read, attend to garden.

	Winter.	*Summer.*
FRIDAY	Household duties. Visit mother, go shopping. Rest, read, knit.	Same as in winter.
SATURDAY	Household duties. Rest, read, listen to wireless.	Household duties. Attend to garden. In the evening go for a walk and visit mother.
SUNDAY	8.0 to 9.45 Household duties. 10.45—12 Attend Divine Service. 1.0 —5.0 Read. 6.0 —8.0 Attend Divine Service.	Same as in winter.

MAN, aged 47. FACTORY WORKER earning 80s. TWO GIRLS, aged 10 years.

	Winter[1].	*Summer.*
MONDAY	Attended lecture. Assisted children with lessons.	Attend to greenhouse plants and garden.
TUESDAY	Assisted children with lessons. Football club meeting.	Attend to greenhouse plants. Watch a cricket match. Perhaps attend a meeting.
WEDNESDAY	Went to a peace meeting.	Take children for a walk. Attend to greenhouse plants. Sick Club meeting once a month.
THURSDAY	An hour's reading. Met children from gym., gave them supper and put them to bed.	Attend to greenhouse plants. Take children swimming.
FRIDAY	Football Club dance.	Attend to greenhouse plants. Take children swimming.
SATURDAY	Watched football match. Visited a sick friend and met the family in town.	Attend to greenhouse plants. Watch a cricket match. Take children and wife to town.
SUNDAY	Attended Quaker meeting. Distributed some peace leaflets. Went with family to Nativity play.	Attend Quaker meeting. Take family for a walk.

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[1] The following particulars refer to the way in which the week prior to the investigation was spent.

WIFE, aged 46.

	Winter[1].	*Summer.*
MONDAY	Went to the Universal Club all afternoon and evening.	Go to the Universal Club all afternoon and evening.
TUESDAY	Attended Adult School class. Household duties.	Same as in winter.
WEDNESDAY	Household duties.	ditto
THURSDAY	Assisted a friend to remove. Household duties. Went to Repertory Theatre in the evening.	Household duties. Go to Repertory Theatre in the evening.
FRIDAY	Household duties. Took children into town in the evening.	Household duties. Visit friends.
SATURDAY	Household duties. Went with children to a wedding in the afternoon, and to town in the evening.	Household duties. Go with family to town.
SUNDAY	Household duties. Went with family to Nativity play.	Household duties. Go for a walk with family.

MAN, aged 50. LABOURER earning 46s. BOYS 18 and 16. GIRL 11.

	Winter.	*Summer.*
MONDAY	Work 8 a.m. to 5.30 p.m. Attend to hens before leaving for work and in the evening after work. One pint of beer 6d.	Work 8 a.m. to 5.30 p.m. Attend to hens and allotment.
TUESDAY	Work 8 a.m. to 5.30 p.m. Attend to hens. Help wife in the home.	ditto
WEDNESDAY	ditto	ditto
THURSDAY	ditto	ditto
FRIDAY	ditto Spend evening at Working Men's Club. Two pints of beer 1s.	ditto Spend evening at Working Men's Club. Two pints of beer 1s.
SATURDAY	Attend to hens. Work from 8 a.m. to 12.0 (noon). Watch football match in the afternoon. Take wife to town in the evening.	Same as in winter, except that the afternoon is spent on allotment.
SUNDAY	Attend hens. Help wife in the home. After tea, if fine, visit relations.	Spend the whole day on allotment and hen run. After tea, visit relations.

[1] The following particulars refer to the way in which the week prior to the investigation was spent.

WIFE, aged 50.

	Winter	*Summer.*
MONDAY	Wash clothes.	Same as in winter.
TUESDAY	Dry clothes. Clean house.	ditto
WEDNESDAY	Start ironing. Do housework.	ditto
THURSDAY	Finish ironing. Housework.	ditto
FRIDAY	Clean house thoroughly.	ditto
SATURDAY	In the morning clean up the house. Spend the afternoon shopping and the evening with husband in town.	ditto
SUNDAY	Do housework. After tea, visit relations.	ditto

SON, aged 18 (single). BUTCHER'S ASSISTANT earning 40s.

	Winter.	*Summer.*
MONDAY	Work 7 a.m. to 6 p.m. Go with girl friend to the theatre in the evening.	Same as in winter.
TUESDAY	Work from 7 a.m. to 6 p.m. Go to girl's home for the evening.	ditto
WEDNESDAY	Work from 7 a.m. to 1 p.m. Afternoon rest. After tea take girl for a walk.	Work 7 a.m. to 1 p.m. Play cricket in the afternoon. Take girl for a walk in the evening.
THURSDAY	Work 7 a.m. to 6 p.m. After tea fill in football pools coupon.	Work 7 a.m. to 6 p.m. After tea go for a walk with chums.
FRIDAY	Work 7 a.m. to 6 p.m. After tea take girl to a cinema.	Same as in winter.
SATURDAY	Work from 7 a.m. to 9 p.m. Supper. Bed.	ditto
SUNDAY	Spend the morning in bed, the afternoon reading and the evening with girl friend at home.	ditto

Son, aged 16 (single). Factory Worker earning 20s.

	Winter.	*Summer.*
Monday	Work 7.30 a.m. to 5 p.m. After tea attend Boys' Club.	Same as winter.
Tuesday	Work 7.30 a.m. to 5.30 p.m. After tea go to a cinema.	ditto
Wednesday	Work 7.30 a.m. to 5.30 p.m. Evening dance 6d.	ditto
Thursday	Work 7.30 a.m. to 5.30 p.m. Attend Boys' Club in the evening.	ditto
Friday	Work 7.30 a.m. to 5.0 p.m. Go to cinema in the evening.	ditto
Saturday	Do not work on Saturdays. In the morning go errands for mother. Watch school old boys play football in the afternoon. Walk round town in the evening.	Same as winter except cricket in place of football in afternoon.
Sunday	Bed until noon. Read in the afternoon. Walk with chum at night.	Out all day for walks.

Man, aged 34. Factory Worker earning 75s. 1 Child, aged 2½.

	Winter.	*Summer.*
Monday	Study music at home.	Play tennis or do gardening.
Tuesday	Attend choir practice.	Same as in winter.
Wednesday	Usually have friends for a game of cards or a sing-song.	Do gardening.
Thursday	Attend church choir practice.	Same as in winter.
Friday	Conduct a Male Voice Choir.	Same as in winter.
Saturday	Spend a quiet evening at home reading or playing cards.	Play tennis or do gardening.
Sunday	Sing in church choir.	Same as in winter.

WIFE, aged 28.

	Winter.	*Summer.*
MONDAY	Do needlework. Give music lesson.	Give music lesson.
TUESDAY	Attend a card party with friends.	Play tennis or do gardening.
WEDNESDAY	Entertain friends.	Play tennis, do gardening or sew.
THURSDAY	Sew. Make all my own and daughter's clothes.	Do gardening or sew.
FRIDAY	Usually busy with some household task, such as baking.	Same as in winter.
SATURDAY	Go to the theatre.	Go to the theatre.
SUNDAY	Spend evening at home, reading or entertaining friends.	Usually take daughter for a stroll.

MAN, aged 45. FACTORY WORKER earning 75s. 4 CHILDREN, aged 24, 22, 20, 18.

	Winter.	*Summer.*
MONDAY	At work from 7.30 a.m. to 5 p.m. In the evening go to Repertory or Variety Theatre usually spending about 3s.	Same as in winter.
TUESDAY	Work 7.30 a.m. to 5.30 p.m. After tea, study 4 hours.	Same as in winter, but if fine go somewhere out in the country.
WEDNESDAY	Work 7.30 a.m. to 5.30 p.m. Spend the evening at home.	Same as in winter.
THURSDAY	Work 7.30 a.m. to 5.30 p.m. After tea, 1 hour back at work. Spend the rest of the evening filling in football pool coupons.	Go for a walk.
FRIDAY	Work from 7.30 a.m. to 5 p.m. Spend the evening writing to friends.	Same as in winter.
SATURDAY	If not working, stay in bed until 10 a.m. Wash, shave, have dinner. Attend a football match. After tea, listen in to "In Town To-night", Music Hall, News, Dance Music.	Get up about 6 a.m. Go out for the whole day with a fishing party. On return, have a hot bath and a good meal. Cost 2s. 6d. for share of car. 1s. for bait. One drink, 6d.
SUNDAY	Stay in bed until noon. After dinner, read weekly papers, and discuss the news with the boys. Always spend Sunday evening at home, reading, and preparing for work.	Go for a walk after breakfast, and again after dinner. Read in the evening.

WIFE, aged 42.

	Winter.	*Summer.*
MONDAY	Housework. Wash clothes.	Same as in winter.
TUESDAY	Housework. Dry clothes. Go to cinema in the evening.	ditto
WEDNESDAY	Housework. Iron the clothes. Read in the evening.	ditto
THURSDAY	Housework. Spend the evening filling in football pool coupons.	Housework.
FRIDAY	Housework. Go shopping in the evening.	Same as in winter.
SATURDAY	Housework. After dinner, go out shopping, and after tea do some more shopping. Have one drink before going to bed.	ditto
SUNDAY	Girls help me to prepare meals. After dinner rest until tea time. After tea visit friends and have a drink, costing 1s.	ditto

DAUGHTER, aged 24. FACTORY WORKER earning 34s.

	Winter.	*Summer.*
MONDAY	Work from 7.30 a.m. to 5 p.m. Help mother. Spend the evening with young man at home.	Same as in winter.
TUESDAY	Work from 7.30 a.m. to 5.30 p.m. Help mother. Knit until bedtime.	ditto
WEDNESDAY	Work from 7.30 a.m. to 5.30 p.m. In evening go to the cinema with young man.	ditto
THURSDAY	Work from 7.30 a.m. to 5.30 p.m. Help mother in the evening, and knit.	ditto
FRIDAY	Work from 7.30 a.m. to 5 p.m. Walk into town with young man.	ditto
SATURDAY	Do not go to work on Saturdays. Help mother in the morning. In the afternoon go shopping. Spend the evening at home with parents and young man.	ditto
SUNDAY	Help in the house before going to church in the morning. Spend the afternoon at home with young man and the family.	Go to church in the morning. In the afternoon go boating on the river with my young man. In the evening we go for a walk.

DAUGHTER, aged 22. FACTORY WORKER earning 35s.

	Winter.	*Summer.*
MONDAY	Work from 7.30 a.m. to 6 p.m. In the evening go to Empire.	Same as in winter.
TUESDAY	Work from 7.30 a.m. to 6 p.m. Go out with young man.	ditto
WEDNESDAY	Work from 7.30 a.m. to 6 p.m. Cinema in the evening.	ditto
THURSDAY	Work from 7.30 a.m. to 6 p.m. Help mother in the evening.	ditto
FRIDAY	Work from 7.30 a.m. to 6 p.m. Go to dance in the evening.	ditto
SATURDAY	Leave work at noon. Go shopping in the afternoon. Go to dance in the evening.	ditto
SUNDAY	Help at home. Go for a walk in the evening.	ditto

SON, aged 20. FACTORY WORKER earning 40s.

	Winter.	*Summer.*
MONDAY	Work from 7.30 a.m. to 5 p.m. Go with young lady to Opera House.	Same as in winter.
TUESDAY	Work from 7.30 a.m. to 5.30 p.m. Spend the evening at young lady's home.	ditto
WEDNESDAY	Work from 7.30 a.m. to 5.30 p.m. Go with young lady to the cinema in the evening.	ditto
THURSDAY	Work from 7.30 a.m. to 5.30 p.m. Spend the evening with boy friends.	ditto
FRIDAY	Work from 7.30 a.m. to 5 p.m. Go for a walk with young lady.	ditto
SATURDAY	Bed until noon. Spend the afternoon with boy friends. Go with young lady to the cinema in the evening.	ditto
SUNDAY	Bed until noon. Spend the afternoon reading and the evening with young lady.	ditto

Son, aged 18. Factory Worker earning 35s.

	Winter.	*Summer.*
Monday	Work from 7.30 a.m. to 5 p.m. Spend the evening at cinema with chums.	Same as in winter.
Tuesday	Work from 7.30 a.m. to 5.30 p.m. Read at home.	ditto
Wednesday	Work from 7.30 a.m. to 5.30 p.m. Spend the evening wandering round the town with pals.	Go swimming in the evening.
Thursday	Work from 7.30 a.m. to 5.30 p.m. Stay at home as funds are low. No money or cigarettes.	ditto
Friday	Work from 7.30 a.m. to 5 p.m. Meet pals, call at one or two pubs and have a drink in each.	Same as in winter.
Saturday	Stay in bed until dinner time. Watch football match in the afternoon, go to cinema with pals in the evening.	ditto
Sunday	Bed until noon. Read in the afternoon. Walk round with pals in evening.	Bed until noon. Go swimming in the afternoon. Spend evening with pals.

Man, aged 43. Factory Worker earning 75s. 1 Boy, aged 14.

	Winter.	*Summer.*
Monday	Listen to radio. Do any odd jobs wanted at home.	Spend 2 or 3 hours fishing, call and have a drink, and get home by 10 p.m.
Tuesday	Attend meeting of York Amalgamation of Anglers at Bay Horse Hotel. Have a drink or two.	Attend Anglers' Delegate Meeting at Bay Horse Hotel arranging for trophy and charity matches. Have a drink or two.
Wednesday	Stay in, doing nothing in particular.	Wife and I go for a cycle ride. Call at village pub for an odd drink on the way home.
Thursday	I always go to the same public-house and have a friendly chat with landlord and customers, and have a few drinks.	Usually have 2 or 3 hours' fishing; if not, go out on bicycle and watch others fishing.

	Winter.	*Summer.*
FRIDAY	Go to the Working Men's Club, have a game of dominoes, billiards or cards. Also a drink or two.	As Secretary of Angling Club (W.M.C.) attend to receive subscriptions and to arrange for fishing matches.
SATURDAY	Do any odd jobs wanted either in the house or garden. Meet wife in town after shopping and call at one or two places to see friends and have a drink.	Every Saturday in summer take part in angling matches, either as official or competitor.
SUNDAY	Have a walk in the morning. Have a sleep in the afternoon. Take wife to Working Men's Club concert in the evening and have a drink or two.	Fish in club matches. Home about tea-time. Wife and I usually have a walk in the evening, and have a drink or two.

WIFE, aged 47.

	Winter.	*Summer.*
MONDAY	Listen to radio.	Take son for cycle ride.
TUESDAY	Go to the cinema.	Go for a walk with friends.
WEDNESDAY	Stay in to do the ironing.	Go for a cycle ride with husband.
THURSDAY	Go to the Empire.	Go to the cinema.
FRIDAY	Go shopping.	Same as in winter.
SATURDAY	Finish shopping. Meet husband and visit friends.	Finish shopping. Take son to place of amusement.
SUNDAY	Busy all morning. Rest in the afternoon. Go to Working Men's Club concert with husband in the evening.	Busy all morning. Rest in the afternoon. Go for a walk with husband in the evening.

SON, aged 14. Still at school.

	Winter.	*Summer.*
MONDAY	Do homework then listen to radio.	Do homework, if fine visit friend for a cycle ride together with mother.
TUESDAY	Do homework and if possible go to the pictures.	Do homework and then play outside.
WEDNESDAY	Do homework and then, after getting some fresh air, listen to radio.	Do homework and then mind house.

	Winter.	*Summer.*
THURSDAY	Do homework and then go to Empire.	Do homework and if fine, go for a cycle ride.
FRIDAY	Do homework and then help mother with shopping.	Do homework and then help mother with shopping.
SATURDAY	In the morning attend school. In the evening visit friend and play games.	In morning attend school. Go with mother to the pictures or the theatre, or visit a friend.
SUNDAY	Do practically nothing all day. Take Sunday as a day of rest and read or play games with a friend.	In the morning go for a walk. In the afternoon go for a long cycle ride into the country. At night stay at home and mind the house.

MAN, aged 40. LABOURER earning 45s. BOY, aged 8. GIRL 6.

	Winter.	*Summer.*
MONDAY	Work from 8 a.m. to 6 p.m. After tea take wife and children to the pictures. 9d., 9d., 4d., 4d.	Same as in winter.
TUESDAY	Work 8 a.m. to 6 p.m. Read in the evening. Wife and I have half-pint beer each, 6d.	ditto
WEDNESDAY	Work 8 a.m. to 6 p.m. Read in the evening. Half-pint of beer each, 6d.	ditto
THURSDAY	Work 8 a.m. to 6 p.m. Read in the evening. Short of cigarettes. No beer as funds are low.	Same as in winter. If fine take a stroll by the river after tea.
FRIDAY	Work 8 a.m. to 6 p.m. Visit Working Men's Club in evening. Pay football sweep 1s. 1 pint beer, 6d.	Same as winter except if weather is warm work overtime.
SATURDAY	Work until noon. Watch football match and have 1 pint of beer in canteen. After tea take wife to visit mother. 3s. spent on beer.	Work until noon. Take the children over the fields by the river. After tea, wife, mother, myself have a walk. Have 1 pint of beer each, 1s.
SUNDAY	Help wife get breakfast. Assist washing up. Clean up. Have nap after dinner. Take wife to Working Men's Club in the evening. Spend on an average 2s. on beer.	Same as in winter.

WIFE, aged 38.

	Winter.	*Summer.*
MONDAY	Wash and dress children for school. Start week's washing. If finished by teatime go to the pictures with husband.	Same as winter.
TUESDAY	Wash and dress children for school. Clean the house and get the washing dry.	ditto
WEDNESDAY	Wash and dress children for school. More cleaning. Iron part of the washing.	ditto
THURSDAY	Wash and dress children for school. Clean house. Finish ironing.	ditto
FRIDAY	Wash and dress children for school. Read in the evening.	ditto
SATURDAY	Wash children. Make weekly payments to insurance man, coal man, clothier, laundry man. Pay shop bill. Get groceries in for week-end on credit. After dinner visit mother-in-law with husband.	ditto
SUNDAY	Papers—"People" and "Reynold's News." Get meals ready. Get husband's clothes ready for morning. Go with husband to Working Men's Club in the evening.	ditto

MAN, aged 38. 3 CHILDREN, girls 15 and 5, and boy 8.

LABOURER earning 50s. DAUGHTER earns 16s.

MONDAY	Stay at home in the evening while the wife and older girl go to the pictures (2s.). Get a pint of beer at the off-licence shop and 6d. packet of cigarettes.
TUESDAY	Leave home about 7.30 p.m. and call at a public-house for a pint of beer on my way to the club. I stay at the club from 9 p.m. till closing time, spending in the evening 4s. 6d. on beer and 6d. on cigarettes.
WEDNESDAY	Spend the evening playing cards with the wife and the older girl. Get a pint of beer from the shop before closing time, and 6d. packet of cigarettes.
THURSDAY	The wife and I spend the evening making out Littlewood's Football Pools, spending 4s. on them. Get a pint of beer and packet of cigarettes from the corner shop.

FRIDAY	Have a quiet night at home, getting a pint of beer from the off-licence and a 6d. packet of cigarettes.
SATURDAY	Leave work at 12, and on way home call and have two pints of beer. Do not go out in the afternoon, but after tea call at the nearest public-house and stay there until closing time, having 6 pints of beer and a 6d. packet of cigarettes.
SUNDAY	Always feel bad and do not go out until night and then just get a pint and a half of beer to freshen me up. 6d. packet of cigarettes.
Expenditure:	Beer 12s. 2d. Football Pools 4s. Cigarettes 3s. 6d. Pictures 2s.

MAN, aged 42. BOILERMAN earning 60s. 1 child, aged 6.

MONDAY	I leave home at 7.30 p.m. and go to the nearest public-house (less than 100 yards away) and stay there until closing time. I have 4 pints of beer and play darts and dominoes. Take the wife a small bottle of beer home at closing time. I buy a 6d. packet of cigarettes.
TUESDAY	Take wife to pictures (1s. 6d.). Come out in time so that we can both call and have a drink. I have a pint of beer and the wife half a pint. 6d. packet of cigarettes.
WEDNESDAY	Spend the evening quietly at home reading detective stories—Edgar Wallace's if possible. I get these from the library. The wife goes to the public-house and gets two pint bottles of beer which we drink between us. I smoke one 6d. packet of cigarettes.
THURSDAY	Exactly the same as Wednesday. Beer 1s. 2d. Cigarettes 6d.
FRIDAY	The same again. Beer 1s. 2d. Cigarettes 6d.
SATURDAY	Leave work at 12 o'clock and call for a pint of beer on the way home. Also pay into football sweep, sick club and Diddle'em club[1]. After dinner I have a nap until tea time. I leave the house about 7 p.m. and go to the "Coach & Horses", where I have a pint of beer. From there I walk to the Windmill Hotel and spend an hour over one and a half pints of beer. I then get the bus home. Smoke a 6d. packet of cigarettes.
SUNDAY	Spend nearly all the day in bed. At night I take the wife for a walk and we call and have one drink each. Smoke a 6d. packet of cigarettes.
Expenditure:	Beer 9s. 9d. Football sweep 6d. Cigarettes 3s. 6d. Cinema 1s. 6d.

[1] Diddle'em Club. This begins the first week in January when members pay ½d., increasing the amount by ½d. a week until in December they are paying 2s. a week. Payments cease the week before Christmas and members receive back all they have paid in, less 2s., which is kept by the organizer of the Club.

MAN, aged 45. FACTORY WORKER earning 56s. TWO CHILDREN—girl 12 and boy 14.

MONDAY	Take a bus home from work. After tea take the wife to the pictures (2s.), spend 6d. on sweets and 6d. on cigarettes. After the show call and get a pint of beer and the wife has a gin and lime.
TUESDAY	Spend the evening playing whist with the wife and children.
WEDNESDAY	After tea I go down to the town, call at a public-house and have two pints of beer. I also buy a 6d. packet of cigarettes. On my way home I call at the last public-house and have another pint of beer.
THURSDAY	After tea the whole of the family spend the evening making out our football pool coupons. Spend 8s. a week on the pools. Packet of cigarettes 6d.
FRIDAY	Spend the evening at home, smoking and reading. Cigarettes 6d.
SATURDAY	I stay in bed until dinner time. In the afternoon I go with the wife shopping, and call at two or three different pubs having a drink in each. Spend 5s. on beer, and other drinks.
SUNDAY	Walk with son about six miles. In the afternoon visit the cemetery with the wife. After tea the grandparents visit us, and we are lucky if we can get rid of them by ten o'clock so that we can get a drink before the pubs close. Drink 1s. 6d. Cigarettes 1s.
Expenditure:	Drink 9s. 9d. Amusements 2s. Football Pools 8s. Cigarettes 4s. 6d.

MAN, aged 38. LABOURER earning 52s. ONE SON, aged 7.

MONDAY	Immediately after tea get changed and take the wife to the pictures, paying 1s. each, and 8d. for toffee. We smoke a 1s. packet of cigarettes between us.
TUESDAY	If there is a dance anywhere I take the wife. We go in a streamlined taxi each way (2s.), and pay 1s. each for the dance. Smoke a 1s. packet of cigarettes between us. Have no refreshments at the dance unless someone treats us.
WEDNESDAY	A friend and his wife come down to spend the evening with us, and we play cards and dominoes. If there is a variety or dance band on the wireless we turn it on. Spend 1s. for sweets and 1s. for cigarettes.
THURSDAY	The wife and I fill in our football pool coupons, spending 2s. on them. Have 6d. worth of sweets and a 1s. packet of cigarettes.
FRIDAY	After tea read the newspaper for half an hour, and then take the wife to a dance (taxi 2s., dance 2s.). Smoke a 1s. packet of cigarettes.

SATURDAY	Finish work at 12 o'clock. After dinner get changed and take a bus to the football match. Pay 1s. to go in, and buy 4d. worth of sweets from an unemployed man. After the match catch a bus for home. After tea a pal and his wife come round in their car and we all go to a dance (2s.). Spend 1s. on cigarettes. After the dance our friends bring us home in the car and they stay to supper.
SUNDAY	No one in the house gets up before 10 a.m. The wife immediately starts getting the dinner ready and we both have a cup of tea. After dinner we both laze about, either reading or sleeping. Sunday is the worst day in the week, absolutely dead. After tea we roll up the carpet, find a foreign station on the wireless giving a dance band, and we dance most of the evening, sometimes playing cards for an hour before going to bed. Spend about 1s. on sweets and 1s on cigarettes.

Expenditure: 25s. 6d. on amusements—cigarettes, sweets, dances and cinema.

MAN, aged 40. LABOURER earning 58s. a week. Two BOYS, aged 8 and 10.

MONDAY	After tea leave home at 7.30 p.m., call at a public-house and have a pint of beer, then go on to the Opera House (2nd house). Pay 9d. for admittance, 2d. for a programme, and buy four penny-worth of chocolate and a 2d. packet of pea nuts. In the interval have a 2d. ice cream sandwich. Walk home after the show.
TUESDAY	Leave home about 7 p.m. and walk into the city to the Billiard Hall. If I meet a friend I call and have one or two pints of beer.
WEDNESDAY	Take the wife to the pictures, paying 1s. each, and buy 1s. worth of sweets. After the show call and have a pint of beer before going home.
THURSDAY	Spend the whole of the evening filling in football pool coupons. On an average I invest 4s. to 4s. 6d. on the pools. This week I won 62s.
FRIDAY	I go with a friend from work to the Working Men's Club, where I play darts for gills of beer. I have a jolly good night. Sometimes it costs me nothing, at other times it costs me as much as 3s. I get to the Club at 8 p.m. and reach home at 11 p.m.
SATURDAY	Leave work at 12 o'clock. After dinner I change from my working clothes and take a bus to the City football ground. I pay 1s. to go into the ground and then have two glasses of beer at the Supporters' Club. I walk home after the match, and after tea take the wife into the town shopping, where we visit all the cheapest shops. (In Summer I go to the cricket match instead of football, otherwise there is no change.)

U DAY I get up about 9 a.m. and take the two boys to see their grandparents, returning home for dinner. Get a pint of beer from the off-licence shop, which I have with my dinner. In the afternoon I sit and read the Sunday papers. After tea I take the wife for a walk and call and have one or two glasses of beer, the wife having grape fruit. We have about an hour's walk and spend about one and a half hours in the pub. Usually have a shilling's worth of sweets on a Sunday.

Expenditure in the week : Beer 7s.
Football Pools 4s.
Sweets 2s. 8d.
Amusements 3s. 9d.

The above families represent both the more and the less serious-minded members of the community and they spend widely differing amounts on their pleasures, but what proportion of the working-class population in York belongs to each of these groups it is quite impossible to say. To answer that question would involve a special investigation, and even if it were attempted it is doubtful whether it would be successful, for intimate information of this kind would only be given to someone well known to and trusted by the families questioned, and thus it could not be carried out on a large scale.

We have now finished our survey of the ways in which the working classes in York spend their leisure both on week-days and Sundays, and we have seen how great are the changes in this regard which have taken place during the last forty years. Before concluding this chapter it will be worth while to ask how far these changes reflect a change in the character of the working classes. It is difficult to answer this question for there is no accurate yard-stick whereby character can be measured. In seeking to answer it we have largely to fall back upon personal opinion and it should be the opinion of a number of people rather than of one only.

Accordingly I have discussed the question with a number of carefully selected men and women who have lived in York for many years and who have been in close contact with working-class people. Amongst others they included representatives of the clergy, employers, workers, the police, elementary school teachers, and social workers.

It was pointed out to me in these discussions that it would be a mistake to assume that because people take full advantage of the opportunities provided for light entertainment, such as cinemas, the music hall, and listening to dance music and variety programmes on the wireless, or because they spend so much time and money on football pools, it necessarily follows that they are more pleasure-loving and self-indulgent than were the previous generation. If these opportunities had been available forty years ago people would probably have taken as full advantage of them as they do now, in so far as they could have afforded to do so.

On the other hand, a number of social workers whom I consulted were definitely of the opinion that, although there are probably not a dozen professional prostitutes in York, there is much more moral laxity than there was ten or fifteen years ago. Except for this the impression left on my mind as a result of my own observations and the discussions I have had with others, is that there is no clear evidence that the working classes in York are either more or less self-indulgent and pleasure-seeking than were those of the last generation. This view was not held by all those whom I consulted; some thought their moral fibre was stronger than it used to be, others that it was weaker. The fact that thoughtful and well-informed people disagree about the matter is evidence that there is no marked change.[1]

But there are danger signals which it would be unwise to ignore, warning us that the position may worsen unless active steps are taken to prevent it from doing so. The church census has shown how much weaker is the direct influence of the churches than it was forty years ago, and there is no evidence that this tendency has been checked. The same is true of parental control over children after they leave school. They are much more independent than they were.

Because of the lessened influence of the churches and the slackened parental control, young people are, to a greater extent

[1] The above statements refer to the working classes only, as this book is confined to a study of working-class conditions. I should expect that a similar inquiry about the rest of the population would yield very similar results.

than previously, their own arbiters in deciding how they shall spend their leisure and in distinguishing between right and wrong.

Working-class children usually leave school at 14 and go to work, most of them in factories. Although the monotony of factory work is often exaggerated, it is certainly not to be wondered at that after engaging in it from 7.30 in the morning until 5.0 or 5.30 at night, young persons will crave for "a bit of fun"—something which will satisfy their desire for fullness of life. Who offers it to them? We have seen that the boys' and girls' clubs in York (with the exception of one for youths employed in a particular factory) provide for a mere handful of them—some 200 or 300 in all. The social life offered in connection with churches and chapels is now regarded by most (not altogether without reason) as being old-fashioned and rather dull, so is it surprising that on most nights of the week young people of both sexes flock to the entertainments now so lavishly provided in the form of cinemas, the music hall, and dance halls, where for a small sum they can be amused or thrilled or interested without their having to make any effort, intellectual or otherwise? And is it surprising that a certain number of them seek the excitement which they desire in adventures in sexual relationships? Few of them have had serious teaching in sex matters, which are often brought before them in the wrong way in books and on the screen, and they do not regard it as wrong, or at any rate not as very wrong, to indulge in practices which would have been condemned by the stricter standards of twenty years ago, but are now regarded much more leniently.

At home most of them will find that one evening a week is devoted to filling in football pool coupons.

Thus we see that by the weakening of church influence and parental control on the one hand, and, on the other, by the development of new and attractive ways of spending leisure which make absolutely no contribution to physical, mental, or spiritual development, a new social problem has arisen which urgently calls for solution.

The present situation, fraught with danger for the future, will not be remedied by restrictive measures. It will only be remedied by offering to young people ways of spending their leisure which both contribute to the development of strong characters and are at the same time so attractive that they will adopt them of their own free will.

I doubt whether anyone is competent to say exactly how best this can be done, but it is clear that the first step to take is to place the responsibility for accomplishing the desired end upon men and women carefully chosen for their character, ability, and demonstrated power of dynamic leadership, affording them the financial support necessary for the successful accomplishment of a difficult but supremely important task. They will need adequate equipment in the form of club rooms and wherever possible playing-fields, just as a city's health service needs adequate hospital accommodation. But the finest and best-equipped hospital would be useless unless staffed by skilful physicians, surgeons, and nurses. It is upon their skill and devotion far more than on the perfection of the hospital equipment that successful treatment of the patients depends. In the same way success in the work which we are here considering will depend almost entirely upon finding the right men and women to organize and superintend it. It is essential that in selecting them the exact character of the social problem to be solved should be kept steadily in mind. If they are to make up to the young people so far as possible what they lose through the lessened influence of the churches and lessened parental control it is clear that they must be men and women of the highest character, people who realize, and who are able to make those on whose behalf they are working realize, that true fullness of life comes only when body, mind and spirit are all developing together.

Organized society has striven long and earnestly, and with striking success, to improve the physical condition of the people, but while their bodies have been cared for, society is making scarcely any concerted effort to help youths and girls to struggle against newly-arisen conditions which endanger their mental and

spiritual welfare. Effectively to do this will require a communal effort commensurate with, and (in proportion to its needs) financed as liberally as, that made to raise the physical health of the people. There need be no fear that this communal effort will lessen any helpful influences which are at present exerted by parents or by the churches. On the contrary, they will supplement and strengthen them.

Society owes it to the young people to make this effort and the cost, though considerable, would not be greater than the community can afford. It is difficult to think of any way of investing public money which would give a higher return in terms of social value. It is, however, absolutely essential that any control exercised by those who find the money (whether it comes from national or local exchequers) shall not result in the imposition of rigid rules of management. In work of this kind such a course would be fatal.

The proposals made above refer only to young people, but this is not to say that they are inadequate. If during the formative years of youth people learn to find fullness of life through ways which develop body, mind, and spirit, the benefit will continue throughout life.

CHAPTER XV

SUMMARY AND CONCLUSIONS

It only remains now briefly to summarize the more important facts disclosed by this investigation, especially in so far as they enable us to measure the changes which have taken place during the last forty years in the living conditions of the working-class population of the city.

We will first consider their economic condition in 1899 and in 1936 and see what progress has been made in combating the evil of poverty and by what means that progress has been effected, and then consider other factors which affect the lives of the workers, as for instance, housing, education, facilities for recreation, health services, and so on.

COMPARISON BETWEEN THE ECONOMIC CONDITION OF THE WORKERS IN 1899 AND 1936

The most accurate way to measure the economic condition of the workers in 1899 and 1936 would be to compare the average available family incomes at the two dates, making the necessary allowance for the changes which have taken place in the value of money and in the average size of families. Unfortunately we cannot make such a comparison because figures showing the average available income in 1899 are not given in my report on the survey made in that year. However, figures are available for 1899 and 1936 which enable us with a fair measure of

accuracy to compare the economic condition of the workers at the two dates.

Primary Poverty in 1899 and 1936

In 1899 a minimum income or " primary poverty " line was established, and the number of those with incomes less than this was ascertained. The total income of every member of the family was taken into account as well as the number of children, and account was only taken of income left after paying rent. The poverty line was a very low one—equal to 30s. 7d. at 1936 prices for a family of five. It was avowedly a mere subsistence income; not a farthing was allowed in the course of the whole year for anything beyond mere physical needs. It has, therefore, no relation to the poverty line adopted in this investigation, namely, 43s. 6d., after paying rent, for a family of five.

The information given in the schedules collected in 1936 makes it possible to state the number in " primary poverty " calculated in exactly the same way as in my earlier survey, and a comparison between the proportion of workers in primary poverty at the two dates throws some light on the improvement which has taken place since 1899 in their economic condition.

In 1899 of the working-class population 15·46 per cent (7,230 persons) were living in primary poverty, i.e., their incomes after paying rent were under 17s. 8d. a week for a family of man, wife and three children, or the equivalent of this for differently constituted families. 17s. 8d. is equal to 30s. 7d. at 1936 prices, In 1936 6·8 per cent of the working-class population (3,767 persons) were living in primary poverty. In other words, *the proportion of the working-class population living in abject poverty had been reduced by more than one half.* It should be pointed out that in 1899 trade in York was booming, and unemployment accounted for only 2·31 per cent of the primary poverty as compared with 44·53 per cent in 1936. Had the level of unemployment in 1936 been the same as in 1899 the proportion of the working-class population in primary poverty would have been very much lower.

Average Wages of Workers in 1899 and 1936

Another way in which the relative economic condition of the workers in 1899 and 1936 can be measured is to compare the "real" wages of the heads of households at the two dates. In 1899 the average wage of the male heads of families was 27s. 5d., equal to 47s. 6d. at 1936 prices. In 1936 it was 63s. 0d., an increase of 32·6 per cent.[1] The corresponding increase in the wages of female heads of families was from 12s. 1½d. (equal to 20s. 11½d. in 1936) to 32s. 8d., an increase of 55·9 per cent. It is not possible to give comparative wages for young persons and other supplementary earners, but from my intimate knowledge of wages in York, I should say that the wages of boys and girls have increased by about 40 per cent.

These substantial increases in real wages occurred notwithstanding the fact that hours of work were greatly reduced. In 1899 hours in factories and workshops were usually fifty-four per week; in no factory in 1936 were they more than forty-eight hours, while the largest one worked only forty-four hours and another large one forty-seven hours. Moreover, the largest factory in York gives the workers two weeks' holiday with pay and another large one gives them one week. Since 1936 one week's holiday with pay has become almost universal.

Per Capita Income from all Sources in 1899 and 1936

Another way of measuring the relative economic condition of the workers in 1899 and 1936 is by comparing the *per capita* income from all sources. In 1899 it was 8s. 2d., equivalent to 14s. 1½d. at 1936 prices ; in 1936 it was 19s. 7d.,[2] an increase of 38·6 per cent.

[1] The few cases where a man is working away from home are not included in these figures.

[2] The cost of the social services is met by contributions made by the workers, by employers and by grants derived from National and Local taxation. Roughly speaking, one quarter of the benefits received are paid by the workers. Accordingly when comparing incomes in 1899 and 1936, one-fourth of all that part of the income which is derived from social services has been deducted.

Reference has already been made to the fact that whereas in 1899 trade in York was booming, there was heavy unemployment in 1936. Actually 10 per cent of the male heads of households were unemployed in 1936, while in 1899 the proportion unemployed was insignificant. This has greatly affected the average *per capita* income for 1936.

It must not, however, be assumed that the economic condition of the workers has improved by 38·6 per cent, because, as stated earlier, the real comparison between the economic welfare of the workers at the two dates can only be drawn if we know the *available* income per family[1] and if we have sufficient information to make any necessary correction in view of the changes in the average size of family. The cost of living per head is likely to be less in a large family than in a small one because the fixed overhead costs will constitute a lower proportion of the total expenditure; the cost of rent, heat and light do not vary exactly in proportion to the numbers in the family. But if on the one hand we should be exaggerating the improvement in the standard of living attainable by the workers if we assumed that it corresponded with the improvement in the *per capita* income, on the other hand we should be under-rating it materially if we assumed that it corresponded with the increase in the average family income (which only amounts to 15·4 per cent)[2] without taking into account the reduction in the average size of family from 4·04 persons in 1899 to 3·37 in 1936.

I suggest that we should probably not be very far wrong if we put the standard of living available to the workers in 1936 at about 30 per cent higher than it was in 1899.

[1] That is the total earnings of the father and mother and of children earning not more than 15s. (less the sums allowed for pocket money), and the payments for board and lodgings by older children and lodgers.

[2] The average family income in 1899 was 57s. 4d. (at 1936 prices). In 1936 it was 66s. 2d. (after deducting one-fourth of the income derived from social services). Figures required to make the necessary allowance for the change in the average size of family are not available for 1899, and thus it is impossible to arrive at an estimate of the real improvement in the family income.

Three causes account for this increase. The first is the reduction in the size of family. For the reasons stated in the footnote, we cannot say exactly what part it plays, but it has certainly played an important part in raising the standard of comfort attainable by the workers. The fact that there has been a substantial increase in the family income is a matter for unqualified satisfaction, but the fall in the birth rate from 30 per thousand in 1899 to 15 per thousand in 1936 is regarded by many as a matter of grave concern.

The second reason accounting for the improvement which has occurred in the standard of comfort available to the workers is the increase in real wages, probably amounting on the average to about 35 per cent. The effect of this upon the average *per capita* income would have been greater but for the heavy unemployment in 1936.

A third cause is the remarkable growth of social services during the period under review. In 1899 the only financial aid given from public sources to persons living in their homes was Poor Relief, the acceptance of which rendered the recipients paupers; they lost their rights as citizens, for they could not vote. Almost universally pauperism was regarded as a stigma which self-respecting persons would avoid if at all possible. Many a family preferred to starve rather than to ask for Poor Relief.

In 1901[1] the average number of persons in receipt of Poor Relief in York was 1,055, but the total number who received it at one time or another during the year was 2,248, viz., 413 men, 946 women, and 889 children. The total amount of Poor Relief paid out during the year ending Lady Day (March 25th), 1901, was £10,293, or £197 per week, which is equal to 4d. per working-class family and to 1d. per head of the working-class population.[2]

[1] It will be noted that these figures refer to a period slightly later than 1899. They are taken from the report on my previous survey and are doubtless the official figures which most nearly synchronized with the time when it was made. There is no reason to believe that the figures for 1899, if available, would have been substantially different.

[2] These figures are 73 per cent higher than the actual ones to allow for the change in the value of money.

Our schedules show that in 1936 no less than £5,309 was paid out *weekly* for the following social services:—

	£	s.	d.
Unemployment benefit	1,801	18	5
Health benefit	113	7	6
Old Age Pensions and Pensions for Widows and Orphans.. ..	2,624	10	3
Public Assistance[1]	753	5	9
Milk and/or meals for school children	16	14	9

£5,309 is equal to 6s. 6d. per working-class family and to 1s. 11d. per head of the working-class population. Of this total, £3,412 went to the 5,088 families living below the minimum. This is an average of 13s. 5d. per family and 3s. 11¾d. per head, and constitutes 38·2 per cent of their available income and 35·5 per cent of their total income. That part of the payments from Social Services which went to those living above the minimum amounted to £1,897 16s. 9d., made up as follows:—

	£	s.	d.
Unemployment benefit	310	4	4
Health benefit	45	7	6
Old age pensions and pensions for Widows and Orphans	1,454	11	11
Public Assistance	86	11	0
Milk for school children	1	2	0

Except for Public Assistance, these are benefits which can be claimed as a right by all insured workers.[2]

[1] It should be stated that the attitude of the public to grants from the Public Assistance Committee (the equivalent of the "Poor Relief" of 1899) is quite different from what it used to be. The receipt of Public Assistance no longer involves the loss of the rights of citizenship. Certainly not a few people still regard it as a stigma to accept it, but the majority do not so regard it. Our schedules show that out of a total of £753 5s. 9d. paid out by the Public Assistance Committee £375 10s. 6d. went to supplement Unemployment grants in the case of large families, and £127 9s. 0d. to supplement old age pensions, or for old people who, for one reason or another, could not claim the State old age pensions. The liability for the grants to the unemployed was taken over, in large part, by the Unemployment Assistance Board during the time that our investigation was being made. (See p. 216.)

[2] All manual workers and non-manual workers earning not more than £250 a year are compulsorily insured against the risks of unemployment, sickness, and death. For unemployment the adult male worker pays 9d. a week and for health and pensions 10d. a week. No direct contributions are paid by the workers for the cost of non-contributory pensions payable at the age of 70 or for public assistance. In 1940 the income limit for unemployment insurance was raised to £420.

THE ECONOMIC AND SOCIAL CONDITIONS OF THE WORKERS IN 1936

So far we have only been considering the economic conditions of the workers to-day in so far as this was necessary in order to measure the changes which have occurred since 1899. Now let us examine in greater detail the principal facts revealed by this inquiry regarding present conditions.

It will be remembered that I have taken the standard of living attainable by a family of man, wife and three dependent children, with an available income of 43s. 6d.[1] a week after paying rent, as the minimum. Families whose incomes do not enable them to live up to this standard are classified as below the poverty line. This poverty line has no relation whatever to the primary poverty line adopted in the 1899 survey, which only provided 30s. 7d. (at 1936 prices) for a family of five persons.

A family of five with 43s. 6d. after paying rent can, if they lay out their money with great economy, buy food sufficient for physical efficiency and clothing sufficient for warmth and respectability, pay for necessary heating, lighting, household sundries and essential items such as Trade Union subscriptions and compulsory insurance, sick clubs, and transport to and from work, and if they are very careful they will have left over 4s. 11d. a week for the whole family to cover all other expenditure, including a daily newspaper, 6d. a week for a wireless set, all transport other than that of the wage-earner to and from work, holidays, cinemas and recreation of all kinds, beer, tobacco and so on.

Our inquiry showed that 31·1 per cent of the working-class population were in receipt of insufficient income to enable them to live in accordance with the above standard, and so are classified as living under the poverty line; 18·9 per cent belong to families with incomes of less than 10s. a week above the minimum figure; 13·9 per cent to those with incomes between 10s. to 20s. above it, and

[1] In fixing the figure of 43s. 6d. for a family of five, it is assumed that the house has been furnished. In the case of young married couples without children or with one child, the sum of 5s. was included in the minimum cost of living, and 3s. in the case of young married couples with two children (see p. 31). Compulsory insurance has been taken into account in fixing the minimum standard.

36·1 per cent to families with incomes of not less than 20s. a week above it.

The Immediate Causes of Poverty

Three-quarters of the poverty is due to three causes: 28·6 per cent is due to unemployment, 32·8 per cent to the fact that workers in regular work are not receiving wages sufficiently high to enable them to live above the poverty line, and 14·7 per cent are in poverty on account of old age. Of the income of the families whose poverty is due to unemployment 80 per cent is derived from social services, and 66 per cent is so derived in the case of those whose poverty is due to old age. On the other hand, families whose poverty is due to inadequate wages only derive 1·7 per cent of their total income from social services.

Unemployment

Clearly the only way to overcome poverty in the case of the unemployed is either to find them work or to increase the benefit. Our investigation pointed to the fact that probably about 76 per cent of the unemployed were eagerly seeking for work and capable of working; 12 per cent would need to have their morale restored and their physical condition built up before they were fit for work, while the remainder were people getting on in years, many of whom could only do light work. Some of them were almost past work. If work cannot be found for the unemployed, then, if they are to be raised above the poverty line, the only alternative is to increase benefits. Particulars are given in Chapter III showing what would be the effect of increasing benefits and how much of the added cost would go to help the unemployed who are in poverty and how much to those who, owing to the earnings of their children or other causes, are living above the poverty line. The figures show clearly that if any increase is given it should be given in the form of increased benefits per child rather than increased benefits to the parents. It is the unemployed families with a number of dependent children that are most liable to be in poverty, and therefore any increase in benefits

given to children is most likely to go to families who stand in most urgent need of it. Adequate help to raise families with many children above the poverty line would, in the case of low-paid workers, involve paying a man more when unemployed than he gets when working. This difficulty would be overcome if a scheme of family allowances were made general.

Inadequate Wages

Turning now to the families which are in poverty owing to inadequate wages of the chief wage-earner, notwithstanding the fact that he is in regular work, this is in part due to low wages, in part to large families, and in part to high rents. By "low wages" I here mean wages under 53s. a week, by "large families" I mean families with more than three children, and by "high rents" I mean rents over 9s. 6d.

Of the 1,338 heads of households whose poverty is classified as being due to inadequate wages, 1,157 earned less than 53s. The others were in poverty because wages, although not under 53s., did not suffice to raise them above the poverty line, either because their families were "large" or their rents were "high".

The remedies usually proposed for dealing with poverty due to low wages are statutory minimum wages and family allowances. The extent to which these would have to be applied in order to abolish the poverty due to inadequate wages is shown on page 166. To get rid of it altogether would involve a minimum wage of 53s. a week for an adult male and an allowance of 5s. a week for all dependent children.

Old Age

The only way of dealing with poverty due to old age is by increasing the pension, legislation for which is being considered as I write these lines.[1] It is interesting to note that of the 3,268 old age pensioners covered by our schedules only 50 per

[1] In 1940 supplementary pensions up to a maximum of 9s. a week were granted to old people who could prove need.

cent are in poverty. The others either have other sources of income, such as children who are earning money and living at home, or they are themselves living with families who are above the poverty line.

In addition to the old age pensioners covered by our schedules there are probably about 1,700 living with families which are better off than those we investigated, so that probably only 33 per cent of all the old age pensioners in York are living below the poverty line.

The Three Periods of Economic Stress

In considering the foregoing facts regarding the number of those in poverty, there is one point which it is important that we should remember, namely, that an investigation such as this one only reveals the conditions at a given moment. There is a constant movement of many families from one class to another according to circumstances. Certainly a number of families remain in one class all their lives—some never rise above the poverty line, some never sink below the highest class—but probably the great majority move, at any rate once, and many more than once, from one class to another, either up or down. The period of greatest economic stress in a working man's life is when he has young children to support, and perhaps the most disconcerting fact revealed by this investigation is that *of the working-class children under one year of age 52·5 per cent were found to be living below the poverty line*; that 47 *per cent would probably remain in poverty for five years or more and* 31·5 *per cent for ten years or more*. It must, of course, be remembered that not only they but the whole of the families concerned would remain in poverty for these periods. Thus working-class people are liable to be in poverty during childhood and women are liable to be in poverty during the time that they are bearing children. The seriousness of this from the standpoint of the national physique can hardly be overstated. Many are liable to be in poverty again in old age.

Another point important to remember in connection with the results of this investigation is that the classification of families

into those below and above the poverty line is based on the available family income, i.e., the total income of the parents and young workers (less the sums allowed for pocket money), and the sums paid for board and lodging by other supplementary earners. No account is taken of how that income is spent. We have just seen how little margin the minimum standard allows for expenditure on non-essentials, and there is no doubt that a number of families classified as being above the poverty line are going short of necessaries because a larger portion of the available family income than the small sum allowed for when fixing the poverty line, is spent on non-essentials.[1] It is obviously impossible to know to how many families this applies, nor have I sufficient information to justify me even in hazarding a guess. All I feel justified in saying is that if anyone stated to me that in addition to the 31 per cent of the working-class population in poverty through lack of income a further 7 to 10 per cent are living below the poverty standard because they are spending money on non-essentials, I should feel it difficult to disprove the statement.

The 1899 "Poverty Line" quite different from that of 1936

Before concluding this account of the economic condition of the workers, I must again warn the reader against drawing a completely false deduction from the fact that in 1899 I concluded that 33 per cent of the working-class population were living in poverty, and as a result of the present investigation I conclude that 31·1 per cent are living in poverty through inadequate income, and suggest that perhaps a further 7 to 10 per cent may possibly be in this state through expenditure on non-essentials.

In 1899 I estimated that 17·93 per cent of the population were living in "secondary poverty", which I defined as "families whose total earnings would be sufficient for the maintenance of merely physical efficiency were it not that some portion of it is absorbed by other expenditure, either useful or wasteful." I explained in the following words how I arrived at the number of families in "secondary" poverty: "The number of persons living in

[1] This does not apply to expenditure on non-essentials by supplementary earners.

'secondary' poverty was ascertained in the following way. The investigator, in the course of his house-to-house visitation, noted down the households where there were evidences of poverty, i.e., obvious want and squalor. Direct information was often obtained from neighbours, or from a member of the household concerned, to the effect that the father or mother was a heavy drinker; in other cases the pinched faces of the ragged children told their own tale of poverty and privation.

"Judging in this way, partly by appearance and partly from information given, I have been able to arrive at a fair estimate of the total number of persons living in poverty in York. From this total number I subtracted the number of those ascertained to be living in 'primary' poverty; the difference represents those living in 'secondary' poverty."

In this survey I have made no attempt to measure the amount of "secondary" poverty by direct observation, partly because the methods of doing this adopted in 1899 appear to me now as being too rough to give reliable results, and also because even had I done so the results would not have rendered possible a comparison with 1899, for ideas of what constitutes "obvious want and squalor" have changed profoundly since then. There is no doubt that in 1899 investigators would not have regarded as "obvious want and squalor" conditions which would have been so regarded in 1936, and on the other hand a large proportion of the families living below the 1936 poverty line would not in 1899 have been regarded as "showing signs of poverty".

The facts that in 1899 only 33·39 per cent of the working class was regarded as living in poverty, either primary or secondary, whereas in 1936 31·1 per cent are living below the minimum through lack of income, and an unknown further proportion, possibly 7 or 10 per cent, are living in "secondary" poverty, have therefore no relation to each other.

The only figures that are absolutely comparable are those for primary poverty and as we have seen the proportion of the working-class population living in primary poverty in 1936 was 6·8 per cent, whereas in 1899 it was 15·46 per cent.

There is not the least doubt that the economic condition of the workers is immensely better than in 1899, possibly by as much as 30 per cent, but the satisfaction which we may rightly feel at this great improvement must be qualified by a serious sense of concern that so large a proportion of the workers are living below a poverty line which few, if any, will regard as having been fixed at too high a level.

Housing

Now we pass from the consideration of the economic condition of the workers to other factors which contribute to their standard of living, and first we will look at the way they are housed. Here, just as in the case of real income, we note a striking improvement when we compare present conditions with those of 1899. In 1899 I divided the houses into three categories, according to their quality. In 1936 I retained these, but had to add two more, both consisting of houses superior to any occupied by the workers in 1899. Together these two categories comprise 26·2 per cent of York's working-class houses. Not only they, but also those in Category 3 (which consists of the best of the housesin Category 1 in 1899), may be regarded as good working-class houses. Thus 30 per cent of York workers may be regarded as being well housed.

Category 1 consists of detached or semi-detached houses, many of which are owned, or in process of being bought, by the occupiers. Category 2 consists of Council houses, mostly built in blocks of four. All the houses in these two categories have bathrooms and most have three bedrooms; a few have either one, two or four. All have good gardens.

The houses in Category 3 are well built; many have parlours and most have three bedrooms, but with few exceptions they have neither gardens nor bathrooms. They are built in long rows and are all more than forty years old.

The median rents of houses in the three categories are 15s. 11d., 9s. 7½d., and 13s. 0½d. respectively, including rates. The comparative lowness of the rents of Council houses is due to the fact that they are heavily subsidized.

Category 4 comprises nearly 55 per cent of the working-class houses. They are definitely inferior to those in Categories 1 to 3, and although varying but little from one another in type and plan, they vary greatly in condition. The best ones are not uncomfortable or unwholesome, but almost all of them are built in long dreary rows, many of them in narrow streets. None of them has a bathroom, and only an insignificant number have gardens. Most of them were built before there were any building by-laws. By imperceptible degrees the quality of the houses descends from the best ones until we come to houses which, although we did not feel justified in putting them into Category 5, nevertheless fall below any standard which public opinion to-day would regard as tolerable. A careful examination of the houses in this category led us to the opinion that probably 3,000 out of a total of 8,320 should be either radically improved or demolished as soon as the city's slums have been abolished. At present they constitute a menace to the health of those who occupy them.

Category 5, comprising 11·3 per cent of the working-class houses of York, consists almost entirely of typical slum houses. Most of them are very old, and all of them unwholesome.

To sum up the housing situation in 1936, it may be said that 30 per cent of the workers were well housed, about 40 per cent lived under conditions which, though falling short—often far short—of the ideal, were nevertheless not detrimental to health. The remaining 30 per cent lived under conditions which were unsatisfactory from every standpoint.

It is regrettable that, so late as 1936, one in three of the working people in York lived under such conditions, but it must be remembered that the investigation was made just at the beginning of the determined national effort to abolish all slums. This was being energetically carried out in York. Already in 1936 almost all the houses in Category 5 had been condemned, but they could not be demolished until new houses were built in which to re-house their occupants. The erection of these houses, which were similar to those in Category 2, was proceeding apace in 1936,

and by the end of 1939 the number of families living in Category 5 houses had been reduced from 1,877 to about 400. Plans were also in active preparation to deal with the rest of the slums, and to make an attack on the 3,000 houses in Category 4 which call for drastic improvement or demolition.

Thus we see that when we speak of 10 per cent of the workers as living in slums, and a further 20 per cent under unwholesome conditions, we are speaking of a condition of things which was rapidly passing away—indeed but for the outbreak of war it is probable that the slum evil would practically have ceased to exist by about 1944 or 1945.

But although housing conditions in 1936 left much to be desired, they were immensely better than in 1899. We have seen that in 1936, not less than 26 per cent of working-class families lived in houses superior to the best in 1899; while 10 per cent lived in slums as compared with 25·5 per cent in 1899.[1]

In 1899 scarcely a working-class house in York had either a bath or a garden. In 1936 about 25 per cent of them had both, and by the end of 1939 the proportion had risen to about 35 per cent.

In 1899, 64 per cent of the houses had not more than two bedrooms. In 1936 the proportion of such houses had fallen to 53 per cent, and by 1939 to 45 per cent. In 1899, 10·1 per cent of the working-class population were living more than two to a room. By 1936 the proportion had dropped to 3·7 per cent, and by 1939 to a much lower figure.

Coming now to the question of rent, we find that whereas in 1899 the workers spent on the average 14·97 per cent of their total income[2] on rent (including rates) in 1936 they spent 14·1 per cent. Thus we see that, although spending a slightly smaller proportion

[1] It is possible that in 1936 there were more unwholesome houses not actually classed as slums than in 1899, but how many I cannot say. It is safe to assume that the proportion of the working-class population living in unwholesome houses in 1936 was very much smaller than in 1899.

[2] That is, earnings of the parents and all children and the payments for board and lodging by lodgers.

of their income on rent, the workers in 1936 were, on the whole, much better housed than in 1899 and conditions were rapidly improving.

The Health Standard

Because the workers live in better houses than in 1899, are better fed and better clothed, we should have expected to find a marked improvement in their health. But other factors have also contributed to this. Their hours of work are shorter. Many of them get holidays with pay. The drainage of the city, which was a cause of much ill-health in 1899, is now satisfactory. The 6,418 midden privies have gone, and whereas in 1899 the entire staff of the city's health department consisted only of nine persons including a part-time medical officer, in 1938 it consisted of six qualified doctors, 33 trained nurses, 10 qualified sanitary inspectors, and other staff, bringing the total to over 50. In addition there were 18 part-time doctors and others.

There are school clinics, a maternity hospital, a general hospital, a hospital for infectious diseases, a mental hospital, and a tuberculosis sanatorium. School children are medically examined, and those in need get meals and milk free and all of them get milk at a reduced rate. None of these things except the general and mental hospitals existed in 1899. Largely as a result of all these developments the general death rate has fallen from an average of 17·2 per 1,000 for the years 1898-1901 to an average of 11·6 for the years 1936–8, while the infant mortality rate has fallen from 160·6 to 54·6 per thousand births.

Comparing the periods 1898-1901 and 1935-8, the death rate from zymotic diseases has fallen by 89 per cent. The death rate from tubercular diseases has fallen by 73 per cent; that from pneumonia and bronchitis by 57 per cent; from puerperal sepsis by 24 per cent; from congenital debility, etc., by 81 per cent, and from "other causes" by 15 per cent. On the other hand the death rate from heart disease has risen by 65 per cent. This increase is ascribed by the Medical Officer of Health to the growing proportion of older persons in the population. The only disturb-

ing feature in the health returns is the rise in the death rate from cancer by 63 per cent.

Reference should be made to the fact that the birth rate has fallen from 30 per thousand in 1899 to 15 per 1,000 in 1936.

York's health statistics compare favourably with those of the 121 Great Towns (including York).

All this is gratifying, but if instead of considering the health statistics for York as a whole, we consider those referring to different income classes, the figures give less cause for satisfaction. Statistics are not available showing the death rate of the wealthier classes in York, but we can compare the death rates for different income groups of the working classes. Doing so, we find that the general death rate of those in Classes "A" and "B" (i.e. those below the poverty line) is 60 per cent higher, and the infantile mortality is 88 per cent higher, than in Classes "D" and "E."

These facts show how long a road lies ahead of us before we reach a health standard for the whole of the working classes with which we can rest reasonably satisfied.

Education

Turning now to education we find that progress in York during the last forty years has kept pace with that of the country generally but has not gone ahead of it. This was also true in 1899 when I reported that education in the city was "probably equal to the average of other towns".

With one exception all the voluntary school buildings which were in use in 1936 were erected between 1832 and 1890. Even in 1899 they were described by H.M. Inspector as "old and in most cases poor". Lack of funds has prevented the managers from re-building them or bringing them up to modern standards.

Of the twelve schools controlled by the Education Committee seven have been built since 1899 and all since 1889. They were quite up-to-date when they were built and received high praise from H.M. Inspector, but even these lack the conveniences now considered necessary for health and physical development. New buildings are being planned, three for voluntary and three for

Council schools, and they are much needed. York needs more nursery schools, separate senior schools well equipped to give training in practical pursuits, better buildings for the special schools, and many of the older schools need modernizing.

But though the school buildings, especially those of the voluntary schools, are out-of-date the staffing of the schools attains a good standard. They are much better staffed than in 1899, but classes are still too large, especially those in the Council schools. Recreational facilities are entirely inadequate. There are only four playing fields for all the elementary schools in York, with their 12,400 children.

The normal leaving age for the elementary schools was the same in 1936 as in 1899, viz., 14, but in the earlier year 10 per cent of the children obtained "labour certificates" which enabled them to leave school for work at 13.[1]

In 1899 no provision was made for education after the age of 14, except some evening continuation classes, started in 1897 and attended in 1899-1900 by 595 and in 1900-1 by 668 students. To-day many facilities are provided for those wishing to continue their education after that age. In 1938, 1,274 children attended secondary schools. The fees are £15 15s. 0d. a year for boys and £12 12s. 0d. for girls, but only 254 pupils paid full fees, and 149 paid partial fees. Of the remaining 871 who paid no fees, 348 received a maintenance grant.

In addition to the secondary schools many educational opportunities are provided for those who have left school, details of which are given in chapter XI.

Naturally the improvement in the educational facilities provided since 1899 has been costly. Whereas in that year the education rate was 8d. (equal to 1s. 2d. at 1936 prices) in 1936 it was 3s. 5½d. and in 1938, 3s. 9½d.

[1] The school leaving age, except for those receiving exemption to take up "beneficial employment" was to have been raised to 15 as from September 1st, 1939. This reform was postponed owing to the outbreak of war.

Leisure Time Activities

Much may be learned about the social progress which any community is making by a study of the changes which take place in the ways in which it spends its leisure. A community ill-fed and worn out with hard work will have little time or energy for anything except "work and bed". But with a growth in the amount of leisure and an improvement in economic conditions, not only will people have more time in which to express themselves through their leisure pursuits, but they will have more energy to indulge in forms of recreation which would make no appeal to tired and ill-fed men.

Since 1899 far-reaching changes have come over the ways in which the workers in York (as elsewhere) spend their leisure. These have been fully described in previous chapters. Here we need only concern ourselves with their social significance.

Since 1899 hours of work in factories and workshops have been reduced by an hour a day in all factories, and by more in some of them. Hours of shop assistants and clerks are also much shorter. This reduction in working hours has been accompanied by an increase in the real income of the workers which makes available to them a standard of living probably about 30 per cent higher than in 1899.

While these changes have been taking place, science, industry and public enterprise, have placed within the reach of the workers forms of recreation, some undreamed of and others far in advance of anything available to them forty years ago. Only a few of these need be named to remind us how greatly and in how many ways the opportunities for recreation have been widened—the cinema, the wireless, bicycles so cheap as to be within the means of most workers, motor-bicycles, excellent roads, free libraries, 2d. libraries, subscription libraries, cheap books, parks and public gardens, swimming baths, cheap railway facilities, five thousand houses with gardens, a first-rate repertory theatre and a music hall, both with seats at low prices, adult educational classes and an educational settlement. All of these, and others not men-

tioned, were unknown to the workers in 1899. It is an amazing list!

These things have had a profound effect on the lives of the workers and on all those with limited means, far more profound than on the wealthier classes who have never lacked means of recreation. What has that effect been?

To answer that question we must know how the workers spent their leisure forty years ago.

A large proportion of young working people spent their evenings lounging about in the neighbourhood of their houses or promenading up and down certain streets in the city. The main street was so thronged with them that it was difficult to make one's way through it and a number of policemen were required to keep people moving and to prevent the horse-play between youths and girls from becoming too obstreperous. Youths used to boast how many girls they had "got off with" during the evening.

Although beer was much cheaper than it is to-day, one-sixth of the income of the working classes was spent on drink, consumed in public-houses much less strictly managed than they are to-day. Drunken men and women were constantly to be seen in the streets. On Saturday nights special policemen were drafted into the poorer districts of the city in order to deal with the fights and brawls which took place outside the public-houses at closing time.

A very few young men rode out into the country on what to-day we should call shocking roads on "penny-farthing" bicycles, sitting on the top of a 52-inch wheel with solid tyres; but for most people trips into the country were few and far between owing to the lack of means of transport.

Houses with gardens were almost unknown, unless six or eight square yards between house and footpath, or in a backyard, can lay claim to be called a garden! Only 120 men had allotments.

Fishing in the River Ouse was a popular pastime, chiefly indulged in by men of middle age or over. A few youths and lads bathed in the river, but no special accommodation was provided for them. Cricket and football were played by very few owing to the scarcity of playing fields.

Undoubtedly the week-day activities (both social and religious), of churches and chapels, attracted a larger proportion of the people than they do now. As we have seen, there was little else for them to do except to stay at home or join the promenaders in the streets or go to public-houses.

To-day the promenading of streets has almost ceased. Large numbers of men and a slightly increasing number of women go to public-houses, and the licensed clubs are well patronized, but notwithstanding the great increase in prices since 1899, expenditure on drink has fallen from one-sixth to one-tenth of the working-class income. One may pass through working-class streets every evening for weeks and not see a drunken person. Some young people go to public-houses, but for the most part they are in cinemas, the theatre, the music hall or dancing (though the craze for this has largely died down). At week-ends and on summer evenings many of them are bicycling in the country and many of the older ones are gardening.

No mention has yet been made of the great development of gambling, chiefly through the football pools which has taken place in recent years. People have always gambled, but never in this country to the extent that they do to-day. Further reference to this will be made later. It is mentioned here in order to complete the list of the principal changes which have occurred in the leisure time activities of the workers.

What has been the social significance of these changes?

Cinemas

The most far-reaching effect is that exercised by the cinema and wireless. It is estimated that the weekly attendance at cinemas in York in 1939 was about 50,000. They play a great part in relieving the monotony of countless lives. At a cost of 6d. or so a working woman, bored to death by a never-ending round of humdrum household chores, or a factory worker oppressed by the monotony of his work, can be transplanted, as if on a magic carpet, into a completely new world: a world of romance or high adventure.

Undoubtedly the cinema shares with other forms of entertain-

ment the danger that it may become to some merely a way of escape from monotony rather than a means of recreation. True recreation is constructive, and wholesome recreation implies *re-creating* physical, intellectual, or moral vitality. As one among several ways of spending leisure, visits to the cinema may well be re-creative. But some cinema "fans" rely on the cinema too exclusively as a way of passing their leisure hours. It becomes for them a means of *escapism* rather than of *re-creation*, and this arrests their development.

Wireless

The social significance of the discovery of wireless sound transmission ranks in importance with that of the cinema. It too has lightened the monotony of countless lives and it enjoys important advantages over the cinema. The British Broadcasting Corporation can, and does, provide programmes suited to all tastes, and people can choose the ones they like. Moreover, it is not exposed to any competition. Even if people are dissatisfied with British programmes and prefer to listen to foreign stations, they must still pay their licence fee!

As described in Chapter XIII we have made a limited inquiry with a view to learning something about the kind of programmes to which working-class people in York listen. It was made principally among the parents of children in the secondary schools and the school of commerce, and so the information will apply to the better-off working-class families, and also to a few people with incomes somewhat higher than those covered by our schedules.

We obtained information about the listening habits of 388 families. Of the total listening time during the week of the investigation 72 per cent was spent in listening to dance music, variety and the children's hour, 22 per cent in listening to news, plays, classical music and talks, and 6 per cent to religious broadcasts. Rather under half the families listened to talks, and almost exactly half to the religious services. Almost all families listened to the news.

Thus we see that in addition to providing people with light entertainment, the wireless is also carrying on educational work of considerable importance, while the influence of the religious services must be considerable. Apparently the development of wireless has not discouraged people from learning to make their own music.

To sum up, it may be said that the influence of the wireless is almost wholly good. It has served to brighten the lives of the people, to enlarge their knowledge and to bring religious teaching to many homes whose members seldom, if ever, attend a place of worship.

Reading

Next to cinema and wireless comes the development of the reading habit as an important factor affecting the mental, and in a measure the spiritual, sides of life.

The reading habit has developed greatly among the working classes since 1899, thanks to the public libraries and the publication of books in very cheap editions.

Doubtless the greater part of the reading of the working classes, and probably this is true of other classes also, consists of books which make no demand on the minds of the readers—chiefly "thrillers" and sentimental love stories, forgotten as soon as they are read. The "2d. libraries" (which issue nearly half as many books as the free library) live by lending books of this kind. Thousands of people in York seldom read anything else. But with the increase of leisure and with improved education the demand for better books is growing. It is actively encouraged by the librarians of the public and some of the other libraries, and by the fact that really worth while books, both fiction and non-fiction, may now be bought by those with narrow means.

Expenditure on Drink

A marked feature of the last forty years has been the great increase in the number of working men's clubs, the membership of which has grown from 1,300 in 1900 to 11,600

in 1936, equal to 35 per cent of males over 18 in York. Although a good deal of drinking takes place in them (and they could not pay their way but for the profits on drinks), a thorough investigation led us to the view that there is no conclusive evidence that the consumption of drink would be appreciably less in York if the clubs were closed; most of the members would probably transfer their patronage to the public-houses. The clubs in York are exceptionally well managed and make an important contribution to the social life of the male workers. Whilst the number of clubs has increased, the number of public-houses has fallen from one "on" licence for every 330 of the population in 1901 to one for every 576 in 1938. If we take both "on" and "off" licences into account the comparative figures are one for 230 persons in 1901 and one for 357 in 1938.

Although the evidence points to the fact that the citizens of York as a whole probably spend over half a million pounds a year on drink, there is less heavy drinking than forty years ago. The police attribute this chiefly to the effect of counter-attractions and the publicans to higher prices. On the assumption that the *per capita* consumption of drink by working-class families in York is similar to that of the country generally, they spend 7s. per family per week, or about 10 per cent of their total income, as compared with 6s.,[1] equal to 16·6 per cent of the family income spent in 1900, but the 7s. only buys 52 per cent as much beer as did 6s. in 1900 and it is 25 per cent weaker. The sum spent by working people on drink is equal to about four-fifths of the sum they spend on rent.

The lessened consumption of beer and the fact that it is so much weaker than it used to be have led to a great reduction in the amount of drunkenness. The proceedings for drunkenness in the city have dropped from an average of 52·6 per ten thousand for the years 1900–9 to 12·3 per ten thousand for the years 1930–7. But notwithstanding the reduction in the average amount of beer consumed per family, in many cases expenditure on drink is still very high and this leads to much poverty.

[1] This would be equivalent to 10s. 5d. at 1936 and it is this figure and not 6s. which must be compared with the 7s. spent to-day.

Gambling

Whereas the last forty years have shown a slow but steady decline in the proportion of income spent on drink, the reverse is true of betting and gambling, indulgence in which has grown enormously of late years, chiefly as a result of football pools. Each week during the football season 48,000 pool promoters' circulars are delivered through the post to houses in York—approximately one for every two inhabitants,and between 18,000 and 20,000 letters are posted in York to different pool promoters. There is no doubt that among a vast number of people football pools have become an obsession and actually constitute the chief interest of their lives. To a small extent they have taken the place of betting on horse races; the general view of those with whom we discussed the question was that "betting on horses among poor people is on the decline, as the football pools take the money." They were, however, of the opinion that at least half the working men still bet on horses, many of them every day, but they usually limit their bets to 6d. These are, of course, only opinions, and although we sought information from persons most likely to have knowledge of the subject, their accuracy cannot be proved. There is, however, no doubt about the enormous growth of the gambling habit, especially during the last ten years or so. It is a very difficult evil to combat and the serious consequences of its growth are as yet not at all generally recognized. There is a strong public opinion in the country against excessive drinking, and it has resulted in much legislation to check it. But public opinion is indifferent to the spread of gambling and such legislation as Parliament has enacted to check it is largely ineffective. It is doubtful whether it was ever intended to be otherwise.

Ready-money betting is illegal, yet it is reliably estimated that more than a hundred premises in York are used for that purpose and the police are powerless to prevent the law from being broken because they have not the staff to do so.

This is not the place in which to discuss at length the reasons why the gambling habit tends to undermine a man's moral and

intellectual strength, but they are strong and sound. Many of those who have considered the matter carefully are of the opinion that gambling has now replaced drink as "Public Enemy Number One."

Outdoor Recreations

The principal changes in outdoor recreation since 1899 are concerned with the improved means of transit. Bicycles which were rare and costly in 1899 are now so cheap as to be within the means of almost everyone. Many thousands use them daily for riding to and from work, and the flat country round York and the excellence of the roads render bicycling a popular pastime.

Since 1899 there has been an enormous increase in the number of cheap railway excursions. At least once a week there are one-day and half-day excursions to Leeds, Harrogate, Hull and Scarborough. On summer evenings return trips to Scarborough, forty-two miles away, can be made for 2s. Day trips can also be made to London and back (378 miles) for 10s. 6d. Weekly tickets, costing 10s. for adults and 5s. for children, and entitling the holders to unlimited travel over large parts of Yorkshire, are very popular during the holiday week, the holders visiting a different seaside resort or inland beauty spot every day; 13,614 such tickets were issued in 1937, mostly to working people. Considerable use is also made of motor coaches and hundreds of young men have motor-bicycles. These developments have greatly extended the size of the "playground" available to workers.

But apart from improved means of transport and the provision of three small parks and a few public gardens, there have been no notable additions to the facilities provided for outdoor recreation. There is great need of more playing-fields. We have seen that there are only four for the 12,400 children in the city's elementary schools! Certain firms provide fields for their employees, but apart from this there is a sad dearth of facilities for playing field games.

CONCLUSIONS

So far this chapter has been concerned with a comparison of economic and social conditions in York to-day with those at the close of last century, and we have seen how greatly the workers' standard of living has improved in spite of the fact that the period under review has included four years of devastating warfare in which millions of British citizens were engaged. The economic condition of the workers is better by 30 per cent than in 1899, though working hours are shorter. Housing is immeasurably better, health is better, education is better. Cheap means of transport, the provision of public libraries and cheap books, the wireless, the cinema and other places of entertainment, have placed within the reach of everyone forms of recreation unknown, and some of them unthought of, forty years ago.

It is gratifying that so much progress has been achieved, but if instead of looking backward we look forward, then we see how far the standard of living of many workers falls short of any standard which could be regarded, even for the time being, as satisfactory. Great though the progress made during the last forty years has been, there is no cause for satisfaction in the fact that in a country so rich as England, over 30 per cent of the workers in a typical provincial city should have incomes so small that it is beyond their means to live even at the stringently economical level adopted as a minimum in this survey, nor in the fact that almost half the children of working-class parents spend the first five years of their lives in poverty and that almost a third of them live below the poverty line for ten years or more.

We have examined the causes of poverty. Every one is capable of remedy without dislocating industry or our national finances. They can be removed just as the slums, once thought to be inevitable, are being removed to-day.

But we must not rest content with raising to a higher level the physical standard of those who are living in poverty.

The survey we have made of the ways in which people spend their leisure reminds us how much greater to-day than in the past

is the temptation to seek fullness of life by indulging too largely in forms of recreation which make no demands on physical, mental or spiritual powers. At the same time the influence of the Churches is weaker than at any time in the memory of those now living.

To raise the material standard of those in poverty may prove difficult, but to raise the mental and spiritual life of the whole nation to a markedly higher level will be an infinitely harder task, yet on its accomplishment depends the lasting greatness of the State.

Everywhere democracy is challenged. A totalitarian State does not demand high intellectual or spiritual standards from its people; on the contrary it can only function successfully when they cease to think for themselves and are willing to obey the command to worship false gods. But a democratic State can only flourish if the level of intelligence of the community is high and its spiritual life dynamic.

SUPPLEMENTARY CHAPTER

An Examination of the Reliability of Social Statistics based on the Sampling Method

Note: *This chapter will not interest the general reader. It is inserted here for the benefit of statisticians and others who may make social surveys of other cities.*

So far as I know this and the previous survey of York are the only social surveys of cities in which the findings are based on a house-to-house inquiry covering the whole of the working-class population. In other surveys the practice has been to investigate a proportion of the households, taken at random, and to assume these to be representative of the whole.

The proportion of households investigated and the size of samples have varied. For instance in five towns surveyed by Professor Bowley and others the size of sample aimed at was 800 to 1,000 working-class households, and the proportion of families investigated was in Northampton 1 in 17, in Warrington 1 in 13, in Stanley 1 in 8, in Reading 1 in 18, in Bolton 1 in 36. In the last London survey the size of sample aimed at was not less than 500 (though this aim was not always realized), and the proportion of households investigated was 1 in 50—increased for the smaller boroughs to 1 in 20. In the Bristol survey it was 1 in 20 and a sample of 500 was aimed at, in Plymouth 1 in 20, and in Merseyside (where the minimum size of sample aimed at in any area was 400) the proportion of houses investigated was 1 in 30.

It is possible to make a mathematical calculation, based on the theory of chance, of the probable margin of error when basing calculations regarding the conditions of a whole population upon samples. The method of calculation is set forth by Professor Bowley in a chapter contributed to *The New Survey of London Life and Labour*.[1] In another book, written in collaboration with Margaret Hogg[2] an example is given showing how the propor-

[1] Volume III, p. 39 seq. [2] *Has Poverty Diminished.* Bowley and Hogg, p. 50.

tion of overcrowded houses in a given town was arrived at. They say that by the sampling method adopted the proportion of these "must be between 7 and 13 per cent, and that it was probably between 8 and 12 per cent, and as likely as not between 9·4 and 10·6." Thus it will be seen that it is not certain that the figures arrived at will not be wrong to the extent of 30 per cent, though this is highly improbable.

The only certain way to check the accuracy of results obtained by sampling is to compare these with results obtained by an investigation of every household in the area. As I had all the material available for doing this I thought it would be useful to ascertain how far (if at all) my figures would have been affected if, instead of investigating every family, I had adopted the sampling method and based my results on the investigation of various proportions of the households, taken at random.

Accordingly I arranged the 16,362 schedules in street order and then took every tenth one, just as I should have done if calling at every tenth house. I then compared the results with those obtained from the complete house-to-house investigation. I made similar calculations based on samples of 1 in 20, 1 in 30, 1 in 40 and 1 in 50. I did not compare all my figures with corresponding figures based on samples, but I have compared enough of them to test the reliability of the sampling method.

The following tables give the result of this test. They point to the fact that so long as one is dealing with fairly large figures, as in Table I, which shows the proportion of the total working-class population falling into four income classes, results obtained by the sampling method are for the most part (though not in every case) substantially accurate. The complete census of working-class families showed that 17,185 persons, equal to 31·1 per cent of the working-class population, belonged to families with incomes below the minimum standard. The sampling method gave figures varying from 30·1 per cent to 33·1 per cent. The difference between these figures and the accurate one is immaterial.

But when we come to analyse the causes of poverty we are dealing with less than a third of the total working-class population,

and dividing their number into seven groups. Consequently the classes are very much smaller and the degree of inaccuracy much greater. Of the seven figures based on a survey of one in ten of the families two are inaccurate by more than 20 per cent. Of the seven figures based on a survey of one in twenty families, three are wrong by more than 10 per cent. and two by more than 20 per cent. Where one in thirty of the families were surveyed five of the seven figures are wrong by 10 per cent. and four by more than 20 per cent. Similar substantial inaccuracies are to be found in other tables.

Before leaving the subject I thought it would be worth while to see how far different results would be obtained if entirely different houses were chosen for the test. I therefore took out another sample of 1 in 10 starting with the second house in the street instead of the first, thus getting entirely different houses and I have prepared four different tables showing how far the figures obtained from this sample differ from those obtained from the other one. It will be seen that although they differ in a number of particulars the degree of inaccuracy is on the whole about the same in the two samples.

In assessing the importance of inaccuracies arising from the adoption of the sampling method, we must bear in mind that when reporting on a social survey it is not necessary for every figure to be absolutely accurate, but it is imperative that any margin of error there may be shall not be so great as to be misleading. The following tables will enable readers to judge how far figures based on the sampling method comply with the latter condition. As the reliability of the sample method depends so largely on the number of units in the sample these are shown under the percentage figures in every case.

The margin of error is denoted by asterisks:

* signifying that it is between 10 and 15 per cent.
** that it is between 15 and 20 per cent, and
*** that it is more than 20 per cent.

TABLE 1

PERCENTAGE OF PERSONS IN DIFFERENT INCOME CLASSES

Income Class	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
"A" and "B"	**31·1**	**30·9**	**32·6**	**30·1**	**33·1**	**31·7**
	17,185	1,750	901	561	450	345
"C"	**18·9**	**17·7**	****15·3**	**20·3**	*****13·9**	**18·2**
	10,433	1,003	423	377	189	198
"D"	**13·9**	**13·7**	***12·4**	**15·0**	**14·1**	***12·3**
	7,684	772	343	280	191	134
"E"	**36·1**	**37·7**	**39·7**	**34·6**	**38·9**	**37·8**
	19,904	2,131	1,099	645	528	412

TABLE 2

PERCENTAGE OF PERSONS IN POVERTY DUE TO DIFFERENT CAUSES

Cause of Poverty	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
Unemployment	**28·5**	**28·0**	**29·2**	**29·2**	**30·1**	**29·0**
	4,909	490	264	168	136	100
Inadequate Wages.. ..	**32·8**	**31·4**	**30·5**	**30·3**	****27·6**	**32·2**
	5,643	551	275	174	125	111
Insufficient earnings ..	**9·5**	**9·8**	**9·4**	***8·4**	****8·0**	*****7·2**
	1,636	172	85	48	36	25
Old Age	**14·6**	*****18·1**	***16·6**	*****20·0**	*****17·7**	***16·5**
	2,521	316	150	115	80	57
Illness	**4·0**	**3·9**	*****4·8**	*****5·7**	*****6·4**	*****5·8**
	701	68	43	33	29	20
Death of Husband ..	**7·8**	*****6·0**	**7·3**	*****4·3**	**7·3**	***6·7**
	1,346	104	66	25	33	23
Miscellaneous	**2·8**	**2·8**	*****2·2**	*****2·1**	**2·9**	**2·6**
	429	49	20	12	13	9

TABLE 3

PERCENTAGE OF CHILDREN UNDER 14

Income Class	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
"A"	**23·9**	*21·3	**23·2**	***19·9	**22·1**	***19·2
	3,205	291	150	94	71	51
"B"	**19·1**	**18·3**	**20·9**	*16·9	**20·6**	**17·4**
	2,571	250	135	80	66	46
"C"	**18·7**	**18·1**	***14·7	*21·4	**15·0	**21·8
	2,505	248	95	101	48	58
"D"	**12·8**	**12·4**	***10·1	**15·3	**11·8**	**10·6
	1,718	170	65	72	38	28
"E"	**25·5**	**29·9	***31·1	**26·5	**30·5	***31·0
	3,433	408	201	125	98	82

TABLE 4

PERCENTAGE OF CHILDREN UNDER 1

Income Class	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
"A"	**29·4**	**28·2**	*25·0	**26·9**	**31·3**	***12·5
	234	24	10	7	5	3
"B"	**23·1**	*20·0	**25·0**	***15·4	***12·0	**25·0**
	184	17	10	4	2	6
"C"	**18·0**	**16·5**	***10·0	*15·4	***6·2	**20·8
	144	14	4	4	1	5
"D"	**10·9**	**13·0	**10·0**	***19·2	*12·5	***8·4
	87	11	4	5	2	2
"E"	**18·6**	**22·3	***30·0	***23·1	***37·5	***33·3
	148	19	12	6	6	8

TABLE 5

PERCENTAGE OF FAMILIES HAVING DIFFERENT NUMBERS OF DEPENDENT CHILDREN

Number of Children	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
0	**56·1**	**54·2**	**56·6**	**54·7**	**54·5**	**56·0**
	9,175	886	462	298	223	183
1	**21·7**	**23·2**	**22·2**	**22·4**	***24·0**	**21·4**
	3,547	379	181	122	98	70
2	**12·8**	***14·1**	**12·7**	***14·1**	***14·7**	**13·2**
	2,099	230	104	77	60	43
3	**5·1**	****4·1**	***4·4**	*****3·7**	*****3·2**	****6·1**
	840	68	36	20	13	20
4	**2·4**	***2·7**	*****2·9**	*****3·5**	*****2·9**	****2·1**
	391	44	24	19	12	7
5 or more	**1·9**	***1·7**	*****1·2**	****1·6**	*****·7**	*****1·2**
	310	28	10	9	3	4

TABLE 6

PERCENTAGE OF FAMILIES IN EACH INCOME GROUP HAVING DIFFERENT NUMBERS OF DEPENDENT CHILDREN

CLASS "A"

Number of Children	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
0	**38·7**	**39·3**	**37·1**	**40·0**	**41·2**	**38·9**
	790	77	36	24	21	14
1	**19·1**	**19·9**	**20·6**	**18·3**	**19·6**	*****25·0**
	391	39	20	11	10	9
2	**17·2**	**18·4**	**17·5**	*****23·3**	**17·6**	****13·9**
	351	36	17	14	9	5
3	**9·1**	**8·2**	**9·3**	*****6·7**	**9·8**	**8·3**
	185	16	9	4	5	3
4	**7·7**	**7·6**	**8·3**	***6·7**	*****5·9**	*****11·1**
	157	15	8	4	3	4
5 or more	**8·2**	****6·6**	***7·2**	*****5·0**	*****5·9**	*****2·8**
	167	13	7	3	3	1

CLASS "B"

Number of Children	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
0	**55·2** 1,681	**57·2** 190	**57·1** 104	**60·1** 68	**54·7** 52	****63·5** 47
1	**20·7** 631	**21·4** 71	**20·9** 38	***18·6** 21	****24·2** 23	**21·6** 16
2	**13·7** 417	**14·8** 49	****15·9** 29	**15·0** 17	*****18·9** 18	*****8·1** 6
3	**6·8** 207	*****3·6** 12	*****3·9** 7	*****2·7** 3	*****1·1** 1	*****4·2** 3
4	**2·4** 75	*****1·5** 5	*****1.1** 2	****2·7** 3	*****1·1** 1	*****1·3** 1
5 or more	**1·2** 36	*****1·5** 5	**1·1** 2	*****·9** 1	******* — —	**1·3** 1

CLASS "C"

Number of Children	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
0	**57·9** 1,941	**56·3** 169	**60·1** 77	**54·3** 62	**55·2** 32	***50·0** 29
1	**22·0** 738	**22·3** 67	**20·3** 26	***24·6** 28	**22·4** 13	**20·7** 12
2	**12·1** 406	**11·7** 35	*****9·4** 12	**11·4** 13	***13·8** 8	*****17·2** 10
3	**4·9** 165	*****3·7** 11	***5·5** 7	*****1·8** 2	*****1·7** 1	*****6·9** 4
4	**1·8** 62	*****4·0** 12	*****4·7** 6	*****4·4** 5	*****6·9** 4	**1·7** 1
5 or more	**1·3** 42	*****2·0** 6	******* — —	*****3·5** 4	******* — —	*****3·5** 2

CLASS "D"

Number of Children	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
0	**57·6**	**55·9**	**63·1**	**52·3**	**61·9**	**61·4**
	1,364	133	70	45	39	27
1	**23·5**	***26·5**	**21·6**	***26·7**	**22·2**	****27·3**
	556	63	24	23	14	12
2	**11·9**	**11·3**	**10·8**	**11·6**	**11·1**	*****4·5**
	282	27	12	10	7	2
3	**4·1**	**3·8**	****2·7**	***4·7**	****3·2**	**4·5**
	96	9	3	4	2	2
4	**1·8**	**1·7**	**1·8**	****3·5**	***1·6**	****2·3**
	42	4	2	3	1	1
5 or more	**1·1**	***** ·8**	***** —	**1·2**	***** —	***** —
	27	2	—	1	—	—

CLASS "E"

Number of Children	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
0	**61·4**	**55·7**	**58·5**	**59.2**	**55·6**	**56·5**
	3,411	317	175	106	79	65
1	**22·2**	**24·4**	**24·4**	**21·8**	****26·8**	***19·1**
	1,231	139	73	39	38	22
2	**11·6**	*****14·6**	**11·4**	***12·8**	**12·7**	*****17·4**
	643	83	34	23	18	20
3	**3·3**	**3·5**	**3·3**	***3·9**	****2·8**	*****7·0**
	187	20	10	7	4	8
4	**1·0**	*****1·4**	*****2·0**	*****2·3**	*****2·1**	***** —**
	55	8	6	4	3	—
5 or more	**·5**	***** ·4**	***** ·4**	***** —**	***** —**	***** —**
	26	2	1	—	—	—

TABLE 7

PERCENTAGE OF DEPENDENT CHILDREN BELONGING TO FAMILIES WITH DIFFERENT NUMBERS OF DEPENDENT CHILDREN

CLASS "A"

In Families with	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
1 child	12·2	*13·7	*13·7	13·0	**14·1	***18·3
	391	39	20	11	10	9
2 children	21·9	**25·3	23·3	***32·9	**25·4	20·3
	702	72	34	28	18	10
3 ,, ...	17·3	16·2	18·5	**14·1	***21·1	**14·3
	555	46	27	12	15	7
4 ,, ...	19·6	21·0	*21·9	18·8	*16·9	***32·8
	628	60	32	16	12	16
5 ,, or more ..	29·0	**23·8	***22·6	***21·2	***22·5	***14·3
	929	68	33	18	16	7

CLASS "B"

In Families with	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
1 child	24·5	**28·5	**28·2	26·2	***34·8	***34·8
	631	71	38	21	23	16
2 children	32·4	***38·9	***43·0	***41·2	***54·5	**26·1
	834	97	58	33	36	12
3 ,, ...	24·2	***14·5	***15·5	***11·3	*** 4·6	**19·5
	621	36	21	9	3	9
4 ,, ...	11·7	*** 8·0	***5·9	***15·0	***6·1	***8·7
	300	20	8	12	4	4
5 ,, or more ..	7·2	***10·1	7·4	*6·3	*** _	***10·9
	185	25	10	5	—	5

CLASS "C"

In Families with	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
1 child	**29·5**	**27·0**	**27·3**	**28·0**	**27·1**	***20·7
	738	67	26	28	13	12
2 children	**32·4**	*28·2	***25·3	**26·0	**33·3**	**34·5**
	812	70	24	26	16	20
3 „	**19·7**	***13·3	*22·1	***6·0	***6·3	**20·7**
	495	33	21	6	3	12
4 „	**9·9**	***19·4	***25·3	***20·0	***33·3	***6·9
	248	48	24	20	16	4
5 „ or more ..	**8·5**	***12·1	***—	***20·0	***—	***17·2
	212	30	—	20	—	10

CLASS "D"

In Families with	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
1 child	**32·3**	*37·1	*36·9	**31·9**	*36·9	***44·0
	556	63	24	23	14	11
2 children	**32·8**	**31·7**	*36·9	**27·8	*36·9	***16·0
	564	54	24	20	14	4
3 „	**16·8**	**15·9**	**13·9	**16·7**	**15·7**	***24·0
	288	27	9	12	6	6
4 „	**9·8**	**9·4**	***12·3	***16·7	**10·5**	***16·0
	168	16	8	12	4	4
5 „ or more ..	**8·3**	***5·9	***—	**6·9	***—	***—
	142	10	—	5	—	—

CLASS "E"

In Families with	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
1 child	**35·9**	**34·1**	**36·3**	***32·0**	**38·7**	****25·6**
	1,231	139	73	39	38	22
2 children	**37·5**	**40·7**	**33·8**	**37·7**	**36·7**	****46·5**
	1,286	166	68	46	36	40
3 ,, ...	**16·3**	**14·7**	**14·9**	**17·2**	****12·3**	****27·9**
	561	60	30	21	12	24
4 ,, ...	**6·4**	****7·8**	****12·0**	****13·1**	****12·3**	**** —**
	220	32	24	16	12	—
5 ,, or more ..	**3·9**	****2·7**	****3·0**	**** —**	**** —**	**** —**
	135	11	6	—	—	—

TABLE 8

PERCENTAGE OF MALES (AGED 21 AND OVER) IN DIFFERENT WAGE GROUPS

Wages	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
Less than 53s.	**39·9**	***35·9**	**36·1**	***34·9**	***35·9**	**37·3**
	4,876	435	211	139	102	92
53s. to 59s. 11d. ..	**13·8**	**13·3**	**12·8**	***12·0**	***12·3**	****11·3**
	1,689	161	75	48	35	28
60s. to 64s. 11d. ..	**9·7**	**9·6**	***8·6**	**10·5**	****8·1**	**8·9**
	1,186	116	50	42	23	22
65s. and over	**36·6**	***41·2**	****42·5**	****42·6**	****43·7**	****42·5**
	4,498	499	248	170	124	105

TABLE 9

PERCENTAGE OF FEMALES (AGED 18 AND OVER) IN DIFFERENT WAGE GROUPS

Wages	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
Less than 30s. 9d. ..	**51·7**	***45·8**	****42·4**	**48·1**	*****39·8**	*****33·3**
	1,802	137	67	50	31	18
30s. 9d. to 34s. 11d. ..	**11·6**	*****16·1**	*****18·4**	*****15·4**	*****19·2**	***13·0**
	406	48	29	16	15	7
35s. 0d. to 39s. 11d. ..	**17·6**	**18·4**	***20·2**	**17·3**	*****25·6**	****20·4**
	615	55	32	18	20	11
40s. and over	**19·1**	**19·7**	**19·0**	**19·2**	****15·4**	*****33·3**
	670	59	30	20	12	18

TABLE 10

PERCENTAGE OF INCOME SPENT ON RENT

Income Class	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
"A"	**26·5**	**26·6**	**25·9**	**27·0**	**28·3**	**27·1**
	1,748	175	86	56	45	34
"B"	**22·7**	**22·9**	**23·5**	**23·3**	**22·3**	**22·6**
	2,477	289	160	97	81	67
"C"	**19·8**	**18·1**	***17·2**	**18·3**	***17·2**	**18·0**
	2,514	238	98	93	46	46
"D"	**15·8**	**16·0**	**14·4**	**15·8**	**17·1**	**16·9**
	1,676	185	83	66	46	35
"E"	**11·3**	**11·0**	***10·1**	**10·7**	**11·2**	**11·5**
	3,740	414	203	132	101	77

TABLE 11

PERCENTAGE OF INCOME DERIVED FROM SOCIAL SERVICES AND THE NUMBER OF FAMILIES RECEIVING SOCIAL SERVICE PAYMENTS

Income Class	*Complete Survey*	*Sample Surveys*				
		1 *in* 10	1 *in* 20	1 *in* 30	1 *in* 40	1 *in* 50
"A"	**54·2**	**51·3**	**49·7**	**54·1**	**51·9**	***47·8**
	1,560	145	68	50	36	26
"B"	**28·9**	**29·0**	**30·5**	***32·2**	****34·6**	**30·0**
	1,675	182	99	65	54	42
"C"	**11·6**	**11·0**	**11·3**	****9·5**	*****7·7**	****9·7**
	1,215	102	42	37	14	16
"D"	**5·8**	*****4·5**	****4·7**	*****3·8**	*****3·8**	****4·8**
	575	49	22	17	10	10
"E"	**2·3**	*****1·7**	***2·0**	*****1·3**	****2·7**	****1·9**
	770	59	33	14	21	10

TABLE 12

PERCENTAGE OF PERSONS IN DIFFERENT INCOME CLASSES

Income Class	*Complete Survey*	*Sample Surveys*	
		Sample No. 1 1 *in* 10	*Sample No.* 2 1 *in* 10
"A" and "B" ..	**31·1**	**30·9**	**29·9**
	17,185	1,750	1,725
"C"	**18·9**	**17·7**	**19·0**
	10,433	1,003	1,093
"D"	**13·9**	**13·7**	**14·2**
	7,684	772	820
"E"	**36·1**	**37·7**	**36·9**
	19,904	2,131	2,130

TABLE 13

PERCENTAGE OF PERSONS IN POVERTY DUE TO DIFFERENT CAUSES

Cause of Poverty	*Complete Survey*	*Sample Surveys*	
		Sample No. 1 1 *in* 10	*Sample No. 2* 1 *in* 10
Unemployment ..	**28·5**	**28·0**	**28·6**
	4,909	490	494
Inadequate wages ..	**32·8**	**31·4**	**34·3**
	5,643	551	592
Insufficient earnings ..	**9·5**	**9·8**	**8·8**
	1,636	172	151
Old age	**14·6**	***18·1**	**15·1**
	2,521	316	260
Illness	**4·0**	**3·9**	**4·2**
	701	68	73
Death of husband ..	**7·8**	***6·0**	**7·3**
	1,346	104	125
Miscellaneous	**2·8**	**2·8**	***1·7**
	429	49	30

TABLE 14

PERCENTAGE OF CHILDREN UNDER 14

Income Class	*Complete Survey*	*Sample Surveys*	
		Sample No. 1 1 *in* 10	*Sample No. 2* 1 *in* 10
"A"	**23·9**	***21·3**	***21·2**
	3,205	291	293
"B"	**19·1**	**18·3**	***21·5**
	2,571	250	298
"C"	**18·7**	**18·1**	***21·0**
	2,505	248	290
"D"	**12·8**	**12·4**	**12·4**
	1,718	170	172
"E"	**25·5**	****29·9**	**23·9**
	3,433	408	331

TABLE 15

PERCENTAGE OF CHILDREN UNDER 1

Income Class	*Complete Survey*	*Sample Surveys*	
		Sample No. 1 1 *in* 10	*Sample No. 2* 1 *in* 10
"A"	**29·4** 234	**28·2** 24	****24·7** 19
"B"	**23·1** 184	****20·0** 17	*****32·4** 25
"C"	**18·0** 144	**16·5** 14	*****14·3** 11
"D"	**10·9** 87	****13·0** 11	*****6·7** 6
"E"	**18·6** 148	****22·3** 19	***20·8** 16

APPENDIX A

CLASS "B" DIVIDED INTO HALF-CROWN INCOME GROUPS

	7s. 7d. to 9s. 11d. below the minimum	*5s. 1d. to 7s. 6d. below the minimum*	*2s. 7d. to 5s. 0d. below the minimum*	*1d. to 2s. 6d. below the minimum*	*Whole of Class "B"*
NUMBER AFFECTED					
Total number of families ..	511	733	877	926	3,047
Total number of persons	1,820	2,362	2,609	2,557	9,348
Total number of children under 14	610	684	703	574	2,571
Number of families with no dependent children	215	372	499	595	1,681
Number of children in families with one dependent child ..	121	165	179	166	631
Number of children in families with two dependent children ..	168	224	232	210	834
Number of children in families with three dependent children	165	168	156	132	621
Number of children in families with four dependent children ..	100	56	84	60	300
Number of children in families with five or more dependent children	56	71	52	6	185
Number of children 14–18 ..	102	108	126	131	467
Number of children over 18 .	175	212	213	236	840
Number of lodgers	43	73	99	105	320
INCOME	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Available income	963 13 2	1335 14 5	1608 14 8	1720 8 0	5628 10 3
Amount below minimum.. ..	222 3 9	228 9 3	167 6 9	60 4 7	678 4 4
Average deficiency per person ..	2 5¼	1 11¼	1 3½	5½	1 5½
SOURCES OF INCOME					
Earnings—					
Earnings of heads of families ..	481 13 1	678 0 7	861 17 4	964 15 0	2986 6 0
Payment for Board and Lodging by supplementary earners ..	152 4 8	185 6 7	206 5 4	233 6 7	777 3 2
Miscellaneous Sources—					
Rent for rooms let	2 16 0	3 1 8	6 9 0	8 2 6	20 9 2
Withdrawals from savings ..	1 15 0	7 0 0	8 5 6	16 3 7	33 4 1
Sick Clubs	3 1 0	3 12 0	1 13 0	6 19 9	15 5 9
Allotments	17 0	1 6 6	1 16 6	1 10 4	5 10 4
Pensions from Employers ..	6 14 8	26 0 0	43 2 2	37 15 5	113 12 3
Help from Relatives	6 5 0	11 18 6	19 4 0	16 12 0	53 19 6
Social Services—					
Health Insurance	5 1 6	9 3 6	12 4 3	8 3 6	34 12 9
Unemployment Benefit ..	165 4 3	163 17 2	147 10 9	106 0 6	582 12 8
Public Assistance	67 6 4	68 1 3	75 0 0	82 17 0	293 4 7
State Pensions	69 6 0	176 8 3	223 12 2	237 3 1	706 9 6
Free milk and/or meals at school	1 8 8	1 18 5	1 14 8	18 9	6 0 6
Percentage of total income derived from social services ..	32·0	31·4	28·6	25·3	28·8

CLASS "A"

	Head of the Family		
	Unemployed	*In Regular Work for Wages*	*In Casual Work for Wages or working on own account*
NUMBER AFFECTED			
Total number of families	718	288	176
Percentage of families in Class	35·2	14·1	8·6
Total number of persons	3,294	1,606	730
Percentage of persons in Class	42·0	20·5	9·3
Number of children under 14	1,589	900	293
Number of families with no dependent children	90	18	40
Number of children in families with one dependent child	179	65	50
Number of children in families with two dependent children	388	90	94
Number of children in families with three dependent children	297	99	57
Number of children in families with four dependent children	328	192	52
Number of children in families with five or more dependent children	397	454	40
Number of children 14–18	185	75	39
Number of children over 18	106	32	44
Number of lodgers	36	30	0
INCOME	£ s. d.	£ s. d.	£ s. d.
Available Income	1,297 8 11	653 19 8	343 16 8
Amount below minimum	586 12 3	228 11 4	135 4 4
Average deficiency per person	3 6¾	2 10	3 8½
SOURCES OF INCOME			
Earnings—			
Earnings of heads of families	20 8 10	590 2 9	279 14 4
Payments for Board and Lodging by supplementary earners	155 4 11	46 19 6	33 19 6
Miscellaneous Sources—			
Rent for rooms let	2 1 0	—	—
Withdrawals from savings	5 0	—	—
Sick Clubs	11 0	—	—
Allotments	1 5 0	8 0	6 0
Pensions from Employers	3 1 3	10 0	—
Help from Relatives	2 8 0	1 14 0	4 0
Social Services—			
Health Insurance	12 0	1 7 6	1 2 0
Unemployment Benefit	841 5 7	3 11 0	16 4 10
Public Assistance	245 14 0	15 0	6 18 0
State Pensions	18 9 11	6 17 8	4 19 6
Free milk and/or meals at school	6 2 5	1 14 3	8 6
Percentage of total income derived from Social services	85·7	2·2	8·6

Head of the Family				
Too Old to Work	*Husband Dead*	*Ill*	*Affected by Miscellaneous Circumstances*	*Total*
489	209	102	59	2,041
24·0	10·2	5·0	2·9	100
1,005	608	409	185	7,837
12·8	7·8	5·2	2·4	100
54	160	127	82	3,205
453	126	45	18	790
26	36	18	17	391
6	58	38	28	702
18	27	39	18	555
4	28	16	8	628
0	11	16	11	929
38	84	46	14	481
196	130	40	21	569
17	25	6	9	123
£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
483 7 7	278 6 10	165 13 5	77 6 7	3,299 19 8
267 18 6	141 5 2	81 11 6	38 14 1	1,479 17 2
5 4	4 7¾	4 0	4 2	3 9½
6 5 6	21 15 2	10 4 2	7 1 8	935 12 5
74 9 8	87 17 6	37 10 4	16 8 8	452 10 1
3 19 6	3 5 0	—	—	9 5 6
8 11 6	1 10 0	8 0	15 0	11 9 6
1 11 0	9 0	11 17 8	—	14 8 8
1 1 0	3 0	4 0	1 0	3 8 0
29 17 5	10 0	2 18 8	6 0	37 3 4
5 1 3	7 1 0	1 18 0	28 16 0	47 2 3
1 17 0	2 0 0	25 12 9	16 0	33 7 3
14 1 0	22 7 0	4 17 6	6 14 6	909 1 5
29 17 0	26 10 6	50 16 2	12 19 6	373 10 2
306 11 11	104 10 2	19 3 8	2 16 0	463 8 10
3 10	8 6	2 6	12 3	9 12 3
72·9	56·0	60·7	30·9	54·2

CLASS "B"

	Head of the Family						Total
	Unemployed	*In Regular Work for Wages*	*In Casual Work for Wages or working on own account*	*Too Old to Work*	*Husband Dead*	*Ill*	*Affected by Miscellaneous Circumstances*	
NUMBER AFFECTED								
Total number of families	539	1,050	292	713	260	99	94	3,047
Percentage of families in Class	17·7	34·4	9·6	23·4	8·5	3·3	3·1	100
Total number of persons	1,615	4,037	906	1,516	738	292	244	9,348
Percentage of persons in Class	17·3	43·2	9·7	16·2	7·9	3·1	2·6	100
Number of children under 14	312	1,700	265	43	145	41	65	2,571
Number of families with no dependent children	360	191	134	685	177	76	58	1,681
Number of children in families with one dependent child	101	354	86	18	45	10	17	631
Number of children in families with two dependent children	84	554	94	14	44	18	26	834
Number of children in families with three dependent children	63	444	57	6	33	9	9	621
Number of children in families with four dependent children	44	224	12	0	8	4	8	300
Number of children in families with five or more dependent children	20	124	16	5	15	c	5	185
Number of children 14–18	114	160	29	31	94	23	16	467
Number of children over 18	164	64	40	305	196	40	31	840
Number of lodgers	62	73	32	56	44	15	38	320
INCOME	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.	£ s. d.
Available Income	912 6 4	2,461 8 11	592 15 1	918 16 7	428 6 8	167 8 8	147 8 0	5,628 10 3
Amount below minimum	144 3 2	219 5 0	74 7 8	136 16 6	56 15 0	25 7 2	21 9 10	678 4 4
Average deficiency per person	1 9½	1 1	1 7¾	1 9¾	1 6½	1 8¾	1 9	1 5½
SOURCES OF INCOME								
Earnings—								
Earnings of heads of families	39 10 1	2,322 14 11	521 14 1	17 13 11	40 6 11	9 13 11	34 12 2	2,986 6 0
Payments for Board and Lodging by supplementary earners	196 2 0	96 5 10	36 18 2	177 5 9	170 17 4	50 4 8	49 9 5	777 3 2
Miscellaneous Sources—								
Rent for rooms let	7 12 2	1 5 0	19 0	6 3 6	2 12 6	11 0	1 6 0	20 9 2
Withdrawals from savings	2 0 0	—	15 0	20 14 1	7 10 0	2 0 0	5 0	33 4 1
Sick Clubs	14 0	—	—	5 11 3	15 0	8 5 6	—	15 5 9
Allotments	17 10	1 13 6	10 0	2 3 0	1 0	5 0	—	5 10 4
Pensions from Employers	4 0 0	5 0	14 0	102 2 6	—	6 2 9	8 0	113 12 3
Help from Relatives	1 14 0	15 0	—	14 13 0	3 9 0	1 7 6	32 1 0	53 19 6
Social Services—								
Health Insurance	2 7 6	—	—	2 13 0	1 4 6	27 14 9	13 0	34 12 9
Unemployment Benefit	507 11 2	6 8 0	11 10 0	29 1 6	18 14 0	5 2 0	4 6 0	582 12 8
Public Assistance	112 19 0	1 17 0	6 2 6	80 18 6	36 10 4	34 8 6	20 8 9	293 4 7
State Pensions	35 11 9	27 4 11	13 6 5	459 11 3	145 12 0	21 7 2	3 16 0	706 9 6
Free milk and/or meals at school	1 6 10	2 19 9	5 11	5 4	14 1	5 11	2 8	6 0 6
Percentage of total income derived from social services	72·3	1·6	5·3	62·3	47·3	53·1	19·9	28·8

Appendix C

AGE GROUPING OF THE UNEMPLOYED

	"A"	*"B"*	*"C"*	*"D"*	*"E"*	*Total*	*Per-centage*
14 and under 18	20	13	9	8	13	63	2·9
18 and under 20	37	15	21	8	27	108	4·9
20 and under 30	284	166	57	47	109	663	29·5
30 and under 40	343	127	21	17	43	551	24·5
40 and under 50	156	137	48	16	12	369	16·4
50 and over	116	259	80	20	15	490	21·8
	956	717	236	116	219	2,244	100·0
Percentage	42·6	32·0	10·5	5·1	9·8	100	

Appendix D

Range of Rents	Income Classes					
	"*A*"	"*B*"	"*C*"	"*D*"	"*E*"	*Total*
1s. od. to 3s 11d.	16	66	22	7	8	119
4s. od. ,. 4s. 11d.	161	235	102	42	51	591
5s. od. ,, 5s. 11d.	119	190	141	69	95	614
6s. od. ,, 6s. 11d.	208	254	206	157	276	1,101
7s. od. ,, 7s. 11d.	254	380	402	250	603	1,889
8s. od. ,, 8s. 11d.	264	404	402	274	577	1,921
9s. od. ,, 9s. 6d.	111	144	198	136	305	894
9s. 7d. ,, 9s. 11d.	51	86	90	54	124	405
10s. od. ,, 10s. 11d.	263	337	444	268	690	2,002
11s. od. ,, 11s. 11d.	85	100	132	114	216	647
12s. od. ,, 12s. 11d.	88	128	138	109	309	772
13s. od. ,, 15s. 11d.	95	118	188	145	341	887
16s. od. ,, 19s. 11d.	21	29	35	35	111	231
20s. od. & over ..	12	6	14	16	34	82
Total	1,748	2,477	2,514	1,676	3,740	12,155

Appendix E

Weekly Instalments (including rates) for houses being bought	Income Class					
	"*A*"	"*B*"	"*C*"	"*D*"	"*E*"	*Total*
under 11s. od. ..	14	20	19	14	29	96
11s. od. to 11s. 11d.	6	6	12	11	19	54
12s. od. ,, 12s. 11d.	12	30	40	30	76	188
13s. od. ,, 13s. 11d.	8	16	36	35	63	158
14s. od. ,, 14s. 11d.	8	11	30	29	68	146
15s. od. ,, 15s. 11d.	13	24	43	36	84	200
16s. od. ,, 16s. 11d.	1	12	24	36	78	151
17s. od. ,, 17s. 11d.	3	8	12	14	44	81
18s. od. ,, 18s. 11d.	2	5	4	10	18	39
19s. od. ,, 19s. 11d.	1	7	13	13	34	68
20s. od. & over ..	5	5	9	15	57	91
Total	73	144	242	243	570	1,272

Appendix F

AVERAGE AMOUNTS BY WHICH THE *PER CAPITA* INCOMES OF THOSE IN POVERTY DUE TO DIFFERENT CAUSES FALL BELOW THE MINIMUM STANDARD

	Class "A"		*Class "B"*		*Classes "A" & "B" combined*	
	No. of Persons	*Average per capita deficiency*	*No. of Persons*	*Average per capita deficiency*	*No. of Persons*	*Average per capita deficiency*
		s. d.		s. d.		s. d.
Unemployment ..	3,294	3 6¾	1,615	1 9½	4,909	2 11¾
Inadequate wages..	1,606	2 10	4,037	1 1	5,643	1 7
Insufficient earnings	730	3 8½	906	1 7¾	1,636	2 6¾
Old age	1,005	5 4	1,516	1 9¾	2,521	3 2½
Death of husband..	608	4 7¾	738	1 6½	1,346	2 11¼
Illness	409	4 0	292	1 8¾	701	3 0½
Miscellaneous ..	185	4 2	244	1 9	429	2 9½
	7,837	3 9¼	9,348	1 5½	17,185	2 6

Appendix G

PERCENTAGE OF INCOME SPENT ON RENT, CLASSIFIED ACCORDING TO CAUSE OF POVERTY

Cause of Poverty	*Class*		
	"A"	*"B"*	*"A" & "B" combined*
	per cent	*per cent*	*per cent*
Unemployment	23·1	20·2	22·0
Inadequate wages	20·8	19·4	19·7
Insufficient earnings ..	29·0	22·2	24·8
Old age	36·2	26·0	29·7
Death of husband	31·8	24·4	27·3
Illness	25·4	23·2	24·3
Miscellaneous	29·3	28·9	27·2
	26·5	22·7	24·2

APPENDIX H

THE POPULATION IN POVERTY OWING TO DIFFERENT CAUSES ANALYSED ACCORDING TO THE EXTENT BY WHICH THEIR AVERAGE *PER CAPITA* INCOMES FALL BELOW THE MINIMUM STANDARD

Cause of POVERTY	*DEFICIENCY PER HEAD*											
	Under 6d.	*6d. and under 1s. 0d.*	*1s. 0d. and under 1s. 6d.*	*1s. 6d. and under 2s. 0d.*	*2s. 0d. and under 2s. 6d.*	*2s. 6d. and under 3s. 0d.*	*3s. 0d. and under 3s. 6d.*	*3s. 6d. and under 4s. 0d.*	*4s. 0d. and under 4s. 6d.*	*4s. 6d. and under 5s. 0d.*	*5s. 0d. and over*	*Total*
Unemployment ..	263	261	296	425	582	840	770	535	394	201	342	4,909
Inadequate wages ..	1,012	1,019	1,071	888	534	513	237	178	100	31	60	5,643
Insufficient earnings	155	135	178	195	202	201	171	141	88	49	121	1,636
Old Age	186	252	226	228	244	220	179	213	132	153	488	2,521
Death of Husband	142	114	160	124	114	121	90	110	87	44	240	1,346
Illness	34	40	67	70	70	81	63	99	70	43	64	701
Miscellaneous ..	53	33	42	36	40	41	37	49	31	14	53	429
TOTAL	1,845	1,854	2,040	1,966	1,786	2,017	1,547	1,325	902	535	1,368	17,185
Percentage	10·73	10·79	11·89	11·44	10·40	11·73	9·00	7·70	5·25	3·11	7·96	100

Appendix I

Unemployment Benefit and the Primary Poverty Line

The following table compares the unemployment benefit payable to families of different sizes and the cost of maintaining these families on the standard of the poverty line.

	Primary Poverty Line Exclusive of Rent		*Assumed Rent (Average for class)*		*Total*		*Unemployment benefit*	
	s.	*d.*	*s.*	*d.*	*s.*	*d.*	*s.*	*d.*
Man (alone)	9	5	8	7	18	0	17	0
Man and wife	14	9	8	7	23	4	26	0
Man, wife and one child	19	2	8	7	27	9	29	0
Man, wife and two children	23	7	8	7	32	2	32	0
Man, wife and three children	29	0	8	7	37	7	35	0
Man, wife and four children	33	5	8	7	42	0	38	0
Man, wife and five children	37	10	8	7	46	5	41	0

These amounts are less than those given in the table on p. 102 because they refer to unemployed men and so nothing is allowed for compulsory insurance payments.

As the primary poverty line is based upon available income after paying rent, while the unemployment benefit payable to families of different sizes is a comprehensive figure out of which rent has to be paid, no exact line can be struck at which the unemployment benefit fails to raise a family above the primary poverty line. The average rent paid by families in primary poverty is 8s. 7d. I have assumed that this is paid in every case and so have included this amount in the sums required to maintain families of different sizes above the poverty line. It will be seen

that all of those who are entirely dependent upon unemployment benefit and have more than two children are below the poverty line and those who have only two children will be below it if their rent exceeds 8s. 9d.

While our investigation was being made the benefit paid to the unemployed in respect of dependent children was raised by 1s. to the figures named above. Had this higher rate of benefit been in operation throughout the whole period of the inquiry, the effect would have been to raise 47 families out of primary poverty. These comprised 241 persons, of whom 135 were children under 14.

Appendix J

Ages of 316 Unemployed Heads of Households in Primary Poverty

Age	*No.*	*Per Cent*
21 and under 25	3	1.0
25 „ „ 30	46	14.5
30 „ „ 35	79	25.0
35 „ „ 40	82	25.9
40 „ „ 45	41	13.0
45 „ „ 50	30	9.5
50 „ „ 55	14	4.4
55 „ „ 60	15	4.8
60 „ „ 65	6	1.9
	316	100.0

Appendix K

Duration of Unemployment of 168 Heads of Households in Primary Poverty

Age	*No.*	*Per Cent*
Under one year	62	37.0
1 year and less than 2 ..	12	7.0
2 years „ „ „ 3 ..	19	11.4
3 „ „ „ „ 4 ..	13	7.8
4 „ „ „ „ 5 ..	23	13.8
5 „ „ „ „ 6 ..	16	9.5
6 „ „ „ „ 7 ..	3	1.7
7 „ „ „ „ 8 ..	5	3.0
8 „ „ „ „ 9 ..	6	3.5
9 „ „ „ „ 10 ..	2	3.0
10 „ „ „ „ 11 ..	1	
11 „ „ „ „ 12 ..	1	
13 „ „ „ „ 14 ..	1	
Many years	4	2.3
	168	100.0

Appendix L

CLASS "C" DIVIDED INTO FIVE SHILLING INCOME GROUPS

	Up to 4s. 11d. above the minimum	*5s. to 10s. above the minimum*	*Whole of Class "C"*
NUMBER AFFECTED			
Total number of persons	5,540	4,893	10,433
Total number of families	1,791	1,563	3,354
Number of children under 14	1,360	1,145	2,505
Number of families with no dependent children	1,057	872	1,929
Number of children in families with one dependent child	362	376	738
Number of children in families with two dependent children	410	402	812
Number of children in families with three dependent children	309	186	495
Number of children in families with four dependent children	148	100	248
Number of children in families with five or more dependent children	131	81	212
Number of children 14–18	321	277	598
Number of children over 18	535	652	1,187
Number of lodgers	278	209	487
INCOME	£ s. d.	£ s. d.	£ s. d.
Available Income	4,023 5 9	4,035 6 7	8,058 12 4
Amount above Minimum	207 2 5	578 13 10	785 16 3
Average surplus per person	9	2 4	1 6
SOURCES OF INCOME			
Earnings—			
Earnings of heads of families	2,644 7 3	2,740 16 7	5,385 3 10
Payment for Board and Lodging by supplementary earners	652 18 5	747 18 4	1,400 16 9
Miscellaneous Sources—			
Rent for rooms let	14 14 11	12 18 9	27 13 8
Withdrawals from savings	28 16 4	26 3 2	54 19 6
Sick Clubs	5 8 0	18 2 0	23 10 0
Allotments	3 3 0	2 15 6	5 18 6
Pensions from Employers	103 5 4	77 11 9	180 17 1
Help from Relatives	26 0 6	22 3 8	48 4 2
Social Services—			
Health Insurance	18 4 0	7 2 0	25 6 0
Unemployment Benefit	93 10 0	58 7 6	151 17 6
Public Assistance	44 14 0	22 14 6	67 8 6
State Pensions	387 14 6	298 6 6	686 1 0
Free milk and/or meals at school	9 6	6 4	15 10
Percentage of total income derived from social services	13·6	9·6	11·6

Appendix M

CLASS "D" DIVIDED INTO FIVE SHILLING INCOME GROUPS

	10*s.* 1*d.* *to* 15*s.* *above the minimum*	15*s.* 1*d.* *to* 20*s.* *above the minimum*	*Whole of Class "D"*
NUMBER AFFECTED			
Total number of persons	4,188	3,496	7,684
Total number of families	1,304	1,063	2,367
Number of children under 14 ..	922	796	1,718
Number of families with no dependent children	753	611	1,364
Number of children in families with one dependent child ..	322	234	556
Number of children in families with two dependent children ..	284	280	564
Number of children in families with three dependent children ..	144	144	288
Number of children in families with four dependent children ..	100	68	168
Number of children in families with five or more dependent children	72	70	142
Number of children 14–18 ..	244	169	413
Number of children over 18 ..	546	442	988
Number of lodgers	180	154	334
INCOME	£ s. d.	£ s. d.	£ s. d.
Available Income	3,778 6 1	3,372 5 7	7,150 11 8
Amount above Minimum.. ..	803 3 1	914 2 7	1,717 5 8
Average surplus per person ..	3 10	5 $2\frac{3}{4}$	4 $5\frac{1}{2}$
SOURCES OF INCOME			
Earnings—			
Earnings of heads of families ..	2,772 8 2	2,569 6 1	5,341 14 3
Payment for Board and Lodging by supplementary earners ..	647 9 9	553 14 1	1,201 3 10
Miscellaneous Sources—			
Rent for rooms let	11 19 0	9 9 0	21 8 0
Withdrawals from savings ..	15 13 0	14 10 0	30 3 0
Sick Clubs	5 5 3	2 17 0	8 2 3
Allotments	2 17 0	2 11 6	5 8 6
Pensions from Employers ..	69 10 7	42 10 4	112 0 11
Help from Relatives	8 7 6	4 17 0	13 4 6
Social Services—			
Health Insurance	6 7 6	4 12 0	10 19 6
Unemployment Benefit ..	37 1 0	23 1 10	60 2 10
Public Assistance	12 6 0	2 4 0	14 10 0
State Pensions	188 19 10	142 10 9	331 10 7
Free milk and/or meals at school	1 6	2 0	3 6
Percentage of total income derived from social services ..	6·5	5·1	5·8

APPENDIX N

ANALYSIS OF 28 FAMILY FOOD BUDGETS

GROUP I.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	*Average for the Group*
(1) Number of weeks the budget was kept	4	2	4	2	4	4	4	
(2) Composition of the family	Man, wife and 4 children (11, 6, 4 and 5 months)	Man, wife and 4 children (7, 6, 5 and 1½)	Man, wife and 4 children (13, 9, 6 and 2)	Man, wife and 4 children (14, 6, 4 and 1)	Man, wife and 1 child (6)	Man, wife and 1 child (10)	Man, wife and 1 child (7)	
(3) Husband's occupation	Unemployed	Unemployed	Unemployed	Unemployed	Unemployed	Unemployed	Unemployed	
(4) "Man-value" of the family	3·93	3·83	4·43	4·23	2·43	2·63	2·43	
(5) "Cost-coefficient" of the family	4·13	4·09	4·58	4·49	2·43	2·63	2·43	
(6) Income before paying rent (including value of garden produce)	34s. 0d.	36s. 5½d.	42s. 3½d.	36s. 0d.	28s. 0d.	28s. 6d.	30s. 6d.	33s. 8d.
(7) ,, after ,, ,, ,, ,, ,, ,,	24s. 9d.	26s. 1½d.	31s. 6½d.	29s. 2½d.	20s. 0d.	20s. 7d.	20s. 3d.	24s. 7½d.
(8) ,, ,, ,, ,, per "cost-coefficient unit"	6s. 0d.	6s. 4d.	6s. 10d.	6s. 6d.	8s. 3d.	7s. 10d.	8s. 4d.	6s. 11½d.
(9) Weekly expenditure on food (including value of garden produce)	17s. 3d.	16s. 4¾d.	18s. 11½d.	16s. 10d.	13s. 2d.	14s. 8½d.	13s. 11½d.	15s. 10¾d.
(10) Standard diet would have cost	22s. 4d.	22s. 1½d.	24s. 9½d.	24s. 3½d.	13s. 2d.	14s. 3d.	13s. 2d.	19s. 2d.
(11) Percentage of income (after paying rent) spent on food	69·7	62·7	60·3	55·8	64·2	71·5	63·6	64·5
(12) Total protein as percentage of requirements[1]	63·8	79·4	61·9	67·8	80·4	76·0	72·1	70·5
(13) First class protein ,, ,, ,,	50·2	44·8	43·8	48·8	81·4	79·0	74·2	56·5
(14) Fat ,, ,, ,,	84·3	87·1	86·8	70·6	85·4	97·8	134·5	89·5
(15) Calories ,, ,, ,,	76·4	93·9	79·0	72·3	77·8	69·0	82·8	78·9
(16) Calcium ,, ,, minimum requirements	40·4	44·7	36·3	30·3	71·2	79·1	63·6	45·6
(17) Phosphorus ,, ,, ,, ,,	63·4	70·6	62·7	54·7	95·5	96·0	81·1	67·3
(18) Iron ,, ,, ,, ,,	26·5	52·8	51·3	45·2	71·3	63·6	61·1	49·7
(19) Vitamin A ,, ,, ,, ,,	29·4	65·7	34·5	69·6	101·6	32·2	72·6	52·4
(20) ,, B_1 ,, ,, ,, ,,	54·4	93·4	89·0	74·9	115·5	87·4	119·9	84·7
(21) ,, C ,, ,, ,, ,,	87·0	185·6	171·1	163·0	188·6	79·1	171·1	147·4

GROUP II.

	(8)	(9)	(10)	(11)	(12)	(13)	*Average for the Group*
(1) Number of weeks the budget was kept	2	4	4	4	4	4	
(2) Composition of the family	Man, wife and 4 children (7, 6, 5 and 1½)	Man and wife	Man, wife and 3 children (11, 9 and 5)	Man, wife and 2 children (10 and 5)	Man, wife and 5 children (13, 11, 9, 4 & 1)	Man, wife and 3 children (12, 8 and 2)	
(3) Husband's occupation	Timber merchant's labourer	Unemployed	Van cleaner	Unemployed Ill with T.B.	Groom	Caretaker	
(4) "Man-value" of the family	3·83	1·83	3·83	3·13	5·03	3·83	
(5) "Cost-coefficient" of the family	4·09	1·83	3·93	3·22	5·30	3·98	
(6) Income before paying rent (including value of garden produce)	45s. 0d.	26s. 0d.	44s. 0½d.	38s. 1½d.	51s. 2d.	52s. 11d.	42s. 10½d.
(7) ,, after ,, ,, ,, ,, ,, ,,	34s. 8d.	19s. 6d.	33s. 8½d.	30s. 11½d.	40s. 10d.	42s. 9d.	33s. 9d.
(8) ,, ,, ,, ,, per "cost-coefficient unit"	8s. 6d.	10s. 8d.	8s. 6d.	9s. 7d.	7s. 8d.	10s. 9d.	9s. 0¾d.
(9) Weekly expenditure on food (including value of garden produce)	23s. 7d.	12s. 10½d.	22s. 9½d.	21s. 11½d.	23s. 3½d.	24s. 7d.	21s. 6d.
(10) Standard diet would have cost	22s. 1½d.	9s. 11d.	21s. 3d.	17s. 5d.	28s. 8d.	21s. 6½d.	20s. 2d.
(11) Percentage of income (after paying rent) spent on food	61·2	66·0	67·7	71·0	57·0	57·5	63·8
(12) Total protein as percentage of requirements[1]	73·5	94·7	85·1	80·1	64·5	71·6	75·9
(13) First class protein ,, ,, ,,	51·2	83·2	92·2	61·4	59·4	75·5	69·0
(14) Fat ,, ,, ,,	115·5	108·1	129·0	101·0	82·9	117·2	107·3
(15) Calories ,, ,, ,,	109·6	106·6	92·9	95·3	70·3	68·2	87·7
(16) Calcium ,, ,, minimum requirements	50·6	104·8	62·4	71·3	32·2	57·6	52·4
(17) Phosphorus ,, ,, ,, ,,	79·1	118·1	88·4	99·5	60·0	77·5	78·8
(18) Iron ,, ,, ,, ,,	54·0	115·7	66·3	74·7	51·5	59·4	63·1
(19) Vitamin A ,, ,, ,, ,,	86·3	166·3	135·6	99·0	45·3	165·7	107·5
(20) ,, B_1 ,, ,, ,, ,,	92·7	163·7	114·0	110·2	79·8	102·9	101·4
(21) ,, C ,, ,, ,, ,,	223·8	194·0	273·6	174·3	129·0	262·4	201·9

[1] For standards adopted see page 183.

GROUP III.

	(14)	(15)
(1) Number of weeks the budget was kept	4	4
(2) Composition of the family	Man, wife and 2 children (5 and 2)	Man, wife and 2 children (15 and 10)
(3) Husband's occupation	Farm labourer	Newspaper canvasser
(4) "Man-value" of the family	2·73	3·63
(5) "Cost-coefficient" of the family	2·96	3·63
(6) Income before paying rent (including value of garden produce)	47s. 7d.	59s. 1d.
(7) ,, after ,, ,, ,, ,, ,, ,, ,,	39s. 7d.	48s. 9d.
(8) ,, ,, ,, ,, per "cost-coefficient unit"	13s. 4d.	13s. 5d.
(9) Weekly expenditure on food (including value of garden produce)	23s. 0¼d.	23s. 6¾d.
(10) Standard diet would have cost	16s. 0d.	19s. 8d.
(11) Percentage of income (after paying rent) spent on food	58·2	48·3
(12) Total protein as percentage of requirements[1]	105·3	78·2
(13) First class protein ,, ,, ,,	92·0	70·2
(14) Fat ,, ,, ,,	140·7	111·0
(15) Calories ,, ,, ,,	119·4	83·8
(16) Calcium ,, ,, minimum requirements	54·0	67·2
(17) Phosphorus ,, ,, ,, ,,	95·5	97·1
(18) Iron ,, ,, ,, ,,	77·7	71·4
(19) Vitamin A ,, ,, ,, ,,	111·9	93·7
(20) ,, B_1 ,, ,, ,, ,,	147·5	94·5
(21) ,, C ,, ,, ,, ,,	294·1	110·5

GROUP IV.

	(22)
(1) Number of weeks the budget was kept	2
(2) Composition of the family	Man, wife and 3 children (14, 10 and 6)
(3) Husband's occupation	Factory Labourer
(4) "Man-value" of the family	4·23
(5) "Cost-coefficient" of the family	4·23
(6) Income before paying rent (including value of garden produce)	80s. 0d.
(7) ,, after ,, ,, ,, ,, ,, ,, ,,	70s. 4d.
(8) ,, ,, ,, ,, per "cost-coefficient unit"	16s. 7½d.
(9) Weekly expenditure on food (including value of garden produce)	30s. 0d.
(10) Standard diet would have cost	25s. 0½d.
(11) Percentage of income (after paying rent) spent on food	42·7
(12) Total protein as percentage of requirements[1]	68·8
(13) First class protein ,, ,, ,,	58·2
(14) Fat ,, ,, ,,	89·6
(15) Calories ,, ,, ,,	75·0
(16) Calcium ,, ,, minimum requirements	64·5
(17) Phosphorus ,, ,, ,, ,,	104·6
(18) Iron ,, ,, ,, ,,	89·8
(19) Vitamin A ,, ,, ,, ,,	71·8
(20) ,, B_1 ,, ,, ,, ,,	119·6
(21) ,, C ,, ,, ,, ,,	212·4

[1] For standards adopted see page 183.

(16)	(17)	(18)	(19)	(20)	(21)	*Average for the Group*
4	2	2	2	2	2	
Man, wife and 7 children (18, 15, 13, 12, 11, 7 and 4) Factory Labourer	Man, wife and 3 children (9, 7 and 6) Factory Labourer	Man, wife and 3 children (9, 7 and 5) Plasterer	Man, wife and 3 children (9, 6 and 3) Factory Mechanic	Man, wife and 2 children (13 and 3) Painter's Labourer	Man, wife and 2 children (9 and 8) Locomotive cleaner and Fireman	
7·36	3·73	3·63	3·63	3·23	3·23	
7·45	3·74	3·73	3·73	3·32	3·25	
87s. 0d.	62s. 3d.	72s. 0d.	78s. 7d.	70s. 6d.	70s. 0d.	68s. 4½d.
76s. 1d.	52s. 7d.	61s. 9d.	65s. 7d.	58s. 4d.	59s. 3d.	57s. 8¾d.
10s. 2½d.	14s. 1d.	16s. 7d.	17s. 7d.	17s. 7d.	18s. 2d.	14s. 6½d.
47s. 4½d.	26s. 9½d.	32s. 8½d.	28s. 7d.	25s. 1½d.	34s. 1½d.	30s. 2d.
40s. 4d.	22s. 1½d.	22s. 1d.	22s. 1d.	19s. 8d.	19s. 3d.	22s. 8d.
62·2	51·0	53·0	43·6	43·1	57·7	52·2
75·5	78·2	83·8	70·0	76·4	85·3	80·2
69·2	67·6	86·8	80·0	73·4	80·6	76·0
78·1	102·0	108·2	115·3	105·4	155·5	108·9
76·0	89·1	85·5	83·4	84·8	101·0	87·8
42·9	44·9	67·0	62·3	46·6	70·5	55·6
90·6	80·4	96·1	77·0	85·5	108·3	95·8
60·0	75·4	75·4	51·0	66·9	82·2	71·4
75·8	105·0	106·9	78·9	60·6	96·2	93·4
150·2	145·0	116·4	100·3	121·9	113·8	130·3
200·5	184·9	192·0	153·9	172·1	172·1	198·4

(23)	(24)	(25)	(26)	(27)	(28)	*Average for the Group*
2	2	2	2	2	2	
Man, wife and 1 child (13) Factory Labourer	Man, wife and 4 children (8, 8, 6 and 1) Store-keeper	Man, wife and 3 children (14, 12 and 9) Factory Labourer	Man, wife and 2 children (9 and 5) Factory Labourer	Man, wife and 2 children (11 and 9) Clerk	Man, wife and 2 children (7 and 3) Factory Labourer	
2·73	3·93	4·43	3·03	3·33	2·93	
2·73	4·20	4·44	3·13	3·34	3·02	
65s. 0d.	87s. 5d.	94s. 0d.	75s. 0d.	80s. 0d.	81s. 0d.	80s. 4d.
54s. 9d.	79s. 7d.	82s. 10d.	64s. 2d.	65s. 5d.	70s. 2d.	69s. 7d.
20s. 1d.	18s. 11d.	18s. 8d.	20s. 6d.	19s. 7d.	23s. 3d.	19s. 5d.
29s. 8½d.	39s. 1d.	32s 5½d.	29s. 5d.	25s. 2d.	39s. 7d.	32s. 2d.
16s. 2d.	24s. 10½d.	26s. 3½d.	18s. 6½d.	19s. 9½d.	17s. 10½d.	21s. 3d.
54·4	48·1	39·2	45·8	38·5	55·6	46·3
90·3	82·8	82·8	90·8	70·4	118·3	84·8
93·2	84·2	87·6	89·8	67·6	129·6	85·2
165·1	148·5	107·2	129·8	108·7	164·6	127·0
105·3	101·9	89·2	102·2	86·8	135·1	97·3
92·6	73·8	52·1	76·0	75·5	109·1	76·2
140·4	97·4	98·4	102·2	101·2	141·6	109·6
104·4	84·4	81·8	84·1	73·8	124·3	90·4
190·9	126·2	91·6	174·7	95·9	141·2	124·7
146·0	132·7	133·3	142·9	135·6	198·3	140·7
188·5	244·9	257·9	300·0	374·1	235·8	257·7

APPENDIX O

TRADE UNIONS IN YORK

This table shows the contributions payable in the different unions and the principal benefits receivable. In addition to these benefits there are a number of minor ones which vary from union to union. All the figures except those of membership apply to adult members only. Junior members pay less and receive smaller benefits.

Trade Union	*No. of Members in York*	*Contributions per Week*	*Out-of-Work Benefits*	*Accident Benefit*	*Tool Insurance*	*Sick Pay*
Agricultural Workers	30 (m)	4d.	..	10s. per week for 2 weeks. Total disablement £10	..	..
Operative Bakers and Confectioners	80 (m) 1 (f)	1s. 2d. to 1s. 5d.	12s. to 14s. per week	..	..	10s. to 14s. per week
Boot & Shoe Operatives	(21 m)	1s.	16s. per week	..	According to amount of loss	12s. per week
Building Trade Workers	334 (m)	1s. 8d.	4s. per week	£1 per week	..	£1 per week
Journeymen Butchers' Federation	140 (m)	8d. to 1s. according to age	10s. per week for 8 weeks 8s. per week for 8 weeks 6s. per week for 8 weeks	10s. per week for 8 weeks 8s. per week for 8 weeks 6s. per week for 8 weeks	..	Same as accident benefit Total disablement up to £50
Clerks and Administrative Workers	115 (m) 200 (f)	Men 8d. Women 6d.	Special fund See footnote 1	..	..	Special fund See footnote 1
County Officers	26 (m) 2 (f)	6d.	..	..	..	..
Distributive and Allied Workers	620 (m) 131 (f)	A. 8d. B. 1s. C. 1s. 4d.	A. 6s. per wk. B. 12s. per wk. C. 18s. per wk. for 10 weeks	Total disablement £100 Partial disablement £50	..	A. 6s. B. 12s. C. 18s. per wk. for 10 weeks. Total disablement through illness £10
do. (Insurance Branch)	29 (m)	9d.	4s. per week for 12 weeks	..	..	..
Electrical	214 (m)	1s. 2d.	10s. per week for 12 weeks in any period of 52 weeks	10s. per week for 12 weeks	..	..

Strike Pay	*Travelling Benefits*	*Death Benefits*	*Entrance Fee*	*Superannuation Payment*
12s. per week	..	From £1 10s. to £7 and £1 to £3 10s. for wife	1s.	..
4s. 2d. per day and 4d. per day each child	..	£3 to £12	2s. 6d. man 6d. woman	..
5s. per day	Up to £1	£6	1s.	..
£1 10s. per week	3rd Class	£5 to £20	5s. 8d.	3s. to 5s. per week
£1 5s. per week for 6 weeks	..	£7 to £10 and wife £3 to £5 according to years of membership	1s.	5s. per week
..	According to circumstances	Special fund, see footnote 1	2s.	..
..	..	£30	1s.	..
12s. to £1 4s. per week	..	A. £4 B. £8 C. £12	1s.	..
£1 4s. per week	..	..	1s.	..
15s. per week	Fares paid when sent by secretary to jobs.	From £6 to £10 and half benefit for wife	2s. 6d.	..

[1] Benefits vary considerably according to the amount of contribution the member elects to pay.

TRADE UNIONS IN YORK (*continued*)

Trade Union	*No. of Members in York*	*Contributions per Week*	*Out-of-Work Benefits*	*Accident Benefit*	*Tool Insurance*	*Sick Pay*	*Strike Pay*	*Travelling Benefits*	*Death Benefits*	*Entrance Fee*	*Superannuation Payment*
Amalgamated Engineering Union	766 (m)	2s. . .	From 7s. for 14 weeks to 7s. for 18 weeks	£50 to £100	Up to £10	From 10s. for 20 weeks to 10s. for 26 weeks plus 5s. for further 26 weeks	17s. per week	Railway fares to jobs	£12 . .	3s. 6d. to 7s. 6d.	8s. to 10s. per week according to age and years of membership
General and Municipal Workers	3,800(m) 3,000 (f)	Men 6d. . Women 3d.	..	..	..	Optional for increased contributions	£1 per week .	..	Man £3 to £10 . Woman £1 10s. to £5	Men 1s. . Women 6d.	..
National Union of Journalists	7 (m)	7s. 6d. per calendar month	8 weeks £3. 8 weeks £2. 10 weeks £1	..	..	..	No fixed amount	..	£25 . .	..	The union has an optional scheme
Lithographic Artists	26 (m)	3s. . .	£2 2s. per wk. for 12 weeks £1 1s. per wk. for 14 weeks	..	..	£1 4s. per wk. for 12 weeks 15s. per wk. for 14 weeks	£2 2s. for period	..	£3 up to £25 according to years of membership	5s. . .	£1 per week
Amalgamated Society of Lithographic Printers	46 (m)	3s. 6d. .	7s. 6d. to £1 1s. per week	Up to £300 if permanently disabled	..	15s. per week for 6 weeks 7s. 6d. per wk. for 12 weeks 5s. per week for 12 weeks 3s. 9d. per wk. for 26 weeks	£1 16s. per week for 12 weeks	..	£4 10s. to £15 Wife £3 to £10	10s. to £1 15s.	7s. 6d. to £1 per week
Mental Hospital and Institutional Workers	25 (m) 1 (f)	6d. . .	..	..	..	After 3 months' incapacity £5 to £10. Total disablement £50	£2 per week .	..	£5 to £15 .	1s. . .	Grant of £5 on retirement
Musicians' Union .	31 (m)	6d. . .	..	..	..	..	..	Railway fare	£10 for old members	10s. . .	..
National Society of Painters	170 (m)	1s. 0d. to 2s. 0d.	1s. per day for 48 days 6d. per day for 102 days	£10 to £100 according to years of membership	..	10s. per week for 13 weeks 5s. per week for 13 weeks	4s. 2d. per day .	..	£5 to £10 . Wife £5 .	5s. . .	4s. to 8s. per week according to years of membership
Operative Plasterers	60 (m)	1s. 6½d. .	6d. to 10d. per day	15s. to £1 per week for 13 weeks 7s. 6d. to 10s. per week for 26 weeks, then 5s. per week	..	£1 per week for 26 weeks	£1 5s. per week .	Lodgings 2s. 9d. per night Cycle allowance 1¾d. per mile	£5 to £20 Wife £2 to £10	10s. . .	After 30 years 5s. per week ,, 33 years 6s. per week ,, 36 years 8s. per week ,, 40 years 10s. per week ,, 45 years 12s. per week

TRADE UNIONS

Trade Union	*No. of Members in York*	*Contributions per Week*	*Out-of-Work Benefits*	*Accident Benefit*	*Tool Insurance*	*Sick Pay*
United Operative Plumbers and Domestic Engineers' Association	150 (m)	1s. 9d.	10s. per week for 10 weeks and 6s. for further 10 weeks	..	..	10s. per week for 13 weeks 6s. per week for 13 weeks 4s. per week for remainder of illness
Post Office Workers	150 (m) 48 (f)	4d. to 6d. according to wage.	None	..	..	Government pays full wages six months, then half for six months Union makes up difference
Operative Printers and Assistants	21 (m) 12 (f)	M. and F. 1s. to 2s.	10s. to £1 per week	..	..	Distress Benefit 10s. per week
Printing, Bookbinding and Paper Workers	98 (m) 150 (f)	Men— A. 1s. 7d. B. 1s. 4d. C. 1s. 1d. Women— A. 10d. B. 8d. C. 6d.	Men— A. £1 5s. pr.wk. B. £1 per wk. C. 15s. per wk. Women— A. 12s. 6d. per week B. 10s. per wk. C. 7s. per week	2 weeks' benefit	..	..
Prudential Staff Union	38 (m)	2s. per lunar month	10s. per week for 13 weeks	..	..	..
Public Employees	40 (m) 11 (f)	Men 6d. Women 3d.	..	2s. per day Permanent accident gratuity up to £100	..	..
Railway Clerks' Association	590 (m) 96 (f)	A. 1s. B. 9d. C. 6d.	A. £2 per week B. £1 10s. ,, C. 15s. ,, for 8 weeks and lower amounts for further 6 wks.	A. £200 B. £100 C. Nil in case death ensues	..	A. £1 10s.pr.wk. B. £1 5s. C. £1 paid during absence from home after serious illness
National Union of Railwaymen	4348 (m) 28 (f)	Full membership 9d.	15s. for 10 weeks. After 3 years' membership 7s.6d. for further 10 weeks	10 weeks 10s., further 10 weeks 5s. Fatal accident £5 to £10	..	Separate sick fund

IN YORK (*continued*)

Strike Pay	*Travelling Benefits*	*Death Benefits*	*Entrance Fee*	*Superannuation Payment*
£1 per week	..	£10, and £5 for member's wife	From 2s. 6d. according to age	From 7s. 6d. per week according to length of membership
..	..	Paid by Post Office	None	Paid by Post Office
£1 10s. per week	..	Up to £30 maximum	From 5s. upwards	From 10s. to 17s. 6d. per week
Men— A. £1 15s. per week B. £1 10s. ,, C. £1 5s. ,, Women— A. £1 per week B. 16s. ,, C. 12s. ,,	Third Class railway fare	£6 to £15 according to years of membership. Women half	2s. 6d. men 1s. women 6d. juniors	After 25 years' membership 10s. per week at 65 (men) and 60 (women) for an extra contribution of 6d. weekly for men and 2d. for women
..	..	..	Nil.	..
£1 per week	..	Up to £10 per member and up to £5 for member's wife	1s.	
Varies according to circumstances	..	Up to— A. £50 B. £33 6s. 8d. C. £16 13s. 4d. Death of wife half above benefits	..	Retirement Benefit— Up to one sum of A. £50 ,, ,, ,, B. £25 C. —
£1 4s. per week	..	£5 Orphan benefit. 4s. 6d. first child 1s. 6d. each other child	1s. 6d.	£20 to £30 grant after 20 years, according to years of membership

TRADE UNIONS

Trade Union	*No. of Members in York*	*Contributions per Week*	*Out-of-Work Benefits*	*Accident Benefit*	*Tool Insurance*	*Sick Pay*
Royal Liver Employees	12 (m) 1 (f)	10d. to 3s. per month	10s. per week for 8 weeks	..	..	..
Sheet Metal Workers	100 (m)	2s. . .	12s. per week for 12 weeks 6s. per week for 12 weeks	..	..	10s. per week for 26 weeks 5s. per week for 26 weeks 2s. 6d. per week for remainder of sickness
Shop Assistants, Warehousemen & Clerks	196 (m) 49 (f)	M. 6d. W. 4d.	Special fund, see footnote 1	..	..	Special fund, see footnote 1
Tailors and Garment Workers	30 (m) 17 (f)	11d. to 1s. 3d.	9s. per week for 6 weeks 4s. 6d. per week for 6 weeks	As sick pay	..	10s. per week for 8 weeks 6s. per week for 8 weeks
Teachers' Association[2]	103 (m) 192 (f)	6d. . .	..	..	..	..
Typographical Association	284 (m)	3s. 2d. to 3s. 8d.	Up to 14s. per week	..	..	..
Vehicle Builders	350 (m)	1s. 10d. Full membership	10s. per week for 10 weeks 5s. per week for 16 weeks	Up to £50 after 5 years' membership. £25 under 5 years	Body makers £10 to £20 Painter £1 10s. to £5	10s. per week for 15 weeks 5s. per week for 15 weeks 2s. 6d. per week for 52 weeks
Amalgamated Society of Woodworkers 2 Branches	431 (m)	*Section I.* 1s. 7d. *Section II.* 9d.	*Section I.* 10s. per week for 13 weeks *Section II.* 5s. per week for 13 weeks	Up to £100	*Sections I. and II.* After 12 months £12	12s. per week for 15 weeks 6s. per week for 52 weeks

One Trade Union, whose membership we estimate at not more than 200, informed us that it was against their rules to publish any particulars regarding their local membership. The York Unemployed Workers' Association with 204 members is not included in the above table. Its function is to help its members to get the maximum benefits under the various schemes for the relief of the unemployed.

I YORK (*continued*)

Strike Pay	*Travelling Benefits*	*Death Benefits*	*Entrance Fee*	*Superannuation Payment*
..	..	..	..	..
£1 5s. per week .	Fares to jobs	£1 for each year of membership, maximum £10.	2s. 6d. .	5s. per week after 20 years 7s. 6d. ,, ,, 30 ,, 10s. ,, ,, 40 ,, (according to years of membership)
M., £1 10s. W., £1.	..	Special fund, see footnote 1.	1s. . .	..
£1 per week 3s. for wife and 2s. for each child	..	£10 and £4 for member's wife	1s. . .	..
..	..	..	5s. . .	..
From half wage to full wage	Railway vouchers to any part of Great Britain	From £5 to £15	5s. to £5 . according to circumstances.	From 10s. to 15s. per week
£1 per week and 2s. per child	..	£3 to £10 Wife £2 10s. to £6.	2s. 6d. over 21. Boys none	4s. 6d. to 8s. 6d. per week according to length of membership.
£1 per week .	Each case decided on its merits	£12. If wife dies first, £5 is paid to husband; then on death of husband £7 to next of kin.	7s. 6d. .	*Section I.* (only). At 65— 35 years' membership 5s. per week 40 years' membership 6s. per week

[1] Benefits vary considerably according to the amount of contribution the member elects to pay.

[2] Benefits limited to legal protection and educational and professional benefits.

APPENDIX P

MEMBERSHIP OF THE FRIENDLY SOCIETIES IN YORK AT THE END OF 1938

	No. of Lodges in York	*Membership*	
		Adults	*Juniors under 16*
Grand United Order of Oddfellows	11	1,294	190
British United Order of Oddfellows	4	580	120
Independent Order of Oddfellows	5	632	—
National Independent Order of Oddfellows	5	1,000	160
United Ancient Order of Druids ..	3	770	167
Darlington Equalised District Order of Druids	1	72	—
Independent Order of Rechabites ..	14	2,944	917
The Catholic Benefit & Thrift Society	1	32	24
National Deposit Friendly Society..	23	6,445	3,220
The Teachers' Provident Society..	1	218	—
York Female Friendly Society ..	1	520	—
National United Order of Free Gardeners	1	65	—
New Union Society	1	216	—
York Lodge Sons of Temperance..	1	96	8
Hearts of Oak	—	1,446	108
Ancient Order of Foresters ..	7	975	463
		17,305	5,377

APPENDIX Q

REGULATIONS AND SCALES OF OUT-DOOR RELIEF IN FORCE IN YORK IN MARCH, 1936

1. Out-door Relief is only granted in cases where destitution is found to exist.

2. Destitution is not deemed to exist in any case in which the whole of the family income exceeds 10s. per member of the household over the age of 16; 5s. for each of the first two children under that age; 4s. for the next two children; 3s. for each other child plus an allowance for general expenses (rent, etc.) not exceeding 8s.

3. Where destitution is found to exist, Relief may be granted in accordance with the following rates:—

4. *Able-bodied Unemployed.*

Men aged 21 but under 65	17s. per week.
Young men of 18 but under 21	14s. ,,
Women aged 21 but under 65	15s. ,,
Young women aged 18 but under 21	12s. ,,
Adult dependant	9s. ,,
Dependent child	2s. ,,

Maximum Relief, 37s. 6d.

5. *Ordinary cases.*

Aged and Infirm:—	
Living alone	15s. per week.
Man and wife	25s. ,,
Widow and dependent children	15s. ,,
1st child	5s. ,,
2nd child	5s. ,,
3rd child	4s. ,,
Other children	3s. ,,

6. Provided that in calculating the payments to be made under the above scales, regard must be taken of the following deductions and conditions:—

7. *Household Income.*

(*a*) The gross earnings of sons and daughters and other near relatives residing with the applicant to be taken into account to the extent of two-thirds of earnings.
(*b*) Wife's earnings—the first 15s. of a wife's earnings to be disregarded and the wife to be excluded from the family in the assessment of relief.
(*c*) The whole of the income of the father or head of the household to be taken into account in estimating the income of the household, except that where the applicant for relief is an adult son or daughter—5s. of the father's income may be disregarded.
(*d*) Lodgers paying £1 per week or more—4s. in the £ to be calculated as income.
(*e*) National Health Insurance Benefit—all amounts over 7s. 6d. to be taken into account.
(*f*) Maternity Benefit not taken into consideration.
(*g*) Friendly Society or Trade Union Sick Pay—all amounts over 5s. weekly taken into account.
(*h*) Wounds or Disability Pension not taken into consideration except so far as it exceeds 30s. weekly.

(*i*) That in cases in which the applicant is a member of a household, no relief shall be granted which would cause the income of that household to exceed the amount contemplated by Regulation 2.

8. In cases where the dwelling-house in which the applicant resides belongs to him, or any other member of the household whose income and means are taken into account, it must not be regarded as an investment. The rent should be estimated and any sub-letting taken into account.

9. That in cases of sickness, disability due to War service, or of special circumstances, the Relief Committees to have a general discretion to exceed the above-mentioned scales, if they consider it desirable, such cases to be reported to the Public Assistance Committee for review.

Appendix R

Housing Subsidies

Under the Housing Act of 1919, the contribution of the Local Authorities was limited to the product of a penny rate, the Government undertaking to meet all the loss in excess of this. This was to apply regardless of the number of houses erected. After the passing of this Act the cost of building rose to an alarming extent; houses which before the war could be erected for £250 were costing £1,000, and some as much as £1,200.

Under the 1923 Housing Act, the following subsidies were given:—

(1) A subsidy of £6 per annum for twenty years for houses erected and let by Local Authorities.

(2) A grant of half the loss incurred by Local Authorities in slum clearance and the re-housing of dispossessed persons.

(3) A lump sum of £75 per house to private builders. This is equivalent to £6 a year for twenty years. Applications for such grants must be approved by the Local Authority. The Local Authority was empowered to supplement this by a further lump sum out of local rates.

(The 1923 Act was repealed in 1929.)

Under the Housing Act of 1924, the subsidy of £6 per house for twenty years was increased to £9 per house for forty years, which doubled the weekly value of the Exchequer grant for all houses erected within its special provisions.

This increased subsidy was only available in those cases where the local authority gave an undertaking that the houses should be subject to certain special conditions, namely:—

that the rents charged should not in the aggregate exceed the appropriate normal rents charged in respect of pre-war working-

class houses, except in so far as was necessary to restrict the local authority's contribution to the amount of £4 10s. 0d. per house per annum for 40 years, and—that reasonable preference should be given to large families when letting the houses.

The immediate effect of this Act was a marked increase in the number of houses built to let by Local Authorities, but the subsidy of £9 from the Exchequer and £4 10s. 0d. from local rates did not enable houses to be let to the lower paid workers.

In 1927 the subsidy was reduced to £7 10s. 0d. per house per annum and the local authority's contribution to £3 15s. 0d. per house per annum for 40 years in respect of all houses erected and completed after September 30th that year.

Under the Housing Act of 1933 Exchequer grants in respect of houses built under the 1923 and 1924 Acts were to cease excepting for houses completed before June 30th, 1934.

From this date Government subsidies are only paid in respect of slum clearance and the re-housing of overcrowded families. It still remains the duty of local authorities to provide houses for the working classes if this is not being done by other bodies.

Rents

There were three types of houses built in York under the 1919 Act, and the rents charged were 9s., 10s. 6d. and 11s. respectively, plus rates and water. These rents were fixed at the figure which was considered at the time to be comparable with the rent of pre-war working-class houses, having regard to the additional amenities provided. Any reduction in the rents of these houses must be borne by the Local Authority.

The rents of houses built under the 1923 Act were fixed at 9s., 9s. 6d. and 11s. plus rates and water.

In 1934 the rents were reduced to 8s. and 8s. 6d. according to size, and in January, 1935, to 6s. 9d., 7s. 5d. and 7s. 9d. respectively.

The rents charged for houses built under the 1924 Act were from 6s. 6d. to 9s. per house, plus rates and water. In 1934 these

were reduced to figures between 5s. 9d. and 8s. 3d., and in January, 1935, were further reduced to figures between 4s. 10d. and 7s. 7d. per week, according to size.

Prior to the first new Valuation List of April, 1928, the Municipal houses were assessed for rates according to a scale fixed in reference to the rent. Since that date new houses have been assessed according to a scale varying with the superficial area of the premises, but ascertained in reference to the general level of rents.

In 1932 the basis of *inclusive* rent was adopted in York in respect of all schemes. From that time the rent of each house was fixed so as to include rent, general rate, water rate, and the rateable value charge for electricity.

In December, 1934, owing to the continued fall in interest rates which reduced the Corporation's contribution to a figure below £3 15s. 0d. per house per annum, a further reduction in rent of the houses built under the 1924 Act was made. It was decided to fix all rents on the superficial area scale aiming at an average rent of 6s. per week, plus rates. The reductions which were made in January, 1935, were equivalent to 1s. 1d. per week.

Assistance given to private enterprise

The assistance given in respect of 320 houses built by private enterprise was £27,925, and varied from £50 to £100 per house, an average of £87 per house. The interest and sinking fund charges amount to £7 7s. 10d. per house, and the grant received from the Exchequer amounts to £5 4s. 10d. per house, leaving a charge on local rates of £2 3s. 0d. per house, equal to £688 per annum for twenty years.[1]

[1] The total expenditure on housing incurred by the Corporation up to March 31st, 1938, was £2,071,788 13s. 1d.

The houses were subsidized partly by the Government and partly out of local rates as follows:—

	1935	1936	1937	1938
Government Housing Grant ..	£30,451	£31,683	£32,642	£34,232
Subsidy out of rates	£11,727	£14,665	£13,196	£18,385
Rate in £	5·412d.	6·619d.	5·801d.	7·690d.

Appendix S

Range of Rents	Category of Houses					
	I	*II*	*III*	*IV*	*V*	*Total*
1s. 0d. to 3s. 11d.	2	23	1	21	72	119
4s. 0d. ,, 4s. 11d.	—	255	—	86	250	591
5s. 0d. ,, 5s. 11d.	—	23	2	246	343	614
6s. 0d. ,, 6s. 11d.	—	31	7	731	332	1,101
7s. 0d. ,, 7s. 11d.	1	123	18	1,493	254	1,889
8s. 0d. ,, 8s. 11d.	5	446	25	1,298	147	1,921
9s. 0d. ,, 9s. 6d.	2	251	28	566	47	894
9s. 7d. ,, 9s. 11d.	—	196	22	179	8	405
10s. 0d. ,, 10s. 11d.	8	907	106	890	91	2,002
11s. 0d. ,, 11s. 11d.	4	290	44	280	29	647
12s. 0d. ,, 12s. 11d.	10	255	46	433	28	772
13s. 0d. ,, 15s. 11d.	53	221	236	362	15	887
16s. 0d. ,, 19s. 11d.	57	11	74	82	7	231
20s. 0d. & over	22	2	36	20	2	82
Total	164	3,034	645	6,687	1,625	12,155

Appendix T

Weekly instalments (including rates) for houses being bought	Category of Houses					
	I	*II*	*III*	*IV*	*V*	*Total*
under 11s. 0d. ..	4	1	3	85	3	96
11s. 0d. to 11s. 11d.	—	—	3	49	2	54
12s. 0d. ,, 12s. 11d.	5	1	11	167	4	188
13s. 0d. ,, 13s. 11d.	22	7	24	104	1	158
14s. 0d. ,, 14s. 11d.	25	31	39	51	—	146
15s. 0d. ,, 15s. 11d.	69	51	58	22	—	200
16s. 0d. ,, 16s. 11d.	74	45	22	10	—	151
17s. 0d. ,, 17s. 11d.	38	25	14	4	—	81
18s. 0d. ,, 18s. 11d.	29	5	2	3	—	39
19s. 0d. ,, 19s. 11d.	50	15	1	2	—	68
20s. 0d. & over ..	72	12	3	4	—	91
Total	388	193	180	501	10	1,272

Appendix U

Table Showing the Age at Marriage of the Skilled and Unskilled Workers who were Married in York in 1936.

Skilled Workers					Unskilled Workers				
Males			*Females*		*Males*			*Females*	
Age at marriage (i.e., age last birthday)	*No.*	*Per cent*	*No.*	*Per cent*	*Age at marriage (i.e., age last birthday)*	*No.*	*Per cent*	*No.*	*Per cent*
16	—	—	1	·23	16	—	—	5	1·19
17	—	—	2	·46	17	1	·24	9	2·14
18	—	—	4	·92	18	3	·71	18	4·28
19	4	·92	14	3·23	19	7	1·66	36	8·57
20	4	·92	15	3·46	20	20	4·76	46	10·95
21	6	1·39	26	6·01	21	27	6·42	49	11·66
22	19	4·39	36	8·32	22	33	7·85	49	11·66
23	33	7·62	41	9·48	23	50	11·90	43	10·24
24	43	9·93	47	10·85	24	45	10·71	28	6·66
25	35	8·08	45	10·39	25	38	9·05	24	5·71
26	56	12·93	35	8·08	26	39	9·29	23	5·48
27	51	11·78	36	8·32	27	25	5·95	20	4·76
28	37	8·55	31	7·16	28	21	5·00	14	3·33
29	20	4·62	13	3·00	29	18	4·28	6	1·48
30	20	4·62	14	3·23	30	20	4·76	5	1·19
31–35	51	11·78	31	7·16	31–35	42	10·00	19	4·52
36–40	17	3·93	19	4·39	36–40	14	3·33	10	2·38
41–45	17	3·93	9	2·08	41–45	6	1·48	9	2·14
46–50	3	·69	9	2·08	46–50	5	1·19	4	·95
51–55	3	·69	1	·23	51–55	—	—	2	·47
56–60	9	2·08	3	·69	56–60	2	·47	—	—
61–65	5	1·15	1	·23	61–65	4	·95	1	·24
Totals	433	100·00	433	100·00	Totals	420	100·00	420	100·00

Appendix V

Scale of Aid in Schools

Special Places will be governed by the following scale of aid:

Net weekly income per head not exceeding s.	d.	*Limit of Aid*
4	0	Fees plus £8 grant
5	0	Fees plus £7½ „
6	0	Fees plus £7 „
7	0	Fees plus £6½ „
8	0	Fees plus £6 „
10	0	Fees plus £5 „
12	0	Fees plus £4 „
15	0	Fees plus £2 „
20	0	Fees
23	0	¾ Fees
26	0	½ Fees
29	0	¼ Fees

Plus an additional grant of £1 where the scholarship holder is over 14 years of age and in receipt of the maximum grant.

Notes.

(*a*) The maximum allowance may be increased in necessitous cases by an allowance for meals.

(*b*) In all cases which come within the scale the pupil is allowed books free of cost up to a maximum of 30*s.* per annum.

(*c*) Weekly income per head—smallest divisor to be 4.

(*d*) Net weekly income per head means the weekly income of all members of the family, after deduction of rent and rates, divided by the number of members of the family.

(*e*) In calculating the net weekly income per head, two-thirds of the earnings of the children to be taken into account.

(*f*) Fees Boys' Schools, £15 15s. 0d. per annum.
Girls' School, £12 12s. 0d. „

Intermediate Awards will be governed by the following scale of aid:

Net weekly income per head[1] *not exceeding* £ s. d.	*Limit of Aid*
1 1 0	Fees plus £20 per annum
1 5 0	Fees plus £15 „
1 10 0	Fees plus £10 „
1 15 0	Fees plus £5 „
2 0 0	Fees only
2 5 0	¾ Fees
2 10 0	½ Fees
2 15 0	¼ Fees

[1] See notes (*d*) and (*e*), p. 528.

Appendix W

WIRELESS PROGRAMMES LISTENED TO BY 388 FAMILIES

Type of Programme	*No. of hours of listening-in*				
	Daytime to 6 p.m. excluding week-ends	*Evenings after 6 p.m.*	*Week-ends (Saturday and Sunday)*	*Total*	
				Hours	*Percentage*
1 Light music ..	1,104	523	822	2,449	31·43
2 Dance music ..	574	491	192	1,257	16·13
3 Variety ..	31	463	314	808	10·37
4 Children's hour ..	349	—	63	412	5·29
5 Advertising broadcasts ..	58	12	644	714	9·16
6 News, weather report and sports commentaries ..	16	697	206	919	11·79
7 Plays ..	—	260	32	292	3·75
8 Classical music ..	137	97	65	299	3·84
9 Talks ..	72	75	23	170	2·18
10 Religious services	240	9	223	472	6·06
Totals ..	2,581	2,627	2,584	7,792	100·00

Appendix X

Description of talk	*No. of households listening*	*No. of persons listening*	*Aggregate number of talks listened to*
Morning talks — (excluding School Talks)	41	73	62
" " (To Schools)	17	26	20
Afternoon talks—(excluding School Talks)	24	49	29
" " (To Schools)	41	135	104
Evening talks — weekdays	111	509	185
Language talks :—			
(*a*) Day time for Schools	9	13	10
(*b*) Evenings	10	15	10
Religious talks	16	54	18
Sunday talks other than religious talks	22	79	23

APPENDIX Y

WEEKDAY CHURCH ACTIVITIES

	Total Attendances	Males	Females	Sex not recorded	Age not recorded	Under 8		8–11		12–16		17–24		25–34		35–49		50 & over	
						Males	Females	Males	Females	Males	Females	Males	Females	Males	Females	Males	Females	Males	Females
Religious Meetings	2,159	664	1,495	– (all	414 adults)	16	45	29	98	125	225	124	281	109	208	147	184	32	122
Sunday School Teachers' Preparation Classes ..	106	44	62	–	–	–	–	–	–	2	8	12	14	13	22	11	15	6	3
Women's Meetings partly Religious and partly Social	1,295	–	1,295	– (all	1,295 adults)	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Partly Social and partly Educational[1]	950	475	475[2]	– (all	950 under 14)	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Choir Practices	735	542	193	–	–	–	–	177	–	160	7	43	51	74	81	62	46	26	8
Choral Societies	72	36	36[2]	– (all	72 over 17)	–	–	–	–	–	–	–	–	–	–	–	–	–	–
Working Parties	338	7	331	–	51	–	–	–	–	–	59	–	21	–	41	–	95	–	71
Dramatics	66	30	36	–	–	–	–	–	–	–	–	28	26	2	10	–	–	–	–
Social Gatherings	909	207	425	277	530	24	12	16	37	13	30	16	56	24	52	16	53	13	17
Other Recreational Activities	665	377	288	– (ma	247 inly	– under	– 16)	4	109	50	51	73	85	30	9	4	2	1	–
Totals	7,295	2,382	4,636	277	3,559	40	57	226	244	350	380	296	534	252	423	240	395	78	221

[1] Three meetings held in one church which took the form of lantern or cinema shows with a short talk. [2] Approximate.

APPENDIX Z
CRIME STATISTICS

Year	*Crimes Reported*					*Persons proceeded against*	
	Offences against the person. (*A*)	*Offences against property with violence.*(*B*)	*Offences against property without violence.*(*C*)	*Other Offences*	*Total*	*Total*	*Juveniles*
1904	14	15	206	8	243	165	
no record							
1906	4	17	266	6	293	205	
1907	8	8	251	12	279	180	
1908	4	16	255	8	283	192	
1909	12	27	270	9	318	175	Although
1910	6	41	223	11	281	147	the exact
1911	4	15	188	8	215	155	numbers of
1912	5	18	222	7	252	157	juveniles
1913	10	18	215	12	255	159	proceeded
1914	11	12	264	11	298	168	against are
1915	3	26	316	10	355	232	not known
1916	6	30	311	4	351	208	the police
1917	8	17	353	1	379	182	state that
1918	9	21	265	5	300	129	they were
1919	11	8	197	7	223	148	small.
1920	11	39	311	14	375	158	
1921	11	17	274	7	309	126	
1922	7	39	261	10	317	124	
1923	3	40	233	8	284	122	
1924	14	48	339	8	409	140	
1925	7	66	336	8	417	153	
1926	17	73	392	5	487	180	
1927	13	66	220	8	307	141	
1928	19	42	229	8	298	148	
1929	12	51	304	9	376	149	24
1930	12	37	312	13	374	141	43
1931	4	56	373	15	448	155	47
1932	13	58	486	30	587	208	88
1933	15	43	450	8	516	161	43
1934	10	41	481	10	542	239	83
1935	10	61	476	10	557	206	65
1936	12	87	600	10	709	248	89
1937	14	75	508	69	666	293	116
1938	14	92	551	31	688	274	130
1939	7	95	630	20	752	271	118
1940	16	128	871	7	1022	370	183

A. Wounding with intent, attempted murder, assault.
B. Housebreaking.
C. Stealing, false pretences, etc.
[1] For particulars regarding the population of York at different periods, see page 7.

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