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## Review

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was carefully worked out," and "was based upon reasonably accurate data," and that "probable difficulties were foreseen and provided for." Their animadversion is directed mainly to the hurried conception, the disappointing execution, and the far from roseate financial prospects of the vast ambitious programme of national health insurance, and they have furnished the doubters or opponents of that legislative and administrative effort with an armoury of destructive argument and awkward fact. They approach the matter, it should be remembered, from the standpoint of detached observers; and when allowance has been made, as they insist, for the great difference in the economic status of the classes in England and in America for whom such provision would be designed, and for the small length of time which the trial of these measures has hitherto occupied on this side of the Atlantic, the evident chariness with which they view the suggestion that their own countrymen should follow our example is significant. Nor are they incautious or uninformed witnesses. We doubt whether it would be possible to find elsewhere a more compact description of the essential details of the schemes as they have been framed and worked, and the authors of the report do not advance their conclusions at random or lend their countenance to idle or trivial objections. They try, on the contrary, to separate what is accidental or transitory from what is inherent and abiding. But their indictment is grave and on not a few counts it appears to us unanswerable. It confirms, at any rate, our opinion that, while the harmful work of demolishing antecedent voluntary endeavour seems indubitably in process of final achievement, the costly edifice of State officialism erected in its stead betrays ominous signs of uncertain foundation and insecure superstructure. The architecture has been grandiose and the builders confident, but gaps are opening, and settlements have occurred. The Report is not pleasant though it may be wholesome reading for Englishmen; but it bears the stamp of frankness and sanity, and it deserves attentive study both in this country and in America.

L. L. PRICE

*Livelihood and Poverty.* By A. L. BOWLEY and A. R. BURNETT-HURST. (London: G. Bell, 1915. Pp. 222.)

THIS book is a valuable addition to the small collection of monographs dealing with social conditions in individual towns—a collection already comprising London, York, West Ham, Dundee, and Oxford.

The book now under review is devoted to four towns : Northampton, Warrington, Stanley, and Reading. It is of exceptional interest, not only because it substantially increases the number of towns investigated, and thus helps us to gauge the extent to which results already obtained may be regarded as typical, but because the methods of research which it describes differ from those hitherto employed. Former investigators set to work to make a complete scrutiny of the town under investigation, going from house to house for their information, a process which, though having an element of completeness, involved much time and expense. Messrs. Bowley and Burnett-Hurst have adopted the sampling method, only visiting about 5 per cent. of the houses in each town. They carefully estimate the probable margin of error involved in using this method, and show that it cannot materially affect the conclusions to be drawn from the given data. Thus with comparatively small expenditure of time and money the vital facts with regard to the social conditions may be ascertained, even in a town of considerable magnitude.

Their inquiry deals with four aspects of social life, and deals with them both vitally and comprehensively. Those aspects are housing; the constitution of the family, distinguishing between earners and dependents, men, women, and children; wages and the standard of life of the workers; and the immediate causes of poverty. The whole of the work has obviously been done with conscientious care and complete impartiality. There has been no attempt to exaggerate or to minimise the importance of any of the given factors, or to do anything but arrive at the actual facts; and where the authors consider their statistics to be based upon insufficient data they frankly admit it. The volume, from cover to cover, carries conviction with it, and almost compels us to accept the conclusions of the writers, unwelcome though these may be. It dispels any lingering hope that previous monographs on urban conditions have painted too dark a picture and that conditions generally are not nearly so bad as one might be led to suppose. The writers say in their conclusions :

“Our figures show that, quite apart from the ‘secondary’ poverty of those whose income is injudiciously spent . . . poverty exists in certain places on a scale which is appalling.”

Taking the four towns together, 16 per cent. of the population investigated were living in “primary” poverty, that is, were members of households with incomes insufficient to provide

the bare necessities of physical efficiency, even if not a farthing were wasted. Of the adult males, 32 per cent. were earning less than 24s. a week.

Turning to the immediate causes of poverty, it was found in 14 per cent. of the cases in the death of the chief wage earner, and in 11 per cent. in illness or age. Unemployment or irregularity of work accounted for 4 per cent., and the insufficiency of his income to support a family of not more than four children for 45 per cent. of the cases. And the writers point out that the number of families which pass through a period of poverty during a long and critical part of their lives is much greater than is shown by any review at a given moment. Many of the families now above the poverty line spent years and years below it before the children began to earn, while others will drop below it as soon as the number of children exceeds the number which can be adequately maintained on the father's income. One of the serious facts here demonstrated is that of all the children investigated 27 per cent. are living in primary poverty.

The information furnished with regard to housing is equally disquieting. It is shown to be especially bad in the mining town of Stanley, where 20 per cent. of the houses investigated had only two rooms, and half the working-class houses were overcrowded. Striking figures are given showing the effect of bad housing conditions on infant mortality.

Such, very briefly, are some of the intensely disquieting facts revealed by the authors. Of course, the number of towns dealt with by them and others is not yet sufficient to justify us in dogmatising as to whether the results already obtained may be regarded as completely typical of the country as a whole. It is possible, as Messrs. Bowley and Burnett-Hurst suggest, that in the industrial North conditions may be somewhat better. But even if that were the case, there can be no doubt, in the light of previous investigations, so valuably confirmed by the volume before us, that millions of people in Great Britain are condemned to living in a condition of primary poverty, and that probably between 20 and 30 per cent. of the whole population are living below the poverty line through one cause or another.

"Actually one half of the households below the (primary) poverty line at Warrington and Reading, nearly one half at York, and one third at Northampton were living in poverty because the wages of the head of the household were so low that he could not support a family of three children or less." "It is thus proved," say the writers, "that a great part of the

poverty revealed by our inquiries—and we have no reason to regard their results as other than representative—is not intermittent but permanent, not accidental or due to exceptional misfortune, but a regular feature of the industries of the towns concerned. It can hardly be too emphatically stated that of all the causes of primary poverty which have been brought to our notice low wages are by far the most important. We will go further and say that to raise the wages of the worst-paid workers is the most pressing social task with which the country is confronted to-day.”

It is especially important to-day to have the plain truth told us with regard to social and economic conditions in our towns. When the war is over we shall have to address ourselves seriously to the task of reconstruction, and the first step is to know what problems we have to meet. Undoubtedly the two greatest of them are, first, that millions of our population are receiving wages inadequate for the maintenance of physical efficiency, and, secondly, that millions are living under housing conditions which make full physical efficiency impossible. No nation can be truly great which continues to tolerate such conditions when once they are clearly perceived, and we owe a debt of gratitude to all those who, like the writers of *Livelihood and Poverty*, have revealed the existence and character of the evils to be overcome.

B. S. ROWNTREE

*The Nature and Purpose of the Measurement of Social Phenomena.* By A. L. BOWLEY, Sc.D. (London: P. S. King, 1915. Pp. viii+241. Price 3s. 6d. net.)

THIS book contains “the substance of five public lectures given in the Faculty of Economics in the University of London in April and May, 1914.” (Prefatory Note.)

There are now available for economists, and for others who care to use them, vast official and private collections of statistics, and Professor Bowley thinks that the time has come to take stock of the activities which have produced them, and “to assign (them) their place in an organic body of science, to consider from the beginning the general objects and methods of social investigation, and to inquire how far these objects have been or are in the way of being attained.” (p. 4.)

The book is full of suggestions, both as to the best methods of obtaining statistics in various fields of inquiry, and as to the uses to which they may legitimately be put when obtained; and