
Mr. Rowntree has in this book estimated the lowest weekly wage on which a man can adequately provide for himself and his wife and his children (up to the age of fourteen) under modern urban conditions. The weekly budget for a family is considerably more liberal than that used in the author's former work Poverty in regard to clothing and personal expenses, and slightly more liberal in food. The question considered is, in fact, not what is the least sum on which life can be supported without impairing efficiency when all possible economies are practised, but rather what is the sum on which the conventional standard of the unskilled workman can be reached when there is no careless waste and no extravagant expenditure. The calculation does not therefore rest on a purely scientific basis, and is consequently not open to critical abstract analysis; we have rather to consider whether the standard adopted is reasonable in relation to the needs of the workman, having regard to his habits and environment.

From this point of view little exception can be taken to the calculation. The estimate for food is almost exactly the same as the amount actually expended by the average unskilled workman's family in the Board of Trade's 1904 budgets (allowance being made for price changes to 1914); the sum as expended yielded definitely fewer "calories" than the physiologists, whom the author follows, consider necessary for efficiency, though food experts could make it yield (on paper) considerably more. Fuel is taken nearly at the quantity allowed this winter by the Coal Controller. Rent is to be taken as that actually prevalent for a house with four rooms and a scullery in the workman's district. Household sundries, which must include repairs and renewals, are reckoned moderately. The only sums open to criticism are the 5s. weekly allowed for insurance, trade union, and other subscriptions, tram fares, and pocket-money, and 5s. weekly for clothing, in each case for the family of five persons; for much smaller sums have hitherto been made to suffice by families whose means are very narrow. Though there is no doubt that this 10s. weekly could be usefully spent, it is doubtful how far conventional standards of clothing and pocket-money should be taken into account in fixing a legal minimum.

The estimate on this basis for a family consisting of a man, wife, and three children under 14 years is 35s. 3d. (including 6s.
for rent) at the prices of 1914, which is some 10s. higher than
the pre-war rates for unskilled labour and equal to the wage of
the lower ranks of skilled labour at that date. The question at
once arises as to how a man with 25s. paid his way, and the
answers are as follows. First, personal expenses were much
lower than 5s.; where there are three children and no additional
source of income, 3s. or more must be taken off this sum.
Secondly, clothing was obtained, partly second-hand at extra-
ordinarily cheap rates, partly from gifts of relatives and others,
partly from extra earnings, partly at the expense of food, and the
standard was lower than that represented by 5s. weekly. Thirdly,
less than 6s. was paid for rent, and the houses were crowded
and unsatisfactory. Fourthly, the children's and probably the
wife's food cost a smaller proportion of the man's than is here
reckoned; there is a possible flaw in the usual calculation by
which it is reckoned that the cost of feeding a child eight years
old is one-half that of feeding a man because he needs half the
nourishment, for the child's nourishment is obtained from bread
and margarine, which are much cheaper forms of food than meat
and bacon; also children can obtain free meals at school. But
when all allowance is made, the explanation is in effect the
simpler one that large numbers of the children were underfed.
Fifthly, in Mr. Rowntree's calculation the costs of satisfying the
needs of the different members of the family are simply added to
get the total, whereas in a family group there is elasticity and
give-and-take, resulting in a certain saving. Though the stan-
dard reached by the unskilled working class was unsatisfactory
from every point of view, and there would be every reason for
welcoming an improvement, it must be remembered that the
standard in England immediately before the war was considerably
higher than in the generations preceding that time, and higher
than that generally reached in the towns of Europe.

The questions, whether the establishment of a legal minimum
wage is possible or desirable or would be effective, are only very
lightly discussed in the book, but the whole analysis is directed
to ascertain the level at which it should be fixed, assuming the
principle to be granted. From a very interesting and successful
statistical examination of the numbers of children of different
ages in the families of York, the author reaches the conclusion
that in 33 per cent. of the families there are more than three
children to be provided for at one stage of the family history,

1 These being the more prolific families, the relative number of children are
much greater, viz., 62 per cent. and 80 per cent.
and in nearly 50 per cent. more than two children; and he argues that a wage will leave a very great number of children unprovided for unless it is based on the requirements of three children, as in the estimates described above. Other investigations have also shown that a very large proportion of children belong to families which for a shorter or longer period have been below the standards adopted as the poverty line.

The author does not discuss at what age the minimum wage should become compulsory, but it is evident that the idea is that it should commence at about the age at which a man usually obtains a full standard wage. The fixing of a higher age would lead to some discrimination of employment in favour of the younger. The minimum would, of course, continue throughout working life. Thus to meet the five years or so of stress that comes to men who have three children, it is argued that a wage should be fixed that on the standard adopted would leave a margin over "human needs" for all men before marriage, for all in the first few years of marriage, for all who bring up less than three children, and for nearly all men over about 40 years, by which age there are seldom three children still at school; while in the end the wage would leave unprovided for a very considerable proportion of the children in larger families. It is, of course, realised that there would be an excess for the young and the elderly married couples, and it is argued that in the earlier period the money would be useful for establishing the home, and in the later for providing for old age; this may readily be granted, but it would apply equally if the wage were fixed at double the amount. It may be added, however, that the surplus can be (and no doubt is, to some extent) applied to help relatives who are passing through years of stress.

The fact that really comes out of the analysis is that a married man with children needs 35s. (at pre-war prices) to be fairly comfortably off between the ages of 30 and 40. This is the best working period of a man's life, and most men are prepared to make extra exertions, and to take their work responsibly and seriously, when they have to provide for a growing family. There is something wrong in a wage system that allows no promotion and no higher rate of pay to a man when he comes to maturity, and something wrong with a man who is content to remain at the level he reached when he was 23 years old. Among the new ways that are being explored for increasing wages, that of developing the individual's latent faculties and providing avenues of betterment should be very seriously explored. Meanwhile the
very pressing problem of how to save children in large families from insufficiency of nourishment should not wait till industry is reformed.

A minimum standard is also calculated for a woman without dependents, living with her parents or lodging with another family, and this is put at 20s. a week at pre-war prices. This standard is much higher than that allowed previously in the family budget, for there an adult woman's needs are taken as met by 3s. 6d. for food and about 2s. 9d. for share of the house and fuel, while in the second case 12s. is allowed for board and lodging and laundry; and while the whole family has 10s. for clothing, insurance, and pocket-money, the single woman is allowed 8s. An independent economic life is thus relatively expensive.

A. L. Bowley

*The Business of Finance*, by Hartley Withers. (John Murray, 1918. Pp. 234. 6s. net.)

In this book Mr. Hartley Withers, quite naturally, reproduces, but in a new form, much of what he has already written in earlier works, and it is none the worse for that, for many of the points upon which he insists—or "platitudes," as he sometimes modestly calls them—are of a kind which at the present time can hardly be urged too often. For instance:—

All who are interested in the sanity and sense with which finance is conducted will have to do their best to impress on those whose economic education is deficient that you do not make people really any better off by plastering the world with paper promises to pay, but that what does mankind real good is stimulating the production of good things to put into its stomach, stout clothes for it to wear, good houses for it to live in, and sound education to make it see straight in matters of finance and in doing its duty to its neighbour. (P. 73.)

The activities of finance are defined as

the manufacture and provision of currency and credit, the handling and distribution of the capital that is saved by the community and put into the equipment of industry, and the collection and spending of the revenue of the nations, and the raising of debts for any purposes that they choose to pay for by this means. (P. 12.)