

## **Poverty and its vicious circles / by Jamieson B. Hurry.**

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Poverty  
and its  
Vicious Circles



J. B. HURRY



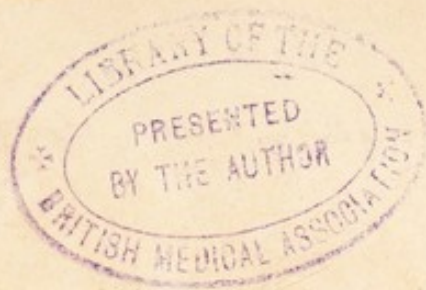
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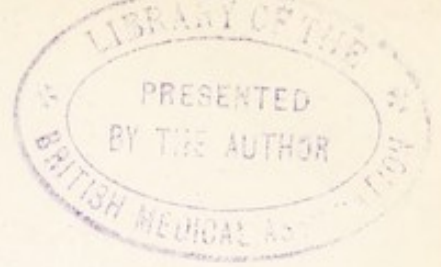
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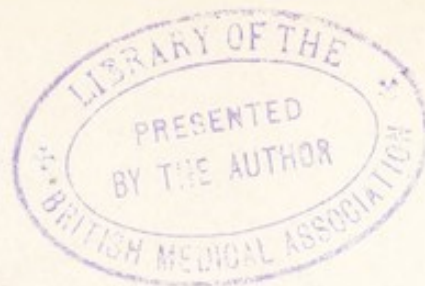
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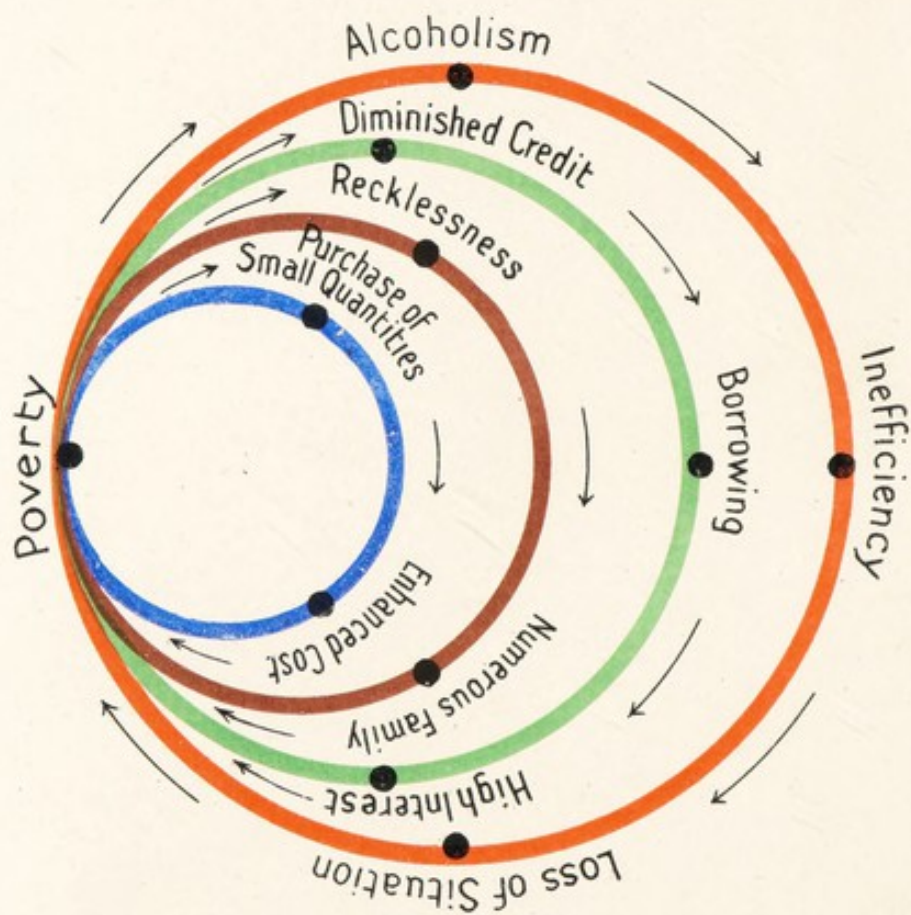
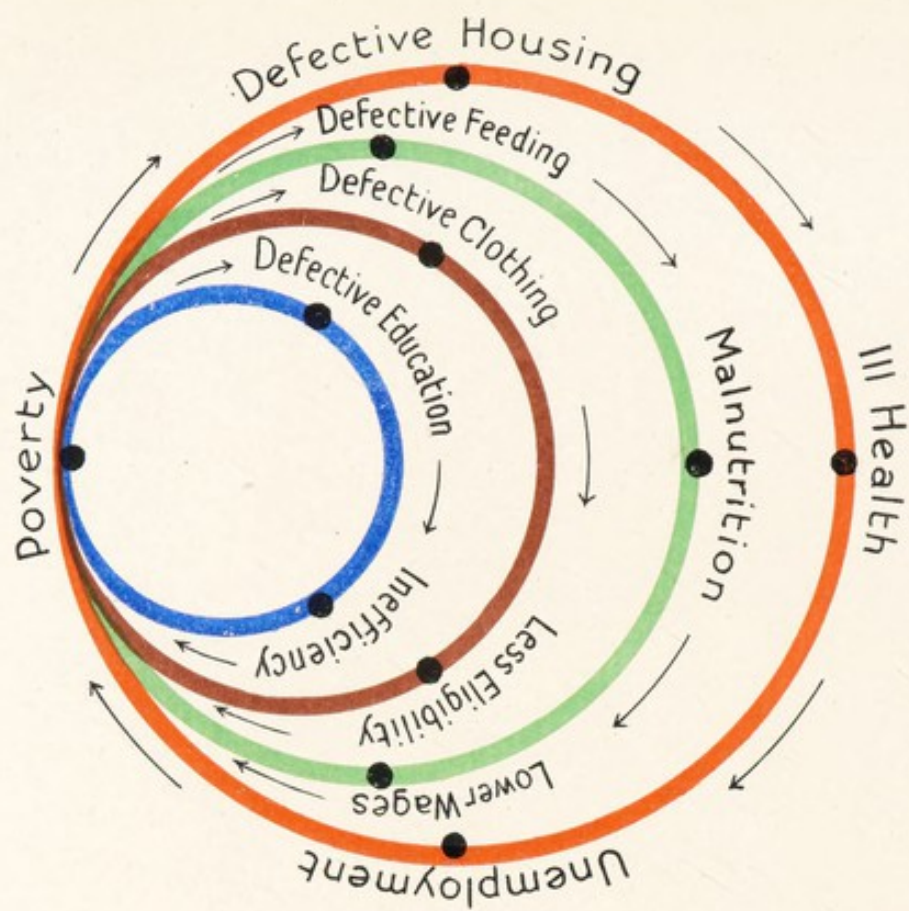
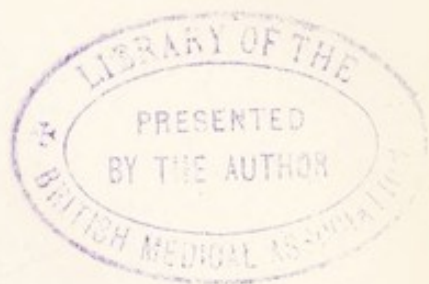


Plate I.—Concurrent Circles in Poverty



# **P**overty and its **V**icious **C**ircles



BY  
JAMIESON B. HURRY, M.A., M.D.

**W**ith **3** Illustrations

SECOND AND ENLARGED EDITION

**LONDON**

J. & A. CHURCHILL,  
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*Conjugi dilectae*

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Alas ! that poverty so oft breeds more  
And greater poverty than went before ;  
That social ills in Vicious Circles spin  
And growing strength by constant circling win !



## Preface



IN a Monograph entitled VICIOUS CIRCLES IN DISEASE, first published in 1911, the Author drew attention to the important *rôle* played by the morbid process known as the Vicious Circle in the aggravation and fatality of disease, and showed how a study of such Circles contributed to accuracy both of diagnosis and of treatment.

That study awakened an interest in the influence exerted by the same process on social disorders and more especially on poverty—the most widespread and pernicious of them all. Hence the origin of this Volume, which it is hoped may prove a helpful contribution to the philosophy and relief of poverty.

Since the publication of the first Edition the most calamitous war known to history has cast its shadow over many of the fairest regions of the earth, leaving behind it an aggravation of poverty and misery which can only be made good by long years of patient industry and economy. On the other hand, a more sympathetic study of social disorders may be one of the results of the

catastrophe, so that there may eventually be some benefit.

In this new Edition several fresh Chapters have been added, while existing ones have been revised and extended. The subject is now viewed less from British and more from an international standpoint, the latter being obviously preferable since poverty is world-wide both in its causes and in its effects.

The Section entitled "The Breaking of the Circle" has been to a great extent rewritten. Since the armistice of 1918 rapid strides have been taken in the direction of social reform. Such questions as unemployment, shorter hours of labour, overcrowding, insanitation, minimum wages, blind-alley employments, social insurance, are but a few illustrations of the directions in which progress has been made. Social reform has received an impetus which shows no sign of slackening and whose effects are reaching to the remotest quarters of the earth. The widespread adoption in recent years of the expression Vicious Circle shows how helpful the term has proved in the clarification of ideas both as regards the genesis and the cure of moral, social and physical disorders.

Numerous extracts from other writers on social questions are introduced, and these will frequently help to corroborate the views expressed. The accompanying references will also be useful where further detail is desired.



No reader can be more conscious than is the Author of many blemishes of workmanship in the following pages. If however their study awakens a keener interest in the problems of poverty, arouses a deeper sympathy with those who by it are "cabin'd, cribb'd, confin'd," and stimulates the effort to release them from their bondage, the volume will not have been written in vain.

My daughter Gladys has again kindly read through the proof-sheets.

J. B. H.

WESTFIELD,  
READING.







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# Introduction



## POVERTY—THE VICIOUS CIRCLE

“The cause of the poor has always been the greatest cause in the world.”<sup>1</sup>



CLEAR conception of the expressions Poverty and the Vicious Circle as used in the following pages will be useful as a starting-point.

Poverty is a relative condition which has received a variety of definitions. Adam Smith describes a man as “rich or poor according to the degree in which he can afford to enjoy the necessities, the conveniences and the amusements of human life.”<sup>2</sup> According to Godard poverty is “an insufficiency of necessities,” or “an insufficient supply of those things which are requisite for an individual to maintain himself and those dependent upon him in health and vigour.”<sup>3</sup>

Charles Booth, as a result of his study of social

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<sup>1</sup> E. A. Parry, *The Law and the Poor*, p. 310.

<sup>2</sup> Adam Smith, *Wealth of Nations*, Bk. I., Ch. i.

<sup>3</sup> J. G. Godard, *Poverty, its Genesis and Exodus*, p. 5.



conditions in London many years before the war, regarded as "poor" those who had a sufficiently regular, though bare, income, such as 18s.-20s. per week for a "moderate" family, and as "very poor" those who fell much below this standard.<sup>1</sup>

Rowntree, also writing in pre-war days, described as "primary" poverty the condition of families whose earnings were insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency; while "secondary" poverty was the condition of families whose total earnings would be sufficient for the maintenance of merely physical efficiency, were not some portion absorbed by other expenditure, either useful or wasteful.<sup>2</sup>

Löning defines poverty as "a condition in which the economic necessities for existence are absent and cannot be obtained."<sup>3</sup>

According to Anatole Weber the poor man is one who, being without capital, lives entirely and precariously on his labour. His means of existence therefore depend wholly on his health and on economic laws which govern the distribution and remuneration of the work for which he is fitted.<sup>4</sup>

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<sup>1</sup> Charles Booth, *Life and Labour of the People in London*, First Series, I., p. 33.

<sup>2</sup> B. S. Rowntree, *Poverty*, p. 19.

<sup>3</sup> G. Schönberg, *Handbuch der Politischen Oeconomie*, III., p. 964.

<sup>4</sup> Anatole Weber, *Le Problème de la Misère*, p. 6.



These definitions are either too individual, too materialistic or too dependent on local or temporary circumstances for the purposes of this volume. For our purpose it will be best to describe poverty as "a condition which lacks some of the requisites of efficiency whether in the individual or in the community." This definition includes inefficiency, whether physical, mental or moral, whether manifested in an individual or in a society, and is applicable to all times and places.

The causes of poverty have frequently been discussed. Some are personal, such as disease, accident, fire, idleness, drunkenness, immorality, inefficiency, death of wage-earner, crime, improvidence, waste etc. Others are social, such as overcrowding, high taxation, insanitation, ill-considered legislation, inadequate communications, falling markets and other forms of economic maladjustment. Such a classification is convenient, although not logical, since many of the causes mentioned fall under both headings and interact.

The causes of poverty may also be regarded as immediate or ultimate, as voluntary or involuntary. Amongst immediate causes may be grouped the death or illness of the wage-earner, irregularity of work, large size of family, low wages etc. Amongst ultimate causes may be placed the complex economic conditions of the period. Den-



sity of population, competition, land monopoly, speculation, insecurity may all play their part. On the other hand, every one of these factors may be absent without exempting society from this curse. As complex as civilisation itself are the causes of poverty. Every stage of history exhibits special aspects of the evil.

The detailed study of the causes of poverty, taken as a whole, however does not fall within the purview of this volume, whose purpose is to show how, when poverty has resulted from one of the above-mentioned causes, it perpetuates itself. The essential cause of poverty therefore from our point of view is poverty itself.

The second expression used on the title-page, viz. Vicious Circle, is defined in Murray's Dictionary as "a morbid process consisting in the reciprocal continuation and aggravation of one disorder by another." In other words it is the process by which a primary disorder provokes a reaction which perpetuates such disorder, cause and effect acting and reacting on each other.

We shall study effects that have in their turn come to act as cause, a reciprocal relation which will be found potent in its influence and widespread in its operation. The process is applicable both to individuals and to aggregates of individuals, however they happen to be grouped.

In the ordinary course of economic law the reaction provoked by a disorder tends to arrest



such disorder. For example in the individual idleness is punished by indigence, inefficiency by low wages, unpunctuality by loss of situation, alcoholism by dyspepsia, overwork by exhaustion, dishonesty by unemployment, insufficient exercise by ill health etc.

In the community insanitation is punished by typhoid and diphtheria, defective education by impaired production, insecurity by want of enterprise, speculation by loss of credit etc. The dread of these injurious or disagreeable consequences leads to an avoidance of the causal conditions, and serves as an automatic corrective.

Where a Vicious Circle is present, the ordinary consequences are either in abeyance or are modified. The reactions which should be beneficent are maleficent and perpetuate the disorder.<sup>1</sup>

Poverty, one of the gravest of economic disorders, is to some extent subject to the usual law, since it has sequelæ which render it disagreeable and cause it to be avoided. Unfortunately however other potent factors aggravate, in lieu of arresting, the primary disorder, and cause poverty

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<sup>1</sup>The expression "circular reaction" is applied by J. M. Baldwin to a condition which keeps itself going by reproducing the conditions of its own stimulation. It includes both Healthy and Vicious Circles—the former a beneficent, the latter a maleficent, process. Numerous examples of these are met with in sociology and in pathology. Cf. J. M. Baldwin, *Mental Development*, pp. 173 f.; *Development and Evolution*, p. 123.



to become self-maintaining. As Solomon pointed out many centuries ago : " The destruction of the poor is their poverty."

Some sociologists have taught that poverty cures itself, and have advocated a *laissez-faire* policy on the principle that the evil *solvitur ambulando*. Such a principle however cannot be adhered to, unless we do outrage to all feelings of our common humanity. Too often does the *vis medicatrix* become the *vis devastatrix* against which not only individuals, but whole communities are powerless to contend.

There is a close parallel between physical and social disease. In each case problems of ætiology, diagnosis, prognosis, prophylaxis and therapeutics present themselves for solution. In each case training, philosophic insight and skill are required by those who seek to cure, and not merely to palliate, the disorder.

A study of these pages will, it is hoped, emphasise the importance of a careful analysis of the factors concerned in every case of poverty, in order that the remedy prescribed may be of the nature and strength required. Only when this is done will a complete and permanent cure be effected.

Roscher wisely says :

" It is impossible to cure the disease of poverty without a careful examination of the patient. This examination may be troublesome both to the patient and to the



physician, but is absolutely necessary. . . . As foolish would it be for a physician to administer the same dose of the same medicine to every patient as for the same assistance to be given to every poor person.”<sup>1</sup>

There is an advantage in studying the Vicious Circle as a disorder *sui generis*. Not only will there be a clearer insight into the processes concerned, but a crowd of otherwise isolated phenomena can be arranged in their appropriate niches, each contributing to the completeness of the edifice. The organisation of ideas will be assisted.

The following is a brief outline of the scheme adopted in these pages. The Vicious Circles associated with poverty are first of all classified under convenient headings and analysed into constituent factors. Such analysis often throws a flood of light on the genesis of social evil.

The effects of Vicious Circles are then discussed, poverty being converted by that process either into: I. A Self-perpetuating Disorder; II. A Self-aggravating Disorder; or III. A Fatal Disorder.

Finally, various methods of arresting the morbid process are described, these being grouped under the headings of I. Legislation; II. Voluntary Organisations; and III. Individual Effort.

The methods of “Breaking the Circle” are so varied as to require a large volume for their adequate discussion. They would in fact include

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<sup>1</sup> W. Roscher, *System der Armenpflege und Armenpolitik*, p. 51.

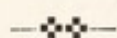
social measures as adapted to every country and every period of history. All that can be attempted here is the selection of certain examples which will illustrate the principle concerned. If the habit of analysing social disorders into their constituent factors is once acquired, a clue to the solution of many of the complex problems will be found. In the words of Charles Booth: "Every social problem must be broken up to be solved or even to be adequately stated."

Illustrations are so helpful in the visualisation of ideas that a considerable number have been introduced. *Ex visu memoria tenacior.*






## Part One



### THE VICIOUS CIRCLES OF POVERTY

“AUPER *ubique jacet*” — *the poor man is everywhere downtrodden.*<sup>1</sup> Such has been the fate of poverty during the long centuries of history ; such is its fate to-day.

The more abject the poverty the greater the difficulty of escape, so potent and far-reaching are the effects of poverty in perpetuating the disorder. We have now to discuss this reciprocation in detail and to analyse it into constituent factors. Much light will be thrown on the problem why it is that “the poor never cease from the land.”

It need hardly be pointed out that the Vicious Circles discussed in the following pages are never simultaneously present. Every case of poverty has an individuality of its own, dependent on its attendant circumstances. On the other hand,

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<sup>1</sup> Ovid, *Fasti*, I., 217.

only the more important Circles are alluded to. Every experienced social worker will meet with further examples. We shall begin with the three primary necessities of life : housing, feeding and clothing.

## Chapter One



### DEFECTIVE HOUSING

“ One kind of deficiency in the dwellings of the lower classes may be an immediate cause of another. . . . Evils may form a horrid Circle perpetuating each other.” <sup>1</sup>



POVERTY breeds poverty through the insanitary and overcrowded homes in which the poor are often obliged to live (Plate I.). Physical, mental and moral health suffers, with the result that earning power is diminished and poverty is aggravated. We shall deal in turn with each of these results of defective housing, whether such deficiency is due to insufficient cubic space, to excessive surface density, to want of drainage or to other insanitary conditions.

Many wage-earners and their families are herded like beasts, and yet pay high rents for the dens and lairs in which they live. Their so-called homes may be built on damp or unwholesome

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<sup>1</sup> C. S. Devas, *Groundwork of Economics*, p. 391.



foundations ; the cubic space and the superficial area are inadequate ; the walls reek with damp ; drainage is defective ; water is scarce both for drinking and for washing. The staircases are dark, while no provision exists for a separate wash-house. The original sins of the tenement are aggravated by broken windows, leaking roof, rotting wood-work, peeling plaster and wall-papers. The cupboards, if ever provided, have been burnt for fire-wood ; the banisters are broken, the water-butt leaky, the sanitary conveniences ill-ventilated and ill-kept. Added to these evils is a demoralising overcrowding and an accumulation of filth of all sorts due to indifference and laziness.

Some forms of defective housing are more commonly met with in urban, others in rural, districts. In the former there is often a dense assemblage of houses on an inadequate superficial area, many buildings being placed back to back, while the several rows are separated by narrow streets. There may be neither yards nor out-conveniences, the privies occupying the centre of each row. The rooms in the densely packed houses may be occupied by nine or ten persons belonging to one or more families. Even the cellars, damp, low and dark, are sometimes let off as separate dwellings ; they may only measure six feet from ceiling to floor. According to the Model Bye-laws of the Local Government Board, a space of 400 cb. ft. of air is desirable for each



person over ten years of age, and 200 cb. ft. for each younger person, if a room is not exclusively used as a sitting-room, while the corresponding figures are 300 and 150 cb. ft., if the room is exclusively so used. In many poor homes however there are only 80 cb. ft. per person !

In some of the old-world cities on the Continent, such as Naples or Palermo, conditions are even worse than in this country. Narrow streets only a few feet wide wind between lofty walls that admit but a streak of light even on the sunniest days. The tottering houses are kept from collapse by arches spanning the streets, while the strip of blue sky overhead is hidden from view by row upon row of washed clothes. No wonder the dwelling rooms in which huddle the inmates are so dark even at noon that work is impossible without artificial light, the cost of which is no insignificant tax on slender earnings.

In rural districts there is less surface density of houses, but the individual homes are often less sanitary than in the towns. The rafters are rotten and displaced, the thatch yawns so as to admit wind and wet and is everywhere unfit for its purpose of protecting from the weather. What should be "home, sweet home" is little better than a shed. Every shower creates a puddle on the earth floor. The only drinking-water is supplied from a polluted surface well. There is neither a byre for a cow nor sty for a pig ; nothing



to promote cleanliness or comfort. Many of these sheds only measure about 24 by 16 ft. ; yet into them are crowded eight, ten or even twelve persons. Health, cleanliness and decency are impossible. How can "the white flower of a blameless life" bloom amid such surroundings?

One kind of domiciliary deficiency often leads to another ; the evils perpetuate each other. In course of time human beings who have been compelled to live year in year out under such insanitary surroundings may be reduced to the level of pigs, and in their turn reduce their dwellings to the level of pigsties. The lowest stage of all is reached when the miserable conditions no longer awaken disgust and when all desire for betterment has vanished. Man and his environment react on each other.

The physical, moral and economical evils resulting from such defective housing can scarcely be exaggerated. The social disease is not cured but is aggravated by its effects. Congestion of houses leads to further congestion ; overcrowding of inmates to further overcrowding ; insanitation to further insanitation, and so on.

Chapman refers to this reciprocation :

"Three evils at once come to light when this problem of housing is analysed, namely : (1) the overhousing of areas, which will be referred to hereafter for short as congested housing ; (2) the overcrowding of people in houses, hereafter termed simply "overcrowding" ; and



(3) insanitary conditions. Though these defects may be considered separately, they are causally interrelated. For example, overcrowding and overhousing both make for insanitary conditions; and when people become accustomed to insanitary conditions their demand for housing accommodation tends so to deteriorate that the landlord and the builder are induced, the one to permit and even depend upon the overcrowding of his premises, and the other to erect dwellings too close together. Nor are the landlords and builders alone to blame. To provide for an ideal demand which does not exist is to court loss. The degraded demand which can put up with anything, and sets no value on housing amenities, is largely responsible, but it is fostered on being met. Again, to give another example of the intimate connection between the three faults in housing, from which no large modern town is completely free, overcrowding and congested housing cause each other. It needs but to watch the gradual transformation of a respectable neighbourhood into a slum to feel sure of this. One would expect congested housing at least to check overcrowding; but its effect is the opposite. Congestion of the houses prepares the people for congestion within houses; and the latter in turn destroys the demand for the comparatively costly space furnished on a properly utilised site. Thus the social disease, of which the symptom is the slum, feeds on its consequences instead of being retarded by them; and that it spreads like a malignant fever, the extent of the slums which will spring up in a few years, if local authorities are not vigilant, is sufficient testimony."<sup>1</sup>

The impaired physique resulting from defective housing frequently takes the form of chronic ill health. Recuperation after a hard day's work depends on pure air for respiration and digestion,

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<sup>1</sup> S. J. Chapman, *Work and Wages*, Part III. (Social Betterment), p. 22.



and on peaceful surroundings for refreshing sleep. Where these are absent, there is a more or less serious depreciation of muscular activity and a tendency to exhaustion. Another result is increased invalidism and morbidity, followed by unemployment and loss of time. The Royal Commission in discussing the effect of overcrowding on health found that on an average every workman lost about twenty days in the year from simple exhaustion, and the wages thus lost would go far towards an increased rent.

The influence of an unwholesome environment on physique is especially marked in the case of children, as is well shown by some researches carried out at Glasgow by Mackenzie and Foster.<sup>1</sup> A large number of boys and girls were classified as regards average height and weight, according to the number of rooms in their houses or tenements. If the children between the ages of 5 and 18 are classified on such a basis, the following gradation is obtained :

#### WEIGHT :

The one-room boy weighs on an average 52·6 pounds.

„	two-room	„	„	„	56·1	„
„	three-room	„	„	„	60·6	„
„	four-room	„	„	„	64·3	„

---

<sup>1</sup> Mackenzie and Foster, *The Physical Condition of Children attending the Public Schools of the School Board for Glasgow*, 1907, p. 55.

## HEIGHT :

The one-room boy measures 46.6 inches.				
„	two-room	„	„	48.1 „
„	three-room	„	„	50.0 „
„	four-room	„	„	51.3 „

## WEIGHT :

The one-room girl weighs on an average 51.5 pounds.				
„	two-room	„	„	54.8 „
„	three-room	„	„	59.4 „
„	four-room	„	„	65.5 „

## HEIGHT :

The one-room girl measures 46.3 inches.				
„	two-room	„	„	47.8 „
„	three-room	„	„	49.6 „
„	four-room	„	„	51.6 „

These figures show that the one-room child, whether boy or girl, is on the average smaller and lighter than the two-room child ; and the two-room child than the three-room ; and the three-room child than the four-room. The numbers examined are so large (38,000 boys and 36,000 girls) that only one conclusion is possible, viz. that the poorest child suffers most in nutrition and growth. Not only does impaired physique diminish the earning power of the children when they go to work, but in many cases the resulting inefficiency and impoverishment persist throughout life.

Defective housing is also associated with acute and incapacitating disease which deprives the unfortunate victim of his entire income and



reduces both him and his family to the direst straits. Some diseases which are directly associated with poverty both as cause and as effect will be further discussed in Chapter XII.

The death-rate of a community is also associated with its housing. This is illustrated by the statistics published by Chalmers, showing the mortality amongst the inmates of tenements consisting of one, two, three and four or more rooms respectively. The following are his results :<sup>1</sup>

Death-rates per 1,000.				
Accommodation.	All ages.	Under 1 year.	1 to 5 years.	
1 apartment .. ..	20·14	210·25	40·56	
2 apartments .. ..	16·83	163·88	32·20	
3 apartments .. ..	12·63	128·25	17·94	
4 apartments and upwards	10·32	102·57	10·27	

The striking difference in the death-rate shown by these figures is of course not solely due to the housing conditions, since the poorest and worst-nourished persons, and therefore the most susceptible to disease, would have the most miserable housing accommodation. Moreover some persons might follow more unhealthy occupations than other persons. But a part of the increased mor-

<sup>1</sup> A. K. Chalmers, *Proc. R. S. of Medicine*, 1913, Vol. VI. (Epidemiology), pp. 159, 161. The figures in columns 3 and 4 refer only to males; those for females are somewhat lower.



tality is undoubtedly due to the defective housing, although the exact proportion cannot be stated in figures.

The mental activity of the slum-dweller is also impaired. Time is wasted in overcoming difficulties, in making calculations and measurements and in evolving fresh ideas. There is diminished reserve strength, a want of the power of sustained attention, a premature onset of fatigue. A further result of insanitary overcrowded housing is loss of *morale*, and this may be as serious as impaired health and even more difficult to cure. It is the exception for a man to escape contamination when many of his inevitable companions and neighbours are thieves and wastrels and blasphemers.

It is largely owing to high rents that poverty leads to overcrowding with its pernicious results.<sup>1</sup> Even the wretched accommodation of two rooms may absorb a fifth or a quarter of the total income. Hence the poor are driven to crowd into the smallest space possible.<sup>2</sup> One reason for high rents is the fact that many artisans, such as tailors and shoemakers, are obliged to live as near to their employers as possible. Otherwise the fre-

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<sup>1</sup> In Berlin the rent paid by the working classes often absorbs between 28 and 33 per cent. of their wages. L. Elster, *Wörterbuch der Volkswirtschaft*, II., p. 901.

<sup>2</sup> The small instalments of rents often paid by slum-dwellers combined with numerous bad debts involve a high cost for collection. This has to be met by a higher rent, which of course feeds the evil.



quent journeys to their workshops for orders consume a large proportion of their working hours. In certain towns such as Dublin the poorer classes occupy some of the dearest land in the city, while the wealthier classes reside on the less valuable land in the suburbs. This factor tends to intensify poverty.

Who can wonder if the misery and discomfort of his home drive many a man to the cheerful public-house, where worries can be forgotten in drink and where the poverty to which the wretchedness was due is intensified? The prevalent habits of intoxication are unquestionably due in large measure to the pestilential condition of the homes in many large towns of this and other countries. The miserable hovel debauches the labourer morally as well as physically, robbing him both of the power and of the will to work hard and continuously, and tempting him to waste in idle and vicious indulgences the wages which should enable him to secure a healthier and happier home.

Lord Shaftesbury pointed this out many years ago :

“ When you ask why so many working men betake themselves to the alehouse or gin-palace, the answer lies in the detestable state of their homes. I have it from hundreds of both women and men that this cause, and this cause alone, has driven them to the use of ardent spirits. Nine-tenths of our poverty, misery and crime are produced by habits of intoxication, and I trace these habits not altogether, but mainly, to the pestilential and



ruinous domiciliary condition of the population of this metropolis and the large towns of the country.”<sup>1</sup>

The interruption of the evil reciprocations associated with poverty and unwholesome housing ranks among the most difficult problems which confront the social reformer. Were the disorders purely physical the cure would be simple. But the disease is mainly spiritual, and must be attacked at its source, the character of the slum-dweller. As we shall see in subsequent Chapters, innumerable efforts in this direction have been made by the legislature, by voluntary organisations, as well as by individual effort. Much has been done. How much yet remains undone! By far the most hopeful field is plastic childhood, where we may lay the foundations of a good physique, a vigorous mind and a healthy *morale* for the years that are to come.

Newman thus writes as regards the breaking of the Circle :

“ Nearly every one who has had experience of such areas must be impressed with the Vicious Circle which exists. Bad housing, drink, poverty—all have to be attacked along the broadest lines, and with a clear idea of the goal to be aimed at.”<sup>2</sup>

It is not too much to say that defective housing is one of the gravest results of poverty and a

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<sup>1</sup> *Hansard*, 1861, Vol. CLXI., p. 1070.

<sup>2</sup> Sir George Newman, *Infant Mortality*, p. 196.

potent aggravation of its cause. So dependent is human nature on its environment, and environment on human nature. Indeed over the portals of many slums might be inscribed the fatal words : " *Lasciate ogni speranza, voi ch' entrate* "—*all hope abandon, ye that enter here.*





## Chapter Two



### DEFECTIVE FEEDING

“Unfitness of the workman means low wages, low wages means insufficient food, insufficient food unfitness for labour, so that the Vicious Circle is complete.”<sup>1</sup>



ONE of the commonest results of poverty is deficiency in the quantity and quality of food. Such deficiency is followed by malnutrition and debility, which in their turn diminish earning power and thus lead back to poverty (Plate I.). In other words the poor are rationed by their poverty.<sup>2</sup>

Every successful farmer knows that it pays him to give his horses sufficient fodder to keep them in good health ; otherwise much of their possible output in labour is lost. But the employer of human labour takes far less trouble to ensure that

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<sup>1</sup> B. S. Rowntree, *Poverty*, p. 74.

<sup>2</sup> There is a parallel between the Circles produced by poverty in money and poverty in blood. In the first we have the sequence—poverty : malnutrition : less money-making : poverty ; in the second—poverty of blood : malnutrition : less blood-making : poverty of blood.

his employees have the food they require in order to produce their maximum work. As impossible is it for the human machine, when short of food, to produce the maximum output as for the steam-engine when short of coal. So much food can supply so much energy and no more. The energy expended in doing work is precisely equivalent to the work done. In other words the law of the conservation of energy applies to man as to all other animals.

The quantity of food however is not the sole consideration. A horse may have all the grass it wants and yet be incapable of such heavy work as it could do on a good meal of corn.

The same principle applies to the labourer. The amplest supplies of tea, bread and butter, or of cabbage and potato chips may lie on his table ; but a good plate of roast beef and pease pudding would keep him going for much longer. In the case both of man and beast a due proportion of proteins is essential for full mental and muscular energy.

An average working man, performing a fair amount of physical labour, requires a dietary yielding about 3,000 calories, one calorie being the amount of heat required to raise 1 kilogram of water 1° C. These calories are obtained from the proteins, carbohydrates and fats contained in his food.

The following tables show the standard amounts



of the different nutritive constituents in an ordinary dietary.<sup>1</sup>

Protein	..	..	..	..	120 grms.
Carbohydrates	..	..	..	..	500 „
Fat	..	..	..	..	50 „

One gram. of protein yields	..	4.1 calories
„ „ carbohydrate yields	4.1	„
„ „ fat yields	.. ..	9.3 „

Consequently we get the following results :

Protein	..	..	$120 \times 4.1 =$	492 calories.
Carbohydrate	..	$500 \times 4.1 =$	2,050	„
Fat	..	$50 \times 9.3 =$	465	„
Total				<u><u><math>= 3,007</math> calories.<sup>2</sup></u></u>

For moderately hard work the diet should be more liberal and contain 125 grms. of protein, yielding 3,500 calories.

The main kinds of food that contain these three constituents are :

Proteins—meat, fish, eggs, cheese.

Carbohydrates—bread, potatoes and similar starchy foods, sugar.

Fats—butter, margarine, suet, cream.

<sup>1</sup> These figures are generally accepted as correct, although Loewy and others have recently contended that the protein can be reduced to 70 or even 50 grms. without injury.

<sup>2</sup> The small quantities of vitamins are omitted for simplicity's sake.

Happily the various foodstuffs can as sources of energy to a large extent replace each other in proportion to their value as heat producers, the following quantities being iso-dynamic : 100 grms. of fat, 232 of starch, 234 of cane sugar and 243 of dried meat. Protein however is indispensable.

Before the war, owing to their low wages, large sections of our labouring classes were habitually underfed. Their diet neither yielded 3,500 calories nor contained a sufficiency of the all-important protein. For example Paton<sup>1</sup> showed that the diet of labourers in Edinburgh contained on an average only 107.7 grms. of protein instead of 125, which such labour required, and an energy value of only 3,228 calories in lieu of 3,500.<sup>2</sup>

Again, Rowntree's studies of the diet of a corresponding class in York showed that the protein average was 29 per cent. below the recognised requirements (125 grms.), while the energy value was 17 per cent. below the standard (3,500 calories).<sup>3</sup>

Rowntree adopted the figure of 3s. per week for an adult as the minimum cost of food required

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<sup>1</sup> Paton, Dunlop and Inglis, *The Diet of the Labouring Classes in Edinburgh*, p. 5.

<sup>2</sup> Rowntree and Kendall found a similar deficiency of food amongst agricultural labourers. The forty-two families investigated had on an average not much more than three-quarters of the nourishment necessary for physical health. *How the Labourer Lives*, p. 304.

<sup>3</sup> B. S. Rowntree, *Poverty*, pp. 137, 277.



by an adult workman for adequate nutrition. Bowley included 2 lb. of meat in his standard diet, which with the added meat he estimated to cost 4s. 6d.<sup>1</sup> A large proportion of our wage-earners were paid so little that they could not secure an adequate diet. Hence resulted a state of chronic malnutrition and debility which lowered the economic value of their labour and further depressed wages.<sup>2</sup>

Another serious effect of insufficient food is impaired digestive power, which prevents the stomach from fully utilising even the reduced quantity of food supplied. Thus does nature penalise the poor man who cannot afford to buy enough food.

Fitch describes this process :

“ Chronic underfeeding has a bad effect on the digestive organs, giving rise to an impairment of those organs. For example, in the case of dyspeptics the less they eat the less they may be able to digest and the more their nutrition fails. Frequently the most effective way of curing their stomach troubles is to insist that they eat more. Unfortunately this remedy is impossible in the case of the poor. It is an interesting question whether the effect of town life, combined with poverty or merely ignorance or carelessness, in impairing digestive power may not be to a certain extent responsible for the habitual underfeeding so often found in the industrial section of urban districts. In other words, they may be instances

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<sup>1</sup> A. L. Bowley, *Livelihood and Poverty*, p. 80.

<sup>2</sup> Specific examples of malnutrition due to injudicious selection of food will be found in Chapter XIX.



of cause and effect. A Vicious Circle has been established, and the town worker even when comparatively well-to-do may in many cases be incapable of digesting enough food to keep him in an ideal state of physical efficiency." <sup>1</sup>

Since the war there has been a remarkable rise in wages, affecting not merely skilled artisans but even unskilled workers such as agricultural labourers and dockers. The rise is not all gain, since it is counterbalanced by the rapid increase in the cost of living. Nevertheless, generally speaking, the increase in wages has been greater in proportion than the increased cost of living, so that the working classes have been the gainers.

Owing to their ignorance of dietetics many persons, especially those of limited income, are tempted to economise in the supply of proteins, because of their higher cost. Yet such economy is dearly paid for in the long run, since an insufficiency of protein weakens digestive power, stunts growth, and renders the body more liable to disease.

Hutchison thus describes the physiological results of an inadequate supply of protein :

"The difference between an animal fed on a highly nitrogenous diet and one supplied with little nitrogen is the difference between a steam-engine at half-pressure and one which is producing its full horse-power. It is the difference between a tiger pacing its cage and a cow lying upon the grass ; both are healthy, but the type or degree of health is very different in the two cases."

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<sup>1</sup> W. E. Fitch, *Dietotherapy*, II., p. 152.



And again :

“ Not only does a diet rich in proteid make for mental and physical energy ; it seems to increase also one's power of resisting disease.

“ An abundant supply of proteid seems to be necessary if the blood and muscles are to be kept in good condition, and by promoting oxidation it increases vigour and diminishes the tendency to an undue accumulation of fat. The nervous system, too, seems to require a plentiful supply of proteid if those mysterious influences which emanate from the brain and spinal marrow are to be maintained with sufficient potency to enable the tissues to ward off the inroads of disease.

“ To growing children a deficiency of proteid in the diet is specially disastrous, for the lack of building material which it entails may result in impaired growth and development, the consequence of which may last throughout life.

“ For the same reason persons who habitually live on a minimum of proteid are apt to convalesce but slowly after an acute illness, for once their tissues are broken down, they have no ready surplus of building material out of which to repair them.”<sup>1</sup>

The same remark applies, although not to the same degree, to a deficiency in carbohydrates and fats. Inadequate nourishment and impaired digestion act and react on each other.<sup>2</sup>

A striking illustration of the effects of malnutrition was formerly observed in the chain-making

<sup>1</sup> R. Hutchison, *Food and Dietetics*, p. 174.

<sup>2</sup> Defective mastication diminishes the nutritive value of food.

Hence results another injurious sequence—poverty : neglected teeth : defective mastication : impaired nutrition : debility : poverty.



industry. The chain-makers did not receive sufficient wages to buy the food they required in order to perform their allotted tasks; on the other hand, because they could not perform those tasks, the wages were further reduced.

“ Because wages were low, the workers were constantly in debt to the middleman or shopowner, who used the hold which this gave him to reduce the wages still further. Because wages were low, women and children were obliged to supplement the earnings of their husbands and fathers.

“ Because wages were low the workers were underfed, living on ‘ bread and a drop of tea ’ ; and because they were underfed their earnings fell still lower, for one cannot make chains all day on bread and tea.”<sup>1</sup>

This sequence is widely operative when food-supply is defective; physical and mental productiveness are reduced. Hence the wages fall still lower and complete the evil round. In some instances, as formerly at the London docks, want of food actually compelled the dockers to shorten their hours of work, resulting in a further loss of wages.

Malnutrition is especially disastrous to children since it retards development, tends to rickety deformity, lowers physical and mental calibre, and tends to handicap them for the rest of life.

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<sup>1</sup> Third Report of the Lords' Commission on the Sweating System, 1889, Nos. 18,556, 19,342, 19,131. Cf. also R. H. Tawney, *Minimum Rates in the Chain-making Industry*, p. 24.



For growing children poverty is only too often a *damnosa hæreditas*.

Greenwood writes :

“ It would seem there is a Vicious Circle. A considerable proportion of the children of the poor suffer from malnutrition, and because of the mental and physical handicap imposed by this condition they will in all likelihood remain poor.”<sup>1</sup>

The effect of shortage of food among other results of poverty may be illustrated by some observations at Bradford, where the children in schools attended by the working classes were found to be less in height by  $\frac{1}{2}$ – $2\frac{3}{4}$  inches, and in weight by  $\frac{3}{4}$ – $6\frac{1}{4}$  lb., as compared with children of the same age belonging to the well-to-do classes.

Malnutrition however, especially as regards children, does not merely involve diminished productiveness viewed from the point of view of economics. The long rows of small graves in our cemeteries are eloquent witnesses to the disastrous results of inadequate nutrition.

The same reciprocal relation between food and work applies to nations as well as to individuals. It was well illustrated by the conditions of scarcity resulting from the war. Scarcity acted both as cause and effect.

Sir Henry Penson writes :

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<sup>1</sup> A. Greenwood, 'The Health and Physique of School Children,' p. 51.



"Scarcity of food not only means dearer living, but, unless accompanied by proportionately increased incomes, lowers the standard of living, and this affects seriously the health and happiness of people generally, as well as their productive capacity. The effect of the scarcity of raw materials is that factories cannot be worked to their full extent and much productive power is wasted, while at the same time short time may have to be worked with corresponding diminution of weekly earnings. And, lastly, scarcity of capital means that productive effort is curtailed and rendered less efficient, with the inevitable consequence of diminished output and diminished power of consumption. Thus scarcity breeds scarcity and the process goes on indefinitely in a Vicious Circle."<sup>1</sup>

This evil reciprocation affected every country more or less severely after the war. Scarcity of food restricted output and this lessened earning power, resulting in further scarcity.

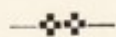
There are many ways of breaking the Vicious Circles associated with defective feeding. Every rise in real wages helps to solve the problem; equally important is efficiency in household economy and especially in cooking, combined with a higher standard of education. Much may also be done by food kitchens and restaurants for the working classes. The removal of a protective tariff on corn and the increased efficiency of agriculture operate in the same direction.

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<sup>1</sup> *Land and Water*, 1920, April 8 (Economic Supplement).



## Chapter Three



### DEFECTIVE CLOTHING

"It is only too easy to start a Vicious Cycle—the deterioration of actual cleanliness leading first to a deterioration of standards of cleanliness, followed by a lowering of the tone and spirit of the occupants, causing in turn a further decline in standards and leading to a nearly complete loss of appreciation of cleanliness and sanitation and all these terms stand for."<sup>1</sup>



LOSS of industrial efficiency is frequently due to defective clothing. A fifth of the population in this country is said to be underclad, the result being diminished output, waste of time, loss of health and increased poverty (Plate I.).

Before the great dock strike in 1889, the London dockers were miserably clothed in consequence of their low and irregular wages, and hence were frequently prevented from doing the work which they so urgently needed in order to earn their daily bread. Still more common is inadequate clothing in such countries as Russia and Siberia, where owing to the Arctic winter half-naked

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<sup>1</sup> W. G. Savage, *Rural Housing*, p. 263.

labourers lose many weeks of work because they cannot stand the cold ; the wages lost would amply suffice for the purchase of warmer garments.

Employers would find their profits increased if they took the trouble to ensure that their employees were properly clad ; warmer clothing would conduce to a larger output. Here is an illustration of the proposition that increased wages may increase profits. The same principle holds good in mechanics ; a jacket round a boiler economises heat and raises horse-power.

Rowntree in pre-war days estimated the minimum average expenditure on clothing at sixpence per week, or 26s. per annum.<sup>1</sup> At least a shilling a week would be necessary to-day. Where therefore a labourer is so poor as to be unable to spend this sum on clothing, his efficiency deteriorates and this tends to lower his wages still further.

The provision of good boots and shoes is a formidable difficulty owing to the high cost. Hence ill-paid workmen are driven to buy shoddy articles, consisting largely of brown paper and paste. Such can be bought for a few shillings, but they wear out quickly and are not waterproof even from the first.<sup>2</sup>

During the war the boots and shoes placed on

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<sup>1</sup> B. S. Rowntree, *Poverty*, p. 141.

<sup>2</sup> There is much to be said for the introduction of Lancashire clogs as foot-wear. They cost much less than boots, are warmer and more durable.



the market were often of very inferior quality, and unfortunately formed merchandise which the public had largely to buy on faith. The outer sole was usually thin and absorbent, while the inner sole was made of adulterated leather or some substitute, and insufficiently strong to stand repair. Such shoddy articles were especially tempting to poor persons with light purses, and although without durability were subject to much profiteering, especially in rural districts. In other cases ill-fitting boots, given by charitable persons, produce blisters, hammer-toes, bunions and other incapacitating disorders, which greatly interfere with walking. Indeed the initial saving through wearing rotten or ill-fitting boots is often more than counter-balanced by loss of wages and payments to the doctor and chemist.

Various diseases are largely due to an insufficiency of warm clothing—especially of water-proofs and underclothing. Amongst such rank tuberculosis, pneumonia, bronchitis and rheumatism with its secondary cardiac complications. Countless cases of invalidism and death, with all the incidental destitution, would have been avoided had the victim been able to purchase a warm coat or a mackintosh. Resistance to exposure is high when a man is well-housed, well-fed, well-clad and in a cheerful mood, but rapidly sinks under opposite conditions. The same insufficiency of clothing explains why in thousands of cottages the



windows are kept hermetically sealed both day and night, resulting in a lowered vitality.<sup>1</sup>

It is also worth remembering that a person who is insufficiently clothed needs a larger quantity of food, since a certain amount of heat is lost by radiation and conduction. Such waste of heat in its turn tends to diminish earning power. The same principle applies of course to children. Experiment has proved that an infant needs 2 oz. less milk a day when provided with a warm bonnet, the addition of the extra head-covering saving 65 calories of heat. Another infant needed 6½ oz. of milk less a day when supplied with warm stockings. In other words food requirements in part depend on clothes.<sup>2</sup>

Another evil associated with dress and poverty is an appearance of shabbiness, which many wage-earners in straitened circumstances cannot avoid. Yet in the competition for jobs a respectable appearance may be a decisive factor in an employer's choice. The shabbily attired man is *cæteris paribus* most likely to be passed over and his poverty is aggravated. Good clothing, in addition to being protective and productive, has a social value and contributes to eligibility.

Closely allied to insufficiency of clothing is the difficulty of personal cleanliness for the slum-dweller, and this in its turn diminishes self-respect.

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<sup>1</sup> Absence of warm bedding is a contributory cause.

<sup>2</sup> P. Lavialle, quoted by E. Pritchard, 'The Infant, p. 71.



Indeed the over-taxed wife and mother often finds it impossible to maintain her former standard. The lowered standard then reacts on the occupants of the home, tending to deterioration of character and habit.

Savage writes :

“ The persistent effort to preserve cleanliness is too great, and conditions of dirt and absence of cleanliness are tolerated which are far from a wife's wishes, and under happier circumstances would be avoided. The strain is severe, and the tendency to give up is great, and it is only too easy to start a Vicious Cycle—the deterioration of actual cleanliness leading first to a deterioration of standards of cleanliness, followed by a lowering of the tone and spirit of the occupants, causing in turn a further decline in standards and leading to a nearly complete loss of appreciation of cleanliness and sanitation and all these terms stand for.” <sup>1</sup>

Chronic uncleanness can scarcely be avoided in the case of tramps wandering from town to town in search of work. Their casual and migratory habits make purity of person and clothing almost impossible of attainment, and this difficulty lowers their self-respect and conduces to low ideals. Uncleanness is also a cause of various disorders, which in turn lead to loss of time and wages. Amongst such disorders are conjunctivitis, scabies and lousiness.

The Circles associated with defective clothing will best be broken by the gradual introduction

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W. G. Savage, *Rural Housing*, p. 263.



of a higher standard of life amongst the working classes. Improved hygiene, lessened unemployment, increased sobriety, higher education, diminished wastefulness, improved housewifery will all play a part. In brief everything that promotes higher physical, mental and moral culture will react beneficially and lessen the evils discussed above.

We have now briefly referred to the reciprocal relations between poverty and the three primary necessities of life. Many years ago they were thus summarised by De Gérando :

“ Unfortunately the poor are prevented by their poverty from living according to the rules of hygiene. It is all very well to advise a suitable diet, warm clothes and a healthy home. But for these money is required and a form of Vicious Circle is often created. Poverty causes the workman to exceed his strength, to exhaust himself and to deny himself the necessities of life. Such privations and exhaustion lessen his vigour and increase his poverty. There is real economy for the labourer in knowing how best to spend his income on food so as to maintain his health. Domestic economy has also a part to play in supplying nourishing food at a moderate price. Indeed for a wage-earner these two factors are necessary for an economical régime. One is concerned with money, the other with physique. Each aids and abets the other.”<sup>1</sup>

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<sup>1</sup> De Gérando, *La Bienfaisance Publique* (1839), III., p. 351.  
This is the earliest use of the term Vicious Circle as applied to social disorders with which I am acquainted.



## Chapter Four



### DEFECTIVE EDUCATION

"Ignorance is one outcome of poverty, and also by reaction one of the contributory causes of poverty."<sup>1</sup>



POVERTY is a serious handicap in the race for educational efficiency, and that handicap perpetuates poverty (Plate I.). This process of reciproca-  
tion is in universal operation, affecting the child, the adult and the community, although its degrees and conditions present an infinite variety.<sup>2</sup>

In the elementary school the child of the slum-dweller has less chance than his more fortunate school-fellow. His parents struggling for the bare necessities of life attach less value to his lessons; his leisure is often absorbed by home duties instead of by healthful recreation. Girls must rock the cradle or replace the mother in the

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<sup>1</sup> C. Black, *Sweated Industry and the Minimum Wage*, p. 293.

<sup>2</sup> Every Vicious Circle, *circulus vitiosus*, has its corresponding Virtuous Circle, *circulus virtuosus* or *felix*. Thus ample means facilitate the acquirement of a first-rate education; this in turn favours efficiency, greater production and increased profits.

kitchen or at the wash-tub. Boys must carry the father's dinner to the factory or field, chop fire-wood or clean boots. So little indeed do many wage-earners realise the importance of school that the children are kept away on the most trivial excuse.

The evil is greatest amongst the lowest strata of society, for the slender means and narrow outlook of the parents prevent their realising the value of capital invested in education. Their children in turn have few chances of getting a broad view of life, and in the long run lose many times over the cost of a better equipment.

In the words of Dobbs :

“ There is a submerged and disorganised group who lack the natural incentive to progress. The children, bred in an atmosphere of neglect, leave school at the earliest opportunity. Following the example, and impelled by the need of their parents, they take to the least satisfactory occupations, and the Vicious Circle is complete.”<sup>1</sup>

Still more short-sighted are those parents who keep their children from school that they may pester the benevolent for coppers. Such beggars, not yet in their teens, may still be counted by the hundred in Naples and other towns of fair Italy. Small wonder that tares spring up where such seed is sown.

In these and many other ways education is

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<sup>1</sup> A. E. Dobbs, *Education and Social Movements*, p. 235.



hindered by poverty and the child grows up untrained, undisciplined, inefficient, fit for little else than casual ill-paid labour.

The injury inflicted by a lack of education operates beyond the life of the individual: the ignorance of the parents is visited on the children, and one generation after another pays the penalty.

Denman thus describes the correlations associated with inefficient education :

“ There can be no more certain way to industrial ruin than to sacrifice the coming generation of industrial workers to the present and passing generation. A Vicious Circle is created from which it is hard to escape. The misdevelopment or under-development of a child's powers means that he or she in turn becomes an inefficient worker, and so perhaps economically incapable of earning a proper wage as an adult, and therefore the more liable to dependence upon the subsidiary wages of children.”<sup>1</sup>

Another hindrance to efficient instruction is the inadequate salary paid to many teachers. The result is that the scholastic profession proves less attractive than it should be and many suitable persons drift into other vocations. One of the noblest forms of social service is thus handicapped.

As H. A. L. Fisher says :

“ It is sometimes urged that the education given in the schools is not good enough to justify higher salaries. That is a Vicious Circle. You cannot get good education

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<sup>1</sup> O. J. Dunlop and R. D. Denman, *English Apprenticeship and Child Labour*, p. 347.



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without good teachers, and you cannot get good teachers unless you are prepared to pay for them." <sup>1</sup>

Poverty is also closely associated with blind-alley employment. Parents eager for their children's supplementary earnings, prefer to let them earn the higher wages of an unapprenticed post rather than apprentice their children to one with more remunerative, although deferred, prospects. Hence many a promising lad is pitchforked into errand-running, newspaper-selling or caddying, which do nothing for his physical, intellectual and moral development. Before many years he will probably be turned adrift, only too often an undisciplined, untrained hooligan.

The widespread injury done by such blind-alley work is shown by the fact that in some towns at least half the boys on leaving school take up unskilled work, which prepares them for nothing except the inevitable morass of casual labour with its chronic destitution and misery. On the other hand, good apprenticeships are not easily found, especially by a working man, without capital or influence.

The danger of industrial blind-alley employment applies also to girls and has attracted much attention, especially in Germany. Many years ago that country awakened to the importance of equipping its boys for responsible and well-paid

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<sup>1</sup> *The Times*, 1917, September 15.



employment, while half-educated girls were still rushed into posts which were miserably paid and offered no prospect of advancement. The inefficiency and miserable wages reacted on each other.<sup>1</sup> Only too often the children of the poor are compelled, in the words of Wordsworth, "to trudge through early life without the aid of intellectual implements and tools."

Equally lamentable is the effect of poverty on secondary and technical education. In England, previous to the epoch-making Act of 1918, compulsory education came to an end at 14 (or sometimes at 13) with the result that millions of children of the wage-earners ceased all systematic schooling at an age when education has scarcely begun. Hence the wide abyss, from an educational standpoint, between the average child of the wage-earner and the child of the middle or upper classes enjoying the advantages of a secondary school, and possibly of a University career.

Many craftsmen remain poor all their life because want of means has prevented the training necessary to efficiency. The result is lowered wages or unemployment, thus further diminishing all chance of self-improvement.

Booth has well described various forms of in-

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<sup>1</sup> A Salomon, *Die Ursachen der ungleichen Entlohnung von Männer- und Frauenarbeit*, pp. 80, 96 (Schmoller, *Staats- und Sozialwissenschaftliche Forschungen*, Vol. CXXII.).



efficiency that are closely connected with poverty and in turn aggravate it :

“ Incapacity of two kinds is no doubt common : that which leads especially to low pay and that which leads especially to irregularity of employment. There are those who never learn to do anything well, on the one hand, and those who cannot get up in the morning, on the other : those who are slow, taking two or three hours to do what another man will do in one, and those who are too restless to keep any employment long : those who are adapted only for some employment for which there is a fitful demand or no demand at all : those who, without being counted as ill or infirm or disabled, are yet incapacitated for profitable work by bad sight or failing nerves or deficient strength ; and lastly there is every degree of weakness of intellect.”<sup>1</sup>

Hobson also deals with the association of poverty with inefficiency :

“ Nothing is more common than to hear men and women, often incapable themselves of earning by work the money which they spend, assigning as the root of poverty the inefficiency of the poor. It is quite true that the ‘ poor ’ consist for the most part of inefficient workers. It would be strange if it were not so. How shall a child brought up in the industrial and moral degradation of low city life, without a chance of learning how to use hands or head, and to acquire habits of steady industry, become an efficient workman ? The conditions under which they grow up to manhood and womanhood preclude the possibility of efficiency. It is the bitterest portion of the lot of the poor that they are deprived of the opportunity of learning to work well. To taunt them with their incapacity, and to regard it as the cause of poverty, is nothing else than a piece of blind insolence. Here and there an

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<sup>1</sup> C. Booth, *Life and Labour of the People of London*, First Series, p. 149.



individual may be to blame for neglected opportunities ; but the 'poor' as a class have no more chance under present conditions of acquiring 'efficiency' than of attaining a refined artistic taste, or the culminating Christian virtue of holiness. Inefficiency is one of the worst and most degrading aspects of poverty : but to regard it as the leading cause is an error fatal to a true understanding of the problem."<sup>1</sup>

An inefficient worker needs continued supervision, is wasteful of material and turns out a finished product that is less saleable. All these factors diminish his economic value. What master can be blamed if he pays him lower wages or dismisses him first, when a falling market compels a reduction of staff? In either case poverty is aggravated.

Poverty and inefficiency are often aggravated by the lack of material equipment such as tools and machinery. The ill-paid worker cannot afford the best but usually expensive tools that are necessary for efficiency ; hence his output remains low. One husbandman uses the spade, while his wealthier rival can afford a plough and completes a job in half the time. Again, machinery contributes greatly to efficiency, but as a rule can only be bought by the capitalist. The poor seamstress has recourse to a miserable oil lamp for the sake of economy, and this strains her eyes and lengthens her hours of work. These are but a few

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<sup>1</sup> J. A. Hobson, *Problems of Poverty*, p. 177.



examples showing how defective equipment results from, and in turn perpetuates, poverty.

In this country many industries have been carried on with great inefficiency, and this has resulted in an impaired production and lowered earnings. The sequence is well illustrated both by the farming and the dairying industries. Middleton has published some striking statistics showing the comparative production of German and British agriculture before the war. They bear eloquent testimony to the greater efficiency of our continental rival, resulting from what is called the plough policy of the German Government.

“On each hundred acres of cultivated land:

“1. The British farmer feeds from 45 to 50 persons, the German farmer from 70 to 75 persons.

“2. The British farmer grows 15 tons of corn, the German farmer 33 tons.

“3. The British farmer grows 11 tons of potatoes, the German farmer 55 tons.

“4. The British farmer produces 4 tons of meat, the German farmer  $4\frac{1}{4}$  tons.

“5. The British farmer produces  $17\frac{1}{2}$  tons of milk, the German farmer 28 tons.”<sup>1</sup>

The inefficiency of the milk industry is equally

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<sup>1</sup> Sir Thomas Middleton, Report on the Recent Development of German Agriculture (Paper Cd. 8305). In connection with these figures however it must be borne in mind that the German farmer utilises at least double the labour per 100 acres employed by the English farmer.



notorious and involves an annual loss to the country of many thousands of pounds.

The essentials of a satisfactory milk supply are healthy cows, clean milking and cold storage while the milk is being conveyed and delivered in sealed vessels to its destination. Every one of these conditions is ignored by the ordinary dairyman, who clings to insanitary conditions and antiquated methods. The result is an impure and wasteful supply of milk which will not travel any great distance, and is therefore sent to a factory not far off and paid for at an unduly low price. This in turn keeps the dairyman poor and prevents his introducing healthier dairies and modern methods.

The evil is thus described by Stenhouse Williams :

“Owing to the insanitary conditions and methods of milk production the milk cannot be relied upon to travel to the nearest town, and is therefore sent to a neighbouring factory at a price which is set by the factory. The farmer is thus helpless in the hands of the factory. But although the factory owner is getting a cheap milk, he himself is subject to grave losses due to the dirt in his milk and a Vicious Circle is set up.”<sup>1</sup>

These few examples illustrate a widespread process which injures many industries.

This subject may also be viewed from a psychological point of view. Action and reaction are

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<sup>1</sup> Stenhouse Williams, *The Dairyman*, 1919, I., p. 240.



continually going on between man and his environment. The better man is able to adjust himself to his material, spiritual and social environment, the better will he be able to adjust that environment to suit his needs. Applying the principle to education, we may say that the individual who is handicapped by a defective education is less able to adjust himself to his environment, while, on the other hand, he is less able to adjust that environment to his own advantage. Thus is poverty perpetuated. In abject poverty, where there is the minimum of education, the adaptation to surroundings is little better than that of one of the lower animals.

As man emerges from barbarism and as his body and mind gradually gain efficiency, he gains increasing control over his environment and a greater power to make it subservient to his needs. This is the path of progress towards a higher material, intellectual and spiritual life.

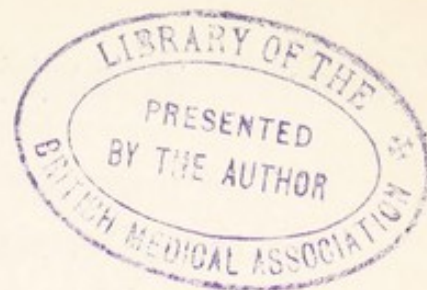
The same reciprocation between poverty and inefficiency applies to communities. A poor district with a short-sighted Town Council fails to construct good roads, to build wide bridges and to dredge navigable rivers. Hence its exchanges with adjacent localities will be limited and its profits reduced. The diminished returns further check the improvement of communications. Equally applicable is the principle from an international standpoint. If a nation is too poor to



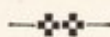
educate the rising generation, the result will be physical and mental inefficiency, which in its turn handicaps the nation in the fierce competition for the markets of the world. A wise statesmanship will curtail almost every other form of expenditure rather than sap the educational efficiency which is the very life-blood of economic life.

The methods of breaking the Circles associated with ignorance and inefficiency will be fully discussed in Chapter XXVI. They form the most promising direction of social advance, and deserve the utmost effort and sacrifice on the part of the community. On the physical, mental and moral education of the rising generation will depend, more than on any other factor, the elimination of poverty which in all ages and in all lands has done so much to curse the earth.





## Chapter Five



### DEFECTIVE CREDIT

"Poverty is very closely connected with the want of credit, both as cause and as effect."<sup>1</sup>



COMMERCIAL credit is a potent factor in the production of wealth, and to a large extent replaces money as a circulating medium of exchange. A merchant's credit is purchasing power as much as is his money; indeed good credit may multiply profits tenfold, so that from this point of view it is equivalent to ten times as much capital.

The value of credit has been recognised from the days of ancient Greece. Demosthenes wrote: "If you are ignorant that credit is the greatest capital of all for the acquisition of wealth, you are utterly ignorant."<sup>2</sup>

In more recent times Daniel Webster is equally emphatic: "Credit has done more a thousand times to enrich nations than all the mines of all the world."

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<sup>1</sup> W. Roscher, *Principles of Political Economy*, I., p. 273.

<sup>2</sup> "Εἰ δὲ τοῦτο ἀγνοεῖς ὅτι πίστις ἀφορμὴ τῶν πασῶν ἐστὶ μέγιστη πρὸς χρηματισμὸν, πᾶν ἂν ἀγνοησεῖας."



The poor man is grievously handicapped in the matter of credit as compared with his well-to-do neighbour, and this handicap greatly checks his productive power (Plate I.). For example, a small farmer who can only afford to rent sixty acres on which he makes a profit of £1 an acre, will be in perpetual want when compared to his neighbour who can rent a farm of 1,200 acres and makes a proportional income. Not only does the former make a bare existence, but he is placed at the further disadvantage that without capital he can neither buy in the cheapest nor sell in the dearest market. He must buy or sell at the first opportunity, whereas the man of greater resources can hold his crop or his stock till prices rise. Owing to such drawbacks poverty often prevents a farmer from making a living, even by the closest attention and strictest economy.

Another lamentable effect is that the poor can only borrow on oppressive terms should some emergency compel them to raise cash. The doors open to them are those of the pawnbroker and the moneylender. In each case the accommodation obtained tides over a difficulty, but the exorbitant interest in the long run tends to accentuate the evil. Poverty disposes to indebtedness and this, generally speaking, increases poverty. Defective credit will be discussed under the following headings: I. Pawning; II. Borrowing at High Interest; III. Inflation of Currency; IV. Debasement of Coinage.

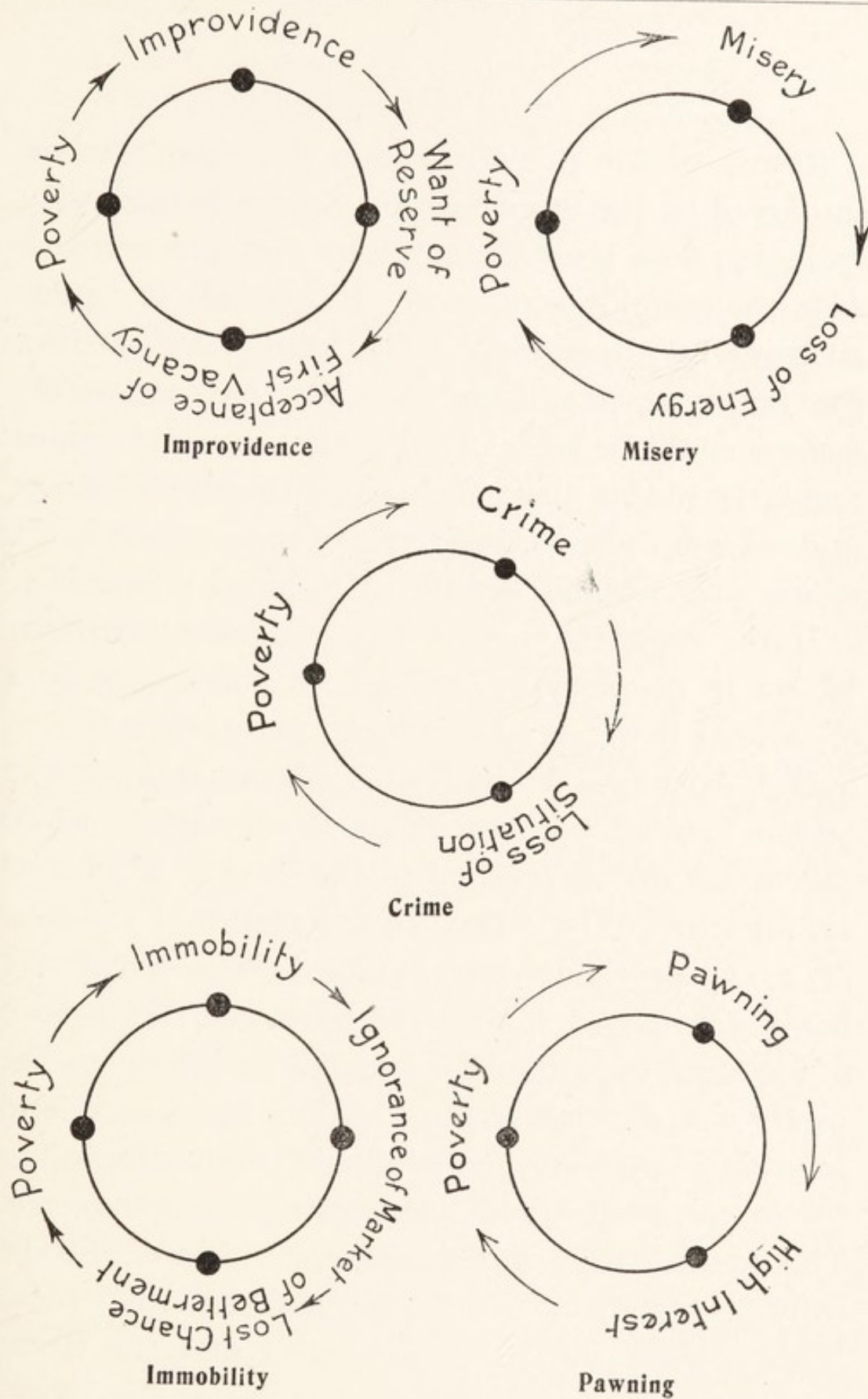


Plate II.—Vicious Circles in Poverty



## I. PAWNING

Resort to the pawnbroker is the chief method employed by the wage-earning classes, its necessity springing to a great extent from the absence of a wise household economy. It would in great measure be abandoned if the lesson of adjusting the family expenditure to a fluctuating weekly income could be learned. In many towns families regularly pledge their Sunday clothes on Monday and redeem them on the following Saturday, a habit which, once formed, is difficult to break (Plate II.).

If the security is good the interest charged is  $\frac{1}{2}$ d. on 2s. on pledging, and  $\frac{1}{2}$ d. on redeeming, this of course being an exorbitant percentage where only a short loan is involved. The annual interest on the loan of half a crown is 260 per cent., while the maximum is reached in the case of a loan of 1s. for three days, when the interest is at the rate of 1,014 per cent. per annum! The scales are heavily weighted against the borrower. If a piece of furniture is pawned for a longer period the owner receives a quarter or one-third of the value, and for this advance he pays interest amounting often to 20 per cent., and sometimes to much more. The creditor runs no risk since he takes care to be fully protected by the pledge, and actually profits if the debtor fails to pay interest and the ticket expires. The widespread patronage of the pawnbroker is shown by the fact that in 1869 no less



than 207,780,000 pledges were lodged in this country, of which between thirty and forty millions were lodged in London.

A tradesman can borrow on his land, on his stock-in-trade or on his house at 4 or 5 per cent., while continuing to enjoy them; the humble wage-earner pays two or three times as much for his watch or tools, which he can no longer use. Even tools are frequently pawned in order that food may be obtained during a period of unemployment. A grievous reciprocation results; want of money leads to loss of tools, which loss prevents the earning of money.<sup>1</sup>

Defau writes :

“A most deplorable Vicious Circle is created by the Institution to which the worker has resorted in his distress. He cannot work without his tools, and these tools he cannot redeem, since he cannot earn any money without them.”<sup>2</sup>

The pauperising influence of pawnshops in perpetuating poverty is illustrated by the habits of the working classes of Dublin, as described by the Report on Physical Deterioration.<sup>3</sup> A large proportion of the working classes in that city, especially those engaged in trade, habitually live in advance of their wages, so that their pockets

<sup>1</sup> Even Moses forbade the taking in pledge the means of subsistence, such as a mill or the upper mill-stone (Deut. xxiv. 6; Exod. xxii. 26).

<sup>2</sup> *La Misère Sociale*, p. 30.

<sup>3</sup> *Blue-Book on Physical Deterioration*, 1904, II., p. 402.



are often empty. In order to raise cash they pawn their clothes every Monday and redeem them at the end of the week. Up to a late hour on Saturday nights the pawn offices are thronged with females "releasing" clothes in readiness for Sunday. In one year no less than 2,866,084 pawnbrokers' tickets were issued to a population of less than 250,000, the corresponding loans amounting to £547,543. On Mondays or Tuesdays the same women return week by week, bringing the clothes tied up in a bundle. Frequently the pawnbroker does not even trouble to examine the bundle, for he knows his regular customers, seizes the bundle and pays the money—10s., 15s. or £1, and the same process goes on so long that the clothes in the end have lost half their value. The pawnbroker charges a month's interest even if the loan is only for a day or an hour, so that the wage-earner loses several pounds during the year merely for the privilege of living one week in advance of his pay. No wonder that we hear of "the enormous profits of pawnbrokers—amounting, it is said, to half a million a year in Glasgow; a sum which with a little benevolent care and attention might all be committed back again to the parties from whom it had been extracted—another mighty enlargement to the comfort and sufficiency of the common people."<sup>1</sup>

The habit of pawning, when once formed, is

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T. Chalmers, "Works," XXI., p. 68.



scarcely ever broken. Even if a friend offered money and said: "Do not pawn any more," the pawnshop would still be frequented and more would be spent in drink.

On the continent of Europe pawnshops are replaced by *monts-de-piété* which enjoy a State or municipal monopoly, and therefore differ radically from the English institution. In France there were 44 *monts-de-piété* in 1911. The number of articles pawned was 2,503,835, while the sums lent on these articles was 76,777,000 francs. At Paris the rate charged is 7 per cent., while some of the French provincial rates are as high as 12 per cent.

## II. BORROWING AT HIGH INTEREST

An even more ruinous means by which the poor seek to balance income and expenditure is resort to the moneylender, a custom which has been widely prevalent from the earliest times recorded in history.

In this country the moneylender, having in most cases no security, usually charges 2d. per shilling for the first week (i.e. at the rate of 850 per cent.), and sometimes increases the amount to 3d. in subsequent weeks. If there is undue delay in repayment he may threaten to disgrace the borrower in the eyes of the neighbours by creating a disturbance on the doorstep; he may even resort to brutality.



Other moneylenders charge a penny a week on every shilling borrowed. Thus for a loan of six shillings 6d. per week is paid in interest; this amounts to £1 6s. a year, and is at the rate of 433 per cent., while at the end of the year the original debt is still owing.<sup>1</sup> Obviously such ruinous interest aggravates the poverty which necessitated the loan.<sup>2</sup>

In France it is a common practice for poor pedlars with baskets but without capital to borrow 10 or 15 francs in order to purchase goods with which to trade. The moneylender lends 10 francs on condition that 15 are paid back in a fortnight. The interest is exorbitant and unjustified by the risk run, since the loan is almost always repaid. Meanwhile the lender pretends he is doing an act of charity, while the pedlar thinks this loan better than no capital; without it he could earn nothing. Unfortunately the high interest keeps him poor and dependent.<sup>3</sup>

The interrelation of helpless poverty and high rates of usury is frequently associated with vicious

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<sup>1</sup> At Warrington there are moneylending vampires who charge 3d. weekly on the shilling, this being at the rate of 25 per cent. weekly, or 1,300 per cent. per annum. Bowley and Burnett-Hurst, *Livelihood and Poverty*, p. 138.

<sup>2</sup> Casual labourers at the docks sometimes borrow money for the day at the rate of 2d. for the snilling. They borrow 1s. at 10 a.m., and repay 1s. 2d. at 5 p.m.

<sup>3</sup> Larousse, *Grand Dictionnaire Universel*, XV., p. 692.



systems of land tenure, such as still prevail in certain countries, although in many cases the hardships have been mitigated by recent legislation.

An illustration is presented by the land system as it existed not many years ago in Sicily, one of the most fertile countries of the world. A large part of that island was owned by wealthy capitalists, who intrusted the management of their estates to middlemen or gabelotto. The latter sublet the property to su-gabelotto, who in their turn sublet to borgesì or small farmers, who employed the giornalieri or day labourers. At each stage of devolution extortions were practised, as a result of which both the borgesì and the giornalieri were stripped of a large share of the profits to which their labour entitled them.

From this inequitable system, which the farmers and labourers could neither end nor mend, there resulted objectionable forms of usury. The island swarmed with usuriaj (usurers), who batted on the necessities of the giornalieri and borgesì, lending them money never at less than 20, frequently at 50 per cent., and not infrequently at even more exorbitant rates of interest. No wonder the unfortunate workers returned to their miserable homes at the end of the harvest with empty pockets, unable even to buy seed for the next sowing without further recourse to usury.<sup>1</sup>

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<sup>1</sup> W. A. Paton, *Picturesque Sicily*, p. 382.



Moneylenders are often vilified for exacting an exorbitant interest. On the other hand, it must be remembered that repayment is precarious and bad debts are common.

It is not only the so-called submerged classes that have to borrow at high interest. Poverty is a relative term, and many a needy clergyman, barrister or merchant has been tempted by the baits of the moneylender and has been caught in his trap. The tricks by which the victim is entangled in the net of the usurer are too numerous to be detailed here.<sup>1</sup> Pretended philanthropy, secrecy of procedure, the waiving of fees, low interest, immediate advances form a selection of the baits—all skilfully presented in an attractive prospectus. Alas! when the fly is once caught in the spider's web, the reality is found to differ widely from the expectation. Only too often in the words of Addison: "the moneylender serves you in the present tense; lends you in the conditional mood; keeps you in the subjunctive; and ruins you in the future." His philanthropy is that of the shark.

The 5 per cent. interest asked for proves to be per mensem instead of per annum, the secrecy turns out to be a threat of the County Court, capital is conspicuous by its absence, fees are exacted for unexpected expenses with which they

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<sup>1</sup> T. Farrow, *The Moneylender Unmasked*, p. 1.



are out of all proportion, while an unpleasant complication is often a Bill of Sale, to be enforced in case of arrears of interest. The victim only too often ends in the Bankruptcy Court or the work-house, or finds his last home in the suicide's grave.

The following is the experience of many small farmers in Ireland :

“ It is the poverty of the farmer which produces and sustains the usurer, just as worms are bred in, and fattened on, putrefying meat. Fully one-third of the struggling farmers of parishes are indebted to the usurer for money advanced to buy seeds etc., for which he charges cent. per cent. interest. The gombeen man generally manages to keep on the safe side, for he knows how every one of his debtors stands, as though he stood up in their own trousers (which eventually he manages to do) ; he knows the value of their crops and live stocks, what one gets for his oats at the last market, what another gets for his calves at the spring market, what another obtained for his calves at the fair, and the money which they have received for their sales is hardly warm in their breeches pockets when the usurer dips his avaricious paw down. He is feared by those in his power and hated by all. . . . Unhappily, we have too much reason to fear that the operations of the usurer among the agricultural and industrial classes *are widespread and ruinous in Ireland*. There are few rural districts in which the gombeen man is unknown.”<sup>1</sup>

The vastness of the machinery of moneylending in this country is shown by the fact that in 1894 no less than 2,657 Bills of Sale were given to London moneylenders alone, while two metropolitan news-

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T. Farrow, *The Moneylender Unmasked*, p. 134. Usurers in Ireland are known as gombeen men.



papers yearly insert in their columns upwards of 18,000 moneylenders' advertisements.

Credit in the form of goods may also be had by the respectable poor from the village storekeeper or huckster. At times "scores" are allowed to run up to five or ten pounds, which are paid off at the time of harvest or other favourable opportunity. Obviously the huckster must recoup himself by exacting high profits to make up both for bad debts and for the drain on his credit. Indeed some hucksters are tyrants who exact ruinous prices from those who are in their power. Thus is the needy borrower penalised, although the advance may be a great boon in his hour of necessity.

The working classes frequently purchase furniture, sewing machines, mangles etc. on the hire-purchase system, an expensive way of obtaining goods, since good customers have to recoup the shopkeeper for his many bad debts. According to most agreements a weekly payment has to be made for the goods supplied until the whole are paid for, the goods remaining the property of the seller until the final instalment has been paid. If the buyer gets in arrear with his payments or with his rent, or changes his address without notice to the seller, the latter is to be at liberty to resume possession of the goods wherever he can find them. At times the seller also claims to sue for all the weekly instalments in arrear up to the



time of seizure. There is nothing illegal in these terms, although if they were strictly carried out they would in many cases be exceedingly onerous on the purchaser. Speaking generally, the hire system is a ruinous one, and as unsatisfactory a method of housekeeping as can be devised ; it springs from, and ends in, poverty.

Another method of obtaining credit, although at a dear rate, is the "tally system" which is much in vogue among the lower classes in England. The tallyman or drapery hawker induces the wife, generally in the absence of the husband, to buy cheap clothes and finery on credit, the price to be paid in weekly instalments or at some future date. It is generally stipulated that the bargain be kept secret for a certain period. The law indeed allows the husband, if the goods are not necessities, to return them to the tallyman and refuse to pay ; but this is a strong, almost desperate measure of domestic authority, nor is it by any means sure of success. The husband must make the disavowal of the purchase as soon as ever he discovers the goods, and it may not be easy for him to prove that he has been as prompt as is required. Moreover the expenses, the inconveniences and the terror of legal proceedings to the poorer classes are such that many are driven to pay by the mere threat. A large proportion of the imprisonments for debt are due to the devices of these tallymen, who, having inveigled ignorant housewives into the



purchase of drapery, at a high rate of interest and in the absence of their husbands, have these husbands committed to gaol for non-payment. As in the days of Solomon "the poor are robbed because they are poor, and the afflicted are oppressed in the gate."<sup>1</sup>

### III. INFLATION OF CREDIT

Deficiency of credit as a cause and effect of poverty applies to nations as truly as to individuals. Thus in consequence of the war some of the richest nations in the world suffered a serious depreciation of their credit, which they endeavoured to meet by an inflation of currency. Unhappily such inflation resulted in fresh financial difficulties, which in turn necessitated further inflation and aggravated the embarrassment.<sup>2</sup>

Under normal conditions increased national expenditure is met by increased taxation, which redresses the deficiency. Under the exceptional stress of a great war however no practicable addition to taxation would have sufficed, and the emergency was met by an enormous issue of bank and currency notes. Such inflation necessarily depressed the value of money in relation to other

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<sup>1</sup> Proverbs xxii. 22.

<sup>2</sup> G. W. Prothero has drawn attention to the Vicious Circle associated with the inflation of credit by German industry and commerce before the war. *German Policy before the War*, p. 32.



commodities, and increased their nominal value. The sovereign became so depreciated as to be equivalent to only 8s. before the war; in other words, the price of a given quantity of a commodity which formerly cost 8s. rose to a sovereign. Hence resulted an alarming increase in the cost of living.

Meanwhile the Government had become the employer of millions of men and women (soldiers, sailors, munition workers etc.), for whom provision had to be made at the higher cost of commodities. This increased expenditure in turn required a further issue of currency notes and loans, and so led to further inflation.

The higher cost of living however did not merely affect Government employees, but involved the entire population. Every industry or employment became obsessed with the idea that in spite of the war the pre-war standard of comfort ought to be maintained. Indeed eventually the claim was advanced that even the pre-war standard ought to be raised and that the whole economic condition of the working classes ought to be improved. The result was a general demand for higher wages, which in turn raised the cost of production and further increased the cost of living. Each of these factors alternately played the part of cause and effect. "The whole country became covered by a veritable maze of Vicious Circles."<sup>1</sup>

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<sup>1</sup> J. S. Nicholson, *Inflation*, p. 69.



The average working men know nothing of political economy. They count their weekly wages as wealth and if these buy fewer commodities they demand more wages. The increase in their wages however in turn adds to the cost of commodities, so that they automatically raise prices against themselves. Thus they are involved in a circus movement, going round and round in a state of delirium.

A contributor to the *Saturday Review* refers to the situation :

“ The working men cannot see that the more they raise their wages the more they raise the cost of living against themselves. They are travelling in a Vicious Circle. The prices of food and clothes are high—partly no doubt on account of the increased railway freights, and the higher wages paid to hand-workers. Every ton of coal, every sack of flour, every can of milk, every carcase, all pay toll to the wage-earners, who are the boldest profiteers of the war. The increase of wages demanded by the railwaymen means, we are told, £16,000,000 a year ; the increased pay to the soldiers and sailors comes to £69,000,000 a year.” <sup>1</sup>

Another injurious reciprocation was associated with a depreciation of the foreign exchanges. The resulting diminution of exports led to unemployment and to diminished production, and enhanced the cost of living.

The *Round Table* describes the gyration :

“ Heavy Government borrowings and expenditure bring with them an automatic increase in currency ; that

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<sup>1</sup> *Saturday Review*, 1917, December 1.



increase tends to raise prices ; constant readjustments of wages are required ; many sections of the population are more and more hard-hit ; the growth in prices renders export more and more difficult ; lack of exports brings unemployment, tends to depreciate our exchanges, and so again raises the cost of living. It is a Vicious Circle which must be broken as soon as possible.”<sup>1</sup>

Happily the wiser heads in the Labour Party are at last seeing through the fallacy. In the words of a recent speaker : “ I have come to the conclusion that there is no sense in going for higher wages. Higher wages will never catch up the increased cost of living. Let us use our influence in advising the men to stop the Vicious Circle of increased wages.” The more these wise words can be taken to heart the better for the working classes and for the country as a whole.

Another aggravating condition resulted from the fact that thousands of persons suddenly became wealthy in consequence of the huge expenditures necessitated by the war, and in spite of the Excess Profits Tax. Hence they indulged in an orgie of consumption, at the very time when in the interests of the nation economy was urgently called for. Such increased consumption contributed to a further enhancement of prices, followed by further inflation.

In Sir Edward Edgar's words :

“ We move in the old Vicious Circle. The Dervish dance of increased cost of manufactured goods and

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<sup>1</sup> *Round Table*, 1919, June.



increased cost of living must surely be accelerated. We shall whirl on, ever faster and ever faster, until the breaking point is reached and we fall exhausted." <sup>1</sup>

Whether or not the enormous inflation of the currency referred to above was inevitable is a question rather for the politician than for the economist to settle. Probably much could have been done to avoid such inflation if the necessity for national thrift had been more strenuously emphasised, and if the Government had borrowed from the *bona-fide* savings of the public rather than from the banks.<sup>2</sup> However this may be, there can be no doubt of the urgent necessity of a gradual process of deflation, which can only be effected by increased production and concurrent economy.

#### IV. DEBASEMENT OF COINAGE

Defective credit has at various periods of our history led to debasement of the currency, which in its turn has further diminished credit. A notorious example occurred in the days of King Henry VIII., who, having squandered his wealth in boundless extravagance, attempted to restore his financial position by debasing of the currency. In the issue of 1543 the debasement was two ounces in twelve; in 1545 it was six ounces in twelve; in 1546 it was eight ounces in twelve.

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<sup>1</sup> *Daily News*, 1920, May 3.

<sup>2</sup> Other self-perpetuating factors in inflation will be found discussed in J. S. Nicholson's volume on Inflation.

One or two abundant harvests following soon after the debasement prevented the price of wheat from rising immediately. But ere long the results of the foolish policy adopted began to appear. Meat and dairy produce rose to three times their former price, while corn became two and a half times as dear. On the other hand, the wages of a labourer rose from 6d. to 9d. a day, while he had to pay 3s. for meat, 2s. 5d. for bread and 2s. 6d. for butter and cheese, which before had only cost 1s. Thus the debasement impoverished the poor and all who lived by wages; but it also impoverished the nation, lowering its credit and raising the interest on any loans incurred. Indeed poverty proved both cause and consequence of debasement.<sup>1</sup> In the words of an ancient chronicler: "The loss mostly fell on the poor; the richer sorte, partly by friendship, understanding the thing beforehand, did put that kind of money away, partly knowing the baseness of the coin, kept in store none but gold and old silver that would not bring any loss."<sup>2</sup>

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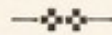
<sup>1</sup> J. E. T. Rogers, *Six Centuries of Work and Wages*, p. 342.

<sup>2</sup> R. Ruding, *Annals of the Coinage*, II., p. 110.





## Chapter Six



### UNEMPLOYMENT

“The very unemployment which is meted out to them by competition as a penalty for their inefficiency, in turn accentuates that inefficiency and paves the way for worse inefficiency.”<sup>1</sup>



ALMOST all labour is more or less irregular and must remain so. The alternation of seasons increases or diminishes the demand for goods. The whims of fashion create some trades and extinguish others. Even Sundays and holidays disturb the regular employment of large numbers of manual workers, such as bakers and butchers. Fine or wet weather, the invention of new machinery or financial losses are further illustrations of a long array of causes which sometimes stimulate, sometimes depress, the labour market, now developing new industries, now killing old ones.

These changes, when operative individually or cumulatively in a great population, may affect hundreds of thousands of workers who have no

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<sup>1</sup> D. D. Lescohier, *The Labour Market*, p. 99.

voice in the production of the irregularity of the labour market. Speaking generally, it is the poorest workers who are the first to be discharged, since they are usually the least efficient. Their ignorance is greater, their outlook is more limited, their adaptability is curtailed, their eligibility is depreciated. When out of a job, they are less in touch with fresh openings for work, while their scanty savings prevent their travelling far in search of it. All these difficulties tend to diminish their chance of success in the competition for work and so intensify their poverty.

Recurrent unemployment and its associated hand-to-mouth existence also weaken *morale*.<sup>1</sup> The weary tramp in search of a vacancy, the frequent disappointment, the worry about wife and children only too often loosen family ties. Even the desire for regular occupation passes away; casual life may so deteriorate character that the once respectable individual only cares for casual labour. Frequently unemployment drives a man to the public-house, and drunkenness keeps him in the ranks of the unemployed.

In Drage's words :

“ Irregularity of employment reproduces and perpetuates itself, producing through the medium of the characters of those affected increased scope for the employment of casual labour and thereby an accentuation

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<sup>1</sup> The employment of salaried workers is much more regular than that of manual workers even in the same trade.



of the evils it involves. The present system suits the character of the men. They suit it and it suits them, and it is impossible to say where this Vicious Circle begins.”<sup>1</sup>

Beveridge also writes :

“Casual employment by demoralising men largely increases its own evils. Men who find their chance of employment not reasonably increased by good behaviour and not destroyed by bad behaviour naturally become slack. They work badly ; they take the chance of lying in bed now and again, since work is always uncertain but will not be made more uncertain to-morrow by the fact that it has not been sought to-day. It is however needless to dwell on this point. There is general agreement that casual employment, as was said of the casual wards, ‘acts as a trap to catch the unemployed and turn them into unemployables.’ ”<sup>2</sup>

Closely allied to unemployment is the intermittent employment to which many workers are liable. Such intermittent work was very prevalent at the London docks before the strike of 1892. The casual nature of the jobs was associated with the low character of the employees, each factor aiding and abetting the other.

In the fierce struggle for work the destitute hungry docker had little chance of catching the foreman’s eye, compared with his better-fed rival. Sometimes too bribes were used to secure favour. All these factors told against the weak, half-starved docker.

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<sup>1</sup> G. Drage, *The Unemployed*, p. 161.

<sup>2</sup> W. H. Beveridge, *Unemployment*, pp. 50, 108. Cf. also C. Booth, *Life and Labour of the People of London*, First Series, I., p. 152



C. Booth thus describes the circular process :

“ The dock managers accepted the crowd as an inevitable phenomenon which happened to fit in well with the conditions of their trade. They could always be sure of sufficient labour, and though its quality might be bad, its pay was correspondingly low. The character of the men matched well with the character of the work and that of its remuneration. All alike were low and irregular. The Vicious Circle was complete. How should it be broken ? ” <sup>1</sup>

The misfortune of intermittent employment with all its disagreeable associations should prove the natural incentive to industry as the means of escaping from those evil results, and happily this incentive operates on a large scale. Under certain circumstances however irregular employment, instead of acting as a stimulus to effort, creates a chronic discontent and indolence which diminish production even when a job has been found. Irregular employment and small output then re-enforce each other. Contented labourers will get through a job more quickly than will a greater number of dissatisfied grumblers.

Some years ago Irish labourers were only able to earn four or five shillings a week with which to support their families and pay their rent. The result was that many of them were so ill-fed in body and depressed in mind that an ordinary man's work was quite beyond their strength. Employers actually found it necessary to engage double the

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<sup>1</sup> C. Booth, l.c., Second Series, III., p. 399.



number of hands that would have been necessary had British labour been available.<sup>1</sup> In spite of the low wages earned unemployment with all its attendant evils was common.

The cause of indolence varies in different cases. There may be physical or mental weakness due to want of food, and lessening the power of sustained application. In other cases incessant toil for many hours may have depressed vitality and left no reserve of energy for supplying the elementary needs of life. Dissatisfaction with hard conditions is a common source of idleness and of recklessness.<sup>2</sup>

In course of time the unemployed workman is apt to lose touch with employers and former fellow-workers, and probably takes refuge in drink. The result is he is unfitted for work just perhaps at the very time when some opening turns up, and continues on the downward course which leads to the workhouse. Labour deteriorates rapidly through disuse. When poverty has led to unemployment, the unemployed is in peril of becoming unemployable, with aggravated poverty.

Where there is extensive unemployment in a country or a town the taxes or rates tend to

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<sup>1</sup> R. Kane, *Industrial Resources of Ireland*, p. 397.

<sup>2</sup> Such dissatisfaction and hardship have done much to spread Bolshevism in Russia. In the words of a recent writer: "Unemployment and Bolshevism soon establish a Vicious Circle of mutual stimulation."



rise, since the number of tax- or rate-payers is diminished, and the public burdens fall on fewer shoulders. The rise in its turn aggravates poverty and diminishes the demand for labour, thus being both result and cause of unemployment.

An example of this condition is quoted by Fawcett :

“ Not long since an unusually heavy rate was imposed in Poplar, a parish in the East End of London. The rate was so onerous that many of those upon whom it was levied were unable to pay it. The rate consequently yielded little more than half the estimated amount. It was necessary however to obtain the money required ; and there was no other way of raising it except through rating. A still heavier rate had consequently to be imposed ; the poverty of the district, already severe, was greatly intensified. Various local industries which had been declining experienced greater difficulty in continuing the struggle ; a diminution in the demand for labour and an augmentation of rates consequently accompanied each other. A locality thus circumstanced may be regarded as threatened with industrial dissolution.”<sup>1</sup>

Unfortunately unemployment or under-employment of the father is often visited on the children ; the evil lives on from generation to generation. Thus when the wage-earner of a family suffers much from unemployment, he is less able to rear well-fed, well-clothed and vigorous children, fit in due course to enter a profitable trade. The probability is that the second generation will be less efficient than it would otherwise have

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<sup>1</sup> H. Fawcett, *Pauperism*, p. 37.



been; it in turn will be exposed to the risk of unemployment.

The evils associated with poverty and unemployment have recently attracted widespread attention both in this and other countries. Much has been done by the workers themselves through their Trade Unions and Friendly Societies or by other organisations for promoting thrift. The State has also attempted to mitigate the evil by legislation, which will be discussed in the last part of this volume.



## Chapter Seven



### IMPROVIDENCE

“An increase of capital is, in the first instance, the effect and not the cause of social improvement; afterwards they move in a Circle, mutually producing and produced.”<sup>1</sup>



IN every age intelligent man has thought of guarding himself against the uncertainty of the future. This sense of prudence results from the precariousness of human capital, from the liability to sickness, from the instability of institutions on which labour depends. Thrift becomes a special duty for those who are dependent on their salary and have to divide it rationally between their various wants, which must be satisfied to-morrow as much as to-day. The obligation is even greater when a wife and children have to be supported. Improvidence under such circumstances is little short of cruelty (Plate II.).

Unhappily for the under-paid workmen to whom some reserve is so valuable, thrift is well-

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<sup>1</sup> R. Jones, *Literary Remains*, p. 230



nigh impossible. Where wages are so low as only just to suffice to house, feed and clothe the family, how can anything be laid by for a rainy day, since the necessities of life have the prior claim? On the other hand, it is surely culpable selfishness when men living from hand to mouth waste a quarter or more of their earnings on such luxuries as beer and tobacco, or in still more objectionable bets on race-horses. A large number of working men keep themselves in poverty through their self-indulgence. The same danger of improvidence has doubtless always existed amongst those whose lot is miserable and who seek for immediate solace, even at the cost of future hardship. As Sophocles says :

“ For those who fare but ill 'tis very sweet  
E'en for a moment to forget their ills.” <sup>1</sup>

In some cases poverty seems to create a sense of recklessness which prevents all attempt at thrift. “ Let us eat and drink, for to-morrow we die ” indicates the mental attitude. This applies only too often to the skilled workman who, though earning good wages, still remains poor in consequence of his improvidence. Even more does it apply to the miserable inefficient labourer who lives from day to day, and takes no thought for the morrow.

The precariousness of income so specially

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<sup>1</sup> Sophocles, Fragment (Mysis), 358.



associated with poverty happily stimulates many wage-earners to put by a part of their earnings in anticipation of future contingencies. Such thrift is highly creditable, since it involves the self-denial of indulgences to which persons with few pleasures might well feel entitled after monotonous toil. The sacrifice however brings its reward in a sense of security and independence, should some misfortune such as illness or unemployment supervene.

There is a period of life when it is usually possible to lay by considerable savings—that is during the years between early manhood and marriage. Even if substantial help is given to parents, a considerable margin should remain between income and reasonable expenditure.<sup>1</sup> A small amount of capital saved in early life encourages a habit of thrift, a habit difficult to acquire, but, when acquired, easy to maintain.

The best evidence that the poor are able to exercise thrift is the fact that thousands have done so, although the number might be far larger. Samuel Smiles believed that the working classes in his day might easily save from thirty to forty millions a year, and if that was possible fifty years

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<sup>1</sup> According to B. S. Rowntree's theory of "five alternating periods of want and comparative plenty" in the life of a labourer, the second period of prosperity comes when his children begin to earn. B. S. Rowntree, *Poverty*, 1901, p. 136.



ago much larger sums could be put by to-day. Moreover since the war the wages of manual workers have risen so greatly that, in spite of the increased cost of living, a considerable margin remains which might be laid by. Further evidence of this may be found in the enormous sums wasted in alcohol and tobacco, as well as in the great success of the recent War Savings Campaign.

If the sums spent on drink, smoking and gambling were laid by for a rainy day, many workers could establish themselves in circumstances of comfort and even of comparative wealth. Every penny saved is a step up the ladder of comfort and independence. Even a little capital is a source of strength and renders a man less the sport of time and fate.

The late Edward Denison, who made great efforts to promote habits of thrift, writes :

“ The people *create* their destitution and their disease. Probably there are hardly any of the most needy who, if they had been only moderately frugal and provident, could not have placed themselves in a position to tide over the occasional months of want of work or of sickness, which there always must be. . . . I do not underrate the difficulty of laying by out of weekly earnings, but I say it can be done. A dock-labourer, while a young, strong, unmarried man, could lay by half his weekly wages, and such men are almost sure of constant employment.” <sup>1</sup>

The steady accumulation of capital, even if a slow process, exerts a powerful influence on

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<sup>1</sup> Letters and Writings of Edward Denison, p. 141.



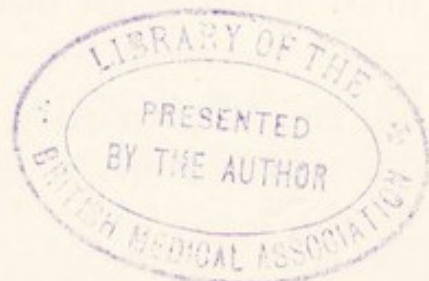
character. The mere act of self-denial has a bracing effect, increasing self-respect and stirring up the ambition for further improvement. Much the same is true of nations as of individuals. The process establishes a Virtuous Circle, each factor acting both as cause and as effect.

As Jones has said :

“ Accumulation of capital, itself the effect of favourable circumstances, becomes in its turn a cause, and creates fresh stimulants and multiplied facilities, which accelerate and almost ensure the continuous progress of the capital of favoured nations.” <sup>1</sup>

Many civilised States have sought to break the Vicious Circles of poverty and improvidence by savings banks and by various schemes of national insurance. Voluntary organisations have also rendered important services in the same direction. This subject will be dealt with in Chapters XXVI. and XXVII. Unfortunately the abject poor only too often miss the benefits thus provided. The wretched tramp wandering from town to town is rarely reached by organisations for thrift or by insurance schemes. Here poverty makes improvidence all but inevitable and the evil perpetuates itself.

<sup>1</sup> R. Jones, *Literary Remains*, p. 59.





## Chapter Eight



### INSECURITY

"The movement from slavery to freedom is also a movement from security to insecurity of maintenance."<sup>1</sup>



THE poor are handicapped by the insecurity of their home, their health and their employment, and such insecurity tends to intensify poverty.

It is a remarkable fact that the transition from slavery to political liberty involves the transition from security to insecurity. In early times when the lord of the manor cultivated his demesne by means of tenants bound to him in serfdom and servitude, both his interest and his duty compelled him to maintain them. As the villeins became free they lost the security for maintenance they previously enjoyed and were thrown on their own resources. Independence spelt self-dependence.

In spite of political liberty however the poor man is often in bondage. For his home he may

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<sup>1</sup> A. Toynbee, *Industrial Revolution of the Eighteenth Century in England*, p. 95.

be wholly at the mercy of a landlord who can turn him into the street at a week's notice. Frequently he may have the greatest difficulty in finding other accommodation within reach of his job, or the only accommodation may be so dilapidated as to be most undesirable for a man who is trying to bring up his family respectably. Poverty limits his choice.

Equally insecure are many wage-earners from the point of view of employment. A man who has no capital but his two hands, who consumes to-day what he earned yesterday, who is liable to every turn of misfortune, and who has no certainty of earning the bare necessities of life, is in a pitiable condition. Any cyclical movement of the market may deprive him of his daily bread ; he is in fact the helpless victim of any adverse combination of circumstances, since these may rob him of his livelihood. The slave is assured of the means of subsistence by the self-interest of his owner, but the poor labourer has no security of work from week to week.

The evils of insecurity are well illustrated by the conditions of labour in the London docks prior to the strike of 1892. For the most part the men were taken on from day to day, 10,000 applicants for work being sometimes turned away on a single morning.

The number of hands taken on varied with the ships waiting to be discharged, so that the men



never knew how much they could count on earning in a week. Even a week of good work might be followed by several weeks of unemployment. Hence the docker did not save ; it is not human nature to practise thrift when at any moment savings may be swallowed up by a spell of unemployment. The result is carelessness in the man and privation for the wife and children.

The uncertainty of the future is one reason why even in prosperous days the working man so often spends his wages as soon as earned. He fears that any small economies within his reach will prove insufficient to save him from misery in the event of unemployment. Uncertainty is the enemy of thrift.

The evils of insecurity apply with special force to poor tenant farmers who could improve their land and increase their income if they were assured of their tenancy. Even if able to borrow money, they are deterred from laying it out for want of a lease and of security of tenure. This applies specially where tenancies run from year to year.

Good farming is impossible unless money is invested for some years. Indeed a man ought to begin farming with a prospect of waiting several years before he sees a return of what he does in the first year or two. Good agriculture therefore is impossible apart from security of tenure. Hence many improvements are not carried out ; indeed farmers may actually conceal from their landlord



any improvements they have made for fear of an increased rent.

Another grievous form of insecurity is associated with health. Beggars cannot be choosers and the poor man may often be driven by circumstances to accept work which involves exposure to all weathers or to special industrial dangers. Thus poverty involves greater risk of illness, which aggravates the poverty. The same is true of liability to accident with all its reactions on poverty.

Closely associated both with the insecurity of a livelihood and with unemployment are various psychical conditions which are sometimes observed in those who are for ever on the verge of starvation. Some degree of worry indeed seems inevitable, since poverty exposes to depressing influences from which well-to-do persons are free. Occasionally however worry passes into paralysing melancholy or even despair.

Up to a certain point anxiety may be beneficial and stimulate a man to exert himself to the utmost in order to keep his family in comfort and decency. But there is always a danger, especially with sensitive individuals, lest prolonged anxiety should arouse injurious reactions. In fact such anxiety sometimes leads to indifference ending in perfunctory work. At other times there result insomnia and neurasthenia, which lower efficiency and intensify poverty. Especially



are worries injurious when they create auto-suggestions and phobias, which magnify the primary irritability. Thus there may be an ever-present nightmare of unemployment, of sickness or of accident.

“ Here we have the eternal Vicious Circle in which the neuroses travel. The real ills give birth to fears and phobias ; on the other hand mental representations of a pessimistic nature create new disorders.” <sup>1</sup>

Poverty sometimes leads a worried worker to over-tax his strength, forgetful that inadequate rest in the long run diminishes output and re-enforces poverty.

Martinet writes :

“ Pathological fatigue is usually caused by over-work, recurrent emotional strain, and especially by insomnia, to whatever cause this may be due. . . . Its diagnostic importance is especially great in all forms of depressive psycho-neuroses. Indeed this form of fatigue is invariably present in such conditions, and at times may actually amount to an obsession almost invariably associated with insomnia. . . . When once this cycle of hyperexcitability (emotionalism, suggestibility) and asthenia (insomnia) is established, it tends to form a true Vicious Circle, the emotionalism and suggestibility exciting and aggravating the asthenia and insomnia, while the asthenia and insomnia excite and aggravate the emotionalism and suggestibility.” <sup>2</sup>

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<sup>1</sup> P. Dubois, *Psychic Treatment of Nervous Disorders*, p. 180.  
Cf. also *Vicious Circles of Neurasthenia*, by J. B. H., p. 29.

<sup>2</sup> A. Martinet, *Diagnostic Clinique*, p. 546. Many other forms of injurious correlations between mind and body may be met with.



The liability to periods of excessive strain and consequent fatigue is one of the perils of irregular work, and may be complicated by various reciprocally acting factors. Such a sense of strain is closely allied to a consciousness of inefficiency, each condition reacting on the other.

In the words of Seashore :

“ Fatigue is one of the commonest signs of inefficiency. Tired mother, tired father, tired teacher, tired preacher, tired clerk, tired president, tired servant, tired master—tired not only in the evening, but often all day ; tired, not from excessive work, but usually from wrong methods and habits of work ; not always a healthy fatigue after a day's normal work, but a chronic weakness, languor, ‘ living at the tips of one's nerves.’ Too often the home, the school, the workshop, the office, the social gathering and the government are in the hands of tired people showing all the signs of nervous fatigue and the resulting irritability. With nervous strain comes nervous instability, and from this many sorts of Vicious Circles develop.”<sup>1</sup>

Fatigue may be regarded as in some measure a beneficent reaction giving warning of the need for rest and refreshment. Where however nature's warning is neglected there often results a state of apathy which robs the worker of the power of making up his mind to take a rest ; he obstinately pursues his weary task to the verge of exhaustion and collapse.

In other cases fatigue provokes a morbid state of excitement which steadily aggravates the

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<sup>1</sup> C. E. Seashore, *Psychology in Daily Life*, p. 69.



original fatigue. This condition often lures to alcoholism, which gives a fleeting relief, only to be followed by still deeper despondency.

“ At all points the state of fatigue is apt to set up a Vicious Circle in which the very need for change and rest prevents the proper use of such chance of rest as are given.”<sup>1</sup>

Such fatigue is frequently associated with night work, and may be partly due to the low vitality during night hours, and partly to the difficulty of obtaining satisfactory meals. Workers may be so weary as to lack the energy necessary to visit the mess-room, with the inevitable increase of exhaustion. There is paralysing fatigue due to exhaustion of the reserves of energy. Not only does output rapidly diminish under such conditions, but the lowered output increases the anxiety to make up arrears. Women suffer most owing to their lower power of resistance.

In some cases of poverty the mental strain takes the form of profound melancholia or even despair. Especially is this neurosis met with when poverty has been complicated by prolonged malnutrition, or when a hand-to-mouth struggle has been followed by unemployment. Even a brave light-hearted man may under such circumstances give way to pessimism, take to self-

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<sup>1</sup> Ministry of Munitions, Memorandum No. 7, *Industrial Fatigue and its Causes*, p. 9 (Cd. 8213). Cf. also Memorandum No. 4, p. 4 (Cd. 8185).

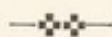
drugging and plunge his family into abject misery and poverty.

Many attempts have been made to diminish the insecurity so often associated with the lot of the poor. Of these some examples will be referred to in the last part of this volume ; they include legislation, voluntary organisations and individual effort. Probably the most notable in this country is the National Insurance Act of 1911 with its amendments.





## Chapter Nine



### ENHANCED COST OF COMMODITIES

“The poor, cheated in quantity, quality and price in whatever they purchase, are notoriously unable to get as much, proportionally, for their little, as the rich for their larger means.”<sup>1</sup>



THE poor pay more highly for many of the commodities of life in proportion to their income than do their well-to-do neighbours (Plate I.).

For example in London 46 per cent. of the poor pay from one-fourth to one-half of their income in rent, 42 per cent. pay from one-fourth to one-fifth of their income in rent, and only 12 per cent. less than one-fifth.<sup>2</sup>

The average rent paid in some districts for one room is about 3s. 10 $\frac{3}{4}$ d. ; for two rooms 6s. ; for three rooms 7s. 5 $\frac{1}{4}$ d. In some cases 4s. 6d. and 5s. are paid for miserable accommodation in a single room. These high rents are partly due to the fact that the working man is restricted in the

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<sup>1</sup> F. A. Walker, *The Wages Question*, p. 166.

<sup>2</sup> E. Bowmaker, *The Housing of the Working Classes*, p. 25.

situation of his home, since he can neither afford the time nor expense of travelling any great distance to his work. Another explanation is the cost of collecting numerous small rents and the frequency of bad debts.

The proportion of rent to income may also be expressed in the following way :

A middle-class well-to-do man with income of £2,000	might pay in rent, rates and taxes, £250—	= one-eighth of his income.
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A middle-class comfortable man, with income of £500	might pay in rent, rates and taxes, £85—	= one-sixth of his income.
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A poor man with 24s. a week, or £62 8s. od. a year	might pay in rent, rates, taxes, 8s. a week, or £20 16s. od. a year—	= one-third of his income.
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If the man with £2,000 a year paid one-third of his income in rent, rates and taxes, he would pay £666 a year, while the man with £500 would pay £166. Both of these men would be better able to afford these sums than the poor man is able to afford his £20 16s. od.<sup>1</sup>

Bowley and Burnett-Hurst arrive at much the same conclusions :

“ The proportion that the median rent forms of the

<sup>1</sup> Mrs. Pember Reeves, *Round about a Pound a Week*, p. 23.



income diminishes steadily as the income increases. . . . In the group of households whose incomes are between 20s. and 25s. the median rent forms 20 per cent. of the median income at Northampton, 18 per cent. at Warrington, 20 per cent. at Stanley and 25 per cent. at Reading. In the group whose incomes are between 25s. and 30s. the median rent forms 20 per cent. of the median income at Northampton, 16 per cent. at Warrington, 18 per cent. at Stanley and 22 per cent. at Reading. These figures deserve attention. They show that the working-class household living on 20s. to 25s. a week spends on rent well over one-sixth of the income. In other words, for every pound that it spends on food, clothing and other necessities of life, it pays between 5s. and 7s. for house-room. . . . It will be noticed, further, that in Reading, where the proportion of households living in poverty is largest, rents also are higher than in Northampton or Warrington.”<sup>1</sup>

These statistics relate to conditions previous to the war, which in many cases further raised the rents of the working classes in spite of legislative restrictions.

Food is another necessity of life which is often purchased at exorbitant prices, largely because of the small quantities that are bought at one time. Groceries are bought by the ounce, vegetables by the penny- or even by the halfpennyworth. French peasants buy coffee by the *sou*, butter by the two *sous* and so on. Not only does the trades-

<sup>1</sup> Bowley and Burnett-Hurst, *Livelihood and Poverty*, p. 23.

By “median” rent is meant the rent of the house placed halfway in a list of houses arranged in order of rent, so that such house would have an equal number of houses above and below it.



man lose much time in dealing with such small orders ; he is often kept waiting for his money and must recoup himself by charging higher prices. The smaller the quantity the greater relatively is the cost.

The busy housewife is usually at a disadvantage when purchasing bacon, which is sold in pieces. If the weight is light, full weight is often charged ; if there is a doubtful  $\frac{1}{2}$  or  $\frac{1}{4}$  oz. the buyer is never allowed the benefit. When the selected piece is heavier than the buyer needs the callous salesman usually removes the best part and sells the remainder.

In the slums of London and other great cities where supervision is difficult much of the food supplied by costermongers is adulterated. Bread is mixed with alum or plaster of Paris, tea with oak and beech leaves, sugar with sand. If a pennyworth of milk is asked for, a farthing's worth of milk and three farthings' worth of water are supplied, or the milk may have been robbed of its cream. In lieu of butter, butter and milk and water are all mixed under the attractive title of " Best Blended Butter." <sup>1</sup>

The adulteration of milk is a grievous source of

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<sup>1</sup> Herbert Spencer in an essay entitled "Morals of Trade" shows how prevalent knaveries are in many businesses ; it is unfortunately the poor and the ignorant who are most often duped. *Essays, Scientific, Political and Speculative*, p. 107.



loss and sickness amongst the poor. During the year 1913 in England and Wales 52,304 samples of milk were analysed under the Sale of Food and Drugs Act, and of these 5,533, or more than 10 per cent., were found to have been adulterated, or were not up to the minimum standard fixed by the Regulations. Of recent years the common adulteration of milk by the addition of water has given way to a more ingenious process known as "toning," which consists in adding to pure milk the separated milk which remains after the fat has been extracted for the manufacture of butter or for cream. Such toning or standardising of milk is regularly practised in certain quarters, and this is done with such skill and precision that the official limits are seldom passed. It is most difficult under the present law to bring home any offence to the scientific "toner."

Cream is also frequently adulterated. Out of 1,026 samples analysed in 1913 no less than 406 were found to contain boric acid, while four contained a fluoride. These cases were all breaches of the Public Health (Milk and Cream) Regulations, under which cream which is sold as "cream" and not as "preserved cream" must not contain any preservative.

In brief not only do slum-dwellers pay more highly for what they buy than do their wealthier neighbours, but the value of the purchase is depreciated by the admixture of useless or in-



jurious ingredients. Those foods are most adulterated which are bought by the poor, who are least able to protect themselves.

In the words of Tennyson :

“ Chalk and alum and plaster are sold to the poor for bread,  
And the spirit of murder works in the very means of life.”<sup>1</sup>

Tally-shops sometimes take advantage of the poor who are short of ready money by allowing them to get into debt, when inferior goods at exorbitant prices can be palmed off (cf. p. 61). Again, the ignorance of the working classes often induces them to purchase patent or proprietary foods in consequence of the extravagant claims made by unscrupulous advertisers. These patent articles are far too costly, 2d. worth of flour for instance being charged a shilling. The poor are thus inveigled into parting with money that might be better spent on natural food.

Tainted food is sold to the lower classes at reduced prices in order to tempt light purses. Such purchases prove costly in the long run, partly on account of the great waste and also on account of resulting ill health, in brief less nourishment, more sickness, less happiness, more worry. A hundred rascalities associated with food defraud the poor, who have so few pennies to spend. During the war there was a vast amount of profiteering, and as usual the indigent

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<sup>1</sup> Maud, I., x.



and ignorant buyers suffered most. The greater the need, the more was advantage taken of it.

Fraud is also practised in the matter of clothing. Flannels, stockings etc. are so stretched before sale that they shrink and may become unwearable after the first wash. Small quantities of cotton and woollen yarn are charged for at an exorbitant price. Fabrics are adulterated with inferior materials ; thus cotton, linen and wool are mixed with cheaper fibres. Calicoes are dressed with plaster, tallow or china clay to delude the ignorant buyer.

Coal is another item of which the cost is high owing to its purchase in small quantities. It is often bought by the cwt. for the reason that there is neither enough ready money nor storage capacity to allow of a larger amount being secured. In an ordinary winter previous to the war a cwt. cost 1s. 6d. (equivalent to 30s. per ton), whereas the same coal could be had for 22s. 6d. when bought by the ton. The very poor might buy as little as 7 lb. avoirdupois, paying one penny for that amount, i.e. at the rate of £1 6s. 8d. per ton.<sup>1</sup> Such coal would only cost 15s. or 16s. if bought by the ton. Thirty-seven per cent. was wasted through uneconomic distribution.<sup>2</sup>

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<sup>1</sup> Cinders are sometimes bought by the  $\frac{1}{2}$ d. and wood bundles by the  $\frac{1}{4}$ d. Cf. T. Holmes, *Known to the Police*, Chapter XI. "A Pennyworth of Coal."

<sup>2</sup> A. White states that the English labourer pays at least



The price of fuel rose enormously as a result of war and post-war conditions, such as miners' strikes, increased wages, shorter hours of work and diminished output per man. The increased price pressed heavily on the poor consumer, although the system of rationing enforced by the Government did much to diminish distress. In spite of all efforts to ensure equitable distribution the cold cottages and cold meals led to increased illness and diminished capacity for work, which reacted injuriously on many labourers. Under war conditions it often happened that coal dealers refused to sell coal by the cwt., thus throwing great difficulties in the way of indigent families. In other cases coal sold in small quantities was charged 2s. 8d. per cwt., equal to a rate of £2 13s. 4d. per ton, while better coal would be purchased at £1 13s. 6d. if bought by the ton. It is distressing to think of the suffering and misery resulting from the high price of fuel during the winters of the war, and to remember how easily this trouble might have been lessened by effective supervision and control.

Much the same difficulty applies to briquettes, which are made of small coal and pitch, and form an admirable fuel for sitting-rooms. As a bri-

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£7 9s. 1d. per annum, because he has not enough capital to buy what he wants in large instead of in small quantities. The more thrifty French labourer avoids this loss. *Ties at Truth*, p. 92.



quette weighing about 1 lb. can be purchased for 2d. (the pre-war price was 1d.), they are much used by persons with little cash to spare. The price however is really exorbitant, viz. at the rate of £9 8s. 6d. per ton. Thus are needy buyers exploited.

Poor villagers generally pay higher prices than do town dwellers. They cannot send to great city stores for what they need, as their richer neighbours are wont to do. Nor can the women with their busy lives and numerous children spare the time to visit the nearest town. Hence they must buy at the little village shop, often run by a profiteer. For example at a time when in towns a dozen boxes of matches were being sold for 1½d., a gallon of paraffin for 8d. and a mutton chop for 3d., there were villages where one box of matches was sold for 1d., a gallon of paraffin for 1s. 6d. and a chop for 9d. Shoes that fetched 7s. 6d. in London cost 12s. or 15s. in the village, in spite of the fact that rents, rates and taxes are much lower in the latter than in towns.<sup>1</sup>

Widespread attention has recently been drawn to the abuses of industrial life assurance by the Report of the Board of Trade Committee.<sup>2</sup> Owing to a bad system of collection nearly twice as much is extracted from the thrifty poor in the

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<sup>1</sup> E. Sellers, "Grievance in the Village," *National Review*, 1920, February.

<sup>2</sup> White Paper, Cmd. 614.



form of premiums as would suffice to supply the benefits for which they insure. The policies in force number about fifty millions, the premiums received annually exceeding £25,000,000, of which 44 per cent. (i.e. £11,000,000) is absorbed by expenses, commissions and dividends.<sup>1</sup> In other words, out of every 1s. paid in premiums, 5¼d. goes in expenses of one sort or another, and only 6¾d. comes back to the assured in benefits. The poor pay at a far higher rate for the benefits of life assurance than do their more prosperous neighbours.

Further, a vast number of policies (ca. 5,000,000 annually) lapse within a short time of their issue. This can only mean that a large number of weak and ignorant persons are badgered by agents and canvassers to take out policies, the instalments for which are discontinued as soon as the pressure is relaxed. Meanwhile almost the whole of the premium paid is lost, since the benefit assured at the outset is a mere fraction of the total sum named in the policy. It is a real scandal that the ignorance and helplessness of the poor should be exploited by such a wasteful system, which obviously aggravates poverty.

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<sup>1</sup> The wasteful methods employed in collection may be illustrated by the case of Hull, where there were 30 to 35 different societies at work. In one street 100 agents called once a week, over 20 of these belonging to one company; many of these calls were for such trivial sums as two or three pence.



Various means of breaking this Vicious Circle are discussed in the Board of Trade Report ; possibly some well-devised form of nationalisation will prove most efficient. Happily some of the collecting is now conducted on the block system, which means that a single agent collects the premiums payable within a given area. Probably 10 per cent. of the expenses will be saved when this method has become universal.

The enhanced cost paid by the working classes for the necessities of life is aggravated by the steep grading of the coinage of the United Kingdom, especially by the lack of small coins to correspond with slight fluctuations in the value of small articles and service. This applies especially to pennies and half-pennies, since farthings may be disregarded owing to their rarity and unpopularity. While this absence of convenient small coins involves loss to the whole population, it affects especially those classes who are continually purchasing small quantities and paying for them in coppers.

The difficulty may be illustrated by the case of an article in constant use which has hitherto been sold at a penny and whose cost of production rises, say, ten per cent. The purchaser will be charged  $1\frac{1}{2}$ d. or 50 per cent. more, owing to the scarcity of farthings making five farthings an impracticable price stage. Even if these coins were in general use, five farthings would represent 15 per cent.



beyond what would allow an adequate profit to the producer. The purchaser would suffer equally on a falling market, since traders would naturally postpone a reduction from  $1\frac{1}{2}d.$  to  $1d.$  much longer than from  $1\frac{1}{2}d.$  to a point intermediate between  $1\frac{1}{2}d.$  and  $1d.$  The loss incurred in individual transactions is doubtless not serious; but the cumulative sum may be considerable to those who live from hand to mouth. The proposed scheme for a decimal coinage consisting of sovereigns, florins and mils, with half-mils equivalent to  $\cdot 12$  of a penny, will therefore be a boon to the depressed classes.<sup>1</sup>

Much can be done by organisation to avoid the enhanced price of commodities so often paid by the poor. The widespread diffusion of Co-operative Stores has rendered valuable services both in checking profiteering and in supplying high-class goods. Their further extension to small villages would be a great boon.

Before the war another method was popular in Russia, where many peasants established a collective shopping system known as *artel*.<sup>2</sup> This consisted in the joint appointment by the villagers of a caterer, to whom was supplied a list of goods wanted and the money wherewith to pay for them.

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<sup>1</sup> Foreign centimes and öres, of which ten correspond approximately to a penny, largely avoid the hardship.

<sup>2</sup> E. Sellers, *National Review*, 1920, February.



At fixed intervals the caterer visited the nearest town, often fifty or more miles away, and executed his commissions, being of course paid for his services.

This principle of co-operation may be applied in many directions so as to benefit the working classes. To a large extent it might become a panacea and avoid much loss due to the purchase of small quantities from profiteers and others. Greater prudence in household economy would also bring a rich reward.



## Chapter Ten



### CRIME

“Beggary, wretchedness and crime with their fruitful concomitants drunkenness and hopelessness act reciprocally on each other and form the miserable Circle in which thousands of our poor, especially in London, revolve.”<sup>1</sup>



POVERTY is by no means necessarily associated with crime. In fact it is often a school of virtue, and the poet has eulogised the breathing of “the keen, the wholesome air of poverty, and the drinking from the well of homely life.”<sup>2</sup> Nevertheless some of the concomitants of poverty have much to do with crime, whose frequency depends on the conditions of life and is greatest amongst the lowest strata of society. Where people are badly housed, fed, clothed and educated, where they are living in an unwholesome or immoral environment, and where there is inherited or acquired mental instability, the tendency to crime is increased (Plate II.). Another cause may be found in the

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<sup>1</sup> J. E. T. Rogers, *Six Centuries of Work and Wages*, p. 424.

<sup>2</sup> Wordsworth, *The Excursion*, Bk. I.



class hatred which so often springs from want and adversity.

Anderson thus refers to the temptations of the poor :

“ There are many people of low *morale*, very poor, not very intelligent or well equipped either physically or mentally, who, under pressure of poverty, loss of employment, severe weather, sickness at home, or other unfavourable circumstances, cannot or do not resist the temptation to pilfer, and get convicted even many times, who yet do not belong to the criminal.” <sup>1</sup>

A large proportion of crime springs from juvenile delinquency, and this is often the result of poverty. A starving or freezing child is sorely tempted to satisfy its pressing needs by theft ; many boys under such conditions become habitual thieves.

“ Oh how will crime engender crime ! throw guilt  
Upon the soul, and like a stone cast on  
The troubled water of a lake  
'Twill form in circles, round succeeding round,  
Each wider than the first.” <sup>2</sup>

The most important proximate cause however is alcoholism, which so often results from a wretched home and environment, and in turn perpetuates that wretchedness. “ But for drink,” said Lord Coleridge, “ we might shut up half our prisons.”

The effect of crime on poverty is self-evident.

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<sup>1</sup> Sir R. Anderson, *Criminals and Crime*, p. 34.

<sup>2</sup> G. Colman, Jr.



What employer will take back a workman who has been convicted? What cashier imprisoned for fraud can be reinstated? What dishonest lad retains his job? Loss of character leads to loss of situation; loss of situation spells loss of salary or wages, followed by increased difficulty of earning a livelihood and greater poverty.

Imprisonment does little to arrest the tide of criminality. Indeed gaol often proves a nursery of crime through the association of criminals, who suffer further degradation of character. This applied especially to pre-Victorian days, when there was no separation of the sexes in gaols, no classification of age or character, no discrimination between innocent and guilty. When once acquaintance has been made with prison life, much of the terror of imprisonment disappears and this facilitates relapse.

The "ticket-of-leave" system and the inevitable police supervision make it difficult for a discharged prisoner either to obtain or to retain employment, and this difficulty, by causing privation and discouragement, provokes to further crime. The following sequence is by no means unusual: poverty, crime, discharge from gaol, *surveillance*, unemployment, poverty.

In Lombroso's words :

"The *surveillance* is a cause of new crimes and is certainly a cause of the distress of delinquents; for by denouncing them to respectable people through their



personal visits, the police prevent their getting or keeping employment. Crime leads to *surveillance*, and this prevents those who are watched from finding work, a Circle that is even more fatal when they are sent to a residence far from their native country.”<sup>1</sup>

The publicity given by the press to certain forms of crime is a powerful incentive to a repetition of the offence by other persons, and operates with especial force on the uneducated classes, where there is a weak *morale*, a drab monotony of life and a craving for excitement. This explains why epidemics of crime follow the publication of notorious examples, especially of an immoral or degrading nature. Imitative crime then acts both as effect and as provocative. The widespread use of thrilling and coloured illustrations strengthens the injurious influence of publicity. Hence it is that crime is not infrequently due to suggestion by cinemas.

Even commoner are imitative crimes amongst less civilised races, such as the negroes of America. There the publicity given to outrages inflames fanaticism to a high degree and finds vent in orgies of imitative crime. “The evil moves in a Vicious Circle of malign enchantment.”<sup>2</sup>

Much has been done of recent years to interrupt the morbid reciprocation associated with poverty

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<sup>1</sup> C. Lombroso, *Crime, Its Causes and Remedies*, p. 352.

<sup>2</sup> W. Archer, *Through Afro-America*, p. 24.

and crime. The former view of penologists that "nothing but the terror of human suffering can avail to prevent crime" has passed into well-deserved oblivion and nowadays every effort is made to humanise the criminal, to train him for some useful career, to arouse a sense of self-respect and a desire to play a useful part in life. The First Offenders Act, the Borstal system, the "ticket-of-leave" system are all evidences of a belief that retribution is not the best way of reforming the criminal, who is often more sinned against than sinning. Much has also been done by various charitable organisations in assisting discharged prisoners. Amongst the best-known in this country are the Salvation Army, the Church Army, and the Catholic Prisoners' Aid Society. Probably the most useful of all has been the Royal Society for the Assistance of Discharged Prisoners.





## Chapter Eleven



### HELPLESSNESS

“The poverty of the poor is the chief cause of that weakness and inefficiency which are the causes of their poverty.”<sup>1</sup>



POVERTY and helplessness are closely connected, each operating both as cause and as effect.<sup>2</sup> This reciprocation may be observed in a great variety of conditions. We shall illustrate it in

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<sup>1</sup> A. Marshall, Principles of Economics, p. 64.

<sup>2</sup> As an illustration of helplessness operating on a large scale J. A. Hobson in his “Democracy after the War” has described some of the Vicious Circles concerned in militarism and war, and resulting from the helplessness and demoralisation of the democracy in such a nation as ours. In consequence of that helplessness a variety of subtle reactionary forces came into action, including militarism, oligarchy and capitalism, which supported one another and created various Vicious Circles of reaction; these further increased the helplessness of the democracy.

This reciprocation played a great *rôle* in the recent war. A large part of the nation had no clear conception of the real issues and believed the war to be waged for altruistic purposes; the war was to end war. As

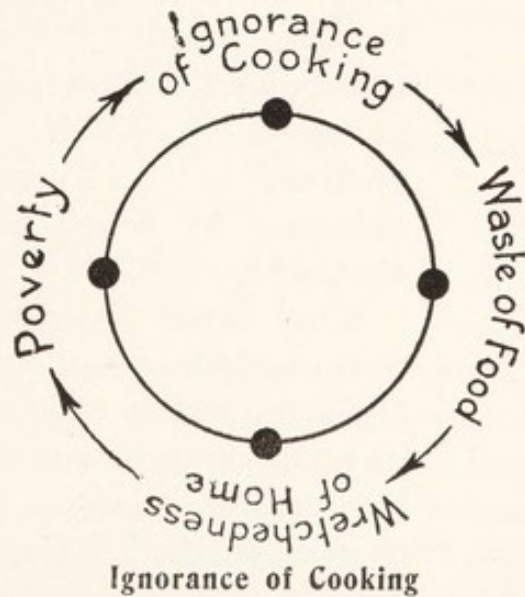
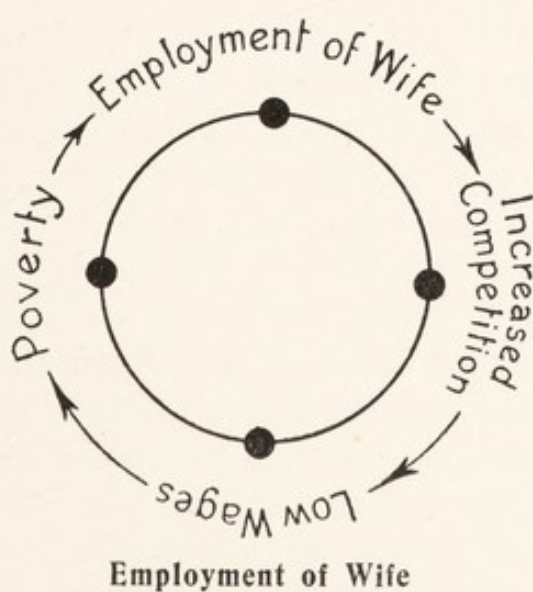
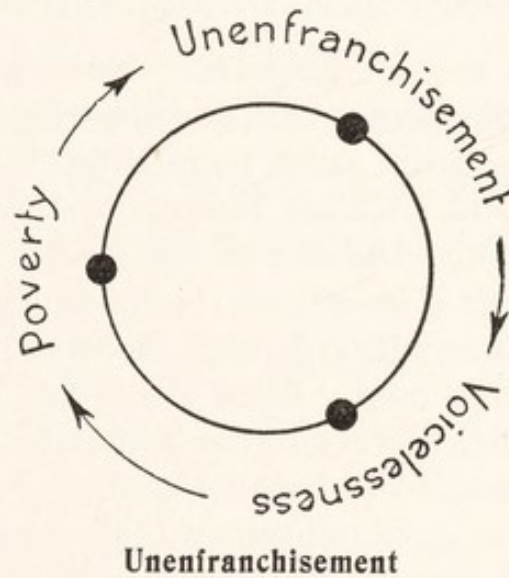
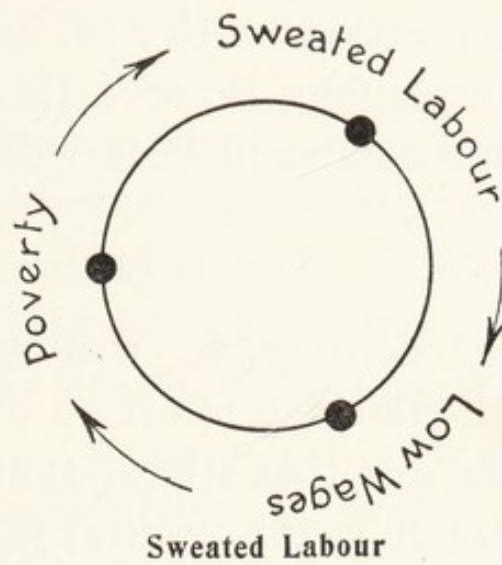
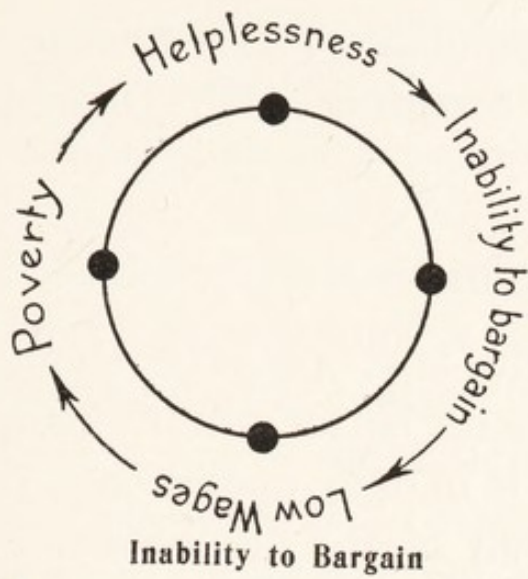


Plate III.—Vicious Circles in Poverty



connection with : I. Immobility ; II. Lessened Bargaining Power ; III. Sweating ; IV. Disfranchisement and V. Truck.

### I. IMMOBILITY

According to economic law, poverty should stimulate an effort to obtain better conditions of life, and that stimulation is in daily operation. In fact it is the natural result of the discomforts of

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a matter of fact however various reactionary forces were called into activity, and these by the commandeering of the entire adult population, by the deprivation of civil and political liberty, and by the unlimited powers of the Defence of the Realm and the Military Service Acts (sanctioned on the ground of urgent military necessity) further increased the helplessness of the democracy. Even the House of Commons did violence to the very forms of popular self-government, and succumbed to Cabinet control.

Unfortunately militarism finds its full expression in war, and war in its turn generates militarism. In Hobson's words : " War is the red flowering of militarism, and leaves behind it the seeds of more militarism." . . . " War and militarism support one another." . . . " There is a vicious chain of mutual causation by which war and militarism support one another."

Many other reciprocally acting influences were at work, including such spiritual forces as patriotism and altruism, which were also enlisted by militarism for its own advancement and consolidation, as well as for the enfeeblement of the working classes. In the chapter entitled " How to break the Vicious Circle " Hobson indicates the course of action the democracy should pursue.



want, and the principle applies both to individuals and to communities.

Man however is not always guided by economic maxims ; as a rule he knows nothing about them. Indeed we find that when poverty and its associated misery pass beyond a certain point, physical and mental apathy replace any effort for betterment. Misery breeds immobility. Even when emigration offers brilliant prospects of work, the hand-to-mouth worker is apt to cling obstinately to his hovel and ill-paid job (Plate II.).

Such immobility is illustrated by the history of Spitalfields, which at one time was occupied by a prosperous and self-respecting population, deriving a good income from silk weaving. The disappearance of that industry inflicted such paralysing blows on the weavers that the stimulating reaction never came into operation. The helpless misery which should have caused the weavers to emigrate constituted the very reason why they could not, or would not, emigrate. *Nihil habeo nihil curo* described their mental attitude.

Walker's words are very applicable :

“ If we consider the population of the more squalid sections of any city, we can only conclude that, contrary to the assumptions of the economists, the more miserable men are, the less and not the more likely are they to seek and find a better place in society and industry. Their poverty, their ignorance, their superstitious fears and, perhaps more than all, the apathy that comes with a



broken spirit, bind them in their place and to their fate." <sup>1</sup>

A second instance of immobility was formerly presented by agricultural workers.<sup>2</sup> On first thoughts the emigration of many labourers into towns might appear to contradict the above statement. Undoubtedly the loss of arable land and the extended introduction of labour-saving machinery has led to emigration of the more enterprising workers, but this fact does not invalidate the general conclusion.

In the first place the miserable wages that were at one time paid to farm labourers create a presumption that a tendency to immobility existed. Their poverty implied ignorance of opportunities of improving their lot; at any rate that poverty increased the difficulty of moving to more remunerative work.

Secondly, the expense of transition to a fresh industry is greater than it is for a town worker, since the latter can often alter his occupation without shifting his home. The agricultural labourer living in a farm-tied cottage must almost inevitably change his residence if he changes his job.

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<sup>1</sup> F. A. Walker, *The Wages Question*, p. 188. Cf. also J. A. Hobson, *Problems of Poverty*, p. 136.

<sup>2</sup> "Farm labourers . . . are amongst the least mobile of all wage-earners." R. Lennard, *Economic Notes on English Agricultural Wages*, p. 23.



Thirdly, the rural exodus which has followed loss of employment mainly absorbs the young and energetic men. The remaining population is thereby denuded of its most ambitious and efficient spirits—a factor that must tend to immobility.

In the words of the Land Enquiry Committee :

“ Many of the most energetic and independent labourers are either emigrating to the colonies or migrating to the towns. . . . As regards those who remain in the country low wages set up a Vicious Circle, since, by keeping down the standard of physical and mental development, they tend to prevent labourers from being worth a higher wage.”<sup>1</sup>

Fourthly, farm labour lowers the adaptability of the worker for urban employment. An agricultural labourer finds greater difficulty in taking up a town industry than a worker in one town industry does in shifting to another. This difficulty is emphasised where education is too exclusively restricted to agricultural subjects at the expense of literary subjects.<sup>2</sup>

When oppressive conditions with low-paid labour have lasted for many years or even for centuries there results a deterioration of physical and mental vitality, together with a lessened *morale*. These factors, acting cumulatively, rob many of our

<sup>1</sup> Report of the Land Enquiry Committee, 1913, I., p. 66.

<sup>2</sup> The same Report I., p. 136, gives further illustrations of immobility.



abject poor of all ambition to improve their lot.<sup>1</sup>

The number of consanguineous marriages which at times results from an immobile community is another factor that tends to weaken the stock by giving extra chances for the appearance of regressive characters and thus promotes poverty. In some villages an abnormal proportion of mental defectives and even deaf-mutes has been attributed to this cause.<sup>2</sup>

## II. LESSENERED BARGAINING POWER

The helplessness of the poor is well seen in the difficulty an employee has in bargaining with his employer (Plate III.). As a rule the man seeking a job has not the skill or experience needful for successful bargaining. This art largely consists in ascertaining the lowest price at which the seller is prepared to sell, without disclosing the price which he, the buyer, is willing to give ; the power of reading another person's thoughts also counts for much. Moreover the average labourer, especially if isolated, is at a great economic disadvantage from ignorance of the employer's position, which is carefully concealed until the bargain is concluded.

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<sup>1</sup> F. A. Walker shows how the immobility of labour prevails on a large scale in China and Japan. *The Wages Question*, p. 177.

<sup>2</sup> B. S. Rowntree and M. Kendall, *How the Labourer Lives*, p. 336.



Helplessness is increased by the difficulty of discovering the precise conditions of work, although the liberty, comfort, safety, health and happiness of the applicant for the job are at stake. A sailor cannot investigate the seaworthiness of a vessel, the sanitary state of the fore-castle or the quality of the ship's biscuits before he signs on ; nor can a dressmaker criticise the warming and lighting of the workroom, the arrangements for working, the cubic space of her bedroom or the decency of the privies. And yet for the employer the contract is merely a question of the amount of wages payable at the end of the week !

All these difficulties may exist when the labour market is in a state of equilibrium, i.e. when the number of vacancies corresponds to the number of candidates. The difficulties are multiplied when, as often happens, three or four persons are after one post. It is pure mockery to speak of freedom of bargaining under such conditions ; even bribery may be used against the needy candidate who has no reserve. How heavily the scales are loaded against the poor and isolated wage-earner !

Helplessness may be further aggravated in the case of a hand-to-mouth labourer.

Firstly, labour differs from other commodities in that it will not keep. The humblest gipsy touring the country with a basket of brushes can wait till the next day, if she does not get her price, for she has portable goods on which credit can



be obtained. If a labourer does not earn wages to-day those wages are irretrievably lost.

Secondly, wages may be urgently required for immediate subsistence. Hence the destitute man on the brink of starvation, with a hungry family dependent on him, must let his labour go for what it will fetch immediately, often for the merest pittance on which he can afford to live. His want of reserve reduces him to Hobson's choice—often a most unsatisfactory choice. The more a worker lives from hand to mouth, the less he is able to bargain, the lower on the average will be his earnings. The poorer he is, the less able is he to extricate himself from his poverty, the less can he refuse any offer he receives. The greater the necessity of the seller of labour the more able is the buyer of labour to aggravate that necessity. Thus are the poor beaten every way.

Thirdly, the labourer must offer his work in the labour market where he resides; he cannot sell in the best market like those who have other commodities to offer. Even if he knows where the prospects are most favourable, he is prevented by his poverty from moving. When he has no resources but his hands, hunger soon brings him to his knees.

Marshall thus describes the helplessness associated with lessened power of bargaining:

“It is certain that manual labourers as a class are at a disadvantage in bargaining; and that the dis-



advantage wherever it exists is likely to be cumulative in its effects. For though, so long as there is any competition among employers at all, they are likely to bid for labour something not very much less than its real value to them, that is, something not very much less than the highest price they would pay rather than go on without it; yet anything that lowers wages tends to lower the efficiency of the labourer's work, and therefore to lower the price which the employer would rather pay than go without that work. The effects of the labourer's disadvantage in bargaining are therefore cumulative in two ways. It lowers his wages: and this lowers his efficiency as a worker, and thereby lowers the normal value of his labour. And in addition it diminishes his efficiency as a bargainer, and thus increases the chance that he will sell his labour for less than its normal value."<sup>1</sup>

Any prolonged stoppage of wages often means to the wage-earner hunger, disease, misery or even death, and to his family break-up of the household, eviction from home, degradation of wife and children both in body and soul.

Happily in civilised countries the helplessness of labour has greatly diminished. Employment Exchanges, Trade Unions, Unemployment Insurance and other organisations have facilitated collective bargaining, as a result of which the remuneration of labour has, generally speaking, risen. The subject will be further discussed in Chapters XXVI. and XXVII. Even now however in countries

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<sup>1</sup> A. Marshall, *Principles of Economics*, p. 653. Marshall by the expression "cumulative effects" denotes a process of reciprocation between action and reaction. But effects may be cumulative without such reciprocation.



where labour is unorganised, needy labourers are grievously handicapped in the matter of bargaining, and this handicap keeps them poor.

### III. SWEATING

“ There is a Vicious Circle where sweating itself creates the conditions for the sweating system.”<sup>1</sup>

The sweating system is an expression applied to oppressive industrial conditions which originated in certain trades during the early nineteenth century. It is largely associated with the subletting of contracts which are carried out during long hours of labour in crowded insanitary workshops, and paid for at extremely low wages (Plate III.). Any industry is liable to sweating when the workers are unskilled and unorganised.<sup>2</sup>

The reciprocally acting correlations are thus described by Mrs. Sidney Webb :

“ I venture to think we have discovered and laid bare the roots of the evils known as sweating. An unduly low rate of wages, excessive hours of labour, and the bad sanitation of work-places have been shown to exist in industries distinguished by the following circumstances : (1) *By the presence of workers with an indefinitely low standard of life, with a lack of class loyalty, and usually, but not always, with a want of skill ;* (2) *by the absence of an employer responsible to the State and to public opinion for the condition of his workers ; and, lastly* (as to the form

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<sup>1</sup> S. and B. Webb, *Problems of Modern Industry*, p. 146.

<sup>2</sup> Report of a Committee of the House of Lords on Sweating, 1889 ; Report of Parliamentary Committee on Home Work, 1907.



in which these facts manifest themselves, as the opportunity for this class of character), (3) *by the prevalence of homework or small workshops, hidden or exempted from the inspection of the Factory Acts, and free from the regulations of trade unions.*

"These three circumstances form a Vicious Circle, each point of which rises out of and runs into the other, while the omission of any one point would destroy the whole Circle. For it is obvious, if we could remove these workers as competitors for employment, the evils of sweating would not exist; or, if we could transform every wholesale trader into an employer legally responsible for the conditions of employment, we might smile on homework or family workshops as ideal arrangements, and encourage Jews and women to join the throng of well-cared-for workers; and, lastly, if we could restrict or regulate homework, we should raise the standard of comfort to the level of the Factory Acts; or, supposing trade competition did not allow of this, we should drive the workers under the factory system where Jews and women would be forced to work in a regular fashion, and to compete on equal terms with English journeymen. The question of reform, therefore, resolves itself into a question of strategy; which point in this fortress of iniquity is the easiest to assail and overcome? . . .

"We cannot stop at its source the supply of workers with a low standard of life. Neither can we, at the present time, extend to the whole domain of the sweating system the representative government of industry. But by attacking the last point in the Vicious Circle—the prevalence of homework or domestic workshops—by insisting on the responsibility of the landlords and employers, who profit by this system of sweating, we can go far towards securing to the workers the same level of comfort and well-being as under the Factory Acts; or, if (owing to the essential badness of homework) trade competition does not allow of this, we can force the majority of workers into factories at the expense of these same landlords and employers, who have hitherto reaped



the gain from this depressed and demoralised labour market.”<sup>1</sup>

Before the war many sweated workers earned an income which was insufficient for the provision of the food, clothing or shelter necessary to health. For example in London unskilled girls employed in tobacco factories were paid 4s. a week, women of full age and strength were paid 6s. or 7s. a week for filling and packing paper bags. In Belfast the earnings of needle-workers were frequently as low as 1d. per hour and with steady industry would only bring in about 7s. a week. Box making occupied many very poor women who were paid 2d. to 2½d. per gross for match boxes, 1s. 2½d. per gross for patent medicine boxes, the earnings per day of 12 or 13 hours varying from 8d. to 1s. 4d., according to the skill of the worker. These are but a few examples of what were formerly prevalent conditions.<sup>2</sup>

The injury done to the sweated workers was partly physical, partly moral. Owing to the insanitary surroundings and long hours health deteriorated, and with it the energy necessary to move from a declining to an expanding industry. The loss of physique led to immobility and this to a still lower standard of health.

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<sup>1</sup> Miss B. Potter (Mrs. S. Webb), *Nineteenth Century*, 1890, June, pp. 893 f. Cf. also H. Nathan, *Economic Heresies*, p. 196 ; T. Mackay, *The English Poor*, p. 268.

<sup>2</sup> A good summary of sweated industries is given by J. B. Haldane, *The Social Workers' Guide*, p. 403.



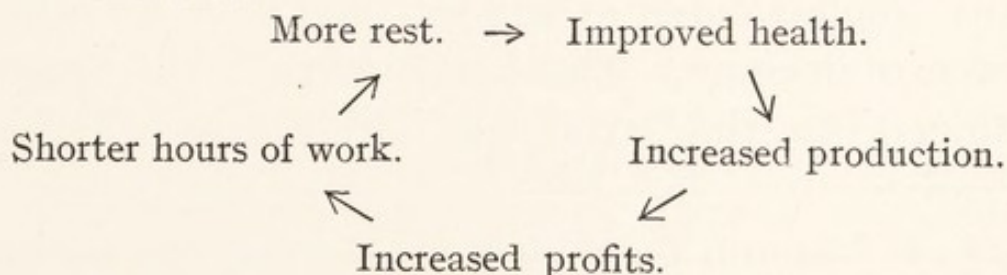
A further injurious result was the moral depression which robbed the workers of the enterprise necessary for effective organisation. The absence of organisation in its turn prevented such combination as would compel employers to remedy the unwholesome conditions. Hence ill-paid, unskilled labour was at a disadvantage compared with well-paid skilled labour. Again, such workers had, as a rule, served no such apprenticeship as would create trade traditions or evoke an *esprit de corps*. All these influences tended to hinder organisation and to perpetuate poverty.<sup>1</sup>

Thus Hobson writes :

“ The great problem of poverty resides in the conditions of the low-skilled workman. To live industrially under the new order he must organise. He cannot organise because he is so poor, so ignorant, so weak. Because he is not organised he continues to be poor, ignorant and weak. Here is a great dilemma of which whoever shall have found the key will have done much to solve the problem of poverty.”<sup>2</sup>

Seligman refers to this same principle as affected

<sup>1</sup> The following table shows the beneficent Circle which may result from the reduction of excessive hours of work in factories :



<sup>2</sup> J. A. Hobson, Problems of Poverty, p. 227.



by taxation of labour, and indeed by all conditions which lower the standard of life :

“ The taxation of labour results in a Vicious Circle. The weaker the workman, or the lower his general standard of life, the less able is he to resist the attempts of the employers to reduce his wages to the barest minimum. The higher his wages, the more effective is his power of resistance and compulsion, and the more likely is he to secure a gradual continual advance of wages. The imposition of a tax on wages thus injures the workman both temporarily and permanently. It reduces his standard of life, and, in weakening him, it renders less easy any future attempt to lift himself out of his impoverished condition. If a tax on wages is shifted to profits at all, it is only after a long and fierce struggle, during which the labourer may suffer materially, and as a result of which his whole *morale* may be lowered. Here again there is no place for either optimism or absolutism of theory.”<sup>1</sup>

Effective organisation amongst women workers is even more difficult than amongst men. This is partly due to the fact that more of their work is done at home or in small workshops, thus allowing less opportunity for meeting and discussion. Another difficulty arises from the competition of married women, who are not entirely dependent on the wages they earn for their livelihood, as are many single women or widows who have no other source of income. The result is that the wages obtained by the latter are often driven below

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<sup>1</sup> E. R. A. Seligman, *The Shifting and Incidence of Taxation*, p. 370.



subsistence level. The workers must either starve or else be assisted from other funds.

This applies especially to poor women working in their homes, where supervision of hours and sanitary conditions is so difficult.

As Chapman says :

“ There is a Vicious Circle of cause and effect always working harm. The poorer outworkers become, the weaker becomes their resisting power, and the lower becomes their efficiency.” <sup>1</sup>

Both in the case of men and women the absence of organisation largely arises from the want of funds with which to remunerate an organiser, to rent a hall for meetings and to meet the expenses of canvassing. Other difficulties are due to the lack of intelligence, education and mutual confidence, and to the long and irregular hours of work. A condition of semi-starvation leaves little surplus energy for effective protest and combination.

Hutchins thus describes the difficulty of organising woman's labour :

“ The irresponsibility and indifference to organisation which she displays are, as often as not, due to the fact that her employment may not afford a decent livelihood, and that she is forced to look forward to and seek marriage as the only way out of an impossible life. But it is also true to say that her inadequate wages are due to her irresponsibility and indifference. There is inextricable

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<sup>1</sup> S. J. Chapman, *Political Economy*, p. 246.



confusion between cause and effect—a Vicious Circle which can only be broken by patient methods of training, helped by the initial impulse of a legal minimum wage and a legally prescribed standard of general conditions.”<sup>1</sup>

The market for the output of sweated industries is largely supported by the sweated workers themselves who buy cheap, shoddy goods, and so perpetuate the evil.

S. and B. Webb write :

“The evil influence of the export sweating trade extends to that which supplies a nearer market. It is the woman earning a halfpenny an hour at clothes for the Cape who buys the cheap furniture hawked about the Curtain Road, E.C. It is the Jewish bootfinisher working for abroad who, in his turn, buys the slop clothing displayed in the sweater’s front shop. We are thus in a Vicious Circle, where sweating itself creates the conditions for the sweating system. For can we expect the nail-maker, toiling sixteen or seventeen hours a day for bare subsistence, or the children brought up in the one-roomed homes of East or South London, to develop that high level of moral and intellectual character which experience has proved to be absolutely essential to any considerable growth of co-operative association ? ”<sup>2</sup>

And again :

“The sweated industries form a Vicious Circle in which the gradual beating down of the rate of remuneration produces an inevitable deterioration in the quality of the work, while the inferiority of the product itself makes it unsaleable except at prices which compel the payment of progressively lower rates.”<sup>3</sup>

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<sup>1</sup> B. L. Hutchins, *Women in Modern Industry*, p. 238.

<sup>2</sup> S. and B. Webb, *Problems of Modern Industry*, p. 146.

<sup>3</sup> S. and B. Webb, *Industrial Democracy*, p. 416.



Happily of recent years a vast improvement has taken place. The Trade Boards Act of 1909 dealt with various underpaid industries where the workers were unable to help themselves. At first the following trades were dealt with : (1) Ready-made and wholesale bespoke tailoring ; (2) Card-board and paper box making ; (3) The finishing processes of machine-made laces ; (4) Hammered or dollied or tommied chain-making. But many other sweated trades have now been brought under control, and the rates of pay have been greatly raised. Further assistance has been given by the spread of Trade Unions and other industrial organisations.

The general rise of wages associated with the war has so materially altered the labour market that sweated labour in this country has been reduced to a minimum.

Some sociologists have advocated the fixing of minimum wages in all industries by means of Trade Boards in the hope of abolishing sweating. The difficulty is that the minimum rate so fixed must be suitable to the lowest and worst-paid industries which possibly might be unable to bear the increased burden and consequently be transferred to some other country. When this happens, unemployment of course is increased and the evil is aggravated. Probably the transference of the fur-pulling trade from London to the Continent is due to the enforcement of exceedingly moderate



sanitary requirements. There is thus a danger of aggravated social distress, unless care is taken. The problem is one which should so far as possible be solved by international co-operation.

#### IV. UNENFRANCHISEMENT

“ It is the working classes, and in particular the poorer sections of the working classes, who make up the bulk of the unenfranchised citizens. Those who most need to use the franchise as a weapon are deprived of the franchise.”<sup>1</sup>

In many countries and under many climes the poor man has been deprived of the franchise, that is of the right to vote for a representative in the legislature, with the result that he has remained helpless in the making of laws that would have improved his economic condition (Plate III.). Such unenfranchisement may be illustrated by the annals of English history, which give a vivid picture of a long struggle ending in final emancipation.

For centuries the so-called working classes of Great Britain had no voice in the government of the country, and as a consequence they were robbed of their natural rights, rooted to the soil, cheated of their proper wages, and forbidden to form combinations that would have secured more adequate pay.

In a civilised country every citizen who takes

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<sup>1</sup> Sir L. G. Chiozza Money, *Things that Matter*, p. 189.



an interest in public affairs should possess the electoral franchise, and thus be enabled to take a share in the government. If he is compelled to obey the laws, to pay the taxes or to fight for his country, he is at least entitled to be consulted as to the laws that are passed, the taxes that are levied and the wars that are waged ; otherwise he is little more than a pariah. Moreover the franchise has great educative influence and calls forth a consciousness of civic responsibility which strengthens national life.

Happily in this country rapid progress has been made during the last century in widening the franchise, so that a far higher proportion of the population is able to express its wishes ; but until recently a large number of those who most needed the help of the legislature had no vote. An illustration of this is afforded by the 1910 election, which has been summarised by Chiozza Money.<sup>1</sup>

On January 1, 1910, the adult male population of the United Kingdom numbered about 12,000,000, although the number of voters on the Parliamentary register was only 7,700,000. About 36 per cent. therefore of the adult male population, or about 4,300,000 persons, had no voice in the government of their country. If allowance is made for plural votes etc. the number of persons on the 1910 registers is further reduced to 7,375,000,

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<sup>1</sup> Sir L. G. Chiozza Money, *Things that Matter*, p. 189.



or 61·4 per cent. of the adult males; in other words, 4,300,000 or 38·6 per cent. were in practice disfranchised. These 4,300,000 largely consisted of the working classes and especially the poor, ignorant and migratory section; the very classes that most needed the franchise as a weapon had no vote. Hence they were powerless to redress the legal disabilities which did so much to keep them in poverty. The number of *actual* voters however was further reduced owing to the fact that some of them left home too early in the morning and returned too late in the evening to go to the poll. Others were away on duty or could not afford to lose the wages which the recording of their votes would involve. We thus arrive at the following summary of the 1910 election:

Number of male adults	.. ..	12,000,000
Number of enfranchised adults	..	6,825,000
Number of unenfranchised adults..		5,175,000

Broadly speaking therefore only about one-half of the manhood of the nation decided the election.

Since 1910 the franchise has been greatly extended, so that a much larger proportion of the male adults can express their wishes. Moreover for the first time in English history women have under certain conditions been placed on the Parliamentary register. The subject will be further discussed in Chapter XXVI. Enough has been said to show that poverty is closely associated with electoral disability.



## V. TRUCK

“The influence of the truck system for evil in the past has been so great that it may rank with the old poor-law and the unhealthy conditions of child labour early in the nineteenth century as a chief cause of the degradation of large numbers of the working classes.”<sup>1</sup>

By the truck system is meant a device by which the wages of an employee are lowered and the profits of an employer are increased. The former loses his economic freedom and is more or less in bondage to the latter.<sup>2</sup>

In former years it was usual, especially in mining and manufacturing districts, for employers to establish shops near their works, where could be bought the necessities of life required by the employees. In some cases the latter were obliged to obtain their goods at these shops, the cost being deducted from their wages. In other cases wages were partially or wholly paid in checks or tokens which could only be cashed at these shops, at which extravagant prices were charged, the profits going to the employer.

Under certain conditions the system may have advantages, as for example where large works are established in a new district possessing few or no shops. An arrangement by which an employer supplies his workmen and their families from temporary stores may be preferable to leaving a

<sup>1</sup> A. Marshall, *Principles of Economics*, p. 585.

<sup>2</sup> I. Pitman, *Commercial Encyclopedia*, IV., p. 1600.



number of persons suddenly brought together to the mercy of speculators, who fleece them at every opportunity.

Generally speaking however the truck system has a bad influence on well-organised industries. The helplessness of the employee is exploited by the employer, who enjoys the advantage of a monopoly. Widespread degradation has often resulted from such a system.

Truck still flourishes in some countries, such as Brazil, where the rubber-gatherers are forced to buy the necessities of life at the store kept by the employer and at exorbitant prices. They soon are helplessly in his debt, and since they cannot leave his service till their debt is discharged they become virtually his slaves. A similar abuse is prevalent in South America and in parts of the United States, owing to a system of debt-slavery or peonage which is connived at by the law. Poor and ignorant negroes frequently become heavily indebted to white landlords or store-keepers, and are compelled to spend the remainder of their life in trying to work off a debt which can never be wiped off, since for their very subsistence they are forced to be ever renewing it. An endless chain is thus started.<sup>1</sup> The "white slave" traffic may be associated with a similar bondage.

In this country truck was made illegal by the

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<sup>1</sup> Examples of peonage are given by Bliss, *New Encyclopedia of Social Reform*, p. 888.

Truck Acts (1831, 1887 and 1896). France possesses perhaps the most complete law dealing with the evil and aiming at its complete abolition. In the United States, on the other hand, legislation has been directed rather to control than to abolition, the strictness of the law varying in different States.<sup>1</sup>



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<sup>1</sup> J. R. Commons and J. B. Andrews, *Principles of Labour Legislation*, p. 55.



## Chapter Twelve



### SICKNESS

“Poverty and sickness form a vicious partnership, each helping the other to add to the miseries of the most unfortunate of mankind.”<sup>1</sup>



REFERENCE has already been made to defective housing, feeding and clothing as sources of disease regarded from a general point of view. Sickness is a terrible aggravation of poverty, while in its turn poverty aggravates sickness.

There are however certain diseases specially correlated with poverty or rather with its concomitants, and which deserve attention. *Facile princeps* amongst such diseases is tuberculosis, which has been well termed “the poverty disease.” Poverty is phthisiogenetic; phthisis is ptocho-genetic.

As is well known, tuberculosis is one of the most incapacitating and fatal of all maladies; one out of every nine or ten individuals succumbs to it. Persons in the prime of life are especially liable;

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<sup>1</sup> R. Hunter, *Poverty*, p. 144.

many bread-winners are thus lost to the community. The incidence is about ten times as great amongst the destitute classes, crowded together under insanitary conditions, as among the well-to-do.

Tuberculosis is apt to cause a gradual loss of health and strength, long before any local lesion is revealed. Hence the victim struggles on at work and misses the chance of cure that early diagnosis and treatment would afford. Even the tell-tale crimson spot on the handkerchief is overlooked, and the fond husband and father perseveres until a sudden gush of life-blood pours from his mouth and compels attention.

As Priestley says :

“Untreated and unrecognised early cases cause ill-health, and a consequent lowering of the capacity for work, followed by an irregular employment and encroaching poverty, resulting in poor and less nourishing food, and greater susceptibility to the disease. In this way the Vicious Circle is maintained.”<sup>1</sup>

Acute or chronic rheumatism frequently results from the exposure of the ill-nourished and ill-clad labourer to inclement weather for many hours together. Not only does the illness itself stop all earnings, but rheumatic disorders often bequeath a legacy of cardiac disease or muscular crippling which may last for the rest of life. The value of

<sup>1</sup> J. Priestley, *Practitioner*, 1913, I., p. 359.



the worker as a producer is depreciated and his income is diminished. Amongst other illustrations may be quoted pneumonia and bronchitis, both pauperising diseases closely associated with hardship and exposure.

Residents in dark, over-crowded, ill-drained slums are specially exposed to such filth diseases as diphtheria and typhoid. In some countries typhus, cholera and plague still levy their toll of the miserable half-starved inhabitants. All these maladies in their turn react with more or less intensity on poverty.

Another disease which results from and abets poverty is rickets, a disorder which attacks the bones while ossification is proceeding. The consequential changes are seen in twisted spines and crooked legs, all producing a dwarfed stature and diminished earning-power. Many cripples owe their deformity to rickets; they lead a parasitic existence and are incompetent to earn enough for a livelihood.

The psychical effects of poverty are productive of various forms of insanity owing to the attendant worries, especially in sensitive conscientious persons who have others depending on them. It is easy to imagine the intense nervous strain that must fall on a bread-winner who is living from hand to mouth, and who is suddenly dismissed from his job or threatened with incapacitating illness.



The sequence was long ago described by Pashley :

“ It is admitted that the physical suffering of the poor exceeds that of the other classes of society, and physical suffering is a most powerful agent in producing disease of the brain and insanity. It is the poor, likewise, who are peculiarly exposed to the operation of some, at least, of the moral causes of insanity. Poverty alone directly produces a very large proportion of the whole number of cases of insanity which occur among the indigent poor.” <sup>1</sup>

It is a lamentable fact that a poor man who has for years maintained a family in respectability may suddenly be thrown out of employment through no fault of his own, and be brought face to face with the workhouse or starvation. The concurrent worry and anxiety, possibly with insomnia superadded, may so disorder his mental faculties that he becomes irresponsible for his actions. The same process is not uncommonly observed in the case of widows with dependent young children, and indeed in any circumstances where the nervous system is exposed to excessive strain, especially if there is a neurotic predisposition.

The association of poverty and insanity did not escape so profound an observer of human nature as Shakespeare, who in King Henry IV. makes Falstaff say : “ My lord, this is a poor *mad* soul ; . . . she hath been in good case, and the truth is *poverty* hath distracted her.” <sup>2</sup>

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<sup>1</sup> R. Pashley, *Pauperism and Poor Laws*, p. 124.

<sup>2</sup> King Henry IV., Part II., Act II., Sc. I.



The world-war has supplied fresh evidence as regards this association between poverty and lunacy. Before 1914 "occurring insanity" showed a steady increase, while during the war there was a steady decrease both in males and in females.

As regards males the diminution was due to the fact that insane soldiers were dealt with under Army Laws and were not included in the Lunacy Commissioners' Registration Lists.

On the other hand, the diminution in females (in spite of the emotional wave pervading the nation) was due to the full occupation of, and high wages paid to, all women who could work. There was no active lunacy because there was no poverty.

The influence of insanity as a cause of poverty is obvious. What master or governess is reinstated after going "dotty"? What nursery-maid is taken back? What doctor retains his patients? Practically every worker drops to a lower plane after a mental breakdown; even the relatives and children suffer from a stigma.

Apart from the question of grave disease, poverty is a frequent source of impaired health and vitality which diminish output and so perpetuate the poverty. Indeed in some classes of sweated labour a normal standard of vigorous health is almost unknown. It is the poor man who is usually driven to carry on unwholesome or dangerous trades. His poverty restricts his choice of



trade, of opportunity, of food ; as the old proverb says : “ beggars must not be choosers.”

Unfortunately sickness not only stops earnings, but actually increases the ordinary expenditure of the household. The cost of medical attendance, of medicines, of invalid diet, of nursing appliances, of extra fires and lights may all become serious burdens where even normal wages barely suffice for a livelihood, and may prove the last straw that breaks the camel's back.

Another injurious factor is to be found in the difficulties the poor often experience in obtaining early and efficient medical and dental aid. Thanks to hospitals, Poor Law infirmaries and the National Insurance Act this difficulty is largely surmounted in the towns of this country. But in country districts it often arises, and any delay or inefficiency tends to perpetuate invalidity. Moreover there are many uncivilised countries where there is no provision of hospitals and infirmaries, where Insurance Acts have never been heard of and where the grievous hardships of interacting poverty and sickness still abound.

Boobbyer writes :

“ The lower we go in the social scale of any civilised states, the greater the amount of sickness we discover. . . . We must raise the status and earning capacity of such people before we can economically deal with them ; but seeing that their unfortunate case revolves in a Vicious Circle of reciprocal and successive cause and effect, effect and cause, it is difficult to see how it is to be



improved by any method that does not involve considerable gratuitous outlay." <sup>1</sup>

One result of the ignorance bred of poverty is the addiction to quack remedies, many of which are highly injurious to health. Such addiction is specially prevalent in the United States and not uncommonly ends fatally. So-called catarrh cures provoke the cocaine habit ; neuralgia pills contain morphia and lead to abuse of that drug ; headache powders contain acetanilid and so forth. Such injudicious self-drugging is of course by no means confined to the poor ; but the exorbitant price, often tenfold that justified by the ingredients, weighs heavily on slender purses. The desire to avoid incurring medical charges is an inducement to the use of quack remedies.

Preventive medicine has a vast field of usefulness open to it in regard to the Vicious Circles associated with disease ; the State has only of recent years awakened to the importance of guarding the health of the community. The National Insurance Act of 1911 in this country was an epoch-making advance, and doubtless the recent establishment in 1919 of the Ministry of Health will be pregnant of good. Every civilised country is now alive to the influence public health has on national welfare. Further details will be found in Chapter XXVI.

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<sup>1</sup> P. Boobyer, National Conference for the Prevention of Destitution, 1912, p. 17.



## Chapter Thirteen



### ALCOHOLISM

"The cause and effect of alcoholism move in a seemingly unbreakable Vicious Circle—misery causes drunkenness, drunkenness increases misery."<sup>1</sup>



ALCOHOLISM is one of the great evils of civilised life and owes its self-perpetuating character to the establishment of injurious circular reactions.<sup>2</sup> Some of these reactions are physical, some mental, some social, some economic ; all are concerned in the genesis of poverty (Plate I.).

A common example of a *physical* cause may be found in an insufficient dietary due to a meagre income and associated with bad household management. The insufficient diet excites a craving for stimulants and the drink still further reduces the meagre income.

An allied condition may be found in the bad cooking so often met with among the working

<sup>1</sup> M. Hillquit, *Socialism in Theory and Practice*, p. 312.

<sup>2</sup> Fuller details may be found in "Chronic Alcoholism and its Vicious Circles," by J. B. H., in *British J. of Inebriety*, XIII., p. 13 ; *Vicious Circles in Disease*, p. 281.



classes. The carelessly cooked meal is supplemented by alcohol which numbs the taste, and renders the workman less particular as to how his food is prepared.

Horsley and Sturge write :

“ Probably no one who drinks alcohol realises that his sense of taste is being numbed : he merely enjoys the feeling of relief which comes when he adds a glass of beer to a badly cooked meal. Nevertheless, the ignorance which leads a wife to rely upon dinner-beer as a supplement to careless cooking of this important meal is much to be deplored ; for her husband will return to his work less well nourished, although the partially deadened state of his nerves will prevent him from being aware of the fact at the moment. This is all part of a Vicious Circle of events, because alcohol produces much more destructive effects upon persons who are badly nourished.” <sup>1</sup>

Again, indifferent cooking is apt to cause dyspepsia and flatulence, relief for which is often sought in the whisky bottle. The remedy is apt to be costly in the end, since spirits irritate the gastric mucous membrane, and excite the secretion of an excess of mucus which itself tends to further dyspepsia and flatulence. If the misguided victim still flies to the bottle for relief, he but pursues a will-o'-the-wisp that will lure him to destruction.

Horsley and Sturge write :

“ The temporary relief is very dearly bought, because the alcohol causes mucus to be secreted which in itself leads to decomposition and fermentation, thus creating a Vicious Circle.” <sup>2</sup>

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<sup>1</sup> Horsley and Sturge, *Alcohol and the Human Body*, p. 192.

<sup>2</sup> Horsley and Sturge, *l.c.*, p. 206.



There are however more serious lesions than dyspepsia and flatulence which result from chronic alcoholism. Important degenerative changes affect the nervous, the vascular and other systems, and these degenerations aggravate each other.

“ In alcoholism there is a pathological Circle, the one diseased part working disastrously upon another, the second reacting in a detrimental way upon the first, all being interdependent.” <sup>1</sup>

*Psychical* conditions also play a great part as cause and effect. For example misery resulting from destitution or the pricks of an evil conscience often pave the way for drunkenness which, while yielding a temporary relief in oblivion, only too often ends by intensifying misery. Many a man seeks to keep his spirits up by pouring spirits down, forgetful of the Nemesis of further depression.<sup>2</sup>

Another factor in inebriety is the tendency of alcohol to induce a craving for repetition and to diminish self-control. The more frequent the indulgence the less the self-control and *vice versa*. Especially is this psychical disorder liable to show itself when there is poverty of will-power and a neuropathic constitution.<sup>3</sup> Alcoholic indulgence enfeebles the volition which should hold it in rein.

Probably the most potent provocation to the use

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<sup>1</sup> G. B. Cutten, *The Psychology of Alcoholism*, pp. 47, 53.

<sup>2</sup> J. E. T. Rogers, *Six Centuries of Work and Wages*, p. 424.

<sup>3</sup> *British J. of Inebriety*, XVI., p. 92.



of alcohol is its dangerous power of exciting a sense of euphoria. Within limits this may be a great blessing, although there is ever present the danger of *accoutumance*.

“ Strong drink maketh the mind of the king and of the fatherless child to be all one ; of the bondman and of the freeman, of the poor man and of the rich : it turneth also every thought into jollity and mirth, so that a man remembereth neither sorrow nor debt : and it maketh every heart rich.” <sup>1</sup>

The poorer classes are especially liable to the slings and arrows of adversity, which may overwhelm them like a bolt from the blue. Sudden illness, loss of employment, eviction from home, grievous to all, weigh heavily on the wage-earner with wife and children dependent on the week's wages. There is a strong temptation to seek relief in the narcotising action of alcohol. Especially great is the danger to a man already weakened mentally and physically by long-standing anxiety and deprivation. For a while the spirit bottle may raise him to the seventh heaven ; earth will be only the gloomier when he returns to it.

Jeliffe and White write :

“ When the individual is confronted by situations to which he cannot adjust adequately, when the world of reality makes demands which are too great for him to meet, one of the ways in which the individual reacts to such a condition is by narcotising himself and so withdrawing from the whole situation. Alcohol then becomes

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<sup>1</sup> I Esdras III., 19-21.



an agent which helps the patient to get away from the conflicts thrust upon him by reality, it helps him to withdraw within himself, helps him to live in the world of phantasy where things come true as he wishes them. Under these circumstances it can be seen why what appears to be a habit is formed. The moment the individual, harassed by the absolutely unacceptable demands of the world, finds an avenue of escape in which he can rest from their harassings, finds the possibility of peace, of repose, he finds it equally impossible to resist the temptation to avail himself of it, and of course he usually continues to avail himself of it. He is rendered more and more incapable of meeting the conflict efficiently. Therefore a Vicious Circle is established and the individual is hopelessly involved." <sup>1</sup>

*Social evils* are often causal as regards inebriety ; amongst them may be ranked overcrowding and all the discomforts of slum life. The reason why so many men when their day's work is finished frequent the dram-shop, instead of returning home, is that one is cold, lonely, gloomy and uncomfortable, while the other is warm, social, bright and cosy. But alas, the inadequate wage which was responsible for the wretched home is soon depleted, so that there is less and less possibility of removal to a more comfortable abode. Misery-drinking is more often due to wretched housing than to any other cause.

In the words of Bisseker :

" Social reformers have often eagerly discussed whether social conditions are responsible for drinking, or drinking

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<sup>1</sup> S. E. Jelliffe and W. A. White, *Diseases of the Nervous System*, p. 845.



responsible for social conditions. The correct answer is, surely, that both statements of the case are true. The influence of social conditions upon drinking moves in a Vicious Circle. It is therefore necessary for us to consider drink both as a cause and as an effect. Such division at once furnishes the most natural and the most serviceable method of treating the whole subject under discussion.”<sup>1</sup>

Hack-Tuke also describes the circular process :

“ There exists a Vicious Circle between pauperism and alcoholism, the former contributing to the genesis of the latter, and the latter in its turn contributing to maintain the former.”<sup>2</sup>

As regards the *economic* results of alcoholic indulgence many statistics are available, shewing that the habitual indulgence in drink impairs efficiency and thus tends to lower wages and aggravate poverty. Such inefficiency may be partly physical, partly mental, partly moral ; the result is the same whatever be the intermediate factors.

Millard thus refers to the sequence :

“ Indulgence in alcohol tends to inefficiency ; inefficiency tends to low wages and irregular employment ; low wages encourage bad housing and bad environment generally ; bad environment encourages further indulgence in alcohol.”<sup>3</sup>

<sup>1</sup> H. Bisseker, *Social Science and Service*, p. 141.

<sup>2</sup> Hack-Tuke, *Dictionary of Psychological Medicine*, I., p. 64.  
Cf. also A. Shadwell, *Drink, Temperance and Legislation*, p. 134.

<sup>3</sup> C. K. Millard, *Cyclopedia of Temperance, Prohibition and Public Morals*, p. 189.

Innumerable efforts have been made by the legislature, by societies and by individual effort to arrest circular processes associated with alcohol. More will be said on this subject in the concluding Chapters.





## Chapter Fourteen



### BETTING AND GAMBLING

"Gambling is bad for a nation. It debases the national ideals of thrift and economy, industry and honesty, self-restraint and brotherhood. It increases industrial unrest, and diminishes the industrial output."<sup>1</sup>



UNDER the title of betting and gambling may be included various practices by which money or some other commodity is staked on a future contingency.

The particular form most in fashion varies in different countries. Betting or gambling on horses, lotteries, card-playing for money all have their devotees, who frequently devote much time to the special pursuit in which they indulge. Here we have only to discuss betting and gambling as associated with poverty and misery.

The fascination of appeals to chance largely springs from dissatisfaction with the monotony of life, and the craving for excitement is doubtless

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<sup>1</sup> John Clifford, *The Times*, 1919, Nov. 8.

temporarily assuaged by an appeal to hazard. Elation however is sooner or later replaced by disappointment, irritation and depression which excite a desire for renewed excitement, which grows by what it feeds on. Man seems so constituted that tranquil pleasures rarely suffice for his satisfaction ; he needs the thrill of intense emotion even when the results are disagreeable.

Many poor persons living a humdrum life, combined with long hours, are susceptible to this craving for excitement and fall a ready prey to the allurements of betting or gambling. The result is a degradation of character and only too often an aggravated poverty. It seems lamentable that hand-to-mouth wage-earners should impoverish their families in order to gratify their whims, taking their children's bread and casting it to the dogs.<sup>1</sup> Only too often does their dwelling, which should be a "home, sweet home," become a miserable hovel without peace or solace.

Hobson thus describes the provocations to gambling :

"The fevered excitement of the gambler is part of an exaggerated reaction against certain excesses of orderly

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<sup>1</sup> "It is difficult to obtain statistics as to the prevalence of betting and gambling amongst the working classes or to measure the amount of resulting poverty. There is however a widespread indulgence in this demoralising practice amongst men, women and, to a less extent, children." Cf. B. S. Rowntree, *Betting and Gambling*, p. 21 ; *Poverty*, p. 178.



routine imposed upon the life in which he lives. The dull, prolonged monotony of uninteresting drudgery which constitutes the normal workaday life of large masses of people drives them to sensational reactions which are crude and violent. The factory employee, the shop assistant, the office clerk, the most typical members of modern industrial society, find an oppressive burden of uninteresting order, of mechanism, in their working day."<sup>1</sup>

Every nation is more or less affected by the gambling mania. The most striking illustration however is met with in Italy, particularly amongst the miserable inhabitants of Naples and its district. In truth the excitable temperament of the Neapolitan, combined with the wretchedness in which a large part of the population lives, makes gambling the most popular of recreations, and this infatuation in its turn aggravates excitability and lowers *morale*, all the more so as the people are, generally speaking, both ignorant and superstitious.<sup>2</sup> The passion for gaming leads to much pawning, as well as to larceny and other forms of crime.

The State-supported lotteries rank first in importance amongst the methods of gambling in Italy, and are all the more injurious since they permit the smallest sums, even down to 10 centimes (ca. 1d.),

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<sup>1</sup> J. A. Hobson in B. S. Rowntree's *Betting and Gambling*, p. 10.

<sup>2</sup> So superstitious are the poorer Neapolitans that they extract lucky numbers for which to play from a well-known treatise *La Vera Nuova Smorfia del Guoco del Lotto*. Cabalists who profess to know the winning numbers also do a roaring trade.



to be staked.<sup>1</sup> Such lotteries are the source of a large revenue and this makes the State loth to restrict or abolish so profitable a source of income. Thus the receipts of the public lotteries in Italy in 1912-13 reached the sum of L.111,500,926, which, after deduction of the expenses L.59,918,617, left a clear profit of L.51,742,612 (ca. £2,000,000). The number of lottery tickets sold was 353,214,897 in the year 1912-13, of which 3,379,158 won prizes.

The injury done by such a pernicious and widespread practice must be incalculable, and exerts a corrupting influence on the whole population. The more gaming is indulged in the more the appetite grows and the less is the strength to resist temptation. No wonder the official reports reveal a steady growth in the gambling habit. Many leaders of opinion regard the State lottery system as one of the most demoralising institutions in Italy. Even if the gambling habit is too deeply ingrained to be abolished, something might be done to lessen the evil by raising the minimum stake to a lira, by reducing the number of banco lotto offices and by arranging that all drawings be made in Rome.

History tells of many famous lotteries into which the poor and ignorant have rushed as if they were

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<sup>1</sup> An excellent account of Neapolitan gambling is given by Neville-Rolfe and Ingleby, *Naples in the Eighties*, p. 246. Cf. also the annual Government Reports on Servizio del Lotto.



unfailing sources of wealth.<sup>1</sup> Frequently all the savings of the poor have been flung away, owing to the exaggerated promises of scoundrels who have preyed on the cupidity of their victims. In France at the time of the Empire and the Restoration the State lotteries derived an annual revenue of ca. 50,000,000 francs, with a net revenue of 14-15,000,000 francs, mainly contributed by the sweat of the working classes.

Even in this country State lotteries were at one time in fashion. But there has been a growing opposition on the part of the public; the policy was repudiated in 1808 and again in 1918 when the war was imposing immense financial burdens. Gambling debases the national ideals of thrift and industry, and weakens self-restraint. It tempts the poor and ignorant to risk their little in the delusive hope of quick returns, and feeds the passion to obtain money without work.

As long as human nature remains what it is appeals to chance will present an irresistible attraction to certain individuals whose life is

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<sup>1</sup> A little calculation shows what enormous profits may be made by a State lottery. Thus in one instance there were seven methods of play. In I. the lottery gained 17 p.c., in II. 23 p.c., in III. 32½ p.c., in IV. 36½ p.c., in V. 53 p.c., in VI. 85 p.c., in VII. 98 p.c. But the calculations are too abstruse for many poor and ignorant persons whose imagination is dazzled by the large sums promised on remote possibilities. Cf. Larousse, *Grand Dictionnaire Universel*, s. "Loterie."

governed by emotion rather than by reason. Happily much can be done by society to inculcate high ideals of life and conduct. Shorter working hours, more regular employment, improved housing will lessen the temptations to demoralising excitements. The organisation of happiness in a community by intellectual and moral forces will tend to satisfy the craving for pleasure and divert it into less objectionable channels than betting and gambling. Sports, concerts, museums, art galleries and public libraries are valuable means of relieving the monotony of life from which such large numbers of wage-earners suffer.





## Chapter Fifteen



### INCREASED FECUNDITY

"Poverty is not only a great evil, but tends to its own increase by leading to recklessness in marriage."<sup>1</sup>



THE laws governing the fecundity of a community are highly complex and are governed by questions of race, climate, custom etc.; broadly speaking however fecundity varies inversely with the cost of living. Malthus regarded misery with its associated vice as the essential factor in diminishing fruitfulness,<sup>2</sup> and in the genesis of misery the price of wheat and other commodities plays an important share. The marriage rate falls when prices rise, since poor men are less able to incur the expenses and responsibilities of parenthood.

Unfortunately a large number of persons, especially amongst the submerged classes, do not realise the responsibility of bringing children into the world, and in their case economic law no longer applies. Only too often does their poverty pro-

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<sup>1</sup> C. Darwin, *Descent of Man*, II., p. 403.

<sup>2</sup> T. R. Malthus, *Essay on the Principle of Population*, p. 6.

mote instead of curtailing fecundity (Plate I.). Such a lack of prudential self-control is operative on a large scale amongst the ignorant and reckless sections of the population. Many of the very poorest indeed incur parental responsibilities with no thought for the future, and every infant born to them tends to aggravate their difficulty in living on their income. They multiply mankind with less preparatory nest-building than the sparrow on the house-top.

Godard writes :

“ Unfortunately the poorest classes are the most prolific, owing to the fact that they are poor, and therefore lack the prudence which actuates men who have a standard of comfort to maintain.”<sup>1</sup>

At other times the fecundity is the primary source of poverty and misery, which in their turn stimulate further fecundity.<sup>2</sup>

Another factor which tends to abnormal fecundity is the early age at which many wage-earners marry, since early marriages tend to large families. The desire of parents to have children who will support them in old age may also be an incentive, children being regarded as a form of old-age insurance. The children are taught that they must care for their parents when these are old ; from this point of view a large family of boys has distinct recom-

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<sup>1</sup> J. G. Godard, *Poverty*, p. 63.

<sup>2</sup> G. P. O. Haussonville, *Misère et Remèdes*, p. 182.



mendations. The possession of children may also be advantageous economically.<sup>1</sup> They can give some help in the work of the household, and later on will be able to contribute to its support.

Overcrowding of the people in slums is another powerful incentive to fecundity. Where several families inhabit one room or where parents and adolescent children are herded under conditions where decency is scarcely attainable, there is little cause for wonder that morality is well-nigh impossible. The result is further overcrowding with all its attendant evils. Even the crowded condition of factories in which men and women work promiscuously may foster an excitability that results in fecundity.

Nitti thus describes the sequence :

“ The long working days of 12, 14 and 15 hours make intellectual improvement impossible, and compel the workers to seek their sole enjoyments in those of the senses. Compelled to work for many hours in places heated to a great temperature, often promiscuously with women ; obliged to live upon substances which, if insufficient for nutrition, frequently cause a permanent excitability ; persuaded that no endeavour will better their condition, they are necessarily impelled to a great fecundity. Add to this that the premature acceptance of children in workshops leads the parents to believe that a large family is much rather a good than an evil, even with respect to family comfort. . . . It is clearly seen that a

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<sup>1</sup> Adam Smith states that in Canada the labour of each child, before it could leave home, was worth a hundred pounds clear gain. *Wealth of Nations*, Bk. I., Ch. viii.



high birth-rate always corresponds with slight wages, long days of work, bad food, and hence a bad distribution of wealth." <sup>1</sup>

As in so many social disorders the ignorance of the poorer classes plays an important *rôle*. This applies to the use of contraceptives which during recent years has spread widely from the upper to lower classes of the population. Even now however the very poor resort to them much less than do persons in better circumstances. In this respect also poverty and ignorance promote fecundity which feeds their poverty.

Montesquieu points out that not only have beggars many children, but that these children are often used as aids to mendicancy. What a strange mentality must be present when children are brought into the world in order to assist their parents in collecting alms! They must at any rate for a time be more costly than remunerative! To quote Montesquieu: "Men who have absolutely nothing, such as beggars, have many children! . . . It costs the father nothing to teach his art to his offspring, who even in their infancy are the instruments of that art." <sup>2</sup>

It is unfortunate from a national point of view that the birth-rate is highest amongst the lower classes, amongst whom there is more than an

<sup>1</sup> F. S. Nitti, *Population and the Social System*, p. 153 f. Cf. also S. Engel, *The Elements of Child Protection*, p. 6.

<sup>2</sup> C. de S. Montesquieu, *The Spirit of Laws*, Bk. XXIII., Ch. xi.



average proportion of the physically and mentally unfit. All breeding should be done from the best stock, whereas the nation is mainly recruited from the less efficient layers of society. Happily the infants of all classes appear to be born equally healthy, i.e. they are unaffected by the parental environment. This is a kind provision of Nature from the point of view of eugenics, and will prove of great value when progress has been made in the reform of social, educational and sanitary conditions.



## Chapter Sixteen



### DEPENDENCE ON THE EARNINGS OF WOMEN AND CHILDREN

“ Woman labour has an evil side because of the part it plays in the causation of poverty.” <sup>1</sup>

“ There can be no more certain way to industrial ruin than to sacrifice the coming generation of industrial workers to the present and passing generation. A Vicious Circle is created from which it is hard to escape.” <sup>2</sup>



THE employment of women and children as wage-earners is closely linked with poverty, both as cause and as effect. The more wretched and destitute a community, the more often are the father's wages supplemented by earnings of his wife and children. Yet the increased competition in the labour market further depresses the low wages which created the demand, while the premature employment of children too often checks their future development as efficient members of the community.

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<sup>1</sup> M. Parmelee, *Poverty and Social Progress*, p. 140.

<sup>2</sup> O. J. Dunlop and R. D. Denman, *English Apprenticeship and Child Labour*, p. 347.



### I. THE EMPLOYMENT OF WOMEN

There are many objections to the industrial employment of women in competition with men, especially in the case of mothers with children who have to be relegated to the care of others.

The wife's wages doubtless supply a welcome addition to the family budget; but such extra profits involve serious loss in other directions. The home suffers in economy, cleanliness and comfort. The priceless capital invested in children undergoes depreciation where there is no maternal care and love. Boys and still oftener girls go wrong for want of a mother's supervision. In brief, much more is sacrificed, speaking generally, than can be recouped by the supplementary earnings of the wife (Plate III.).

A further objection is the tendency of such labour to lower men's wages. Especially does this apply to the labour of married women who are presumably already partly supported by their husbands and can therefore accept lower wages.

Wright thus refers to the process :

“ An issue neither perceived nor understood is that the keenness of competition among female workers entails a fall in the price of men's labour. The lower the scale of payment for female labour descends, the further sinks the level to which the wages of men inevitably drop. The system forms a Vicious Circle, and the grinding grows as the Circle widens its circumference.” <sup>1</sup>

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<sup>1</sup> T. Wright, *Sweated Labour and the Trade Boards Act*, p. 9.



Braun has described the same sequence in regard to the employment of women in Germany :

“ During the 19th century there has been an enormous increase in the number of women engaged in industry and commerce. . . . The growing disproportion between the wages of the men and the requirements of their families compels the women to become wage-earners. Unhappily the result of their widespread entry into the labour market has been to depress all wages. A Vicious Circle has been created from which escape is impossible.” <sup>1</sup>

An unfortunate circumstance is that in many cases the wife is compelled to go to work just when, owing to illness or the large size of the family, she is most needed at home.

Some sociologists have urged that wives with wage-earning husbands should be debarred from competing in the labour market. If this were done however the difficulty remains of unmarried women and widows, without means of livelihood unless they earn wages. Such could not be prevented from competing with men, even were it possible to forbid wives who have husbands able to support them from sacrificing their families in order to eke out the weekly income. Another complication lies in the low wages accepted by women who are unconnected with any organisation. Many such, wholly or partly supported from other sources, can offer their labour on lower terms than can single women without other means of livelihood. Moreover the ease with which much woman's

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<sup>1</sup> L. Braun, *Die Frauenfrage*, pp. 243, 299.



work can be done at home helps to reduce wages to a mere pittance. All these factors tend powerfully to increase competition in the labour market.

The influence exerted by female labour in factories on infantile mortality is also of importance :

“ No doubt the factory plays a part, *but the home plays a vastly greater part*, in the causation of infant mortality, in the towns where women are employed at the mills.

“ There are two influences at work : first, the direct injury to the physique and character of the individual caused by much of the factory employment of women ; and secondly, the indirect and reflex injury to the home and social life of the worker.

“ A weaver’s wages will not allow of the wife’s remaining at home, considering the high rents and rates, and so both go—which is the rule—and hand-to-mouth existence results even for themselves, let alone the little ones. . . . It is the old story of a Vicious Circle.” <sup>1</sup>

The neglect of their homes by working mothers is even more fatal to infant life than is privation of food. Only too often does factory work mean hand-fed infants, whose mortality is ten times that of breast-fed infants. Good child-rearing is more important to the race than good wages.

Fawcett strongly opposed any restriction whatsoever on woman labour, since such restriction renders women even more dependent than they are now upon parochial relief. But he left out of

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<sup>1</sup> Sir G. Newman, *Infant Mortality*, pp. 137, 227.



consideration the irreparable injury so often done to children while the mother is toiling at the factory. Obviously there are advantages and disadvantages in either course.<sup>1</sup>

## II. THE EMPLOYMENT OF CHILDREN

The use of child labour to supplement the father's earnings is of venerable antiquity, and has at various periods been stimulated by the demand for cheap labour. In this country such labour underwent an immense development when the industrial revolution took place in the 18th century, and when mill-owners and other capitalists sought by hook or by crook to secure labour at the lowest price.

In the early days of industrial England parents shewed great repugnance to allowing their children who had been accustomed to a domestic life to undertake work in the mills which were springing up on all sides. Indeed it was thought a disgrace to do so, and the epithet "factory girl" was the worst insult that could be hurled at a young woman. Not until the wages of the workmen had been reduced to a starvation level did those workmen allow their wives and children to be employed in the mills.

At first sight the advantages appear considerable. The family income goes up, and more can be spent

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<sup>1</sup> H. Fawcett, *Manual of Political Economy*, p. 600.



on the necessities and comforts of life. In the long run however such child labour tends to defeat its object, by increasing competition and lowering the average wage paid to adults. Of recent years this tendency has been strengthened by the introduction of mechanical inventions which lighten the physical strain of work and open up further opportunities for juvenile labour. For instance the replacement of the "mule" by the "ring machine" has made it possible in the manufacture of certain counts of cotton (the coarser "twist" up to about "50's") greatly to diminish the amount of skill and effort required. The "ring machine," which can be worked by a child and learned in a few days, has displaced many adults who have been undersold by their children. The same is true of other industries in which the demand for skilled labour has been reduced by improved machinery. In some cases the subdivision of mechanical processes has brought within the capacity of a child work for which skilled artisans were formerly indispensable.

Juvenile labour may also establish a process of reciprocation in which the poverty of one generation breeds poverty in the next. For example owing to the destitution of its parents a child may be sent to a factory to do work that is beyond its strength and thus permanently dwarfs its physique. Or the long hours of work may check its moral or intellectual development and prevent its ever



reaching the normal evolution of an adult citizen. In either case the child, on reaching maturity, will prove inefficient and probably remain poor. Its future is sacrificed for the sake of immediate gain.

Newsholme writes :

“ A social evil is the premature employment of children and, worst of all, their employment at casual labour, which does not lead to their being prepared for adult work. This is an excellent example of the Vicious Circle. Presumably the sole earnings of the father do not, in many of these cases, suffice for a normal standard of living of the family, and poverty, as well as social custom, is responsible for this early employment of children to the detriment of their normal growth and their efficiency in adult life. . . . In view of the social difficulties (in which, to secure better conditions of life, child-employment appears to be necessitated, which in its turn causes the very evils of physical deterioration produced by underfeeding and overcrowding) we cannot be surprised that in all industrial countries communal methods of saving, such as old-age pensions and insurance against sickness and unemployment, are making rapid progress, as supplementary to or substitutes for individual saving.” <sup>1</sup>

An allied evil is associated with exemption from part of school time for the purpose of earning money. Thus in rural districts thousands of children used to be excused from lessons for the purpose of working in the fields. The result was that education was grievously curtailed and the children grew up ignorant, inefficient, badly paid agricultural labourers, fit for nothing but the fields, if indeed they were fit for that.

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<sup>1</sup> Sir A. Newsholme, The Royal Sanitary Institute, Health Congress (Leeds), 1909, p. 311.



The employment of children, which was supported and defended because the labourer's wages were low, was the very means of keeping them low. Such waste of educational opportunity is a most short-sighted policy.

“ This system was defended on two grounds : first, the need of labour ; and secondly, the starvation wages paid to the agricultural labourers. It was the old Vicious Circle, and it was always the child who had to pay the penalty of unsound economics.” <sup>1</sup>

The injury done by child-labour was perhaps greatest in the days when children were kept for hours working underground in coal mines under most degrading dehumanising conditions. For the sake of immediate profits the whole future development of the child was blighted physically, mentally and morally ; yet strange to say so ruinous a system existed until comparatively recent times. Dearly do we pay for progress if we have to rob the school in order to run the mill, and meanwhile sacrifice the bodies and souls of our children. Employers will get cheap labour if they can. The State must prevent their getting it so cheaply that they imperil the future of the State by the process.

Happily a brighter era has dawned, and the former abuses are now rendered impossible by our Mines and Factory and Education Acts. As a recent writer has said : “ The only way out of the Vicious Circle is not the continued exploita-

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<sup>1</sup> “ *The Times* ” *Educational Suppl.*, 1919, March 13.

tion of the child but the improvement of the parents' wages. 'The present system only makes the unskilled trade and the casual worker into a hereditary caste.'<sup>1</sup>

Much has been done by legislation to break the Circles associated with the employment of women and children under degrading and injurious conditions. Particulars will be found in Chapter XXVI.



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<sup>1</sup> "The Times" *Educational Suppl.*, 1917, May 3.



## Chapter Seventeen



### UNEQUAL TAXATION

“ A perfect system of taxation is unattainable.”<sup>1</sup>



THE equitable apportionment of taxation is one of the most difficult problems in political economy and has puzzled statesmanship for many a century. The fundamental principle which is now generally accepted is that taxation should be regulated according to the ability to pay and involve equality of sacrifice.

In Adam Smith's words :

“ The subjects of every State ought to contribute towards the support of the Government as nearly as possible in proportion to their respective abilities, that is, in proportion to the revenue which they respectively enjoy under the protection of the State. . . . In the observation or neglect of this maxim consists what is called the equality or inequality of taxation.”<sup>2</sup>

In this country great efforts have been made to

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<sup>1</sup> Sir T. P. Whittaker, *Ownership, Tenure and Taxation of Land*, p. 491.

<sup>2</sup> Adam Smith, *Wealth of Nations*, Bk. V., Ch. II.

carry out this ideal. Nevertheless it is easy to show that the poor have to bear an inequitable burden which aggravates their poverty. We may discuss in order Imperial and Local Taxation.

## I. IMPERIAL TAXATION

It may be stated as a general principle that amongst the wage-earning class taxation is regressive, i.e. the lower the income the higher is the percentage which is levied in taxes. The following table, published in 1912, i.e. before the war, illustrates this gradation as affecting incomes varying from 18s. to 100s. per week.

### Percentage of Income Paid in Taxation.

Family income in shillings per week.		Food taxation.		Food, alcohol, tobacco taxation.
18/-	..	2.84	..	7.10
19/-	..	2.70	..	6.75
20/-	..	2.56	..	6.40
21/-	..	2.44	..	6.10
22/-	..	2.33	..	5.82
23/-	..	2.23	..	5.57
24/-	..	2.13	..	5.32
25/-	..	2.05	..	5.12
26/-	..	1.97	..	4.92
27/-	..	1.90	..	4.75
28/-	..	1.83	..	4.58
29/-	..	1.77	..	4.42
30/-	..	1.71	..	4.27
31/-	..	1.65	..	4.12
32/-	..	1.60	..	4.00
33/-	..	1.55	..	3.87
34/-	..	1.51	..	3.77



Family income in shillings per week.		Food taxation.		Food, alcohol, tobacco taxation.
35/-	..	1.46	..	3.65
36/-	..	1.42	..	3.55
37/-	..	1.38	..	3.45
38/-	..	1.35	..	3.37
39/-	..	1.32	..	3.30
40/-	..	1.28	..	3.20
45/-	..	1.14	..	2.85
50/-	..	1.02	..	2.55
55/-	..	.93	..	2.32
60/-	..	.85	..	2.12
70/-	..	.73	..	1.82
80/-	..	.64	..	1.60
90/-	..	.57	..	1.42
100/-	..	.51	..	1.27 <sup>1</sup>

The subject may also be studied from the point of view of families in receipt of the same income.

For example a labourer with many children is obliged to buy larger quantities of such necessities as sugar and tea, and therefore pays more taxation than his neighbour who may be receiving the same wages but has only a wife to support.

Again, in regard to tea, inferior qualities are charged at the same flat-rate tax as the most expensive article.<sup>2</sup> Hence, since the poor almost

<sup>1</sup> F. W. Kolthammer, *The Incidence of Taxation on the Working-Class Family*, 1912, p. 15. The exact proportion is of course liable to vary from year to year with changes in taxation.

<sup>2</sup> In countries with a protective tariff the poor often pay a higher tax than do the well-to-do. For instance, the best woollen broadcloth of Leeds, which costs about

invariably purchase the cheapest kinds of tea, a larger quantity must be used in order to produce an equally strong beverage. In other words they pay a double tax and one that is exorbitant in proportion to their means.<sup>1</sup> Obviously, if taxation is to be in proportion to the income, imperial taxation cannot be acquitted of the charge of imposing an inequitable burden on the poor.

Henry George thus refers to the inequality :

“ An important objection to indirect taxation is that when imposed on articles of general use it bears with far greater weight on the poor than on the rich. Since such taxation falls on people not according to what they have, but according to what they consume, it is heaviest on those whose consumption is largest in proportion to their means. As much sugar is needed to sweeten a cup of tea for a working girl as for the richest lady in the land, but the proportion of their means which a tax on sugar compels each to contribute to the government is in the case of the one much greater than in the case of the other. So it is with all taxes that increase the cost of articles of general consumption. They bear far more heavily on married men than on bachelors ; on those who have children than

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14/6 per yard at the factory, and is worn by the rich, pays a duty of 50 per cent. on entry into America, while the cheapest woollen goods called “ cotton warp reversible cloth,” which cost about 1/10 at the factory, pay a duty of 181 per cent. Sir L. P. Playfair, *Subjects of Social Welfare*, p. 119.

<sup>1</sup> The duty paid on the tea consumed by the poor man is at least three times as great, in proportion to value, as the duty paid upon superior tea. H. Fawcett, *Manual of Political Economy*, pp. 537, 552. Much the same is true of tobacco.



on those who have none ; on those barely able to support their families than on those whose incomes leave them a large surplus. If the millionaire chooses to live closely he need pay no more of these indirect taxes than the mechanic. I have known at least two millionaires—possessed not of one, but of from six to ten millions each—who paid little more of such taxes than ordinary day labourers.”

And again :

“ That indirect taxes thus bear far more heavily on the poor than on the rich is undoubtedly one of the reasons why they have so readily been adopted. The rich are ever the powerful, and under all forms of government have most influence in forming public opinion and framing laws, while the poor are ever the voiceless. And while indirect taxation causes no loss to those who first pay it, it is collected in such insidious ways from those who finally pay it that they do not realise it. It thus affords the best means of getting the largest revenues from the body of the people with the least remonstrance against the amount collected or the uses to which it is put. This is the main reason that has induced governments to resort so largely to indirect taxation.”<sup>1</sup>

Jevons, as a result of his studies of the comparative pressure of taxation, gives the following table shewing the percentage of income paid in taxes by families expending £40, £85 and £500 a year :<sup>2</sup>

<sup>1</sup> Henry George, *Protection or Free Trade*, pp. 78, 80. Cf. also T. E. C. Leslie, “ The Incidence of Imperial and Local Taxation on the Working Classes,” in *Essays in Political and Moral Philosophy*, p. 194.

<sup>2</sup> W. S. Jevons, *Principles of Economics*, 1905, p. 250. The principle remains true although the rate of taxation has changed since Jevons wrote.

	Family spending per annum :		
	£40.	£85.	£500.
	Per cent.	Per cent.	Per cent.
Taxes on necessities—sugar, tea, coffee, fruit .. ..	1.0	1.1	0.6
Local taxes .. ..	2.5	2.4	1.9
Income tax, house and legacy duty .. ..	—	—	3.4
Stimulants — beer, spirits, wine, tobacco .. ..	5.5	4.1	1.8
Total per cent. of income ..	9.0	7.6	7.7

Before the final removal of the corn tax and the reduction of the sugar duty, Jevons estimated the percentage of income paid in taxation at 2.1 on £40 a year, 1.7 on £85 a year and .8 on £500 a year. In those days therefore there was a far greater inequality in the taxation of the necessities of life.

The contributions of workmen under the National Insurance Act, although not taxes in the strict sense of the term, are none the less compulsory charges for State services. In this case also the workman receiving low wages pays a higher contribution, in proportion to his income, than does his better-paid neighbour.

Thus according to the table on pages 165-6 a family with an income of 18s. a week pays in taxation on food, alcohol and tobacco 7.10 p.c. of its income ; a family with 21s. pays 6.10 p.c. ; a family with 25s. pays 5.12 p.c. ; a family with 30s. pays 4.27 p.c. ; a family with 35s. pays 3.65



p.c. When an additional 4d. is deducted for sickness insurance (in July 1920 the amount was raised to 5d.), these families pay respectively the following percentages: 9.10 p.c., 7.82 p.c., 6.56 p.c., 5.47 p.c., 4.68 p.c. If the head of the household is engaged in one of the industries where insurance against unemployment is compulsory, the percentages deducted from his income are further increased by the following amounts: 1.15, 0.99, 0.83, 0.69, 0.59. When therefore a family includes a member who is insured against both sickness and unemployment, the percentages taken from its income by the State both in the form of taxation and in the form of compulsory insurance premiums amount, if the family income is 18s., to 10.25 p.c., if the family income is 21s. to 8.81 p.c., if it is 25s. to 7.39 p.c., if it is 30s. to 6.16 p.c., if it is 35s. to 5.27 p.c.<sup>1</sup>

Even the amusements of the poor are taxed more heavily relatively than those of the rich. For example 2d. tickets admitting to cheap entertainments frequented by the poor are taxed  $\frac{1}{2}$ d. = 25 p.c. Tickets costing 10s. and admitting to entertainments patronised by the well-to-do are taxed 1s. = 10 p.c. Intermediate prices illustrate the same principle.

These inequalities and injustices of incidence are in some degree compensated by exemption from

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<sup>1</sup> F. W. Kolthammer, *The Incidence of Taxation on the Working-Class Family*, p. 16.



Income and other taxes enjoyed by many labourers and artisans. They are however not abolished, especially as regards the classes whose income is below the level affected by Income Tax. Doubtless some proportion of the taxes paid by the working classes comes back to them in the form of free education. Nevertheless there is still truth in the well-known words of Carlyle: "In all times the lot of the dumb millions born to toil has been defaced with manifold sufferings, injustices, heavy burdens, avoidable and unavoidable."<sup>1</sup>

## II. LOCAL TAXATION

The efforts that have been made to adjust the apportionment of rates to the ratepayer's ability to pay have been equally unsuccessful. In all rating the tax per £1 of income is heavier in the case of the poor than in that of the rich.

This is well illustrated by the following example :

"A certain row of houses in an urban area returns to its owner a gross 10 p.c. They are each rented at £13 per annum or 5s. per week. They are uncompounded, and their rateable value is 80 p.c. of the rental, or £10 8s. od. The tenants pay 26s. per quarter or 2s. per week, the sizes of the families in them vary from three to ten persons, and the incomes from 28s. to £4 per week—the size of the family mostly varying inversely as income. In these cases, therefore, local taxation deducts from 2.5 p.c. to 7.14 p.c. of the family income, the former from £4, the latter from 28s. per week. Rates in this area are high, 10s. in the £, and consequently these figures are

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<sup>1</sup> Carlyle, *Past and Present*, Bk. III., Ch. XIII.



slightly above the urban average for the country. At the same time it must be admitted that the family incomes are also probably higher than the average. There is indeed good reason for believing that the working-class family does not contribute much, if anything, less to local taxation than the middle-class family, while it contributes considerably more than the families of the wealthier classes. That is to say, the facts of local rating are certainly not such as to weigh the general balance of taxation in favour of the poorer classes."<sup>1</sup>

Further, a poor man with a numerous family will require a larger house than does his neighbour with only a wife to support. Consequently, though less well off, he pays more in taxation and no attempt is made to adjust the burden to his back.

Bentham and Mill urged that in this country all incomes barely sufficient for healthy existence should be untaxed.<sup>2</sup> As a matter of fact such incomes pay a larger percentage than do higher incomes.<sup>3</sup>

Leslie thus sums up the matter :

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<sup>1</sup> F. W. Kolthammer, *The Incidence of Taxation on the Working-Class Family*, p. 16. In other countries such as France where the system of octroi prevails, the poor are also taxed more heavily in proportion than the rich. Cf. Say and Chailley, *Dictionnaire d'Economie Politique*, II., p. 406.

<sup>2</sup> In ancient Rome the poor escaped all taxes. L. N. Moreau-Christophe, *Problème de la Misère*, I., p. 46. In Paris total exemption is given to the very poor, and partial exemption to persons who pay low rents.

<sup>3</sup> Bentham and Mill, *Political Economy*, pp. 395, 471.



“ The so-called indirect imperial taxes are often crushing direct taxes on poor working men and women with a small stock-in-trade ; and local taxation is sometimes the last straw that breaks the back of the petty trader. It is therefore certain that, on the whole, the working classes bear out of their scanty incomes an amount of local taxation in rates which forms a heavy addition to their imperial taxation.” <sup>1</sup>

Another inequality in local taxation results from the variations in the poor-rates of different towns. As a rule poor towns have high poor-rates, which in turn aggravate the poverty. The same principle applies to the county of London, since there is no equalisation of poor-rates over the whole Metropolitan area. In 1912-13 London spent on its poor £3,815,000, which would have represented 1s. 9d. in the £, had the rate been uniform throughout the Metropolis. In the poor borough of Stepney the Poor Law expenditure in 1920 is estimated at £432,000 as compared with £156,000 in 1913, and the rate will be something like 5s. 9d. in the £. Thus the poorer population is saddled by a high poor-rate which in turn presses heavily on the struggling population.<sup>2</sup>

Evidently taxation as at present imposed is open to criticism. What human arrangements in

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<sup>1</sup> T. E. C. Leslie, “ The Incidence of Imperial and Local Taxation on the Working Classes,” in *Essays in Political and Moral Philosophy*, p. 211.

<sup>2</sup> This inequality in poor-rates is of old standing. Cf. R. Pashley, *Pauperism and Poor Laws*, pp. 39-41, 282.



this imperfect world are not ! No system of taxation can be suggested that does not involve some hardship and inequality. Broadly speaking the attempt has been made to adjust the burden to the back.



## Chapter Eighteen



### UNEQUAL JUSTICE

“Laws grind the poor and rich men rule the law.”<sup>1</sup>



JUSTICE is often personified in art as a goddess holding evenly balanced scales in her hand ; sometimes also she has veiled eyes, betokening impartiality. Such is the ideal conception ; but alas in all human affairs the real falls short of the ideal. How often are the scales weighted to the disadvantage of the poor !

Most of the illustrations given in the following pages are drawn from British sources, although inequalities occur in every nation under the sun.<sup>2</sup> There is one law for the rich and another for the poor ; a few examples will suffice to establish the general principle. We shall deal in order with I. Imprisonment for Debt ; II. Inability to Pay for Legal Assistance ; III. Divorce ; IV.

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<sup>1</sup> Goldsmith, *The Traveller*, 1. 386.

<sup>2</sup> Further illustrations are given by E. A. Parry, *The Law and the Poor*.



Crime ; V. Incipient Lunacy ; VI. Accidents to Employees ; VII. Uninsuredness.

### I. IMPRISONMENT FOR DEBT

In the year 1824, at Salford Sessions, over a hundred prisoners, all poor and most of them young, were transported either for life or for fourteen years as a punishment for small thefts. Such barbarity happily would be impossible in our day, and we may be thankful for the progress in the administration of justice that has taken place.

The law of debtor and creditor, until a comparatively recent period, was a scandal to a civilised country. For the smallest claim and without legal proof of the debt any person might be arrested, on mesne process, like a malefactor at any time of day or night and detained until bail was given ; in default of bail he might be imprisoned until the debt was paid.

This cruel process of law operated with special severity on the poor man who might be perfectly solvent and yet be unable at short notice to find security. Even when the debt was disproved, perhaps after months of imprisonment, the innocent man could not secure his liberation without the payment of gaol fees which were often costly to a debtor of limited means. Not until 1838 was abolished the cruel process for the recovery of debt which had wrought so much oppression, especially in the case of helpless and destitute



individuals. At length, in 1861, a clear distinction was drawn between crime and poverty. Fraudulent debt was punished as a crime, while imprisonment of common debtors was repudiated.

Even to-day however hundreds of poor persons who have fallen into debt owing to misfortune are imprisoned through inability to pay their creditors. The imprisonment of course stops all earnings and aggravates the poverty ; the longer the imprisonment the less the prospect of earning money to discharge a debt.

The Debtors Act, 1869, was supposed to abolish imprisonment for debt, but only did so as regards the well-to-do, for a saving clause was retained which under certain conditions perpetuates the imprisonment of poor debtors.<sup>1</sup> Section 5 of that Act enacts that " any Court may commit to prison for a term not exceeding six weeks or until payment of the sum due any person who makes default in the payment of a debt or instalment due in pursuance of a judgment." Then follows Sub-section 2 " that such jurisdiction shall only be exercised where it is proved to the satisfaction of the Court that the person making default either has *or has had* since the date of the order or judgment the means to pay the sum in respect of which he has made default and has refused or neglected or refuses or neglects to pay the same."

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<sup>1</sup> In " Little Dorrit " Dickens has graphically described the cruelty of imprisonment for debt.



The italicised words are those that inflict such hardship on the poor man, since it can generally be proved that, although he had no actual cash available for the payment of his debts, he has since the judgment received some wages which might have gone towards the extinction of his debt, but which he has rightly used to feed his family. A debtor in better circumstances who is unable to pay is allowed to file his petition in bankruptcy, while poor persons are placed in a wholly inferior position to that of the well-to-do and are committed to prison.

In *theory* no doubt the imprisonment follows not inability but refusal to pay. But in *practice* the distinction is not well maintained by County Court Judges, and there is a risk of injustice to the poor owing to the speed with which cases frequently are conducted.<sup>1</sup>

The working classes had few friends in Parliament to plead their cause when this Act was passed, although it was pointed out that the legislature was open to the charge of making one law for the man in broadcloth and another for the man in corduroy. If the rich man was allowed to file his petition in bankruptcy, the poor man ought equally to escape gaol.

Parry sums up the position :

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<sup>1</sup> On the other hand, there may be dishonest persons amongst the poor, and the possibility of imprisonment is sometimes the only means of obtaining redress.



"There was really no doubt in the minds of any of the legislators of the day that they were deliberately retaining imprisonment for debt for the poor. I want to insist on this point because one of the stumbling-blocks in the way of reform to-day is the strange belief fostered by the tally-man and his friends, that in some mysterious way imprisonment for debt has really been already abolished and that the working classes really go to prison for contempt of Court or some other reason. There is no truth in this whatever."<sup>1</sup>

If further proof were necessary that imprisonment for debt was deliberately retained, it may be found in the words of the Attorney-General who introduced the Debtors Act, 1869 :

"He did not regard that imprisonment as a mere punishment for a past offence, but it was a process of imprisonment for the purpose of compelling the payment of a debt, and it was a process very analogous to the principle of the Bankruptcy Law. . . . This power of imprisonment in the one case he had mentioned must be retained."

Parry states that since 1869 over 300,000 English citizens have been imprisoned who have not been guilty of any crime whatsoever.<sup>2</sup> Poverty or improvidence is the main cause of imprisonment.

An alteration of the law would compel the working classes to conduct much of their business on a cash basis, an advantage both to buyer and seller. Mr. Joseph Chamberlain's ideal was to destroy

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<sup>1</sup> E. A. Parry, *The Law and the Poor*, p. 57.

<sup>2</sup> 90% of the debtors lying in English prisons for civil debts etc. are too poor to pay.



County Court imprisonment for debt and to give the poor debtor a bankruptcy system similar to that of the rich. May the day soon dawn when that ideal will be realised and when no British subject will any longer be imprisoned for civil debt !

Many illustrations could be culled from history showing how justice has favoured the rich. In the medieval " trials by battle " a rich man was allowed to hire a champion to fight for him. The poor man was thus heavily handicapped in his appeal for justice, since the deepest pocket usually won the day.<sup>1</sup> Again, in Bengal justice was administered by what was known as the " dhura," a species of judgment of God, in which the party who could hold out the longest against hunger was declared the victor. Naturally the poor hungry debtor succumbed first. In countries such as the United States, inhabited by different races, justice is not always administered impartially. Instances have occurred when the poor and helpless negro has been more severely punished than the white man for the same offence.

## II. INABILITY TO PAY FOR LEGAL ASSISTANCE

Many persons who have been wronged are unable for want of means to obtain the legal advice

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<sup>1</sup> Justice had frequently to be bought in the Middle Ages and was therefore beyond the reach of the poor.



necessary for redress. Sometimes the very injustice of which the poor person complains deprives him of the necessary funds with which to bring an action.<sup>1</sup>

In Great Britain the difficulty has, as regards the High Court, to some extent been remedied by the new Rules of the Supreme Court (Poor Persons). Under these Rules a person who desires to sue as a "poor person" makes application to the Court, and is referred to a barrister or solicitor, who is asked to enquire and report on the case. If the Court is satisfied with the report and that the plaintiff is not worth fifty pounds, a solicitor and counsel will be assigned to the applicant free of cost to conduct the proceedings.

These new Rules however only apply to the High Court. Moreover the help of a lawyer is only a part of the difficulty. Money is required for the payment of witnesses and the preparation of the case. There are no means by which a needy person can obtain assistance in County Court litigation,<sup>2</sup> or in civil cases in Police Courts, which represent probably more than 95 p.c. of the actions in which the poorer classes are concerned. An

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<sup>1</sup> Shakespeare has vividly described the difficulty the poor have in securing justice. Cf. *King Henry IV.* (Part II.), Act II., Sc. i.; *King Lear*, Act IV., Sc. vi., l. 169.

<sup>2</sup> The County Court fees are very high, much higher in proportion to the sums involved than High Court fees. In recent years the State has actually made a profit on County Courts.



arrangement is required by which these may be as well equipped for the fray as are the rich.

In various countries of Europe poverty is still a grievous handicap to a pleader in the law courts. This applies to certain districts in Italy where justice is said to be conspicuous by its absence. Some Italian lawyers and officials appear to do their utmost to hinder justice, especially where there is poverty and ignorance. Heaven help the poor pleader who appeals to a court, even with the clearest evidence of right on his side! Only too often the verdict goes against the poor man because he is poor. In fact, owing to cumbersome machinery and widespread corruption, the working classes often submit to gross extortion or injustice rather than appeal to a legal tribunal. Poverty is penalised.<sup>1</sup>

Doubtless the uncertainty of justice is largely responsible for such secret organisations as the Camorra of Naples or the Maffia of Sicily, both of which seek to provide for the safety of the members of the secret societies or the protection of their property apart from the administration of law.

Nevertheless it is true to say that of recent years the law has gone a long way towards protecting the poor. The essential difficulty arises from the lack of means, the lack of education and the lack of leisure of so many claimants. The poor man is

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<sup>1</sup> R. Bagot, *My Italian Year*, 1911, p. 333.



taught that justice is free, but he finds that to get it he must pay a lawyer a price that is beyond his means.

Efforts have been made in many countries to surmount the difficulty by what are known in England as Poor Man's Lawyers, and in the United States as Legal Aid Societies, whose object is to render gratuitous legal aid to deserving persons who, owing to poverty, are unable to procure it. This movement has been especially successful in Germany, where there are over a thousand societies, which in 1910 dealt with 1,546,971 cases.

In some European States legal aid is supplied to the poor by judges sitting in Industrial Courts. These Courts are established for the settlement of disputes arising out of labour contracts between employers and employees, by conciliation where possible, otherwise by legal judgment. The Court is composed in part or in whole of elected representatives of the two classes. More than half the cases are settled by conciliation ; a large number are not contested, so that only a small proportion remain for formal judgment. The salient advantages of such Industrial Courts are rapidity and cheapness.<sup>1</sup>

### III. DIVORCE

Owing to the heavy expenses formerly associated

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<sup>1</sup> J. R. Commons and J. B. Andrews, *Principles of Labour Legislation*, p. 88.



with divorce the law practically excluded the poorer classes from the relief open to the well-to-do. The average cost of an undefended case in London varied from £40 to £45, the cost being considerably higher if the case came up from the country. In a defended case the costs might range from £70 to £500.<sup>1</sup> This meant of course that working people were debarred; they had neither the funds nor the leisure that were required. Indeed the Commissioners themselves declared that "beyond all doubt the present means of administering the law are such as to place it beyond the reach of the poor."

Many illustrations of the resulting hardship occurred. Thus a poor man might have for wife a drunken and dissolute woman, who pawned his property and squandered his wages, and yet his low wages precluded all possibility of his obtaining a divorce. Meanwhile the wretched woman might roam the country or live at ease on the maintenance allowance which the law compelled the husband to pay. In fact she could drain his resources and aggravate his poverty.<sup>2</sup> Happily a wife's misconduct is now a good ground for annulling a separation and maintenance order.

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<sup>1</sup> The Divorce Commission, the Majority and Minority Reports, 1912, summarised by the Secretaries, p. 8.

<sup>2</sup> Some striking examples are given by Parry, *The Law and the Poor*, p. 133. Cf. also the famous Maule Judgment, reported in *The Times*, 1857, January 27 (*Spectator*, 1920, May 15).



Moreover since the introduction of the Poor Persons Rules in 1914 the disability of the poor has been largely remedied, and hundreds of cases have been heard under the new machinery.<sup>1</sup> There is less truth than formerly in Ovid's dictum "*curia pauperibus clausa est*"—*the court is closed to the poor*.

#### IV. CRIME

In regard to criminal law the poor are also handicapped, although many reforms have been effected.

The following description of Assizes as they were a hundred years ago gives some idea of the helplessness of poor prisoners :

"At the Assizes are seventy or eighty prisoners to be tried for various offences, who have lain in prison for some months, and fifty of whom, perhaps, are of the lowest order of the people, without friends in any better condition than themselves, and without one single penny to employ in their defence. How are they to obtain witnesses? No attorney can be employed—no subpoena can be taken out; the witnesses are fifty miles off perhaps—totally uninstructed—living from hand to mouth—utterly unable to give up their daily occupation to pay for their journey, or for their support when arrived at the town of trial,—and, if they could get there, not knowing where to go or what to do. It is impossible but that a human being in such a

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<sup>1</sup> Even under the Poor Persons Rules of the High Court the out-of-pocket expenses which must be found amount to £20 or more for a divorce, a sum which is beyond the reach of many pockets. These costs would be greatly diminished if jurisdiction were given to the County Courts.



helpless situation must be found guilty ; for as he cannot give evidence for himself, and has not a penny to fetch those who can give it for him, any story told against him must be taken for true (however false), since it is impossible for the poor wretch to contradict it." <sup>1</sup>

To-day happily vast progress has been made. The prisoner has a right to counsel, and can himself give evidence if he desires to do so. Under certain circumstances he is supplied with legal assistance, in accordance with the Poor Prisoners' Defence Act (1903). If he is without means the judge may certify that the prisoner should have professional aid, entitling him to a solicitor and counsel, whose fees will be paid by the Treasury. Moreover there is a Court of Criminal Appeal. All this is real gain, although doubtless there are still cases where wealth and position lead to favoured treatment as compared to poverty and helplessness. Frequently inability to obtain justice aggravates the poverty to which that inability is due.

#### V. INCIPIENT LUNACY

Another condition in which there is one law for the rich and another for the poor is lunacy, especially incipient mental disorders of which there are thousands of cases in this country.

The well-to-do classes are allowed to go as voluntary boarders to registered hospitals or

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<sup>1</sup> *Edinburgh Review*, 1826 (quoted by E. A. Parry, *The Law and the Poor*, p. 190).



private asylums, without the stigma of certification. The poor, on the other hand, can only reach the public asylum as certified patients, or else *via* the workhouse, and even this is only possible by applying to the Poor Law officer and by making themselves paupers.<sup>1</sup> What is needed is an extension of the so-called boarder section of the Lunacy Act to enable *poor* persons to obtain treatment in public asylums and homes for nervous cases, such as at present is only possible for those who can afford to pay.

There are over 100,000 registered insane persons in England and Wales, and probably twice as many on the border-line. Of these many could be saved from insanity if the law were altered so as to allow persons of incipient mental disorder to be received with their own consent into a home or a hospital, just as they are received if suffering from some bodily ailment. The gain to industry, the impetus to preventive medicine and the relief of suffering would be well worth the cost of adapting the machinery so as to remedy this injustice.

## VI. ACCIDENTS TO EMPLOYEES

Until a comparatively recent date an employee in this country who met with an accident had under common law to prove negligence on the part of the employer, in order to obtain the redress in Court to which every person is entitled when injured

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<sup>1</sup> L. A. Weatherby, *A Plea for the Insane*, p. 211.



by another. As a matter of fact however the costs of an action prevented many poor persons from obtaining redress. The employee might be crippled, paralysed or blinded for life, and yet owing to his want of means he might be prevented from obtaining any legal redress; his industrial disability due to the accident might even aggravate his poverty.

Since the passing of the Employers' Liability Act (1880) and the Workmen's Compensation Acts (1897, 1906) this grievous hardship has been largely removed. The Act of 1906 runs: "If in any employment personal injury by accident arising out of and in the course of employment is caused to a workman, his employer shall be liable to pay compensation," and "where total or partial incapacity for work results from the injury, a weekly payment during incapacity not exceeding 50 p.c. of his average weekly wages shall be paid by the employer."

The employee is therefore entitled to compensation for any accident which arises out of, or in the course of, his employment, quite irrespective of any negligence on the part of the employer. Nevertheless poverty and ignorance still throw obstacles in the way of full justice being obtained.

A striking example is given by Chiozza Money<sup>1</sup> of a superior ironfounder earning 38s. 6d. per week

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<sup>1</sup> Sir L. G. Chiozza Money, *Things that Matter* ("The Breaking of a Man"), p. 109.



who lost an eye owing to a blow by a chip of metal. After about seven months the socket of the removed eye had healed, although binocular vision was lost together with the power of judging distance and depth correctly. This defect of vision however was considered of so little importance by the County Court Judge that he only awarded 4s. a week as compensation to a skilled workman who had previously earned 38s. 6d. a week, leaving him to make up the balance of 34s. 6d. a week if he could. The Compensation Act was thus reduced to a farce. But even this did not end the poor man's difficulties. He had to leave the works where he lost his eye and was unable to obtain a fresh situation.

Further legal troubles now supervened. The Company with which his employers were insured threatened to apply to the Court for the reduction of his 4s. a week to *nil* and for the payment of their costs in the action which they had won. The threat was accompanied by the munificent offer that if he would sign a complete discharge the Company would waive their costs, pay him £20 down, and also contribute £10 10s. towards his own legal bill of costs.

This offer the disgusted workman accepted in order to save his home. But he has not been able to find fresh employment.

In many cases a settlement has been arranged by an employer for an amount that does not adequately compensate the injured person, who



may not be aware that legally such settlement should be recorded in the County Court, in which case the employee's interest would be protected by the Registrar. Some further check is afforded by the National Insurance Act, owing to the Friendly Society's interest being involved.

Again, a poor employee is often unable to obtain the necessary legal advice by reason of inability to deposit with the solicitor an amount sufficient to cover the initial legal expenses. For the poor the mills of justice often grind slowly and inequitably.

#### VII. UNINSUREDNESS

Unquestionable benefits have been conferred on the wage-earning classes by the National Insurance Act. Nevertheless in many cases poor and casual workers are deprived of its advantages owing to the accumulation of arrears of contributions and consequent suspension. Moreover there are about half a million Post Office "deposit contributors" with restricted privileges. Another difficulty results from the migratory habits of many of the very poor who find it well-nigh impossible to comply with the regulations required by the Insurance Act. Here again poverty leads to uninsuredness and so back to poverty.

Something has already been said about legal reforms that have been of benefit to the poor. But



there are still some alterations wanted which would remove existing inequalities. For instance County Court imprisonment for debt should be abolished, and the poor debtor allowed a bankruptcy system similar to that enjoyed by the well-to-do. In France, Germany and a large part of America there is no imprisonment for debt. Such a reform would compel the working classes to conduct much of their business on a cash basis, and diminish the contraction of debt.<sup>1</sup>

Again, the principle on which the new Rules of the Supreme Court (Poor Persons) are based should be extended to County Court litigation as well as to civil cases in Police Courts, which represent the larger proportion of the actions in which the needy classes are concerned. The heavy expenses of securing a lawyer, of paying witnesses and of preparing a case, all tend to handicap the poor plaintiff in obtaining justice. Too often does the law tend to be, in Lord Brougham's words, "the patrimony of the rich rather than the inheritance of the poor; the two-edged sword of craft and oppression rather than the support of honesty and the shield of innocence."

A general reorganisation of our legal system with a view to economy and the avoidance of overlapping is another desirable change. At present the various branches of the courts of justice are ruled by different departments, without any central

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<sup>1</sup> For further details cf. E. A. Parry, *The Law and the Poor*.



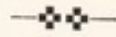
controlling authority.<sup>1</sup> The High Court Judges are in a measure a law to themselves. The County Courts are under the jurisdiction of the Lord Chancellor and of the Treasury ; the Courts of Justices of the Peace are under the control of the Home Office and so forth. A consolidation and co-ordination of these Courts would make for expedition and economy. Many years ago Lord Bramwell urged that County Courts or similar district inferior Courts of first instance should be made constituent branches of the High Court of Justice, and that every civil proceeding should be tried in the County Court, unless the defendant chose to remove it to the High Court. In brief at present there is often overlapping jurisdiction, and the same class of work is done by one official in different ways with different names for the same thing. Judge Parry suggests that a Ministry of Law would supply the simplest machinery for effecting a revision of jurisdiction and procedure.

A reform which would be of special benefit to the working classes would be the establishment of Conciliation or Industrial Courts such as exist in France, Italy and other countries, presided over by District Judges. Many small claims and disputes occur amongst the poor which such a Court can settle, with much saving both of time and money (cf. p. 183).

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<sup>1</sup> E. A. Parry, "Legal Reform," *Fortnightly Review*, 1917, I., p. 643.

## Chapter Nineteen



### WASTEFULNESS

“ A Vicious Circle of abject poverty and reckless wastefulness may be established that will make real improvement hopeless.” <sup>1</sup>



WASTEFULNESS is widely prevalent amongst all classes of the community, and is everywhere injurious to its best interests ; here we have merely to deal with it as associated with poverty. Where receipts are small every effort should be made to obtain high value in return for outlay ; instead of this there is often low value for high expenditure.

Wastefulness may be due to ignorance, to thoughtlessness or to indolence—sometimes to all three factors combined. One housewife with ten shillings a week to spend will do more with it than another with twenty shillings. Careful management should “gather up the fragments that nothing be lost.”

The subject of wastefulness is so large that only a brief survey can be attempted here. It will be convenient to deal in order with: I. Food ;

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<sup>1</sup> *British Medical J.*, 1916, II., p. 500.



II. Drink; III. Clothing; IV. Fuel; V. Amusements.

### I. FOOD

There is much unnecessary waste in connection with the selection and preparation of food. A leading authority, Mr. A. J. Mundella, has estimated that a third of the food of the working classes is wasted (Plate III.).

The cheapest foods wisely chosen have the same nutritive value as the dearest; wealth mainly pays for flavour—not for value. The herring is as nourishing as salmon, the shin of beef as the sirloin, starch as arrowroot, cabbage as asparagus. It is therefore waste if a slender purse is emptied in the purchase of expensive foods which merely tickle the palate.

Happily by good cooking cheap food can be made nearly as appetising as the dearer, and as good a stimulant of the digestive juices.

Every person needs some nitrogenous or protein food, but this can be supplied either in an extravagant or in an economical form, as is shown by the following comparison of prices as they were before the war :<sup>1</sup>

One pound of protein in peas cost	..	..	7d.
" " " oatmeal cost	..	..	7½d.
" " " bread cost	..	..	1/6
" " " milk cost	..	..	2/2
" " " beef cost	..	..	2/8

<sup>1</sup> Hutchison, Food and Dietetics, p. 181.



Many poor and ignorant housewives however waste much by purchasing expensive proteins, when the cheaper forms would be equally nourishing. Peas (including such other pulses as beans and lentils) form one of the cheapest sources of proteins and should be largely used when economy is necessary. About four times as much vegetable as animal protein can be purchased for the same outlay.

In reference to fats, margarine and butter are practically identical as regards nutritive value, while margarine costs much less.<sup>1</sup> Dripping is more nourishing and cheaper than butter.

Cheese is one of the most economical foods owing to its richness both in protein and in fats. One pound of protein in the form of cheese costs 2s. and is therefore cheap when compared with the pound of protein in the form of beef at 2s. 8d. But the richness in fats gives cheese a far higher fuel value. A pound of cheese yields 2,000 calories of energy, or about the same number as are yielded by three pounds of lean beef. Since its cost is only one-sixth that of beef, it forms a most economical substitute.

The cheapest kinds of carbohydrates are bread, potatoes, oatmeal, rice, cornflour and sugar. A

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<sup>1</sup> Hindhede fed two workmen for many months exclusively on potatoes and margarine. This diet, although monotonous, kept them in good health. *Lancet*, 1916, I., p. 33.



thrifty housewife can avoid much waste by comparing their relative prices.

Wholemeal bread is cheaper and more nourishing than the white article, from which the outer layers and the germ of the grain, containing vitamins, lipoids and phosphates, have been removed. These latter constituents have great value for growing children.

It is estimated that nearly one-third of the expense of living, as far as the cost of cereals is concerned, would be saved if the whole ground grain was made into bread. This saving in case of the United States would amount to two hundred million bushels out of the six hundred millions consumed in that country.<sup>1</sup>

Again, a baker's loaf costs twice as much as the materials used to bake it ; in other words, half the cost of the loaf goes to pay the baker. This can be saved by baking at home when circumstances permit. Bread a day old is more satisfying than when fresh, and one-sixth less is required.

Potatoes rank high among cheap foods ; there is however great waste when they are peeled before being cooked.

The nutritive value and agreeable taste of sugar make it a desirable food for the poor, especially for children. Before the war enough sugar could be bought for a shilling to yield 11,000 calories of energy, that is, even more than could be obtained in

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<sup>1</sup> H. W. Wiley, *Foods and their Adulteration*, p. 633.



the form of bread at a similar cost. One of the greatest dietetic evils of the war has been the increased cost and diminished supply of sugar.

The public however probably over-rate the importance of sugar, at any rate for adults. Cane sugar was unknown in Europe before the time of the Crusades, while it enters the blood in practically the same form as do such starches as rice or potatoes, i.e. as glucose. From a physiological point of view therefore starch can replace sugar.

The difference in nutritive value between two meals each costing  $1\frac{1}{2}$ d. at pre-war prices is well illustrated by the following table in which a typical tea and bread-and-butter meal (No. 1) is contrasted with one of porridge and milk (No. 2) :

Diet No. 1				
Ingredients.		Protein.	Fat.	Carbohydrates.
Tea .. ..	..	—	—	—
Sugar ( $\frac{1}{2}$ oz.)	..	—	—	14.2
Milk ( $1\frac{1}{4}$ oz.)	..	1.2	1.4	1.7
Bread (10 oz.)	..	26.1	3.7	150.8
Butter ( $\frac{1}{2}$ oz.)	..	0.2	11.5	—
Total ..	..	27.5	16.6	166.7

Diet No. 2			
Oatmeal (8 oz.)	..	36.6	16.4
Milk (10 oz.)	..	9.4	11.3
Total ..	..	46.0	27.7

The total energy value of the first meal is 950.6 calories ; of the second 1,133 calories. The por-



ridge and milk meal is far the best as a source both of building material and of energy, and is therefore the cheapest.<sup>1</sup>

Many working men subsist largely on a diet of white bread, butter and tea, a diet which supplies no staying power for hard physical work, and is therefore extravagant in the long run. Porridge and milk with peas or beans would supply more nourishment at the same cost, and be more economical.

Poor workers employed at a distance from their homes frequently rely on small shops or fish bars for their mid-day meal. At the former pastry and sweets are bought instead of more wholesome nourishing food, while fish and potato chips are bought at the fish bars. The quantity of the more expensive fish is small, and is made to look larger by being enveloped in cheap batter consisting mainly of flour; the batter when cooked swells up and gives a bulky appearance to the whole mass. The potatoes are cut up into chips and are also fried in fat. The dinner therefore really consists of batter and potatoes (both mainly carbohydrate) with fat and a little protein.

A very usual meal consists of about 6 oz. of "chips" costing 1d. and about 2½ oz. of fish and batter costing 1½d.

A. F. Stanley Kent has published the analysis

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<sup>1</sup> Paton, Dunlop and Inglis, *A Study of the Diet of the Labouring Classes in Edinburgh*, p. 77.



of such a meal which contains only 17.11 grms. of protein, 44.83 grms. of carbohydrate and 15.17 grms. of fat. Consequently six such meals a day would be necessary to provide an adequate diet consisting of 102 grms. of protein, 269 grms. of carbohydrate and 90 grms. of fat.<sup>1</sup>

Further, such food may be attractive at first, but soon cloyes and satisfies without supplying adequate nourishment. Indulged in for long the diet implies defective nourishment, lessened energy and consequently increased poverty.

The chemical constituents contained in a meal of fish and chips cost far more than similar constituents contained in peas, oatmeal and butter. The protein costs 4s. 10d. per lb. instead of 1s. 10d. in peas; the carbohydrate 8s. 6d. instead of 5½d. in oatmeal; the fat 8s. 7d. instead of 2s. as in butter or 1s. 2½d. in margarine.

Much waste is due to bad cooking.<sup>2</sup> One common error is the prolonged cooking of meat at too high a temperature. A joint should first of all be boiled for five to seven minutes in order to coagulate a thin layer of albumen on the surface, and

<sup>1</sup> A. F. Stanley Kent, *Investigation of Industrial Fatigue by Physiological Means* (Report to Home Office, Cd. 8335), 1916, p. 46.

<sup>2</sup> One large communal kitchen is highly economical as compared to many small ones. There is saving of space, of fuel, of light, of utensils, of food, of labour. The Lacedæmonians called their public tables at Sparta *φειδίτια*, i.e. save-meals. On the other hand, such communal meals diminish individuality and sap family life,



prevent the escape of the juices into the water. If the boiling is continued beyond that time the meat shrinks and hardens, and suffers in digestibility. About one-third of the meat may be wasted by careless treatment. Various forms of cooking apparatus have been invented which facilitate the prolonged use of a moderate degree of heat. The bain-marie is one of the most suitable for poor households.

A flagrant waste is caused by the custom of peeling potatoes before boiling them. Not only are the outer and most nourishing layers removed, but the weight is sometimes reduced by about one-fifth, or 1 lb. in every 5 lb., while much attractive flavour is lost. During the war Germany forbade the cooking of potatoes without their skins so as to save waste. Generally speaking vegetables that are steamed lose only one-third of the material that is lost by boiling.

The value of foodstuffs as measured in heat values is now established on a scientific basis, and no greater service can be rendered to the poor than to teach them how to select their diet so as to obtain high nutritive value for a small outlay. Their ignorance of the elements of physiology involves a lamentable waste which might easily be avoided.

The waste of food involves a serious loss to the nation as well as to the individual household. Probably as many persons again could be well fed



on the refuse which is thrown away from the kitchens of rich and poor alike. Especially is this loss to be deplored in such years of financial strain as the present.

## II. DRINK

The chief item under this head is alcohol, on which working-class families often spend a considerable proportion of the week's earnings. Many poor labourers consume on an average four pints of beer a day, costing before the war about four shillings a week or £10 a year.<sup>1</sup> The nutritive value of alcoholic drinks is exceedingly small, and, in comparison to the nourishing food obtainable for the same outlay, the money spent on alcohol may be regarded as almost thrown away. Such waste is to be regretted even in the case of the well-to-do. But where poverty allows no margin for luxuries, and where wages spent on alcoholic drinks mean that so much less can be spent on housing, food and clothing, such expenditure seems lamentable.

The wastefulness may be illustrated in the following way :

About 6 lb. of barley are used to make a gallon of ale, which only contains half a pound of solids. Of this latter only a small proportion, i.e. the sugary and albuminoid constituents, can be called

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<sup>1</sup> The beer would have cost at least £2 less if it had been bought in casks.



nutritious. Obviously the conversion of six pounds of nourishing barley into (1) a small amount of nutritive material and (2) a larger amount of non-nutritive material (alcohol, extractives etc.) involves a waste of valuable grain so long as there are poor people needing cheap food.<sup>1</sup>

Mr. G. B. Wilson, Secretary of the United Kingdom Alliance, estimates that the waste of foodstuffs used in brewing and distilling in 1919 was approximately as follows: 850,000 tons of cereals and 87,000 tons of sugar have been used in brewing, and 360,000 tons of cereals and 5,000 tons of molasses in distilling. Brewers have probably used about 900,000 tons of coal, and distillers about 240,000 tons.

The amount spent on intoxicants in the United Kingdom during 1919 is estimated at £386,600,000, as compared with £259,300,000 in 1918, £259,000,000 in 1917, £204,000,000 in 1916, £182,000,000 in 1915, £164,500,000 in 1914 and £166,000,000 in 1913.

The expenditure per head of the population was, in 1919, £8 8s., and per adult of twenty-one years and upwards (including abstainers) £13 15s., as against £3 12s. 6d. and £5 19s. in 1913.<sup>2</sup>

The colossal waste represented by these figures is mainly incurred by the poor, who use a large

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<sup>1</sup> Horsley and Sturge, *Alcohol and the Human Body*, p. 35.

<sup>2</sup> *Alliance News*, 1920, April.



proportion of the intoxicants consumed. Not only have alcoholic drinks a relatively small nutritive value, but indulgence in them often means lower working capacity ; hence there is double loss. Speaking broadly the expenditure on drink is a diversion of income to waste.

Much loss might be avoided by greater economy in the use of tea, of which  $6\frac{2}{3}$  lb. were consumed in 1913 per head of the population. In 1905 the consumption per head was 10 oz. less ; in other words 28,000,000 lb. of tea a year might be saved by a return to the standard of consumption a few years ago.

### III. CLOTHING

The poor frequently waste their resources by buying cheap shoddy clothing which wears badly, supplies little warmth, and is skimped in quantity. Money is also thrown away in tawdry useless finery. Every form of flattery and falsehood is used to tempt the daughters of Eve to buy fabrics of the flimsiest nature.

Working women might do much more for their families in the way of dressmaking, repairing, needlework and knitting. There would thus be economy of material, with remnants for repairs or alterations.

Many clothes are discarded not because they are worn out, but because of their stained and shabby appearance ; careful cleaning, mending or



turning will often make a dress or a suit wear twice as long as they would without it.

Reference has already been made to the wastefulness of buying shoddy boots and shoes. If strong leather goods are treated with dubbin once a week, cracking is prevented and durability increased. Wet boots should be dried slowly; softened leather wears away more rapidly than hard dry leather. Two pairs used alternately wear as long as three pairs used continuously.<sup>1</sup>

Many working girls throw away their cotton stockings as soon as holes appear, because they have never learned to darn. Before the war they used to buy at 6 $\frac{3}{4}$ d. a pair of hose which rarely lasted more than ten days before they were in holes. This meant a purchase of 36 pairs during the year, amounting altogether to 20s. 3d. Half this sum was sheer waste, easily avoidable by a little skill in darning. The higher price of to-day involves a still greater loss.

#### IV. FUEL

Much waste results from the use of extravagant stoves or fireplaces. If a grate consumes too much coal, the loss can greatly be reduced by firebricks. Unhappily many slum-dwellers have to put up with very defective grates which consume twice as much coal as is necessary and only emit half the proper amount of heat.

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<sup>1</sup> C. Manners, *Economies: Real and Practical*, p. 36.



Nearly a third of the coal consumption may be saved, if the ashes which are usually thrown into the dustbin are preserved, mixed with an equal quantity of small coal and allowed to cake by the addition of some water. When the fire is made up, some of this mixture may be thrown behind the coal and will help to keep in the fire, leaving little residue.

Coke is usually cheaper and gives greater warmth than coal. There is economy in feeding a fire often and with small quantities rather than at longer intervals with larger quantities; an even fire is the least extravagant. Coke mixed with slack and thrown on the top of a coal fire yields a steady glow and evolves much heat.<sup>1</sup>

Cooking by gas economises fuel, if care is taken to turn off the supply as soon as the cooking is completed. Much dirt and labour are avoided by gas cookers.

Many ingenious contrivances have been invented for avoiding waste in the kitchen. In some of these several dishes are heated simultaneously; in others the heat is retained for many hours by means of a non-conducting covering. A good illustration is supplied by the Aladdin oven. This is a simple iron box, closed in front by a door and having an opening in the top that communi-

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<sup>1</sup> Much valuable material is thrown away into dustbins. Londoners thus waste cinders worth many thousands of pounds a year.



cates with a tube to let off any superfluous steam. This box is surrounded by another, whose top and sides are made of non-conducting material for the purpose of retaining the heat. A standard, on which this box rests, and a lamp underneath complete the apparatus.

The oven can be heated either by a kerosene lamp or by a gas burner, and will raise the temperature of 40 lb. of meat and 15 quarts of water to 180° F. in seven hours. If the lamp is then removed, the temperature remains stationary for about four hours.

Dr. Atkinson calculates that in an ordinary oven 2 lb. of fuel are consumed for every lb. of food cooked, whereas in Aladdin ovens 2½ lb. of fuel will cook 60 lb. of food, and that the cost of cooking by it amounts to only ½d. per person per day for a family of ten. The saving of trouble also is enormous, for the apparatus can be left to cook by itself overnight.<sup>1</sup>

A similar device is known as hay-box or fireless cookery, long used by Norwegian peasants. The object of the hay-box is to keep food, which has been brought to the boil and given a start, at such a heat as will complete the cooking without any supervision or further fuel. The walls of hay

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<sup>1</sup> Atkinson, *The Science of Nutrition and the Art of Cooking in the Aladdin Oven*, p. 46. Cf. also Hutchison, *Food and Dietetics*, p. 410. The cost stated has of course risen since the war.



surrounding the saucepan retain heat for many hours.<sup>1</sup> Porridge, lentils, tough meat are very suited to this method of cooking.

In order to economise in wood, cinders or lumps of coke may be soaked in paraffin and kept in a tin. They will then serve as fire-lighters and cost much less than fire-wood.

Probably the best way of avoiding these and other wastes in the homes of our working classes would be to educate a generation of housewives who could make their own clothes, trim their own hats, bake their own bread, grow their own vegetables and so on.

#### V. AMUSEMENTS

For no class of the population is recreation, i.e. re-creation, more important than for the poor whose life is often a dreary round of toil. Even on economic grounds relaxation is indispensable if the output of labour is to be maintained at a high level. This applies especially for workers in crowded noisy factories ; reasonable holidays are necessary for health.

Man however is not only a producing animal. Leisure is important for family and for civic life ; want of leisure leads to mental and moral deterioration.

“ Leave the poor  
Some time for self-improvement. Let not these

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<sup>1</sup> Details of hay-box cookery are given by A. Hawkins, *The Hay-box and its Uses*.



Be forced to grind the bones out of their arms  
For bread, but have some space to think and feel  
Like moral and immortal creatures. God !  
Have mercy on them till such time shall come."<sup>1</sup>

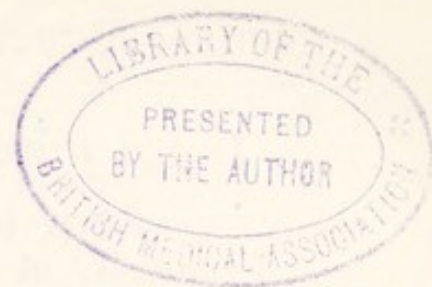
Many of the popular forms of amusement unhappily are wasteful. Enormous sums are spent in betting, in frequenting cinemas or in watching football matches, whereas active exercise in the open air would be far more recuperative and health-giving. The payment of a player for your own entertainment is a form of self-indulgence which encourages loafing. Doubtless every diversion is beneficial ; but more advantageous pastimes might be selected.

Other indulgences involve serious waste both of time and money. Tobacco doubtless helps many a smoker to forget the troubles and worries of life. But there surely must be excessive and wasteful indulgence when the nation's bill amounts to £181,000,000 as it did in 1919 ! In two years the consumption per head of the population has risen from 3.43 lb. costing £2 4s. 5d. to 3.68 lbs. costing £3 17s. 6d. Working-class families spent, on an average, 5s. 11d. a week on tobacco, added to the 13s. 7d. spent on drink, these two items making 20 p.c. of their average weekly income.<sup>2</sup>

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<sup>1</sup> P. J. Bailey, *Festus*, p. 90.

<sup>2</sup> In France during 1910 the consumption of tobacco was 40,451,654 kilos, the tax on which amounted to 482,731,713 francs.



## Chapter Twenty



### DEMORALISATION

"Poverty is associated with bad habits, with dirt, waste, idleness and vice, both as cause and as effect. These factors cannot be separated in real life; they act and react upon each other in such a way that it is impossible to disentangle their respective share in producing physical and moral evils."<sup>1</sup>



THE reciprocal influence on each other of poverty and demoralisation has already been alluded to more than once in preceding Chapters. Thus drunkenness, pawning and gambling may all be closely connected with poverty, serving sometimes as cause, sometimes as effect. It will be convenient however under a separate heading to deal with some other conditions that establish circular processes.

Owing to their economic weakness, their ignorance, their humdrum life, the poor readily fall a prey to licentious indulgence. Every lapse tends to weaken self-control and paves the way for further lapse.

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<sup>1</sup> A. Shadwell, *Encyclopedia Britannica*, XIII., p. 815.



Dufau writes :

“ Every impartial observer will admit that the immorality of the working classes must, in its relation to misery, be considered both as cause and as effect. For it is unquestionably true that by means of a fatal Vicious Circle immorality conduces to misery, while in its turn misery conduces to immorality.”<sup>1</sup>

The low wages earned by many wretched girls tempts them to eke out their income by means of the street. Hundreds, indeed thousands of our unhappy sisters, living on starvation wages, can otherwise hardly keep body and soul together. Such a supplementary income may in its turn make them willing to accept low wages.<sup>2</sup>

Kelynack thus describes the correlations :

“ In this problem there are a series of Vicious Circles : men seducing women, and these women in their turn seducing men ; girls whose fall is due to bad homes, themselves becoming the wreckers of other homes ; low wages leading to vice, and vice lowering wages. These Circles may, and must, be broken.”<sup>3</sup>

According to Dugdale the enforced leisure so commonly associated with unemployment and poverty is a further source of demoralisation :

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<sup>1</sup> P. A. Dufau, *La Misère Sociale*, 1857, p. 39.

<sup>2</sup> A. Salomon, *Die Ursachen der ungleichen Entlohnung von Männer- und Frauenarbeit*, pp. 52, 125 (*Schmoller, Staats- und Sozialwissenschaftliche Forschungen*, Vol. cxxii).

<sup>3</sup> T. N. Kelynack, *Human Derelicts*, p. 215. In Paris extreme poverty was assigned as a cause of immorality in 1,441 girls out of a total of 2,785.



"The residuary vital force, having ceased to be expended in labour, must find some other outlet, and the one which presents itself as the most alluring is sexual excess, which thus completes a Vicious Circle, making idleness and immorality reciprocal causes of each other as hereditary characteristics which can only be eliminated from society by the advent of uncompromising death—the wages of sin."<sup>1</sup>

Poverty is often associated with deficiencies of intellect or of character, which reveal themselves in a lack of self-control, of power to resist temptation. Every lapse further weakens volition.

In the words of S. G. Smith :

"The very poor man is usually a man of vague and indefinite character, where he is not worse. He is easily a prey to the various seductions of vice because he lacks inhibition. The vicious habits in turn react upon such self-control as the man began with, and he that hath not has taken away from him that which he seemed to have."<sup>2</sup>

Another important factor lies in the degrading surroundings of poverty, against which restorative influences are of but little avail. When, as a result of prolonged adversity, men sink in the industrial and social scale, the majority of men come to accept their lot and adapt themselves to the new environment. There seem to be no economic forces tending to lift them up ; even the desire for betterment vanishes.

This lamentable state in which a large part of

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<sup>1</sup> R. L. Dugdale, *The Jukes*, pp. 60, 64, 70.

<sup>2</sup> S. G. Smith, *Social Pathology*, p. 126.



the working classes live is due partly to physical causes, such as miserable housing and malnutrition, partly to moral causes, such as loss of contentment and of self-respect. Such a state of degradation may gradually supervene even when men are in regular employment, where wages are low, hours long and environment depressing. It is still more often the result of casual employment, associated with anxiety for a dependent family and possibly with ill-health. Irregularity of work leads to deterioration of character and irregularity of conduct, both of which in turn favour a casual life. These various associations of poverty, often complicated by some of the other evils described in preceding Chapters, are responsible for the vast army of social derelicts and parasites.

Booth refers to these correlations :

“ Connected with the ebb of this or that industry, or all the industries together for a time—is the saddest form of poverty, the gradual impoverishment of respectability silently sinking into want. . . . The present system suits the character of the men. They suit it and it suits them, and it is impossible to say where this Vicious Circle begins.”<sup>1</sup>

The friendlessness and isolation that often fall to the lot of the poor is another source of demoralisation. In the words of the Italian proverb “ *Poverta non ha parenti* ”—*poverty has no relations*.

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<sup>1</sup> C. Booth, *Life and Labour of the People of London*, First Series, I., p. 151.



Lost are those ties which keep us in our place in the social order and help to preserve our self-respect. Lost are too often the safeguards of family life where the home lies in a miserable slum, where parents have little power of choosing their children's playmates. Frequently the poor man is a veritable Ishmael, with no "ain folk," every man's hand against him.

" His poor self,  
With his disease of all-shunned poverty,  
Walks, like contempt, alone." <sup>1</sup>

Dire poverty indeed does much to dissolve the ties of relationship and to poison the stream of affection that should flow out from our own kith and kin.<sup>2</sup> Only too often "when poverty comes in at the door love flies out at the window." This general statement remains true in spite of the amazing kindness often shewn to one another by the poor. We are reminded of the old Scotch proverb: "Poor folk hae neither ony kindred nor ony freends."

Attention has now been called to some of the more injurious Vicious Circles that complicate poverty. How much cause the poor man has to exclaim: "Miserere mei, Deus!" The list is far

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<sup>1</sup> Timon of Athens, Act IV., Sc. 2.

<sup>2</sup> Anatole Weber states that amongst the lower classes in France parents rarely assist their children when grown up, while the children scarcely ever assist their parents. *L'Assistance aux Miséreux en France*, I., p. 66.



from exhausted ; yet enough has been said to show the widespread operation of the circular process, which, when once understood, may be applied to social problems of almost every description.



## Chapter Twenty=one



### CONCURRENT CIRCLES

"Slum environment plays a large factor in the low standard of health amongst the urban population. This low standard of health plays directly into the hands of immorality, intemperance, gambling, thriftlessness and the other vices rampant in our slum areas. . . . Indulgence in them only causes more and more of the squalor. Thus the Vicious Circle goes on its evil round."<sup>1</sup>



FOR the sake of simplicity Vicious Circles have hitherto been mainly discussed individually, as if they acted in isolation, and such a simple process doubtless is occasionally observed. One poor man may be driven to drink as a result of his miserable home and the drink aggravates his poverty; another man seeks to make up for defective credit by borrowing at exorbitant interest, and this reacts on the primary evil. Poverty however as a general rule is a complex in which many factors are concerned. These factors are in simultaneous operation and interact on one another, endless

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<sup>1</sup> E. E. Hayward, *The Crusade*, III., p. 130.



combinations being met with. The frontispiece seeks to indicate this complexity in diagrammatic form, and can be modified according to the circumstances. Students of social questions will find it an improving exercise to construct such diagrams, representing the causal factors in individual cases of poverty. Where such consilient circles are in operation the evil is of course cumulative and rapidly progressive ; a dozen or more Vicious Circles may be present in the same individual, and their disintegration should as a rule precede the bestowal of relief. As a lake grows the faster *cæteris paribus* with the number of streams that feed it, so does poverty progress more rapidly when multiple injurious forces are at work. This multiplicity is especially disastrous when physical and psychical circles co-exist. Many a working man will bear up bravely against hunger, cold, ill-health and so forth. But when he loses heart in a seemingly hopeless struggle, when despair and apathy are superadded to physical want, the prospect of recovery grows dark indeed (Plate I.).

Much the same is true of physical as of social pathology. For example cardiac failure gives rise to secondary disorders in the lungs, the digestive system, the brain and other organs, which disorders in their turn aggravate the cardiac failure. Similarly does poverty cause a man to be ill-housed, ill-fed, ill-clothed, ill-shod, ill-equipped with tools, all of which deficiencies feed his poverty.



In other cases poverty breeds habits of idleness, drunkenness, betting, licentiousness, which in their turn strengthen the primary evil.

The circles which are most often concurrent depend on individual and social conditions, on religion, on race, on climate etc.

Muthu thus refers to some of the common examples met with in this country :

“ In many instances poverty is intimately associated with consumption, and its burden overwhelms and crushes the honest poor. It creates a vicious atmosphere in which drink and disease, slums and overcrowding, vagrancy and homelessness, crime and insanity go to form a circle. All the social evils gather round poverty, drink and overcrowding.

“ There is a difference of opinion as to whether poverty is the outcome of drink, or drink creates conditions of poverty. It is indeed very difficult to separate the causes and effects of these two evils, as they act and react upon each other with greater and greater intensity and from one generation to another. In the writer's experience drink is not the first cause, and is very often the child of poverty and bad housing. True, alcohol is a terrible curse : it curses every nation that touches it, and is a potent cause of disease and degeneration, while it intensifies the evils of poverty. But poverty in many instances is the parent of drink by directly provoking it in some instances, and in others by weakening the will so that the victim falls an easy prey to its temptations. When the two evils go together, the physical and moral degeneration becomes profound. When poverty, overcrowding and drink combine their deadly forces, the deterioration becomes complete and continuous, its consequences being handed down from parent to child for more than one generation. Poverty, overcrowding and drink act and react—each intensifying the evil effect of



the other—lower vitality, sap physical manhood, and open the door to tuberculosis and other diseases.”<sup>1</sup>

Another list of concurrent Circles is given by Hayward :

“ Those of us who know the slums realise how large a factor such environment must be in the, generally, low standard of health amongst the urban population. This low standard of health plays directly into the hands of immorality, intemperance, gambling, thriftlessness and the other vices rampant in our slum areas. The general squalor everywhere apparent, both inside and outside the home of the slum-dweller, breaks down resistance to these evils. Indulgence in them only causes more and more of the squalor. Thus the Vicious Circle, with which we are all getting so familiar in the social problem, goes on its evil round. That people living under such conditions, particularly children reared in them, are predisposed to vice and disease, surely needs no argument. Personal and house cleanliness, which form so important a factor in bodily health, hopefulness and cheerfulness, which are equally important factors in mental health, are largely impossible in such an environment.”<sup>2</sup>

As an illustration of the different conditions prevailing in another country we may quote Grenfell's experiences in Labrador :

“ On my first cruise along the Labrador coast, coming straight from a happier land, I was deeply impressed by the ruling terror of poverty and semi-starvation implied by the conditions then prevailing. . . . The nakedness of the people was an insistent and deplorable feature ever facing the doctor, as his calling made him a witness of the

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<sup>1</sup> C. A. Muthu, *Pulmonary Tuberculosis and Sanatorium Treatment*, p. 169.

<sup>2</sup> E. E. Hayward, *The Crusade*, III., p. 130.

mean material, miserable flannelette or cotton, within the reach of a folk living in a subarctic climate. The wretched monotony of their cheap (truly the most expensive) foods ; the small, bare, squalid huts ; the ignorance and apathy of men and women ; the absolute neglect of the crudest sanitation, were all seen to be parts of a great, cruel Vicious Circle in which these thousands were living." <sup>1</sup>

Hereditary characteristics are also important from this point of view. Thus in certain types of individual the tendency to self-indulgence may be dominant and show itself in such vices as drunkenness, gambling, licentiousness. In another type there may be chronic malnutrition combined with melancholy, hopelessness, want of enterprise and so forth.

Defective ideation, volition or conation may be simultaneously present and be complicated by self-perpetuating reactions. Every experienced social worker will meet with abundant illustrations.



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<sup>1</sup> W. T. Grenfell and others, Labrador, p. 245.



## Chapter Twenty=two



### ARTIFICIAL CIRCLES

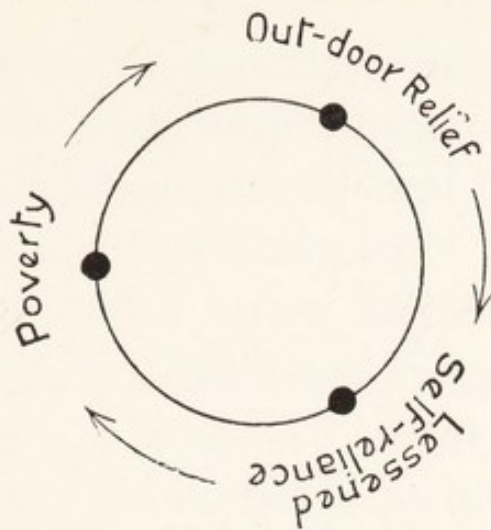
“Indiscriminate almsgiving always in the end demoralises those whom it is intended to benefit, and intensifies the evils which it seeks to alleviate.”<sup>1</sup>



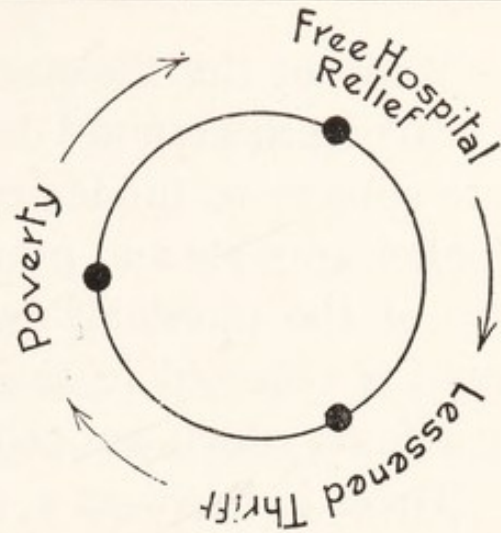
POVERTY may be regarded as in some measure a biological process, which operates throughout the organic world, whether animal or vegetable. A beast of prey which, weak through want of food, fails to capture its quarry, grows still weaker and less able for the chase, and eventually perishes as a result of the process of reciprocation that has been established. A plant whose root growth is dwarfed through poverty of soil transmits insufficient nutritive material to the assimilating leaves. Metabolic activity is impaired and such impairment reacts injuriously both on the roots and the other organs. Exploitation is a common process both in the natural and in the economic world ; evolution is one long series of exploitations.

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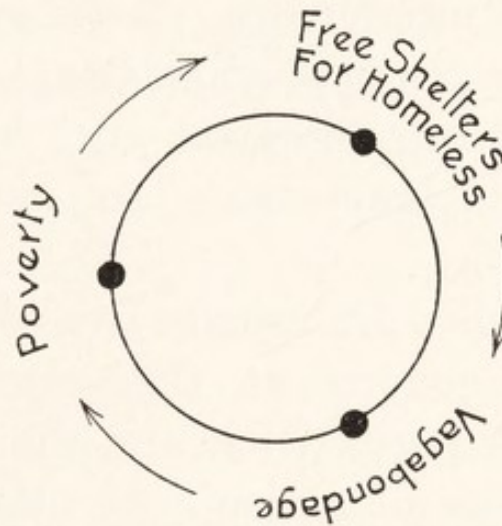
<sup>1</sup> H. Fawcett, *Pauperism*, p. 9.



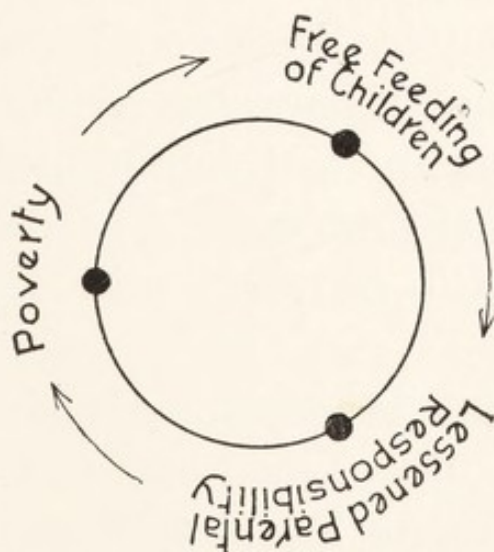
Out-door Relief



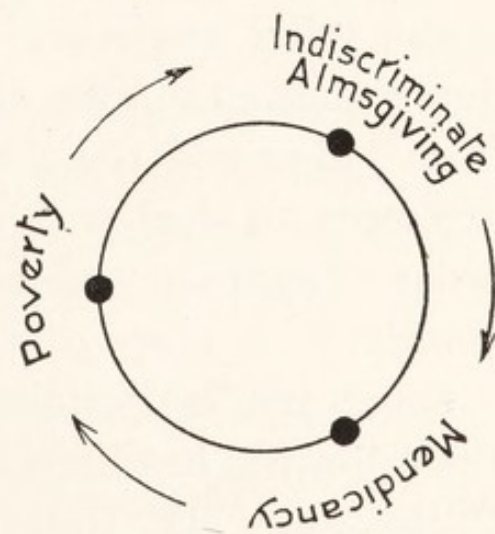
Indiscriminate Hospital Relief



Free Shelters for Homeless



Free Feeding of School Children



Indiscriminate Charity



Many of the Vicious Circles described above as occurring in man are due to natural processes, and are subject to fundamental laws governing all the higher animals and plants. The greater complexity of the physical, mental and moral nature of man is reflected in the greater complexity of the reactions which are called forth.

There is however a group of Circles which are not the result of natural conditions but spring from artificial interference. Some examples have already been given in previous Chapters, e.g. under alcoholism, disfranchisement etc., but the group is of sufficient importance to warrant further notice.

Social remedies are usually two-edged weapons, blessing and cursing at the same time. The benefit may be greater than the injury and justify a certain course of action. At other times permanent injury is done which far outweighs the slight relief conferred. Indeed there can be no doubt that an infinite amount of harm has resulted from ill-considered, although well-intentioned, attempts to deal with social problems. The disorder "*ægrescit medendo*"—*increase with the remedy*.

Some artificial circles may be described under the following headings : I. Poor Law Relief ; II. Protection ; III. Indiscriminate Hospital Relief ; IV. Free Shelters ; V. Free Feeding of School Children ; VI. Uneconomic Rise of Wages ; VII.



Fixing of Prices of Commodities ; VIII. Restriction of Output ; IX. Indiscriminate Alms-giving.

### I. POOR LAW RELIEF.

Much of the legislation passed in relief of poverty has as a matter of fact aggravated poverty (Plate IV.). One or two examples may be given here ; others will be found in Chapter XXVI.

In the reign of Charles II. an artificial circle was established by the famous " Act for the better Relief of the Poor," otherwise known as the " Settlement Act " of 1662, which forbade poor persons to leave the parish in which they were legally settled, unless they were sufficiently well off to occupy a house worth not less than £10 a year in a new parish. If a labourer was compelled to leave his own parish owing to unemployment or insufficient wages he might be arrested by the Justices of the Peace and sent back to the old one. Many poor persons were thus harried from pillar to post and their poverty was intensified. The State arbitrarily checked the mobility of labour and prevented the surplus of one parish from supplying the deficiency of another.<sup>1</sup>

Another example of an artefact created by legislation is presented by the Act of 1782, which aimed at checking pauperism, but as a

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<sup>1</sup> Sir G. Nicholls, *History of the English Poor Law*, I., p. 279.



matter of fact greatly increased it. Under the name of "rates in relief of wages" relief was given freely to able-bodied unemployed, as well as to those who were receiving very low wages. As a result many men were encouraged to remain unemployed or only partially employed in order to avail themselves of this relief, while employers were encouraged to pay low wages and to expect the State to eke them out. Wages were reduced to a very low level, and practically only those receiving an allowance from the parish could get work. Low wages and indiscriminate Poor Law relief formed a pernicious reciprocation.

The injurious effect of legislation in aggravating poverty is thus described by the Poor Law Commissioners (1834) :

"We find that there is scarcely one statute connected with the administration of public relief which has produced the effect designed by the Legislature and that the majority of them have created new evils, and aggravated those evils which they were intended to prevent."<sup>1</sup>

A striking illustration may be found in the history of Leicester where some years ago the hosiery trade was greatly depressed. In one parish alone, that of St. Margaret's, the wages of the stocking trade fell by at least £20,000 ; even able-bodied

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<sup>1</sup> Sir G. Nicholls, *History of the English Poor Law*, II., p. 244. Herbert Spencer gives other illustrations of uninstructed legislation which has increased the suffering it intended to mitigate. *The Man versus the State*, p. 48.



mechanics could only earn 5s. 6d. a week. In the hope of remedying the existing misery an allowance was made by the parish to each family according to its necessities ; for a man with wife and two children the wages were made up to 9s. a week. This allowance however was soon found to aggravate, in lieu of alleviating, the mischief, since it detained more artisans at the depressed industry. In fact in proportion as the parish raised its allowances the manufacturers reduced their wages, and all available hands in the family had to work their hardest in order to supplement the scanty incomes.

This deplorable state of affairs steadily grew worse, until a new expedient was tried. Instead of the parish supplementing the low wages, a large proportion of men were detached from the trade and set to agricultural occupations. This scheme worked like a charm. The production of stockings was limited and the glut cleared away, so that the whole neighbourhood once again presented the cheering spectacle of a well-paid industry and a well-fed population.<sup>1</sup>

There is always a risk lest the administration of the Poor Law, unless closely supervised, perpetuate the poverty it seeks to relieve. Any interference with the economic law which punishes improvidence and idleness leads to a growth of those disorders.

There are various directions in which injury

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<sup>1</sup> T. Chalmers Works, XV., p. 328.



has been done. The danger of abuse is greatest in the case of out-door relief, although this has been diminished by the Relief Regulation Order, 1911 (Plate IV.).

*Firstly.* Out-door relief tends to lower wages and so aggravates distress. A man who obtains some shillings a week from the rates can afford to sell his labour for less than another who gets no such assistance. The standard of wages tends to be reduced by the amount of out-relief granted.

Münsterberg describing the experiences in Germany as regards out-door relief says :

“ Poor-relief in course of time reaches a point at which it seriously affects the wages of free labour, since according to economic law the wages of the free labourer will be lowered by the payment made to those receiving Poor Law relief. This depression of wages then has a further result that the free labourer will no longer be able to subsist without the help of the Poor Law, and eventually will be compelled . . . to apply to the Poor Law authorities for work and wages.”<sup>1</sup>

*Secondly.* An employer, before making any profit, must deduct his expenses in rent, wages, rates and taxes, including of course poor-rates, since the amount he can afford to spend in wages depends on his other expenses. Consequently the wages must be reduced in proportion to his contribution to the poor-rates.

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<sup>1</sup> E. Münsterberg, *Die Deutsche Armengesetzgebung*, p. 513 (in Schmoller's *Staats- und Socialwissenschaftliche Forschungen*, VI.).



*Thirdly.* Out-relief discourages providence. This is obvious when it is borne in mind that a man who has laid by for a rainy day is *ipso facto* disqualified from claiming relief, since destitution is a condition of such relief. Many a poor man has argued: "Why should I save? The Poor Law will take care of me when I am old."

Legal charity tends to frustrate Nature's provisions for the moral discipline of society. Life ceases to be a school, since the pauper is released from the duty of looking after himself and loses the proper sense of dignity and self-respect. In many cases the wholesome consequences of vice and recklessness are abolished. All these are far-reaching evils, affecting not only individuals but entire classes in the community. Most injury is doubtless done to the actual recipients of relief; but many other persons are pauperised by the expectation of such assistance.<sup>1</sup>

*Fourthly.* Out-door relief raises the rates. In every populous town are many respectable poor ratepayers who just manage to pay their way by dint of strict economy and self-denial. If however they have to pay increased rates in order to support their idle and thriftless neighbours, they may

<sup>1</sup> In Suffolk labourers used to earn 9s. a week, which sufficed for a man with wife and two children. Where there were more children the Guardians paid the extra cost of living out of the rates. This was a premium on fertility and accentuated the mischief it was designed to alleviate.



themselves get into difficulties. Poverty promotes poverty.<sup>1</sup>

*Fifthly.* Legal charity largely abolishes the assistance that would naturally be given by relatives and neighbours, and thus weakens the ties of kith and kin. The sympathy of the rich for the poor is also diminished.

These are some of the ways in which out-door relief fosters pauperism. According to Bland Garland four-fifths of the pauperism of this country is due to out-door relief.<sup>2</sup>

Clément and Cherbuliez thus describe the injurious effects of ill-considered Poor Law legislation :

“ It increases the improvidence of the poor and thus creates indigence, misery and pauperism, aggravating in the future the evils to which it affords temporary relief ; in short it renders more injurious and less curable the scourge whose ravages it alleviates.”<sup>3</sup>

Happily, as we shall see in Chapter XXVI.,

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<sup>1</sup> The restriction of out-relief creates a beneficent circle. Wages increase. Men grow more thrifty and spend their earnings more productively, e.g. on better housing, food and clothing. Employment in the corresponding industries improves ; the wages of low-paid workers rise, thus further limiting the demand for out-relief.

<sup>2</sup> T. Bland Garland, “ From Pauperism to Manliness,” in the Charity Organisation Society’s “ Occasional Papers,” Series I. (1896), p. 41.

<sup>3</sup> Clément and Cherbuliez, *Dictionnaire d’Économie Publique*, I., p. 168.



a wiser policy has now been adopted, and many abuses have been checked.

## II. PROTECTION

Another artefact was connected with the Corn Laws, which were imposed in order to benefit the agricultural classes by securing a remunerative price for corn as well as good wages for labourers. As a matter of fact those laws depressed agriculture and ruined many farmers.

On first thoughts the reasoning of the protectionist seems plausible. The home market is secured for the producer and employment appears provided for the labourer. Second thoughts however show that the question is not so simple.

The injurious influence exercised on poverty by artificial restrictions on commerce had been more or less distinctly recognised at different epochs of our history. The resulting misery however became especially acute during the early nineteenth century, owing partly to an exceptional series of bad harvests, partly to heavy taxation and unemployment associated with the Napoleonic wars, partly to an injudicious administration of the Poor Law. The price of bread fluctuated enormously and on several occasions rose to famine prices, arousing an outcry for cheap bread and provoking the famous Corn Law agitation. During the acute controversies which raged for many years the supporters of the Corn Laws based their



arguments on the importance of supporting the agricultural interest, including landowners, farmers and labourers, although as a matter of fact it was the landowners who benefited most, while the two latter classes were to a great extent dupes. They failed to realise that our great manufacturing industries were finding in foreign countries a good market for their wares, which those countries paid for with food for the workers in the factories.

The supporters of the Anti-Corn Law League, on the other hand, urged that the Corn Laws checked the importation of food, pressed heavily on the poor, and arrested the foreign demand for British manufactures, the sale of which would enable the purchase of food. Thus the very laws which were supposed to benefit the community by creating employment were in reality the cause of poverty and of the inability to pay rents.<sup>1</sup> Their abolition bestowed the blessing of cheap and untaxed bread on those who earn their bread by the sweat of their brow, and answered the prayer of those who had so often asked in vain: "Give us this day our daily bread." At the close of the agitation not only manufacturers, factory and agricultural labourers and farmers, but even land-

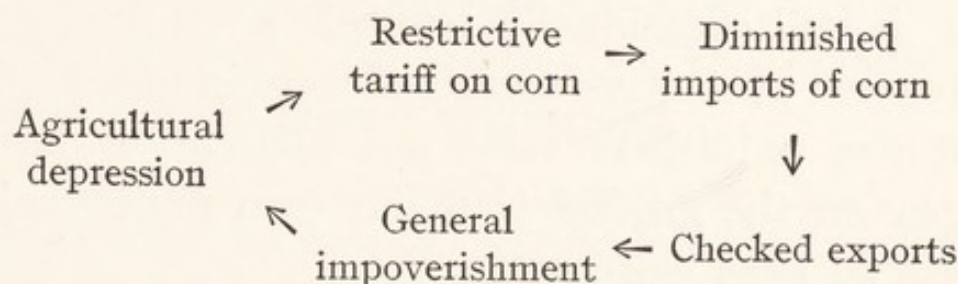
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<sup>1</sup> The tax on corn was specially onerous on the poor. Cobden, in one of his speeches in Parliament, shewed that a rich man paid to the bread tax about one halfpenny on every £100 of income, while the labourer contributed 20 per cent. of his income.



lords had become convinced of the benefits bestowed by cheap food.<sup>1</sup>

The sequence may be represented in the following way :



Similar results follow Protection however this is applied. What the working classes want is a good living at the lowest price, whereas taxes on the necessities and comforts of life are directly opposed to this. When taxes are put on foreign imports, the cost of home-made goods must rise to the increased selling price, since otherwise Protection would have no justification. Under such conditions each man as a consumer pays a tax to himself as a producer.

Playfair writes :

“ You work in a woollen mill under this Protection, and are gratified that the toolmaker, the shoemaker and hatter pay taxes for the support of your industry ; but they are consoled because you pay taxes to support them in their trades. This is a Vicious Circle, and you might as well transfer money from your left to your right pocket in the vain hope that you are enriching yourself. If Protection gives to a man more wages, where does the more come

<sup>1</sup> G. Armitage-Smith, *The Free-Trade Movement and its Results*, p. 89.



from ? It comes from the taxes, which all working men have to pay to support Protection.”<sup>1</sup>

The delusion of the protectionist that employment improves when foreign goods are kept out, is still occasionally revived ; even during the war some protective measures were imposed. For instance publishers were not allowed to import paper on the ground that our own paper-makers must be kept employed.

The statistics of our industrial history shew that (apart from the exceptional circumstances of war) unemployment increases with relatively low, and diminishes with high, figures of imports. In fact high figures of unemployment are incompatible with a prosperous export trade, unless indeed the manufacturers are to sell dear at home and cheap abroad in the usual protectionist method.

Such high prices however in a country like Great Britain which imports most of its raw material would rapidly be ruinous, since the price of exports regulates the amount of imports. High prices again stimulate the demand for high wages and reduced hours which tend to raise prices further.

As Robertson says :

“ The high home prices secured by the manufacturer give further occasion for demands for increased wages and reduced working hours. Industry will move in a Vicious

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<sup>1</sup> Sir Lyon Playfair, *Subjects of Social Welfare*, p. 165. Cf. also T. H. Farrer, *Free Trade versus Fair Trade*, p. 198.



Circle, while such a competitor as Japan, to say nothing of Germany that is likely to have adopted Free Trade, will gain foreign export trade at Britain's expense." <sup>1</sup>

The effect of Protection on the working classes has been very similar in other countries. Monsieur Ch. M. Limousin thus describes the experience through which France has passed :

" Protection is an excellent thing if it is applied to one trade. Say, for instance, that the bootmaking industry of this country succeeded in imposing a strong and prohibitive tariff on all boots imported from abroad ; there is no doubt that everybody connected with that trade would for the time being make a great deal of money, and, if they look at it only from that point of view, they are right. But Protection is contagious, and if the boot trade is protected, some other trade will want to be protected, and yet another trade, and still more trades, and then, when all the trades are protected, all goods would become very dear, and the working men would find that their wages were totally insufficient. As the working men represented the body which, after all, governs in the long run, they would demand, and they would be absolutely right in demanding, an increase of wages. They would obtain that increase of wages, and then everything would be dearer from every point of view.

" Now, that is not an imaginary statement ; it is exactly what has happened in France, and the terrible thing is this, that, having reached this point, instead of realising the error that has been committed and doing away with these protective tariffs, the only remedy the French have been able to find is to begin the whole business all over again, to re-protect the interests, to put further taxes and to protect still more and more, and thus render things dearer and dearer ; and so they have

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<sup>1</sup> J. M. Robertson, " The Industrial Future," *Contemporary Review*, 1919, I., p. 258.



involved themselves in a Vicious Circle from which there is no means of exit." <sup>1</sup>

### III. INDISCRIMINATE HOSPITAL RELIEF

The tendency of indiscriminate free hospital relief to weaken the spirit of self-reliance and self-help has been frequently pointed out. In London, for example, more than a million persons annually were at one time treated by medical charities. At St. Bartholomew's Hospital alone more than 180,000 were received without any enquiry being made as to their dependence on charity. Consequently the poor and many who were not poor ceased to make any provision for sickness (Plate IV.).

This flagrant abuse applied especially to the out-patient department, to which patients flocked by the thousand in order to receive attendance for minor ailments. The result was that the sick might be kept waiting for hours before reaching the audience chamber, and when at length its door opened only a few moments could be spared for each case, and the patients were too often dismissed with a bottle of physic by an over-worked junior staff (cf. also p. 359).

Such an ill-regulated system for providing unlimited and free medical attendance was a standing advertisement that neither self-support nor self-

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<sup>1</sup> Proceedings of the International Free Trade Congress, 1908, p. 22.



respect were required of the working classes in regard to the contingencies of sickness. Indeed the system was "a disgrace to London and to all engaged in hospital administration."<sup>1</sup>

Happily in many hospitals better methods have been introduced, and the National Insurance Act has greatly limited the necessity for the demoralising and indiscriminate relief to all comers that was formerly supplied.<sup>2</sup>

Abuse of another kind has frequently been associated with foundling hospitals, of which the first in England was established in the reign of George II., "in compassion to the numbers of poor infants who are liable to be exposed in the streets or be murdered by their indigent and inhuman mothers."

The object of the promoters of this hospital was to prevent the exposure and murder of illegitimate children—doubtless a praiseworthy object. But unfortunately such institutions, by affording facilities for hiding or averting the consequences of a vicious indulgence, frequently prove an incentive to incontinence. The shame and burdens normally resulting from a departure from virtue are probably its most potent safeguards. If

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<sup>1</sup> C. S. Loch, "The Abuse of the Out-Patient Departments of Hospitals," in "Occasional Papers" of the Charity Organisation Society, Series II., No. 15.

<sup>2</sup> Indiscriminate district nursing is also liable to abuse. Cf. District Nursing on a Provident Basis, by J. B. H.



these are removed and the mother is enabled to secure, with secrecy as regards herself, a maintenance for her child, better in all respects than an ordinary labourer's wife could obtain, an increase of illegitimacy and of the number of foundlings is brought about. Such seems to be the result wherever foundling hospitals have been established, so that the institutions may be held responsible, in no slight degree, for creating the evil which they are intended to relieve.<sup>1</sup> The preservation of a few infants is dearly purchased at the cost of widespread demoralisation.

Malthus many years ago described the social effects and terrible mortality of the *Maisons des Enfants trouvés* at Moscow and St. Petersburg :

“ It is evident that the most dreadful evils result from an unlimited reception of children, with only a limited fund to support them. . . . These institutions not only fail in their immediate object, but, by encouraging in the most marked manner habits of licentiousness, discourage marriage and thus weaken the mainspring of population.”<sup>2</sup>

#### IV. FREE SHELTERS

Another illustration of the harm that may be done by injudicious methods may be found in the erection some years ago of free shelters for home-

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<sup>1</sup> Sir George Nicholls, *History of the English Poor Law*, II., p. 28.

<sup>2</sup> T. R. Malthus, *Essay on the Principle of Population*, pp. 149, 151. Cf. also S. Engel, *The Elements of Child Protection*, p. 141.



less persons in London (Plate IV.). Such charitable institutions should aim at diminishing the necessity for their existence, while unhappily they increase it, as is well shewn by the following account of a cheap and free shelter at Whitechapel :

“ The shelters do not become centres of improvement, tending to restore the inmates to self-respect and independence ; they are merely places of temporary lodging from which the vast bulk of the inmates go away as badly off as they came. Their action is similar in result to indiscriminate gifts of small doles of money, which weaken the character without improving the condition of the recipient. The shelters furthermore tend to increase the number of destitute people without regular means of employment, by making the life of the shiftless and idle more easy, and offering a new temptation to those who are willing to live, as far as possible, at the expense of others.

“ The shelters aid and abet the neglect of the duties of family life, on the doing of which the happiness of humankind so largely depends. Facilities are afforded for husbands and wives to evade their mutual responsibilities ; instances have been met with of the husband being in one shelter, while the wife and children were in another ; of the husband entirely deserting his wife and children, who were being maintained in the shelters. The effect upon the children is disastrous ; their training and proper bringing up is neglected ; they have in many cases no schooling.”<sup>1</sup>

Five years later the various London shelters accommodated four thousand more homeless persons than were to be found in the whole of the city at the time that the shelters were first erected.

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<sup>1</sup> H. Bosanquet, *The Standard of Life*, p. 56.



Shelters for the homeless in fact are only an attempt to solve the great problem of destitution, for which easy methods of relief are so hopelessly inadequate.

As Bosanquet says :

“ We are moving in a Vicious Circle. Increased destitution requires more abundant relief, and more abundant relief encourages those habits which lead to a further aggravation of the destitution, and so on. If we would escape from the dilemma, we must endeavour, while giving present relief to the poor, to improve their permanent conditions and restore them to habits of self-respect and self-support.”<sup>1</sup>

#### V. FREE FEEDING OF SCHOOL CHILDREN

Much discussion has taken place as to the wisdom of feeding school children at the expense of the rates. There is general agreement that education is impossible where a child is hungry, and that it is all-important for the State that the next generation shall be composed of citizens of good physical, mental and moral health.

The question is whether free feeding is the wisest solution of the problem.

When the Education (Provision of Meals) Act was passed in 1906 empowering Local Authorities to make arrangements for the feeding of necessitous children, it was hoped that a large part of the cost would be recovered from the parents and that the pauperising influence of free meals would be avoided. In fact the supporters of the Act

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<sup>1</sup> H. Bosanquet, *Social Work in London*, p. 338.



laid great stress on the provision that enquiries would be made into the circumstances of the parents and the cost of the meals refunded whenever parents were able to pay.<sup>1</sup> A wider experience of human nature should have foreseen that the hope of such refunding would prove visionary, and so it has proved. In the year 1909-10 7,702,506 meals were supplied in London at a cost of £62,200, while the repayments by the parents amounted to £28 !

The danger is lest a widespread public charity should weaken parental responsibility and lead to much abuse on the part of careless or selfish parents (Plate IV.). The more children are fed the more starving children there will be. The idle father grows more idle ; the mother has more time for gossip ; the drunken parent has more spare money for drink, the betting man for his bets. A heavier burden is thrown on the respectable self-supporting poor who deny themselves in order to provide for their children's wants.

Nor is it practicable to recover payment for meals from the parents. There is the further difficulty that the systematic feeding of children tends to lower wages and in the long run defeats its own object. Where parents are struggling with want and hunger free dinners given to their children bring no permanent relief.

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<sup>1</sup> For a discussion of the question, cf. M. E. Bulkley, *The Feeding of School Children*, p. 27.



Until the economic conditions of unskilled labour are greatly altered and improved, there will always be an indigent class—a residuum—whose earnings just suffice to supply it with the barest necessities of existence. Whatever the sum which a family can be kept alive upon, to that sum wages, in the lowest stratum of society, are sure to sink. If the children are gratuitously provided for, the necessities of this residuum are to that extent diminished, and the cruel competition for employment among the members of this unskilled class will force down the rate of wages by the same amount.

The question may also be viewed from the standpoint of eugenics. The more starving children are fed by the State the more are the working classes likely to bring children into the world without means of support.

An experienced social worker, Charles Booth, thus describes the objections :

“ Of the needs arising from poverty in the home, underfeeding, due in many cases to neglect, is the most pressing and apparent, and active efforts have recently been made to meet it by the supply of food, either at the schools or at Feeding Centres. It may be questioned, however, whether the system of free feeding for London children, organised as it is at present, without any attempt to fix on the parent the responsibility for his child's support, will not tend eventually to nourish the evil it is designed to cure. The free meal every school-day, given to all who on the score of need put in their claim, simply reduces by so much the minimum cost, and, therefore, the



minimum wage, at which family life is possible. To the shiftless and indifferent it means the removal of that natural and wholesome stimulus which the necessity of providing for the wants of a family supplies. To the idle and drinking parent it means so much set free for the publican's till. To all it means liberty to add with impunity fresh units to the helpless and unwieldy mass already hanging like a millstone round the necks of the thrifty poor. The better fulfilment of parent responsibility is the true point to aim at."<sup>1</sup>

Miss Octavia Hill also writes :

" All honour to those whose hearts go out in pity for starving children, and who desire to feed them. It is no pleasure to the Charity Organisation Society to urge the benevolent to hold their hands, it realises well how school teachers and managers must feel when children come hungry and neglected to school. But one must follow them to their homes to see the results of this wholesale feeding of them which is advocated. . . . I say I can imagine no course so sure to increase the number of under-fed children in London as the wholesale feeding of them by charity. I myself know family after family where the diminution of distinct responsibility increased drunkenness and neglect, where steady work is neglected and lost, training for work abandoned, house duties omitted, all because of our miserable interference with duties we neither can nor should perform, and in no way is this evil clearer to me than in the provision of free food for the apparently hungry."<sup>2</sup>

These considerations show the complexity of the question and the danger of abuse. Moreover

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<sup>1</sup> C. Booth, *Life and Labour of the People in London*, First Series, I., p. 228. Cf. also S. A. and Mrs. Barnett, *Practicable Socialism*, p. 19.

<sup>2</sup> H. Bosanquet, *Social Work in London*, p. 225.



if it is wise to feed school children at the public expense, why should charity be limited to dinner? Why should not three hearty meals be supplied? Why not also house, clothe, shoe and amuse?<sup>1</sup>

#### VI. UNECONOMIC RISE OF WAGES

A most important Artificial Circle has frequently been created by a disturbance of the relations between wages and prices, as a result of economic pressure exerted by Trade Unions. For example the increased cost of living led the railway employees of the United Kingdom in August 1916 to demand a rise of 10s. a week in their wages, a demand which was eventually met by a grant of an extra bonus of 5s. a week. This grant compelled the Railway Companies to levy higher rates on goods and passengers, and this in its turn, with other concomitant rises, involved further increase in the cost of living.

This said bonus, intended to compensate for the increased cost of living, was far from equitable. It was not only paid to the worst-paid workmen for whom it may have been a necessity, but to men in the upper ranks of wage-earners, who were in receipt of £3 a week or more. There was no valid reason why these should receive the bonus, while other persons with a much smaller income received nothing.

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<sup>1</sup> In Paris many poor children in the primary schools are clothed and shod at the expense of the Conseil Municipal.



If the increased bonus thus secured had been limited to the railway men they would of course have greatly benefited. But before long other Unions demanded and secured similar rises, and as a result the cost of living rapidly advanced and neutralised much of the expected gain. In fact wages and price of living pursued one another in a ceaseless gyration and brought the expression "Vicious Circle" into hitherto unknown prominence.

In the words of *The Spectator* :

"This method of dealing with the problem starts a Vicious Circle, or, shall we say a Vicious Spiral, which leads progressively upwards to an ever-increasing aggravation of the difficulty, which the original step was intended to cure."<sup>1</sup>

Many examples of this pernicious sequence are supplied by the economic history of the years succeeding the world war, one Union striking after another because of the higher cost of living, which was again increased as a result of the higher wages obtained.

This process reached serious dimensions largely owing to want of firmness on the part of the Government, wages being fixed not in accordance with the real merits of the case but in proportion to the economic strength of an industry and the

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<sup>1</sup> *The Spectator*, 1916, Aug. 19. Cf. also *The New Statesman*, 1916, Aug. 19, 26, Sept. 2.



imminence of a strike. British statesmanship was not always equal to the emergency.

For many months this state of things went on, the workers continuing to raise prices against themselves, spinning round in a hopeless circle like squirrels in a cage pursuing their tails and achieving nothing. Unhappily the increased cost of living threw a heavy burden on large sections of the community who suffered quite as much as the wage-earners from the rise of prices, but who had no means of enhancing their incomes.

Doubtless in course of time the working classes came to realise that the rise in wages did not neutralise the rise in prices. "What is the good," they said, "of having 30s. a week instead of £1, when the £1 will buy no more than 15s. did before the war?" There was not unreasonable disappointment and unrest when the high prices were found to cancel the benefit of high wages.

One of the labour leaders, Mr. J. H. Thomas, thus described the error that had been made :

"No greater mistake could be made by the working classes than to judge their standard of existence by the nominal wages they drew. The Vicious Circle in which they were living must be broken. It would prove in the end disastrous both to the working classes and the country as a whole to continue the system of getting more advances in wages for one section and artificially throwing up the cost of living for all."<sup>1</sup>

This Vicious Circle is not only injurious to the

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<sup>1</sup> *The Times*, 1920, March 1.



internal conditions of the country ; it also damages its external trade. This is well shewn by a speech by Mr. A. H. Wild, Chairman of the Sheffield Steel Products Co., who points out the danger to British prosperity :

“ A Vicious Circle has come into existence in which higher wages and increased living, in their relation of cause and effect, have acted and reacted upon one another to the marked prejudice of the public interest.

“ If this state of things be continued indefinitely it is obvious that it may—nay, must—ultimately result in our exclusion from the selling markets of the world, because we shall be undersold by our competitors ; and in such case disaster must overtake labour no less than capital, for unemployment will not be long in making its appearance.”<sup>1</sup>

This same process of injurious reciprocation extended to all the countries affected by the war.

Thus E. Vandervelde, Minister of Justice in Belgium, writes :

“ We are, all nations are, in a Vicious Circle ; salaries increase because the cost of living goes up ; the cost of living goes up because salaries increase, and also because employers, taking advantage of the arguments of increased salaries, in turn increase their profits unreasonably.

“ In order to get out of this Vicious Circle there is only one way, and it is so clear that everybody keeps on repeating the same thing : ‘ We must economise and increase our production.’ But to the givers of this good advice one has a right to say : ‘ Kindly practise what you preach.’ The workers ask nothing better than to produce, but expressly stipulate that no effort shall be made to

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<sup>1</sup> *Western Mail*, 1920, March 31.



touch the advantages they have recently won, and, above all, the eight-hour day. On the other hand, they might doubtless be led to economise, if the other classes were willing to begin. Unfortunately one of the distressing aspects of our social life is the lack of discipline of our Belgian people when they are called upon to economise, their unwillingness to give up luxurious living at a time when the burning of petrol and the drinking of champagne literally takes bread out of the mouths of the poor.”<sup>1</sup>

## VII. FIXING OF PRICES OF COMMODITIES

Another artefact connected with the war was due to the attempt of Governments both at home and abroad to keep down the cost of living by fixing food prices and so creating an artificial cheapness, this being done more especially in the interests of the poor. Instead of allowing the self-regulating mechanism to operate by which high prices stimulate production and diminish consumption, the Government action interfered with this natural process. Thus the price of food substances was fixed at an unremunerative level, with the result that production was curtailed instead of being stimulated. If, for example, the price of oatmeal is fixed too low more people will buy it, while farmers are discouraged from growing oats or prefer to give it to live-stock, so that the supply will be diminished or wholly disappear from the market. The same principle applies to milk, flour, meat, vegetables, etc. In every case the attempt to enforce an unremunerative price diminishes the

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<sup>1</sup> *The Times* (Belgian Number), 1920, April 9.



available supply. A notorious illustration of this occurred in the case of rabbits which, as long as they were uncontrolled, formed a valuable source of food at a moderate cost. As soon as Government fixed a maximum price rabbits disappeared from the market.<sup>1</sup>

Further in order to please the Labour Party the Government introduced the system of food coupons so that there might be an equal distribution of food all round. This attempt, doubtless made with the best intentions, also failed to a great extent, and led to much evasion and fraud. In numerous instances queues of persons waited for many hours only to be informed that supplies were exhausted.

In order to carry out this policy large sums were spent on officials and offices, as well as on tons of printing paper, all involving waste of effort, of time and of money. Doubtless in the stress of a world war some interference with the ordinary machinery of exchange was imperative. But the policy adopted was uneconomic, and in many cases aggravated the poverty it was intended to relieve.

### VIII. RESTRICTION OF OUTPUT

The restriction of output, otherwise known as the ca'-canny policy, led to another artefact which was largely developed as a result of war conditions.

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<sup>1</sup> This injudicious attempt at control was caricatured by *Punch*, 1918, January 23.



Owing to the desire to help their unemployed and poorer comrades many labourers deliberately slowed their production ; by so doing they hoped that one job would employ more men, or that they themselves would be kept longer at work and thus escape unemployment. There was also the fear that, by completing their job in a shorter time, they might be establishing a basis for a lower rate of pay.<sup>1</sup>

Some striking examples of the ca'-canny system have occurred in connection with bricklaying. Formerly bricklayers on an average laid about 750 bricks per day, and when paid by piece work from 1,000 to 1,200 bricks. The voluntary restriction of output however has reduced the number to about 300 a day, while other artisans, e.g. carpenters, plumbers, plasterers, painters and slaters, have reduced their work in a similar degree ; no wonder that the cost of production has greatly risen. The present limitation of output involves a loss of £230 on a £1,000 house, as well as a prolongation of building operations. On 100,000 houses the loss would amount to £23,000,000.

On first thoughts ca'-canny practices may seem justifiable from the point of view of labour. But in reality the policy is lamentably shortsighted,

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<sup>1</sup> The ca'-canny policy has sometimes been adopted in order to compel overtime with its higher rate of wages. Such overtime is often at the cost of efficiency and reduced output, which in turn necessitate further overtime.



since the more cheaply work is produced the wider the market and the more are the necessities and comforts of life brought within the reach of all. In other words restriction of output makes for unemployment and poverty, and is most harmful to working-class interests; sooner or later it defeats its own end and acts like a boomerang.

In regard to British industry as a whole Sir Arthur Duckham estimates that in 1919 the output per man was only ca. 70 per cent. of that in 1914, while the output further diminished in 1920.<sup>1</sup>

Two vital facts should be kept in perpetual remembrance: 1. Every man who works makes work for other men; 2. Increased production means cheaper living.

The same principles hold good from an international point of view. Before the war the United States, Germany and Japan were developing their industries far more rapidly than Great Britain was doing, this being possible because the energy and industry of those nations enabled them to produce more cheaply. Obviously the countries in which the cost of production is lowest will secure the trade of the world and escape the curse of poverty and unemployment.

#### IX. INDISCRIMINATE ALMSGIVING

Lastly must be mentioned the injurious effect

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<sup>1</sup> *The Times*, 1920, June 16.



of indiscriminate almsgiving ; this danger has been recognised since the early days of social science (Plate IV.).

Aristotle wrote :

“ τετρημένος ἐστὶ πῖθος ἢ τοιαύτη βοήθεια τοῖς ἀπόροις ”  
—*the giving such help to the poor is like pouring water into a sieve.*<sup>1</sup>

Plautus was equally emphatic :

“ De mendico male meretur qui  
Ei dat quod edit aut quod bibat,  
Nam et illud quod dat perdit et illi  
Producit vitam ad miseriam.”

*He deserves ill of a beggar who  
gives him to eat or to drink ;  
For he both loses that which he gives  
and prolongs for the other a life of misery.*<sup>2</sup>

In more recent times numerous writers have denounced the uselessness and cruelty of indiscriminate almsgiving.<sup>3</sup>

Anatole Weber writes :

“ All well-informed sociologists agree in affirming that the moral degradation of beggars and dependents is almost exclusively the result of charity, and that charity is the principal means of perpetuating misery. But alas these pernicious effects of demoralisation are not limited to the actual recipients of charity, whether they be deserving or not. By a sort of contagion they extend far

<sup>1</sup> Aristotle, Politics, Bk. VI., Chap. V.

<sup>2</sup> Plautus, Trinummus, II. (ii.).

<sup>3</sup> An excellent account of the evils of indiscriminate charity is given by De Gérando, De la Bienfaisance Publique, I., p. 440.

beyond to the multitude of quasi-necessitous persons who are in greater or less degree possible candidates for assistance.”<sup>1</sup>

There is much reason for thinking that a large part of the poverty as we see it to-day is the direct result of injudicious charity bestowed during past centuries by benevolent persons who believed that they were promoting the welfare of the poor. The remedy has aggravated the disease (Plate IV.). It is so much easier to drop a few coppers into the palm of a beggar than to investigate the merits of the case ; the effects of a mistaken policy remain long after the removal of the cause. The bestowal of alms may relieve symptoms, but does nothing to cure the real cause of those symptoms ; only too often do such gifts intensify the evil. The drunkard, the gambler, the improvident are encouraged in habits of drunkenness, gambling and improvidence. Even to-day there are hundreds of well-meaning but unwise persons who distribute money to loafers and wastrels. To a great extent existing poverty is the result of their charity.

Another abuse is sometimes associated with charity bestowed with a view to retention of power and favour.

Appuhn writes :

“ It is evident that purity of administration is no longer possible when the elected representatives of a community

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<sup>1</sup> Anatole Weber, *Le Problème de la Misère*, p. 204.



convert public assistance into a means of retaining power. . . . In one of the French colonies, perhaps in several, the municipal authorities used to, and probably still, distribute rice every week to needy persons. A section of able-bodied inhabitants were thus able to earn a livelihood, while scarcely doing a stroke of work. But this was not the only abuse, for these same inhabitants at the time of the municipal elections so used their votes as to renew the power of the mayor and councillors who had fed them at the expense of the community. It is easy to imagine the injustice that might result from such an abuse of public assistance and of democratic principles.”<sup>1</sup>

The cumulative evidence supplied above indicates the danger of amateur remedies for social evils. No doubt every sort of remedy works some good and some evil. The preponderance of the one or the other depends on the foresight, breadth of vision and skill with which the remedy is applied. Those who desire to give permanent and effectual help in curing social evils must consider not only the immediate result of their action but also the remote and collateral issues. For this both historical study and philosophic circumspection are necessary.



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<sup>1</sup> Ch. Appuhn, *Éléments de Morale Sociale*, p. 108.

## Part Two



### THE EFFECTS OF VICIOUS CIRCLES



THE presence of Vicious Circles converts poverty into a self-perpetuating, a self-aggravating or even a fatal disorder. These effects have already been alluded to incidentally in various connections ; but it may be convenient to gather some of the threads together and weave them into a connected fabric. Where the effects are slow in their progress and feeble in their influence the result may be merely perpetuation ; in most cases however there is aggravation, while fatal effects usually result from the consilience of numerous circles.



## Chapter Twenty=three



### POVERTY A SELF-PERPETUATING DISORDER

“ If once you are poor you will always be poor.” <sup>1</sup>



THE self-perpetuating element need not be elaborated. The victim of poverty notoriously finds it difficult to escape from its clutches, when once he has been caught. *Vae victis!*

Perhaps the best example of self-perpetuating poverty may be found in the condition of chronic malnutrition, such as was formerly observed in English agricultural labourers, whose wages just sufficed to keep body and soul together, providing a bare subsistence on the minimum quantity of the cheapest food. Owing to their helplessness and want of organisation such labourers for generations were oppressed and defrauded, condemned to a life of unremitting and hopeless toil, with the prospect of the workhouse at the close. Wages in fact were just about equal to the cost of the necessities required to earn those wages, income and cost of living being in equilibrium. Another example is presented by the Chinese

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<sup>1</sup> Martial, Epigrams, V., 82.



coolie who lives on little else than rice and water and gains about  $2\frac{1}{2}d.$  a day. No wonder his output is scanty ; a minimum consumption and a minimum production perpetuate each other. In such cases of inadequate food supply the labourer is compelled to reduce both his physical and his mental productiveness until the nutritive balance is reached.

The standard of health amongst large sections of industrial communities is very low. Although there may be no grave disease, minor ailments continually crop up owing to insanitary homes, deficient or unwholesome food, inadequate clothing, want of a holiday or absence of medical or dental care. All these troubles in their turn keep wages low and establish injurious circular reactions. Amongst sweated workers full physical and mental vigour is almost unknown. The result is that speaking generally unskilled wage-earners remain substantially where they begin.

There is always a reciprocity of action going on between man and his environment. Where there is poverty of environment, either from a material, intellectual or moral point of view, that environment reacts on the individual. His powers will be subjected to limitation, and as a consequence he will have little chance of modifying his environment to his advantage. Sooner or later a position of stability will be reached which in the circumstances under consideration will be at a



low level. For many individuals who have been brought up amongst insanitary surroundings and have never had anything but casual employment, a low standard is set early in life, a standard from which any departure is unlikely.

True, some fortuitous event, such as a great war, may bring artificial prosperity and offer a chance of release from the straitened economic conditions. But the opportunity is seldom grasped, because character and habits remain the same; the same environment is selected as before. Character was formed by poverty and that character will perpetuate poverty, whatever the material resources.



## Chapter Twenty=four



### POVERTY A SELF-AGGRAVATING DISORDER

“The destruction of the poor is their poverty.”<sup>1</sup>



POVERTY is generally worse than self-perpetuating ; it is self-aggravating.<sup>2</sup> Only too often it resembles “a Circle in the water which never ceaseth to enlarge itself.”

Most of the evil reciprocations described in previous Chapters tend to aggravation. It will be sufficient here to recapitulate some of the most widespread and important examples.

Sickness probably ranks first. As a fire rages most furiously in a jerry-built house, so do the

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<sup>1</sup> Proverbs x. 15.

<sup>2</sup> This characteristic of poverty has led various writers to substitute the term “Vicious Spiral” for “Vicious Circle,” although the latter has been in use for too many years to be discarded. While “Spiral” conveys a good conception of increment or decrement, “Circle” conveys the best idea of continuity. Illustrations of the “Spiral” are given in *Vicious Circles in Sociology and their Treatment*, by J. B. H., p. 2.



flames of disease play most havoc in an ill-nourished feeble body. Many half-starved bread-winners fall ill owing to an insanitary and overcrowded home, to ill-chosen and ill-cooked food, or to one of the other adversities to which the poor are exposed.<sup>1</sup>

The science of nosometry, i.e. the computation of sickness prevailing in a community *as a whole*, has been but little studied. Still less do we know with any degree of accuracy to what extent poverty and its concomitants increase the rate of morbidity. The rate of illness amongst certain sections of the population is however ascertained. For instance the persons who in England and Wales are insured under the

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<sup>1</sup> Poverty has been idealised by Dürer, Holbein, Giotto and other artists. Perhaps the finest representation is in the allegorical fresco in the Lower Church at Assisi, where Giotto portrays the nuptials of poverty with St. Francis. There poverty is conceived as a maiden in rags surrounded by flowers and brambles. The contempt and fear she inspires are indicated by a dog barking at her feet, by a child goading her with a stick and by a boy throwing stones at her. Round her head is a saintly nimbus.

In this allegory Giotto probably followed the instructions of his Franciscan employers. For his own views have been embodied in a canzone, and display considerable insight into the effects of poverty. According to the canzone involuntary poverty leads the world to evil, judges to corruption, dames and damsels to dishonour and men in general to lying, violence and theft. Cf. Crowe and Cavalcasella, *History of Painting in Italy*, II., p. 31.



National Insurance Act lose something like fourteen million weeks of work annually through sickness, an average of one week being lost by each insured worker. This is equal to 260,000 years per annum—most of which loss is due to preventable disease.

Further, the amount of sickness varies, roughly speaking, with the death-rate, and this is known to be enormously raised by poverty and its effects. For every death in a community approximately two persons are constantly ill; in other words each death is on an average associated with two years of sickness. A mortality of forty per thousand means that eighty persons per thousand are constantly laid aside. Such a mortality is by no means uncommon amongst slum-dwellers, and the corresponding invalidism implies an enormous aggravation of poverty.

The most pauperising of all diseases is tuberculosis, which both results from, and in turn aggravates malnutrition, insanitation and want. No less than one-seventh of all pauperism is attributed to this one malady.

Philip writes :

“ The progress of tuberculosis, which attains its maximum during working ages, entails physical weakness and inability for work. This in turn leads to financial embarrassment and gradually increasing want, both on the part of the individual and those dependent on him. . . . A predisposition is effected throughout the household, and the presence of infective material establishes



a Vicious Circle of ever-widening circumference. Certain houses tend to become veritable nests of disease." <sup>1</sup>

Some estimates have been published of the financial loss due to consumption. Huber concludes that the resulting pauperism mulcts the nation to the extent of about £954,000 a year.<sup>2</sup>

The maintenance of 8,000 consumptives in our workhouse infirmaries costs £600,000 a year or £75 a head. German Insurance Companies annually send 9,000 working men to consumption sanatoria for an average of eleven weeks, at a weekly cost of a guinea and a half (£156,000), in order to restore them to the ranks of wage-earners.

Many other diseases and minor ailments are also reciprocally associated with poverty. When wage-earners live from hand to mouth, even trivial disorders may be followed by disaster from which recovery is slow and imperfect.

Again, poverty frequently aggravates itself through excessive indulgence in intoxicants, as has been described on p. 137. What proportion of the enormous expenditure can be attributed directly to poverty is not known. Unquestionably the misery associated with overcrowded homes, unsuitable and badly cooked food, inadequate clothing etc. is responsible for much of the drinking of slum-dwellers, whose poverty is intensified. In brief, abject poverty spells a

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<sup>1</sup> Sir R. W. Philip, *British Medical J.*, 1908, II., p. 1142.

<sup>2</sup> J. B. Huber, *Consumption and Civilisation*, p. 97.



wretched hovel, with insufficient food, clothing and firing. There is no leisure for self-improvement, no time to recuperate after illness, no holiday at the seaside, while necessities cost more, taxation is relatively high and justice difficult to secure. At the end looms a destitute old age, with harrowing anxieties for the dear ones left behind. It is probably not far from the truth to say that a poor man's budget is frequently doubled as a result of the operation of Vicious Circles. What a vista of possible social improvements is thus opened up!

The effects of poverty however do not merely aggravate the lot of the actual poor; they extend to the entire community. The misfortunes of Lazarus react on Dives. Are we not members one of another both for good and for evil?

The widespread poverty and destitution of the industrial classes involve an enormous waste of national capital. A considerable portion of the expenditure on workhouses, prisons, reformatories, lunatic asylums, police-stations, orphanages and hospitals is due to the sequelæ of poverty which have been described above. Were the national resources not drained in these and other directions much more could be spent on education, public health and other social reforms, which in turn would contribute to the material, intellectual and moral uplifting of the people.<sup>1</sup>

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<sup>1</sup> In his remarkable study of the interrelations of poverty,



The injurious effects of poverty on a large scale are world-wide in their ramifications. In these days more than ever before in the world's history nations are interdependent for weal as for woe, recalling in this respect the analogous dependence on each other of the several organs of a complex animal body. Happily there are automatic adjustments which do much to restore the disturbed equipoise. In social as in physical pathology there is a *vis medicatrix* ever in operation which is often successful in breaking the Circle.



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crime, disease and immorality, as exemplified by the records of a single family (the Jukes) and its descendants 1,200 strong, R. L. Dugdale estimates the social loss at over a million and a quarter dollars.

## Chapter Twenty-five



### POVERTY A FATAL DISORDER

“The poor are frequently slain by their poverty.”<sup>1</sup>



NOT many persons in this country actually perish from hunger. Death from starvation is one of the evils which improved social conditions have practically abolished. Only thirteen such deaths occurred in 1918, according to the Returns of the Registrar-General.

A large number of deaths however are due indirectly to starvation, since long-continued malnutrition results in a loss of vitality without which many causes of disease would remain dormant. Hence it is that numerous deaths, classified under other headings, e.g. pneumonia, bronchitis, tuberculosis, rheumatic fever, typhoid, diphtheria are really due to the concomitants of poverty. Overcrowding, insanitation, insufficiency of food and clothing, drunkenness raise the mortality far above the level at which it ought

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<sup>1</sup> Sir L. G. Chiozza Money, *Riches and Poverty*, p. 258.



to stand. There must further be added many of the deaths caused by suicide, by exposure and by neglect of infants while mothers are at work in the factory. These evils have doomed many helpless persons to death. Could the total mortality resulting from preventable adverse conditions be computed, an appalling loss of life would be found to result from the operation of Vicious Circles in our social life; at present we have no exact statistics of the total.

Figures however are to hand in regard to the effect of poverty (including its concomitants of overcrowding, underfeeding etc.) on the mortality due to consumption. Bulstrode found that in Hamburg the death-rate from consumption was nearly eight times as high amongst the poor as amongst the well-to-do. In Budapest, according to Körosi, tuberculosis caused over 22 per cent. of deaths among the poor, but only 16 per cent. among the higher classes. In Paris the death-rate from tuberculosis per 100,000 inhabitants is 104 in the crowded district of Plaisance and only 10·8 in the Champs Elysées. In Labrador owing to "the great cruel Vicious Circle" in which the poor half-starved half-naked natives live, one out of every three deaths is due to tuberculosis.<sup>1</sup> In England and Wales there are about 15,000 deaths per annum from tuberculosis, while about

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<sup>1</sup> W. T. Grenfell, Labrador, pp. 246, 256.

5,600 children die as a result of tuberculous milk.

Further evidence is obtained by a comparison of the expectation of life in a healthy and an unhealthy district of a great city like London. This tells us the years by which life is curtailed through residence in insanitary and overcrowded slums.

EXPECTATION OF LIFE IN HAMPSTEAD AND  
SOUTHWARK (MALES ONLY), IN 1897-1900<sup>1</sup>

Age	Hampstead	Southwark	The expectation of life in Southwark is less than that in Hampstead by
Years	Years	Years	Years
At birth	50.8	36.5	14.3
5	57.4	48.7	8.7
10	53.3	45.0	8.3
15	48.7	40.6	8.1
20	44.2	36.4	7.8
25	39.8	32.4	7.4
30	35.5	28.6	6.9
35	31.3	25.0	6.3
40	27.5	21.9	5.6
45	23.8	18.9	4.9
50	20.3	16.2	4.1
55	17.0	13.6	3.4
60	14.1	11.3	2.8
65	11.5	9.1	2.4
70	9.2	7.0	2.2
75	7.1	5.2	1.9

The average expectation of life for a child born

<sup>1</sup> Blue-Book on Physical Deterioration, 1904, I., Appendix XIII.



in a well-to-do district like Hampstead is therefore 50·8 years, while that for a child born in a poor district like Southwark is only 36·5 years. Thus a considerable proportion of the years of life is lost at Southwark.

The reason is that in Hampstead only 6·3 per cent. of the population live more than two in a room in tenements of less than five rooms, and only 11·1 per cent. of the population occupy tenements of one or two rooms. In Southwark, on the other hand, 22·3 per cent. of the population are in the first category, and 31·6 per cent. in the second category. Column 4 shows the number of years which the inhabitants of Southwark lose as a result of their poverty and its concomitants.

Another method of studying the question is to compute the life-capital of the community, by adding together all the expectations of life for the individuals of a population, and estimating the loss of such capital due to social evils. Every case of preventable death involves a waste of the available capital of the community.

The loss caused by the insanitary surroundings amongst which so many poor live is well shewn by the tables of infantile mortality. Sir Shirley Murphy gives the figures as regards the London districts, grouped so as to show the percentage of overcrowding.<sup>1</sup>

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<sup>1</sup> Blue-Book on Physical Deterioration, 1904, III., p. 52.



## INFANT MORTALITY

Percentage of Overcrowding (1891 Census)	Deaths under 1 year per 1,000 living at age 0-1
Districts with under 10%	142
„ „ 10 to 15%	180
„ „ 15 to 20%	196
„ „ 20 to 25%	193
„ „ 25 to 30%	210
„ „ 30 to 35%	222
„ „ over 35%	223

The Report of the Registrar-General for 1918 gives recent evidence of the waste of infant life. The statistics for 1918 show that the total births in the United Kingdom numbered 662,661, while the deaths under one year of age numbered 64,386, or 10.5 per cent., giving an infant death-rate of 97 per 1,000 births.<sup>1</sup>

Amongst large classes of the population the infant death-rate is as low as 50 per 1,000 births; if that death-rate stood at this level for the whole country, the number of deaths would have been 33,133 and 31,253 infants would have been saved. This number therefore represents the infant lives that have been sacrificed in the year 1918 owing to adverse conditions.

The death of an infant might be supposed to involve no economic loss. Such a view however is erroneous, since there is considerable expendi-

<sup>1</sup> Registrar-General's Report of Births, Deaths and Marriages in England and Wales in 1918, pp. xxiii, xxxii.



ture in bearing and rearing children, and the whole of that expenditure is lost by its death. Moreover the prospective potential value of even a young child is enormous, so that even from this point of view, quite apart from the sorrow involved, every effort should be made to conserve infantile life.

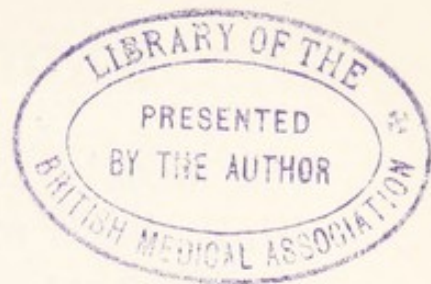
The death-rate due to poverty is even higher in countries where sanitation is still in its infancy. Illustrations are afforded by such great cities as Cairo, Calcutta and Hongkong.

If we could sum up the total number of deaths due to poverty and its concomitants we should find that a fearful waste of human life is involved. Truly, as Chiozza Money says: "The poor are robbed not of means alone, but of life itself."<sup>1</sup>

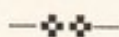
An attempt has now been made to analyse the effects of Vicious Circles so far as poverty is concerned. The evil however is far greater than any analysis can reveal. No imagination can conceive, no pen can describe the loss caused by the cumulative operations of the processes at work. There is a gigantic economic waste, acute physical and mental suffering and unspeakable moral degradation; yet these form but a fraction of the whole. To no nobler purpose can time, strength and money be devoted than that of breaking some of the *circuli vitiosi* associated with human life.

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<sup>1</sup> Sir L. G. Chiozza Money, *Riches and Poverty*, p. 195.



## Part Three



### THE BREAKING OF THE CIRCLE

F this Volume had closed with the preceding Chapter the reader would probably have risen from its perusal a confirmed pessimist, so numerous are the self-aggravating reactions of poverty.

Happily the outlook is not so black as it appears. Many social disorders, although complicated by a *circulus vitiosus*, can be cured. Even unaided Nature is sometimes successful in arresting injurious reciprocations. Man's conscience, the oracle of God, has enabled many a degraded wretch to escape from his prison-house. The still small voice may make itself heard amid the loudest revelry.

The prodigal son caught in the circle of want and unemployment, driven into the fields to feed swine, unable to get enough of the husks that the swine did eat, at last came to himself and returned to his father's home and to a life of respectability. Remorse after a lapse into drunkenness or dishonesty has often worked wonders.



The weekly income freed from the incubus of drink allows more to be spent on rent, food and clothing. Hence result improved health and increased self-control, both tending to higher wages and to diminished craving for drink. Prudence in the purchase of the necessities of life permits the accumulation of savings to meet future contingencies. The postponement of marriage till a man is able to maintain a family, or at any rate the limitation of the number of his children according to his resources will check the excessive fecundity that so often ends in poverty. Increased economy will allow more home comfort, better education for the children and greater happiness in life.

In many cases however poverty is so grievous a handicap that a man's efforts to escape from the snares in which he is caught are paralysed; indeed there is often no desire for better things. The ignorant, half-starved, unorganised sweated slum-worker is as much in bondage as a slave. The agricultural labourer of medieval England presents a truly pitiable picture of poverty and helplessness.

“Facilis descensus Averno :

Sed revocare gradum, superasque evadere ad auras,  
Hoc opus, hic labor est.”

In brief, the Vicious Circles associated with poverty can as a rule only be broken with the assistance of outside forces which may be grouped



under three headings : I. Legislation ; II. Voluntary Organisations ; III. Personal Effort.<sup>1</sup>

Each of these three methods presents advantages as well as disadvantages. The *legislature*, through the control of taxation, can raise the necessary funds for coping with national emergencies and can exert compulsory powers. It commands technical skill, enjoys the highest credit and is more detached in its outlook. Its weakness lies in a lack of adaptability to circumstances, in the risk of harsh bureaucratic methods and in the difficulty of experimental investigations. It cannot differentiate between deserving and undeserving cases, while the publicity of its procedure excites a widespread expectation of assistance in many who are not themselves receiving relief. This injures *morale* and weakens habits of thrift and self-reliance. A few undesirable persons are often relieved at the cost of general demoralisation.

Of recent years there has been a great extension

<sup>1</sup> This classification seems preferable to that adopted by E. Münsterberg, who divides measures of relief into : (a) public ; (b) religious ; (c) private. Conrad, *Handwörterbuch der Staatswissenschaften*, II., p. 143.

Schönberg, in his excellent article on "Die gewerbliche Arbeiterfrage," says that social reform needs the co-operation of the workers, the well-to-do, the Legislature and the Church. His three main forces are : *Selbshilfe* (self-help), *Gesellschaftshilfe* (organised help) and *Staatshilfe* (State help). G. Schönberg, *Volkswirtschaftslehre*, II., p. 648.



of Government intervention in the solution of social problems. Such intervention involves a weakening of private enterprise, a lowered sense of responsibility, a diminished opportunity for philanthropy, the creation of an army of officials and the dependence of a large section of the population on the bounty of the State.

Further, the habit of reliance on Government gradually gains in strength, every concession leading to the demand for fresh concessions, and involving a loss of the self-dependence which should form the basis of character. A further evil is that an undue proportion of the income of the individual is levied in taxes, to be largely spent for the benefit of those who have been idle and improvident.

*Voluntary Organisations*<sup>1</sup> have the advantage of varied counsels and of a more or less impartial and independent survey. In many cases they enjoy a prestige which inspires confidence and enables them to make a widespread appeal to large sections of the community. Elasticity can be combined with freedom in initiating fresh methods of betterment. At the same time habits of providence and self-reliance are encouraged. Some of the great organisations created and maintained by the working classes have conferred enormous benefits on their members, while the

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<sup>1</sup> This expression is intended to include all organisations and societies which are not under State control.



evil effects of State aid have been avoided. Indeed many sociologists believe that such organisations are better fitted than is the State to solve social problems, and to a large extent should make Government interference unnecessary.

*Personal Effort* enjoys an advantage over all other methods in its freedom to inquire into individual and environmental conditions, and to adjust the remedy, both as regards its nature and strength, to the disorder. No two applicants for relief are precisely alike. Every case requires such individual assistance as is adapted to its peculiar circumstances. Moreover individualisation avoids the evil of causing other persons to look for and rely upon similar assistance. The voluntary worker usually has more of brotherly sympathy, more of the milk of human kindness, more of the Christlike spirit of self-forgetfulness. The weakness associated with personal effort arises from the insufficiency of trained workers with a wide outlook on the ultimate as well as the immediate effects of remedial schemes, and from the risk of overlapping.

The ideal arrangement is doubtless to be found in a judicious blending of all three methods of relief. Of recent years such co-operation has been largely extended, as we shall see further on. Indeed the combination of public and voluntary assistance is one of the most important recent achievements in social activities.



## Chapter Twenty=six



### LEGISLATION

“ The fact that social evils often form a Vicious Circle often justifies the most hopeful optimism, for a Circle can be broken at any elected point, which would naturally be that of least resistance.” <sup>1</sup>



VERY Vicious Circle has one excellent virtue, viz. there are at least two points in its circumference at which interruption is possible. The *locus minoris resistentiæ* must be discovered and a breach effected at that point.

In this Chapter a few illustrations will be given of the breaking of Circles by the legislature. The subject is far too extensive for even the briefest summary ; but the principle will be illustrated by a few examples.

Only in comparatively modern times has the legislature attempted to deal with poverty. In classical and medieval days persons in want were relieved by religious bodies or by private charity.<sup>2</sup>

<sup>1</sup> Sir A. Newsholme, *J. of the R. Sanitary Institute*, XXX., p. 310.

<sup>2</sup> Athens forms an exception, since its poor citizens were supported by the State.

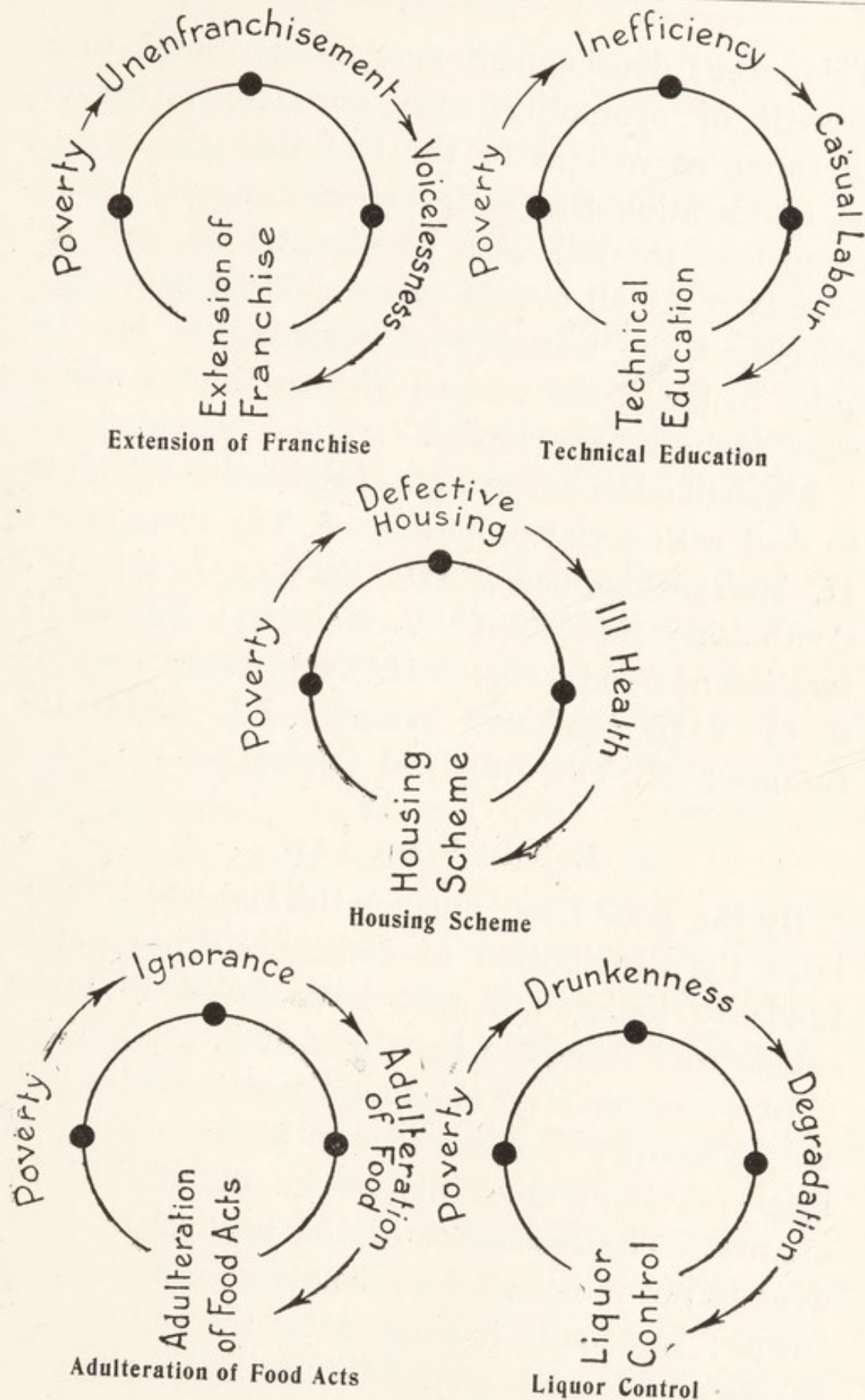


Plate V.—The Breaking of Vicious Circles by Legislation



This recent development may be attributed to a growth of sympathy with our less fortunate brethren, as well as to the fact that the State, as representing the entire community, is alone competent to deal with so gigantic an evil as poverty. At all events every civilised State has recognised the necessity of resorting to law in order to break the various Vicious Circles which work such grievous havoc.

We shall select as example of legislative attempts to deal with social problems: I. The Poor Law; II. Enfranchisement; III. Factory Law; IV. Compulsory Education; V. Housing; VI. Adulteration of Food Acts; VII. Temperance Legislation; VIII. Minimum Wages; IX. Social Insurance; X. The Elberfeld System.

### I. THE POOR LAW

By the Poor Law is meant the law which regulates the distribution of assistance from public funds to individuals who have failed to make satisfactory provision for themselves.

In every country are found persons who lack the necessities of life, and who in the absence of legal provision must die or be maintained by charity. The assistance of the benevolent however is not a satisfactory solution, especially in towns; frequently it perpetuates the evil it seeks to relieve. Hence in civilised countries the responsibility for the destitute is assumed by the State.



In feudal times the poor were regarded as having direct claims for support on their lords ; no other legal provision was forthcoming, although charity was bestowed by the numerous monastic and other religious organisations, who made no enquiry into the merits of the applicants but administered relief with a lavish hand. This indiscriminate charity was doubtless a cause of the increasing number of beggars and dependents. The very machinery of relief aggravated the necessity for relief.

With the decay of feudalism a large number of feudal tenants were dispossessed from the land, and gave rise to the modern landless class which has ever since formed so important a class in our social system. This evil development was strengthened by various other influences, some political, some religious. Amongst them was the dissolution of the monasteries by King Henry VIII., the confiscation of the land belonging to the craft-gilds, the continuous enclosure of commons and the growing aggregation of the population into towns.

As a result the kingdom became infested by bands of "impotent poor people," as well as of "rogues, vagabonds and sturdy beggars," many of whom could get no work, while others would not work even if they could. Neither legal repression nor charitable agencies were competent to deal with the situation, in which poverty,



vagabondage, crime and unemployment reacted on each other. Religious bodies doubtless regarded their possessions as the patrimony of the poor and lavished alms on the needy. This however proved no real remedy, tending further to increase the moral weakness which centuries of dependence had produced.

During the reigns of Edward VI. and Elizabeth great poverty prevailed throughout the kingdom, so much so that good Queen Bess during her royal progresses frequently exclaimed "pauper ubique jacet," as she saw the immense crowds of destitute persons who everywhere flocked to see her. It is said that she made it her constant study how the widespread poverty of her subjects might be abated and how their labour might be made more profitable to themselves and the nation. No wonder therefore that during her reign was passed the epoch-making Poor Relief Act, 1601, which may well be called the Magna Carta of the poor, as forming the basis of the Poor Law system of this country. This Act imposed taxation on every inhabitant of every parish for the relief of the poor, and directed the justices in every county to appoint overseers to administer the Act, which included :

(a) The setting to work the children of all such whose parents shall not be thought able to keep and maintain them ; (b) the setting to work of all such persons, married and unmarried, having



no means to maintain them, and who use no ordinary and daily trade of life to get their living by ; (c) the provision of a convenient stock of flax, hemp, wool, thread, iron and other ware and stuff, to set the poor on work for the necessary relief of the lame, old, impotent, blind and such others among them being poor and not able to work.

In short the State decreed that when a poor person was so destitute as to lack the necessities of life, such person was entitled to assistance at the cost of the tax-payers.

The scheme was a comprehensive one for dealing with many forms of distress, including poverty, impotence, old age, neglected childhood and various forms of helplessness. Moreover by supplying work for the unemployed Parliament hoped to rid the country of the rogues and vagabonds by which it was pestered.<sup>1</sup>

Since the passing of this and of amending Acts it has been the glory of England that no person in the land need starve. Indeed the series of Poor Laws beginning with that of 1601 have been

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<sup>1</sup> An admirable summary of what Germany has done may be found in the *Handbuch der Sozialen Wohlfahrtspflege in Deutschland* by H. Albrecht, or in greater detail in the *Handwörterbuch der Staatswissenschaften*, ed. by Conrad and others, 8 Vols.

The most modern French works are those by Anatole Weber : *Le Problème de la Misère* ; *L'Assistance aux Miséreux en France et à l'Étranger*, 3 Vols.



the means of relieving and permanently assisting many deserving poor. At the same time much harm has been done by ill-considered legislation. If poverty has been relieved, poverty has also been created by Parliament.

Thus Dr. Aschrott writes :

“ England may rightly claim to be the model country as regards its legal care of the poor. True, up to the end of the 18th and the beginning of the 19th centuries her methods exemplified in a typical form all the evils which opponents of State interference prophesied. But the various improvements introduced since 1834 have most effectually combated those evils.”<sup>1</sup>

The history of the English Poor Law is lengthy and complex, and cannot even be summarised here. Only a few landmarks can be alluded to.<sup>2</sup>

Not many years after the passing of the Act of 1601 complaints began to be made that though “ the number of the poor do daily increase there hath been no collection for them, no not these seven yeares, in many parishes of this land, especially in country towns ; but many of those parishes turneth forth their poore, yea, and their lusty labourers that will not worke, or for any misdemeenor want worke, to begge, filch, and steale for their maintenance, so that the country

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<sup>1</sup> J. Conrad, *Handwörterbuch der Staatswissenschaften*, “ Armenwesen,” II., p. 2.

<sup>2</sup> For further details cf. Sir G. Nicholls, *History of the English Poor Law* ; T. W. Fowle, *The Poor Law*.



is pittifully pestered with them ; yea, and the maimed souldiours that have ventured their lives, and lost their limbes on our behalfe, are also thus requited ; . . . So they are turned forth to travaile in idlenesse (the highway to hell), . . . untill the law bring them unto the fearfull end of hanging."

The result was fresh legislation which culminated in the most injudicious Settlement Act of 1662, already alluded to above (p. 223).

This Act is based on the view, then widely accepted, that every parish must be regarded in the light of a family, the richer members of which are bound to provide for those who through inability, misfortune or want of work could not provide for themselves. Accordingly the Act begins by declaring that "the necessity, number and continual increase of the poor, not only within the cities of London and Westminster, but also through the whole kingdom, is very great and exceeding burthensome." . . . Further that "by reason of some defects in the law poor people are not restrained from going from one parish to another, and therefore do endeavour to settle themselves in those parishes where there is the best stock, the largest commons or wastes to build cottages, and the most woods for them to burn and destroy."<sup>1</sup> It is enacted therefore

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<sup>1</sup> Sir G. Nicholls, *History of the English Poor Law*, I., p. 280.



“that upon the complaint made by the churchwardens or overseers of poor of any parish, persons settling in a parish and living in a tenement of less than £10 yearly value, where they are likely to become chargeable to the parish, may be removed by order of the justices to such parish where he or they were last legally settled.”

In other words under this Act a poor person who could not find work in the parish where he was legally settled was prohibited from moving to another where employment was abundant. “Thus the poor are imprisoned in their towns and chained down to their wants, so that they are deprived of means to mend their condition. But if any chance to move for experiment they are then sent back and tossed from pillar to post in carts, till they return to their misery again. No town willingly receives a poor man though they want poor people to do the ordinary works of husbandry, because they say his family may become a charge to the parish.”<sup>1</sup>

This Act at once divided England into 14,000 warring communities who vied with each other in excluding outsiders, for fear that they might some day become a charge to the parish. Even though labourers were urgently needed to till the ground migration was prohibited. Instead of encouraging

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<sup>1</sup> T. Mackay, *The English Poor*, p. 123.



the mobility of labour which is so valuable a means of lessening unemployment, Parliament actually checked that mobility and increased the number of paupers. Eventually the evil effects of the Settlement Act in aggravating pauperism became so glaring that further legislation was called for in order to cope with the widespread mendicancy which had been produced.

In the hope of reducing the number of applicants for relief an Act was passed in 1772 allowing parishes to build workhouses, and to refuse relief to all who would not enter them. The expectation was that the workhouse would serve as a deterrent "owing to the apprehension the poor had of it"; in this way the vast amount of indiscriminate legal charity would be curtailed.

For a time the workhouses erected under this Act did something to diminish the crowds of applicants for relief. Ere long however the evil again raised its head, and the cumulative results of the series of injudicious Poor Laws imposed a steadily increasing burden. Hence in 1782 further legislation was resorted to in the hope of meeting the difficulty. Under the "Act for the better Relief and Employment of the Poor," 1782, known as Gilbert's Act, only the aged and infirm were to be sent to workhouses, and the principle was deliberately adopted that work was to be found in the neighbourhood for the able-bodied, while any difference between their wages



and the sum necessary for their maintenance was to be made up from the rates.

This Act proved one of crowning folly, since it deprived the labourers of all incentive to exertion, by imposing on Guardians the obligation to make up any deficiency in their wages. What better means could have been devised for weakening character and encouraging indolence!<sup>1</sup>

Ere long it became the general practice to make an allowance in aid of wages to "all poor and industrious men and their families," the household income in each case being raised to a minimum which varied with the price of bread. The result was a rapid pauperisation of the entire rural population. Hitherto relief, at least in theory, had been confined to the exceptionally unfortunate. Now the rates became part of the normal industrial machinery; many farmers actually discharged their men in a body, only to take them back the next day as paupers with part of their wage paid by the parish.

The following statistics will illustrate the enormous increase of pauperism as a result of this disastrous policy:<sup>2</sup>

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<sup>1</sup> Gilbert's Act "produced an extent of artificial pauperism and degradation that could scarcely have been conceived possible." Adam Smith, *Wealth of Nations*: Poor Laws, Note XXII.

<sup>2</sup> A. Toynbee, *Lectures on the Industrial Revolution of the Eighteenth Century in England*, p. 94.



Year	Population	Poor-Rate	Per Head of Population
1760 .. ..	7,000,000	£1,250,000	or 3s. 7d.
1784 .. ..	8,000,000	£2,000,000	or 5s. 0d.
1803 .. ..	9,216,000	£4,077,000	or 8s. 11d.
1818 .. ..	11,876,000	£7,870,000	or 13s. 3d.

The suffering and demoralisation resulting from this system are hard to realise. Labourers could no longer live except by pauper relief; hence they lost all interest in their work. In some parishes the labourers were actually put up to auction, while children of both sexes were sold to manufacturers in job lots. In other cases boys and girls were handed over to gang-masters, who hired them to farmers; these children worked in the fields by day and lodged in barns at night, without any provisions for decency or sanitation. Meanwhile the poor rates rose higher and higher till they threatened to absorb the entire rent derived from the land.<sup>1</sup>

At last public opinion was aroused and the demand made that the whole machinery of the Poor Law be reconsidered. As a result of the agitation came the appointment of commissioners to investigate the subject and eventually the famous Reform Act of 1834.

This Act introduced a radical transformation of the Poor Law system. For the future

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<sup>1</sup> In 1802-3 no less than 28 per cent. of the population were receiving either permanent or occasional relief.



the whole administration of the law was based on the principle that "the condition of the paupers shall in no case be so eligible as the condition of persons of the lowest class, subsisting on the fruits of their own industry." Nothing more than the bare necessities for subsistence was to be provided. Paupers were deliberately fed worse than the criminals in gaol. Out-door relief to able-bodied persons was prohibited, all relief to able-bodied persons or their families being given in workhouses, out-door relief being confined to the impotent. The relief hitherto granted to the able-bodied in aid of wages or as a premium on idleness practically disappeared.<sup>1</sup> In order that it might act as a deterrent the law was administered so harshly that in some cases men and women actually preferred death by starvation rather than accept relief from the rates, with its deprivation of citizenship and the stigma of pauperism.

Another lamentable abuse associated with the policy of deterrence initiated in 1834 is to be found in the establishment of overcrowded and ill-managed workhouses with their degrading and pauperising associations, these institutions being purposely made uncomfortable in order that no destitute person with a shred of self-respect or ambition left would remain there a day longer than was necessary. In these sinks of iniquity

<sup>1</sup> The dangers of out-door relief are referred to on p. 226.



there were often herded together, in disgraceful promiscuity, vagrants, idiots, dissolute men and women, foundlings and other children.

Pashley thus describes a typical workhouse :

“ The workhouse as now organised is a reproach and disgrace peculiar to England ; nothing corresponding to it is found throughout the whole continent of Europe. In France, the medical patients of our workhouses would be found in ‘ hôpitaux ’ ; the infirm aged poor would be found in ‘ hospices ’ ; and the blind, the idiot, the lunatic, the bastard child and the vagrant, would similarly be placed, each in an appropriate, but separate establishment. With us a common *malebolge* is provided for them all ; and, in some parts of the country, the confusion is worse confounded by the effect of prohibitory orders, which, enforcing the application of the notable workhouse test, drive into the same common sink of so many kinds of vice and misfortune the poor man whose only crime is his poverty, and whose want of work alone makes him chargeable.

“ Each of the buildings which we so absurdly call a workhouse is in truth : 1. a general hospital ; 2. an almshouse ; 3. a foundling house ; 4. a lying-in hospital ; 5. a school house ; 6. a lunatic asylum ; 7. an idiot house ; 8. a blind asylum ; 9. a deaf and dumb asylum ; 10. a workhouse : but this part of the establishment is generally a *lucus a non lucendo*, omitting to find work even for able-bodied paupers. Such and so various are the destinations of those common receptacles of sin and misfortune, of sorrow and suffering of the most different kinds, each tending to aggravate the others with which it is unnecessarily and injuriously brought into close contact.”<sup>1</sup>

Thus the very institutions which the State

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<sup>1</sup> R. Pashley, *Pauperism and Poor Laws*, p. 364.



established for the relief of pauperism and all its associated degradation became an active agent for its increase.

The principles of 1834 have been greatly modified during recent years, and the able-bodied may now be relieved in three ways: (a) maintenance in the workhouse; (b) out-door relief with a labour test; and (c) employment for wages by the Distress Committee.

Moreover the idea of repression has been to a great extent abandoned. The effort is no longer made to reduce the quantity or quality of the food, the accommodation and the warming arrangements to the standard reached by the lowest grade of independent wage-earners, who too often get insufficient food, warmth or rest to keep themselves in health. The able-bodied inmates of the workhouse now receive what is necessary for physiological efficiency.

Again, in regard to illness efforts are made to effect a cure as rapidly as possible. The result is that sick persons who accept Poor Law relief are better cared for than are those who do not apply to the Poor Law, or who are rejected because they are not destitute. Well-equipped dispensaries are provided and a higher standard of medical attendance is secured. As regards children the curative treatment has resulted in so efficient an education being provided that such children are better fitted to cope with the battle



of life than are the children of the lowest grade of independent labourers.

In all directions the provision of such a definite minimum of civilised life is aimed at as will restore those who have fallen by the way to a healthy economic existence.

In spite of much progress however many problems remained for solution, more especially the questions of unemployment and pauperism as affected by the changed conditions of modern industrial life. The whole position needed reconsideration.

Eventually a Royal Commission (1905-9) was appointed to examine the whole question of the Poor Law, resulting in the famous Majority and Minority Reports which propose fundamental changes. These changes can only be briefly summarised here. Both Reports contain valuable suggestions on which it is to be hoped early legislation will be based.<sup>1</sup>

The Majority Report recommends "the widening, strengthening and humanising of the Poor Law, so as to make it respond to a demand for a more considerate, elastic and, so far as possible, curative treatment of the able-bodied." Children are to be brought up in the best possible way; the sick are to be given the most curative treatment; the mentally defective are to be treated

<sup>1</sup> An excellent summary is given by S. and B. Webb, *English Poor Law Policy*, p. 274.



solely with a view to their amelioration. The physically defective and the infirm are to have the specialised treatment best calculated to remedy their defects ; even the able-bodied, whether unemployed or vagrant, honest working men or wastrels, are to be dealt with by home treatment or in establishments of which the aim is to be training and reform. In brief curative treatment is made the central object to be kept in view for all the different sections of the pauper host.

On the other hand, the Minority Report finds that, considering the stage to which Local Government has now attained, there is no longer the need for a Poor Law Authority nor for any policy of "relieving" destitution. In fact the various Public Authorities that have recently been established already deal, as a part of their normal functions and in connection with the population at large, with all the sections of paupers. The Local Education Authority provides for many destitute children of school age ; the Local Health Authority cares for many destitute infants as well as for sick and infirm persons ; the Local Lunacy Authority actually takes charge of a majority of the destitute mentally defective ; the Local Pension Authority controls hundreds of thousands of destitute able-bodied, and the Local Unemployment Authority finds work for innumerable destitute unemployed. In truth there are to-day actually more destitute persons



being maintained at the public expense outside the Poor Law than inside its scope. The Report urges that this evolution should be continued, including the transfer to these several public Authorities of the remainder of each section of the destitute for whom the Board of Guardians is still providing. Children of school age who are still being looked after by the Poor Law Authority should be increasingly entrusted to the Local Education Authority. Sick persons who are still included among the paupers should be merged in those already under treatment by the Local Health Authority. Mentally defective and feeble-minded persons who still cumber the workhouses should be handed over to the Lunacy Authorities. The remnant of the healthy but aged persons who are still classed as paupers should be dealt with among the much larger number already under the care of the Local Pension Committee. On the other hand, those able-bodied persons who are being relieved as vagrants or paupers should come under the supervision and control of the new National Authority for the able-bodied, with the help of the Labour Exchanges Act of 1909.

One fundamental change recommended both by the Majority and the Minority Reports is the substitution of curative effort for deterrence. Remedial measures are to form the basis of future policy, and open up a prospect of great benefit both to the individual and the community. But



even more important is the idea of prevention on which the Minority Report lays so much emphasis. It is indeed strange that so many years have slipped by before the community grasped this seemingly obvious fact that in all social evils prevention is infinitely easier, cheaper and more durable than the old policy of repression and punishment.

This brief outline of the English Poor Law affords abundance of evidence that in the past legislation has been lamentably injudicious and short-sighted. Instead of breaking the Vicious Circles of poverty and misery, the Poor Law has more created artificial Circles with intensified evil. Public assistance has increased rather than diminished the number of those requiring it. We may admit that the misfortunes of the individual have been relieved, but the evil has been spread over a much wider area.

The Settlement Act of 1662, Gilbert's Act of 1782, the workhouse scandals and the abuses connected with out-relief in recent times are some consequences of legislative blunders. Measures intended to be instruments of regeneration became means of social corruption.

Happily social science seems at last to have discovered the right solution of the problem, and we may hope that coming legislation will be successful in eliminating to a great extent the pauperism which has proved such a national incubus.



The latest proposals are embodied in the Report of the Local Government Committee of the Ministry of Reconstruction, entitled "The Transfer of the Functions of the Boards of Guardians."<sup>1</sup> This Committee recommends the abolition of the Boards of Guardians and of the Poor Law Union, and the merging of all the functions of the Poor Law Authorities in those of County Councils and County Borough Councils. Moreover a Home Assistance Committee appointed by those Councils will consider all applications for Home Assistance and render necessary aid on the most curative lines.

## II. ENFRANCHISEMENT

Another important achievement has been the gradual enfranchisement of the manual workers of this country by the granting of the Parliamentary vote (Plate V.). During the long centuries of English history the poorer classes who most needed the franchise in order to make their voices heard were deprived of the vote; hence their grievances too often remained unredressed. Their poverty, their ignorance, their want of organisation perpetuated the social hardships from which they had suffered so long. Legislation has too often favoured the landlord at the expense of the labourer. While human nature remains what it

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<sup>1</sup> Published by the Ministry of Reconstruction, 1918 (Paper Cd. 8917).



is, partiality and undue regard for personal or class interests seem inevitable.

In general terms England may be said to have been governed by an aristocratic and landed oligarchy until the Reform Act of 1832. By that Act the middle classes were brought into power, while since 1918 well-nigh the whole nation, including many women, is represented at the polling booth.

The fascinating story of the gradual widening of the franchise until every section of the community has been included cannot be told here. The details are closely intertwined with the political annals of the country, and will be found in the pages of Stubbs and other historians of the English Constitution. All that can be attempted is a brief description of some of the hardships of the poorer classes under the oligarchic *régime*.

For many years every combination amongst workers that aimed at raising wages was treated as a criminal conspiracy, and rendered the parties liable to prosecution and punishment. Indeed between the reigns of Edward I. and George IV. from thirty to forty Acts of Parliament were enacted, all of them designed to prevent the organisation of labour. Such arbitrary interference with liberty is well illustrated by a Statute of Edward VI. 2 and 3, Cap. 15, under which a combination of workmen "concerning their work and wages" is to be followed by a penalty on conviction of ten pounds or twenty days' im-



prisonment on bread and water for the first offence, a fine of twenty pounds or the pillory for the second and a fine of forty pounds, the pillory, the loss of one ear and judicial infamy for the third. This Statute remained in force till the general repeal of all such prohibitions of combinations of workmen under 6 George IV., Cap. 129. In those days the influence of employers was supreme; the lot of the employee was to labour and not complain.

A second illustration may be found in the numerous attempts made by the State to regulate wages. At the time of the great plague of 1349 and the associated famine, labour became extremely scarce and wages unusually high. No such golden opportunity for the emancipation of the serfs from their miserable pittance had ever before occurred. But even a transient amelioration in the hard lot of the poor was begrudged by the State, which attempted to interfere with the principle of supply and demand by the famous Statute of Labourers. This contained the following amongst other clauses :

“(1) No person under sixty years of age, whether serf or free, shall decline to undertake farm labour at the wages which had been customary in the king’s twentieth year (1347), except they lived by merchandise, were regularly engaged in some mechanical craft, were possessed of private means, or were occupiers of land. The lord was to have first claim to the labour of his serfs, and those who declined to work for him or for others were to be sent to the common gaol.



“(2) Imprisonment is decreed against all persons who may quit service before the time which is fixed in their agreements.

“(3) No other than the old wages are to be given, and the remedy against those who seek to get more is to be sought in the lord’s court.

“(4) Lords of manors paying more than the customary amount are to be liable to treble damages.”

This Statute of Labourers is constantly re-enacted, with accumulated penalties and precautions—penalties imposed both on the employers and on the labourers.

Cheap labour was the one aim of the oligarchic legislature, in which the landed interest was dominant. Meanwhile grievous hardships were inflicted on the poor, while agricultural labour became an ever-increasing residuum. The State, which should have protected the weak, riveted the fetters more tightly than before.

Thorold Rogers thus sums up the effect of the numerous and oppressive enactments dealing with the working classes :

“I contend that from 1563 to 1824, a conspiracy, concocted by the law and carried out by parties interested in its success, was entered into, to cheat the English workman of his wages, to tie him to the soil, to deprive him of hope, and to degrade him into irremediable poverty. For more than two centuries and a half, the English law, and those who administered the law, were engaged in grinding the English workman down to the lowest pittance, in stamping out every expression or act which indicated any organised discontent, or in multiplying penalties upon him when he thought of his natural rights.”<sup>1</sup>

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J. E. T. Rogers, *Six Centuries of Work and Wages*, p. 398.



It must however not be concluded that Parliament was wholly oblivious to working-class questions in pre-Victorian days.

A notable instance of labour legislation was the famous Poor Law Act of 1601, already referred to. Even factory legislation had been initiated by the Health and Morals of Apprentices Act, passed in 1802, which aimed at preventing injury and protecting labour in factories. The Act of 1819 was also valuable since it prohibited child labour under nine and limited the hours of work to twelve out of the twenty-four. Nevertheless, it is true to say that social legislation in those days was largely tentative. Many leaders of opinion were opposed to any interference with the laws of supply and demand, believing that the policy of *laissez-faire* would remedy the evils complained of.

The extension of the franchise to the middle classes by the Reform Act of 1832 gave a great impulse to social legislation. The wider electorate soon made its influence felt in the legislature, which began to consider social questions from the point of view of those directly concerned and with greater sympathy. Thus we have in 1833 and 1844 Factory Acts for the protection of women and children and the limitation of working hours. The Poor Law Amendment Act became law in 1834. In 1844 was passed the Railway Act, conceived in the interests of the working classes as well as those



of the community at large. At least as important was the repeal of the Corn Laws in 1846, which has been already referred to (p. 229).

In 1850 was passed the Coal and Iron Mines Act, which contained important provisions for the regulation of coal-mines. Further factory legislation was passed in 1867, when two important measures—a Factory Act Extension and a Workshop Regulation Act—were placed on the Statute Book.

The Reform Acts of 1867, 1885 and 1918 enfranchised an enormous number of the working classes, and thus gave a further stimulus to labour legislation. Indeed so numerous are the Acts that have been passed that space will not permit even of their enumeration. Every interest of the manual workers has received attention, including health, housing, education, savings, food, recreation and many others.

Democratic representation has been justified by an immense progress, educationally, morally, socially. The people as a whole are now enfranchised and can exert what pressure seems desirable in enforcing a policy acceptable to the general community. The country is more wisely and equitably governed than ever before, and the social fabric has been strengthened by being broad-based upon the people's will.

The following table indicates the gradual increase of the percentage of voters since the Reform Act



of 1832. For the first half of the last century, the returns refer only to England :

Year	Population	Electorate	Percentage
1832*	24,290,000	655,456 (England only)	2.6
1863	29,445,000	1,332,599	4.5
1872*	31,874,184	2,574,039	8.0
1883	35,449,721	3,181,701	8.9
1886*	36,313,581	5,707,531	15.7
1900	41,154,646	6,732,613	16.3
1910	44,915,934	7,705,717	17.1
1915	45,203,935	8,357,648	18.4
1918*	45,370,000	17,225,990	37.9

If we compare the status of the poorer classes a hundred years ago with that of to-day, from the point of view of enfranchisement, there can be no doubt that immense progress has been made, and this satisfactory conclusion is more or less applicable to all the civilised nations of the world. The old conception that property and birth should alone give political power has been over-thrown in favour of the modern view that every member of the social body should share the rights and duties of citizenship, unless debarred for some sufficient reason.

### III. FACTORY LAWS

Numerous Vicious Circles have been broken by our long series of Factory Acts which have dealt with classes of the population who, owing to

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\* New Acts enlarging the franchise were passed in 1832, 1868, 1885 and 1918 respectively.



poverty and helplessness, were unable to escape from conditions of social degradation. The regulation of factories by law is based on the experience that enlightened self-interest is not a sufficient safeguard against oppression, and that every privileged class has as a body used its power not in caring for inferiors but for its own selfish interests.

Factory laws have dealt in turn with children, with young people, with women and finally with adults. In each case work was performed in an unwholesome environment, and under circumstances which prevented the operation of unaided remedial forces.

The miserable conditions under which work was formerly carried on in mills and factories, as a result of the industrial revolution in England, have often been described.<sup>1</sup> Especially injurious were the tasks imposed on the so-called apprentices, usually pauper children sent by the workhouses of London or other large towns to any manufacturer who would employ them, a small premium being usually paid as an inducement. These children were compelled to work in textile mills, without recreation or education, for long hours at a stretch and under most insanitary conditions. They were often treated by the masters with shameful inhumanity, set to jobs

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<sup>1</sup> Cf. Hutchins and Harrison, *A History of Factory Legislation*; R. W. C. Taylor, *The Modern Factory System*.

far beyond their strength and thrashed for any unpunctuality or delinquency. Many grew up stunted and crippled for the rest of life. Young persons as well as women also worked under most oppressive regulations, which were made still more onerous when any protest was attempted.

Probably the best conspectus of factory legislation is obtained by means of the classification adopted by Otto Weyer,<sup>1</sup> who discusses in order :

(a) The application of Legislation to :

(1) Industries.

(2) Classes of persons.

(b) The extension of Protection to :

(1) Hours of Work and Safety.

(2) Health.

(3) Education.

(c) Methods of Administration.

(a) *The Application of Legislation to Industries and Classes of Persons*

In reference to (1) industries, the first Factory Act (1802) extended to cotton and woollen mills, while the next important Act (1833) brought nearly all textile industries under regulation. This was followed by legislation for various industries allied to textiles, such as print works (1845),

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<sup>1</sup> O. W. Weyer, *Die Englische Fabrikinspektion*. This classification is also adopted in Mrs. Sidney Webb's *The Case for the Factory Acts*, which has been freely drawn upon.



bleaching, dyeing (1860) and lace manufactures (1861). Regulations were imposed on bakehouses in 1863, on factories for earthenware, matches, cartridge-making etc. in 1864.

The Factory Acts Extension Act (1867) deals with further industries hitherto uncontrolled, and defines a factory as any place where fifty or more persons are employed. The Workshops Act defines a workshop as being (for the purpose of the Act) "any room or place . . . in which any handicraft is carried on by any child, young person or woman, and to which and over which the person by whom such child, young person or woman is employed has the right of access or control."

In reference to (2) the classes of persons dealt with by legislation, the Act of 1802<sup>1</sup> applied mainly to apprentices, the particular class described above (p. 300).

The Act of 1819 dealt with children under 9, whose employment was prohibited, and with children from 9 to 16, whose employment was subjected to certain restrictions. The Act of 1833 dealt with three classes, viz. children under 9 (as before), children from 9 to 13 and "young persons" from 13 to 18. The Act of 1844 brought women working in factories under the same regulations as young persons.

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<sup>1</sup> The Health and Morals of Apprentices Act, 1802.



By the Act of 1891 notice to the inspector must be given by the occupier of the opening or occupation of all workshops, including those in which only men were employed, and power was given to the Secretary of State to make special rules for dangerous trades "either generally or in the case of women, children or any other class of persons."

(b) *The Extension of Protection to Hours of Work, Safety, Health and Education*

The limitation of the hours of labour has always been one of the principal objects of factory reform.

The first Act (1802) fixed a twelve-hours day (exclusive of meal hours), and this lasted until 1844. The ten-hours day was first enacted in 1847 and has been, generally speaking, embodied in Factory Acts down to the recent advent of the eight-hours day. These are the landmarks, although there have at various times been temporary modifications.

An important advance was secured by the Act of 1833 which forbade night work for children, the legal night being from 8.30 p.m. to 5.30 a.m. This legislation led to much discussion and agitation which culminated in the Act of 1850, according to which women and young persons were permitted to work ten and a half hours instead of ten, but only between 6 a.m. and 6 p.m., or between 7 a.m. and 7 p.m., with one hour and a half for meal-times. Shorter hours of work on Saturdays were



prescribed by the Act of 1825 ; but not till 1850 did the whole of Saturday afternoon become free.

The power to issue Orders in regard to factory legislation was first given to the Secretary of State by the Factory Extension Act and the Workshop Regulation Act of 1867. This allowed certain modifications of working hours, and also the substitution of eight half holidays for the four legal whole holidays in the year. Holidays might also be authorised on different dates for different sets of children, young persons and women. In 1895 an extra hour's holiday was secured to textile workers.

In regard to provisions for Health and Safety, the earlier Act only contains provisions for white-wash, ventilation etc.

The guarding of machinery first became compulsory in 1844. Protected workers were prohibited from cleaning machinery, and dangerous portions "near to which any child or young person was liable to pass" must be securely fenced. In the cotton trade special enactments compel the removal of dust by a fan or other mechanical means (1864 and 1867). The temperature and humidity are also regulated. The Act of 1878 also imposes conditions as to overcrowding, sanitation and separate accommodation for the sexes.

In the dangerous white lead factories stringent conditions for cleanliness are imposed, in order to diminish the risk to operatives. Indeed since



1898 children and young persons are forbidden to work in this industry at all, and women are excluded from the most injurious processes.

(c) *Methods of Administration*

The Factory Act of 1802 appointed Justices of the Peace to inspect factories, but this was of little use since the Justices lacked training and experience. An important advance came with the Act of 1833, when four inspectors were appointed and paid by the Government. These inspectors were granted power to enter any textile mill or factory at any time when it was working and to make enquiries as to the conditions under which children and young people worked, and how the former were being educated.

In 1844 the inspectors were deprived of the judicial power they had previously exercised, and the power to make rules and regulations was transferred to the Secretary of State. The authority of the inspectors however was enlarged in other directions and their dignity increased by the establishment of a central office in London. In 1867 their number was increased to forty-three including sub-inspectors. In 1893 an important addition was made by the appointment of women inspectors.

In 1909 was passed the Trade Boards Act under which special regulations were made for certain trades that were scheduled under the Act. During



the war these regulations were extended to munition workers, who came under the closest supervision and care. About thirty trades have now been scheduled, and there is every indication that such State control will be more and more extensively applied (p. 321).

The effect of the Factory Acts is perhaps nowhere more striking than in the great factory districts of the North of England. Instead of the degraded enslaved spinners and weavers of the eighteenth century there is now an enlightened population enjoying the essential conditions of a healthy existence. Nourishing food, warm clothing, adequate housing are combined with education and some family life and happiness. The operatives enjoy reasonable leisure and devote much of it to music, lectures and outdoor recreations. The conditions of their work and hours of labour are no longer as of yore the sport of cruel competition, but are regulated by laws which represent the enlightened conscience of the nation.

Similar regulations are now being enforced in all civilised countries. Everywhere is the importance recognised of breaking the evil reciprocations which played havoc with the health, morals and happiness of factory labourers.

There are still those who ask: May not a man, a woman or a child employ their labour as they choose? The State replies with more and more emphasis: Not under conditions wasteful of



health, destructive of efficiency or dangerous to the safety and well-being of the community.

#### IV. COMPULSORY EDUCATION

The general diffusion of education amongst the working classes has been of enormous assistance in breaking the Vicious Circles of ignorance and inefficiency, and thus preventing the associated poverty (Plate V.). Amongst the numerous Acts of Parliament dealing with the subject, the Compulsory Education Act, 1870, ranks as one of our great legislative achievements, since it imposed universal national education.

Much progress has been made since 1870 in the direction of greater efficiency. The Act of 1876 abolished many partial exemptions hitherto permitted, while the Elementary Education Act of 1880 carried education a step further by raising the efficiency of schools and focussing public opinion on the importance of education as a factor of vital importance to the nation. Technical instruction was stimulated by the Technical Instruction Act of 1889, which permitted local authorities to levy a rate for the provision of technical or manual training. This important advance moreover fostered a widespread desire to establish an educational ladder as one of the ultimate aims of national policy. The Education Act of 1902 established Local Education Authorities in every county and every county borough, and



did much to promote the co-ordination of all branches of education. Lastly came the epoch-making Act of 1918 which, when it has had time to bear fruit, will do much to create a community of educated citizens. Longer years at school, fewer exemptions, a better trained and better paid staff of teachers will react beneficially in all directions.

The new education must be prolific of progress for the heart as well as for the head. What is wanted is not only livelihood but life, not only material success but noble manhood and womanhood. Technical instruction divorced from moral culture ends in disaster, as Germany has learned at fearful cost. Our nation is paying a heavy penalty for its short-sighted and niggardly policy in former years. Had more care been spent on the growing twig less would be needed for the diseased tree. The old maxim "*melius prevenire quam preveniri*," if acted upon, would have saved an infinity of sickness, inefficiency, drunkenness and misery. Especially is this true of industrial training, as Dugdale has pointed out :

"The direct effect of industrial training is to curb licentiousness, its secondary effects decrease the craving for stimulants and narcotics, reduce the number of neglected children, stimulate new sets of wants which will express themselves in a higher standard of living, and, concomitantly, promote the habits of industry which will enable those wants to be satisfied, thus completing a healthful Circle in which labour and abstinence will



become reciprocal causes of each other as hereditary characteristics which will promote longevity and enjoyment." <sup>1</sup>

Nevertheless, in spite of all past deficiencies, we need only compare the state of education in this country with that of a hundred years ago to realise what enormous strides have been taken with the object of, in the words of Plato, "developing in the body and in the soul all the beauty and all the perfection of which they are capable." Many of the worst evils of poverty will be prevented in proportion as this ideal is realised.

Every civilised State nowadays realises the essential importance of universal education of its rising generation. Not only is this policy needed for the internal welfare of a community, but success in the competition for the world markets will assuredly reward that nation which reaches the highest standard of efficiency. Hence in Germany, the United States, France, Japan and other countries education has undergone a development such as has no parallel in the history of the world. Nor is there any sign of the pace being slowed down. New methods, new opportunities open up extended possibilities of further advances which confer fresh benefits on humanity.

## V. HOUSING

A large number of social disorders are associated

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<sup>1</sup> R. L. Dugdale, *The Jukes*, p. 60.



with defective housing as has been described on p. 10. Sickness, inefficiency, drunkenness, immorality are but a few of such evils, whether the defective housing takes the form of overcrowding of houses, of overhousing of areas or of insanitation. Indeed if the Vicious Circles connected with evil housing could be abolished, some of the most baffling of social problems would be solved (Plate V.).

Numerous attempts have been made by the legislature to deal with this problem which affects a large part of our wage-earners and which they are helpless to solve themselves.<sup>1</sup> Only a few landmarks amongst our Acts of Parliament can be indicated.

In 1866 a Bill was introduced in the House of Commons "to provide better dwellings for artisans and labourers," and became the Labourers' Dwellings Act, 1868. This was soon afterwards followed by the Public Health Act, 1875; by the Artisans' Dwellings Improvement Acts, 1875, 1879 and 1882; the Housing of the Working Classes Acts, 1885 and 1890, and the Housing and Town Planning Act, 1909.

The latter Act imposes on every local authority the duty of regular inspections with the object of ascertaining what buildings are unfit for habitation.

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<sup>1</sup> The literature of the subject is enormous. Cf. Sir J. Simon, *English Sanitary Institutions (The Politics of Poverty)*, p. 433; S. J. Chapman, *Work and Wages*, III., p. 20.



Thus in the years ending March 31, 1911, 1912 and 1913, 19,500, 47,000 and 63,000 were respectively made fit for human habitation in England and Wales, and these numbers indicate the great advances that are being made.

Much has also been done in the matter of demolishing insanitary dwellings and rehousing the inmates in model buildings. The difficulty arises that slum-dwellers carry about with them the degradation associated with their former homes, and only the strictest supervision and insistence on sanitary habits will prevent a relapse into former evils.

In regard to rural housing the problem is somewhat different, since there is little risk of congestion on limited areas as occurs so frequently in towns, although there are often insanitary conditions in the individual cottages.

The main difficulty arises from the fact that agricultural cottages rarely pay remunerative rents, a detail to which the landlord pays no heed provided the estate as a whole yields him a satisfactory return. Moreover as agricultural labour has hitherto received miserable wages, a low standard of housing has become established, which is not easily broken through. The important rise in agricultural wages that has recently been achieved will in course of time inevitably react on housing and lead to the demand for many improvements.

There are also provisions in the Insurance Act



of 1911 which have an important bearing on improved housing, especially in rural districts. That Act provides that if in any locality there is excessive sickness which can be proved to result from bad housing, the Local Authority may be charged with any extra financial burden placed on the Insurance Fund. Thus it has become to the interest of Local Authorities to see that insanitary dwellings are repaired or demolished, and to build new ones, when necessary, rather than be saddled with the additional financial burden arising from an excess of sickness in their areas. Moreover it is to the interest of all Approved Societies to see that the housing conditions in which their members reside are good. The less the funds required for sickness, the greater the surplus for other purposes.<sup>1</sup>

Unfortunately the administration of the various Housing Acts is surrounded with difficulties which have largely diminished their value. The result has been that the poverty, ill-health and misery which those Acts were intended to relieve are still widely prevalent.

There is even to-day much tolerance of buildings unfit for habitation, too much tenemental overcrowding, too much licence of offensive trades in living-rooms, too much indulgence of insanitary cottages.<sup>2</sup>

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<sup>1</sup> H. Aronson, *Our Village Homes*, p. 86.

<sup>2</sup> Sir J. Simon, *English Sanitary Institutions*, p. 439.



Since the war there has been an acute shortage of housing brought about by a variety of causes. The normal process of supplying houses for the working classes in the past has been by private enterprise, and something like 99 per cent. of such houses were formerly erected by such a machinery.<sup>1</sup>

Owing however to a diminished sense of security among property owners, to dear money, to the high cost of labour and material, to the competition of gilt-edged securities and to more exacting bye-laws the normal process has been checked, and the State has taken upon itself to supply the deficiency. The wisdom of this policy is open to serious question. Not only has the important private industry of independent building been to a great extent destroyed, but much of the work has been badly done and an extra charge has been thrown on the burdened ratepayers. It is not the business of the State to supply the necessities of life to the people, and it would have been a wiser course to remove the causes that had checked the normal process rather than to undertake the work itself. The policy adopted will be found to create the evil it seeks to mitigate (cf. also p. 352).

## VI. ADULTERATION OF FOOD ACTS

The grievous losses which the poor formerly suffered through the adulteration of food has been referred to on p. 91, and as the evil is one which

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<sup>1</sup> Report of the Land Enquiry Committee, 1914, II., p. 80.



poor consumers can do but little to check, the abuse early received the attention of the legislature.

The first statute by which the adulteration of food was prohibited was passed in the reign of Henry III., the pillory and tumbrel being the penalties imposed on dishonest bakers, vintners, brewers, butchers and others (Plate V.).

The assize of 1634 provides that "if there be any manner of person or persons, which shall by any false wayes or meanes, sell any meale under the kinge's subjects, either by mixing it deceitfully or sell any musty or sell any corrupted meal, which may be to the hurte and infection of man's body, or use any false weight or any deceitful wayes or meanes, and so deceive the subject, for the first offence he shall be grievously punished, the second he shall loose his meale, for the third offence he shall suffer the judgment of the pillory, and the fourth time he shall foreswere the town wherein he dwelleth."

Again in 1725 it was provided that "no dealer in tea or manufacturer or dyer thereof, or pretending so to be, shall counterfeit or adulterate tea, or cause or procure the same to the counterfeited or adulterated, or shall alter, fabricate or manufacture tea with terra-japonica, or with any drug or drugs whatsoever; nor shall mix or cause or procure to be mixed with tea any leaves other than the leaves of tea or other ingredients whatsoever, on pain of forfeiting and losing the tea so counter-



feited, adulterated, altered, fabricated, manufactured or mixed, and any other thing or things whatsoever added thereto, or mixed or used therewith, and also the sum of £100.”<sup>1</sup>

Among more recent legislation are the Adulteration of Food and Drink Act, 1860 ; the Adulteration of Food and Drugs Act, 1872 ; the Sale of Food and Drugs Acts, 1875 and 1899. The losses caused by adulteration have been greatly reduced by these legal enactments. But ceaseless vigilance is the only means of preventing evasion of the law. These are but specimens of the efforts the State has made to check processes of adulteration to which the public, but especially poor and ignorant consumers, are exposed.

## VII. TEMPERANCE LEGISLATION

Alcoholism is generally regarded as one of the most potent sources of poverty as well as of untold suffering, disease, waste and degradation. Hence every civilised nation has felt compelled to regulate the sale of drink by law, although even to-day there is a torrent of intemperance carrying devastation far and wide (Plate V.).

England was first in the field in attempting to stem the torrent by means of legislation. The first Act of Parliament dates back to 1551-2, when an Act was passed based on “the intolerable hurts and troubles to the commonwealth of this

<sup>1</sup> *Encyclopædia Britannica*, I., p. 219.



realm that doth daily grow and increase through such abuses and disorders as are had and used in common ale-houses and other places called 'tippling houses.'” This Act introduced the principle of licensing, confirmed the power of suppressing common ale-selling and enacted that no one should be allowed to keep a common ale-house or “tippling” house without obtaining the permission of the justices in open session or of two of their number.

This Act has been followed by a long series of other Acts dealing with different aspects of the liquor question such as the growing taste for spirits, the control of the production of alcohol and the imposition of taxes. Where people are naturally disposed to indulgence in drink both excess and deficiency of opportunity seem to have ill effects, and the experience of English legislation is all in favour of moderation. High licensing has actually at times increased rather than diminished drunkenness.

In 1828 important Acts were passed consolidating the laws for England and Scotland, while in 1833 a general Licensing Act was passed for Ireland. These are still the principal Acts, although numerous amendments have been passed. The most important is probably the Act of 1904 intended to accelerate the reduction of licences. It provided that compensation should be paid to a licence holder (as well as to the owner of the



premises) whose licence is withdrawn on grounds other than the misconduct of the house, or unsuitability of premises or of character. The compensation is paid out of a fund raised by an annual charge on the remaining licensed houses. This Act has been followed by a large reduction of licences.

The prevalence of drunkenness is dependent on so many factors that it is exceedingly difficult to state positively what has been the precise effect of legislation. But there is good reason for concluding that the gradual restriction of licences has diminished both drunkenness and disorder.<sup>1</sup>

In connection with the war stringent measures of restriction were imposed by the State in order partly to prevent waste of national resources at a time of crisis and partly to increase the efficiency and output of munition workers and other producers. As a war measure the nation willingly submitted to restrictive measures ; it was however not prepared for such a permanent invasion of liberty, in spite of vigorous propaganda by ardent temperance reformers.

One of the most successful examples of such war measures was that known as the Carlisle method of State purchase. State control began in a practical way in July 1916, and became gradually effective in the following months. The results as regards that city may be thus summarised :

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<sup>1</sup> A good summary of the liquor laws will be found in the *Encyclopædia Britannica*, XVI., p. 759.



1. It effected the suppression of nearly one-half of the licences which were in existence in 1915, and these the worst of the type. This reform would have taken a generation to carry out under the 1904 Act.

2. It installed salaried managers in every licensed house owned by the State, and encouraged the sale of food and non-intoxicants by means of a liberal commission to the managers on such sales.

3. It abolished all grocers' licences.

4. It limited the "off" sales of spirits to less than one-fourth of the number of premises in which they could be obtained before.

5. It introduced food into public-houses.

6. It suppressed all advertisements relating to the sale of intoxicants, and so altered the external appearance of licensed premises as to eliminate adventitious aids to the sale of alcohol.

7. It provided places where rest and refreshment could be obtained, without any inducement to buy intoxicants, and established tea-rooms in country public-houses.

8. It reduced the convictions for drunkenness as under :

In 1914 the convictions were 275			
In 1915	„	„	277
In 1916	„	„	953
In 1917	„	„	320
In 1918	„	„	80
In 1919	„	„	78

The chief constable of the city in his last annual report says :

“ The beneficial effects of this increased sobriety are far-reaching and fundamental. There has undoubtedly been a resulting improvement in the economic efficiency of the people, and the reduction in misery, crime, and degradation of every sort may easily be imagined.” <sup>1</sup>

The most remarkable example of the legislative control of the drink traffic is the Prohibition Amendment of the United States Constitution which became law in 1919. Already its beneficial effects are highly encouraging. There has been a striking improvement in the moral, social and economic life of the country. Crime is decreasing, vagrancy has almost disappeared, family life is becoming more sacred, workhouses and refuges are being closed, education is growing more efficient.

There is, as would be expected, a vigorous opposition to prohibition ; a school is working hard for a return to non-restriction. The experiment is one of world-wide importance and testifies to a widespread desire in one of the leading nations of the world that the curse of alcoholism shall be abolished.

#### VIII. MINIMUM WAGE LEGISLATION

In every modern industrial community there have been large numbers of unorganised workers

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<sup>1</sup> *The Times*, 1919, November 14.



who are employed at low wages and appear unable to make any successful efforts to improve their condition. Their poverty, ignorance and inefficiency keep them helpless and their helplessness keeps them poor. If they are to be lifted to a higher industrial plane the State has often felt it necessary to intervene.

The same motives that have led to the protection of workers against dangerous occupations, excessive hours or insanitary surroundings have led to the erection of barriers against the evils of low wages. Thus regarded minimum wage legislation is seen to be merely an extension of principles long recognised in the Education Acts, Factory Legislation and so forth. Economic weakness has been accepted by the State as justifying interference.

Australia is the birthplace of minimum wage legislation, the first Act having been passed by Victoria in 1896. The Opposition feared that the measure would drive trade out of the country and lead employers only to employ the most efficient workers. These objections have proved without foundation, while sweating is said to have disappeared from the trades dealt with.<sup>1</sup> At the present time minimum wage rates have been established for all important manufacturing industries as well as for street railways, clerical

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<sup>1</sup> For further details cf. J. R. Commons and J. B. Andrews, *Principles of Factory Legislation*, p. 172.



occupations and mining ; neither employers nor employees appear to desire a return to the old system of unrestricted competition.

The principle of the minimum wage has also been accepted in Great Britain and embodied in legislation. Large numbers of unskilled workers were shown to be receiving wages too low for the maintenance of physical efficiency, and yet to be unable unaided to improve their position. Thanks to the efforts of the Anti-Sweating League and other organisations, public interest in the question was aroused, culminating eventually in the Trade Boards Act, 1909, which authorised the Board of Trade to appoint wage boards for such trades as it thought desirable to regulate, the minimum wages so regulated being enforced by law. The first four trades dealt with were sections of the tailoring, box making, chair making and lace making trades. By 1913 the value of this legislation was so well recognised that trade boards were also applied to sugar confectionery and food preserving, shirt making, hollow-ware making, and cotton and linen embroidery, employing about 150,000 workers. Since then many other industries have been dealt with, the most important being agricultural labour which has long been one of the worst-paid forms of labour. There appears every prospect that the wage-board system will gradually be extended to all the low-paid industries in the country.



This policy has relieved the pitiful poverty of those who earn too little to purchase the necessities of life and are helpless to improve their status, while at the same time it stimulates employers to introduce greater efficiency of management, and benefits the community by encouraging increased production. The living wage has now come to be regarded as "sacrosanct"; if an employer cannot carry on his business without lowering the wages of his employees below the cost of living, it is better that such business should be abandoned.

Most industrial States are establishing minimum wage rates to protect those sections of the population who receive unduly low wages. Thus in the United States large sections both of male and of female employees were found working for wages which were inadequate for the maintenance of efficiency, and in that country these conditions were intensified by cut-throat competition due to the stream of immigrants with a low standard of life and willing to accept starvation rates. Minimum wage laws have now been passed by several American States and there appears every prospect that the principle, once adopted, will be rapidly extended throughout the country.

On the other hand, minimum wage legislation is still on its trial, and its effects are by no means as simple as they might appear. There is always a danger, unless great care is taken, lest a legal



minimum aggravate unemployment, and even drive industries out of a wage-regulated country to one where labour is still free. Moreover the minimum is fixed at a bare living wage so that it does not go far towards abolishing poverty.

After all, the only satisfactory and permanent way of raising wages is by increasing production. If therefore, instead of the fixing of minimum wages, more had been done to improve the training and efficiency of sweated workers, State interference to a great extent would have been rendered unnecessary.

## IX. SOCIAL INSURANCE

For many years the working classes have resorted to insurance in order to provide against the contingencies of life, since insurance yields a surer protection against such contingencies than does ordinary saving. Especially is such provision important for those who are dependent on their labour for the support of themselves and their families.

In recent times insurance has been undertaken by the State, whose policy has been to act on behalf of the community as a whole in providing protection for such classes as need it most, and who, owing to insufficient income or want of foresight, fail to secure it for themselves through the usual commercial channels. Such classes include



pre-eminently the manual workers whose income often barely suffices for the necessities of life.

To Germany belongs the honour of having been the first State to adopt national insurance, an event which has been termed "the monument of the new social order," since it marks the beginning of a great forward movement in labour legislation. Such insurance by the State is now widely accepted as the most effective device for preventing many evils caused by poverty, unemployment, sickness and accident, as well as for promoting efficiency and general welfare.

The German Insurance Act, passed in 1883, compelled all industrial workers to insure against sickness, accident and incapacity. Under this Act and its amendments every insured person has a right to assistance in case of sickness, accident or incapacity, while in case of death his widow and children receive an annuity. In the somewhat high-flown words of the German Emperor "social evils are healed by legislation . . . based on the moral foundation of Christianity."

The National Insurance Act of this country, passed in 1911, was largely based on its German predecessor, although important modifications were introduced.

The following were some of the benefits of the original Act, although these have been altered by the Amending Act of 1920 :

I. "MEDICAL BENEFIT."—Medical treatment



by a duly qualified doctor, including the supply of medicines. The doctor is in normal cases to prescribe only and the medicine is dispensed by a duly qualified chemist.

2. "SANATORIUM BENEFIT."—Special treatment, in sanatoria or otherwise, for insured persons who contract tuberculosis or such other diseases as the Local Government Board with approval of the Treasury may schedule.<sup>1</sup>

3. "SICKNESS BENEFIT."—Money payments are made while insured persons are rendered incapable of work by some specific disease, or by bodily or mental disablement. Normally 10s. a week for a man and 7s. 6d. a week for a woman, beginning with the fourth day of illness and continuing for not more than 26 weeks.<sup>2</sup>

4. "DISABLEMENT BENEFIT."—A continuation of Sickness Benefit, for an indefinite period, until 70 years of age; the normal rate equals 5s. a week.

5. "MATERNITY BENEFIT."—Payment, in money or in kind, of 30s. in the case of either an insured woman or the wife of an insured man.<sup>3</sup>

<sup>1</sup> Sanatorium Benefit will shortly cease under the National Health Insurance Act, 1920.

<sup>2</sup> Under the Act of 1920 the rates of Sickness Benefit have been raised to 9s. per week for men and 7s. 6d. for women, after 26 contributions have been paid, these sums rising to 15s. for men and 12s. for women after 104 weeks of insurance. Disablement Benefit has been raised to 7s. 6d. per week, Maternity Benefit to 40s.

<sup>3</sup> A good summary of the Act is given by Sir L. G. Chiozza Money, *Insurance versus Poverty*, p. 93.



Broadly speaking the Act has conferred many advantages on the poorer classes, and has protected them from some of the "slings and arrows of outrageous fortune." The weekly payments of sickness benefit have assisted many indigent persons through periods of anxiety and suffering. Maternity benefit has been a blessing to mothers; disablement benefit has served as a small pension during times of incapacity.

Carr, Garnett and Taylor thus refer to the intentions of the Act as regards phthisis :

"Perhaps the most deplorable fact is that phthisis attacks most frequently and most fatally persons in the working, marriageable and reproductive years of life and thus inflicts the greatest possible economic loss on the community. Only too often there is a Vicious Circle kept up in which there is first infection of the bread-winner of the family, next unemployment, then malnutrition of family, with a consequent greater liability to infection, sometimes resort of the worker to a sanatorium when it is almost too late, possibly some improvement under treatment, and then return home with lower capacity for work, and perhaps only to be reinfected by those whom he has himself first infected. And what occurs in families occurs on a larger scale in communities. With every link in this Vicious Circle the Insurance Act attempts to deal, and while sanatorium benefit will bring to a focus all the other measures, the whole tendency of the Act, including the part dealing with Unemployment, will be in the direction of removing or at least ameliorating many of the conditions that now foster tuberculosis."<sup>1</sup>

On the other hand, from a public health point

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<sup>1</sup> Carr, Garnett and Taylor, *National Insurance*, p. 95.



of view both the German and English Insurance Acts have been comparative failures. Money spent in improving health, in providing better houses, cheaper and purer food would in the long run have been of greater value to the community. Even the great benefits anticipated in the arrest of the ravages of phthisis have not been realised.<sup>1</sup>

The same principle of insurance has been extended to unemployment by the Insurance Act and other special Acts. In the future further developments are probable, for many of the ills of human life can be relieved by well-regulated systems of insurance.

#### X. THE ELBERFELD SYSTEM

The legislative efforts made by foreign States to break the Vicious Circles of poverty have been briefly alluded to on several occasions. The subject is too large to be even summarised here.<sup>2</sup>

An exception however must be made in regard to the Elberfeld system, which combines State control with voluntary effort. The system was first inaugurated at Elberfeld in 1852 and has since been widely copied both in Germany and elsewhere.<sup>3</sup>

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<sup>1</sup> The defects of the National Insurance Act are described by W. A. Brend, *Health and the State*, p. 210.

<sup>2</sup> An excellent résumé is given by Anatole Weber, *L'Assistance aux Miséreux à l'Étranger*.

<sup>3</sup> E. Münsterberg, *Das Elberfelder System*. Cf. also Anatole Weber, *L'Assistance aux Miséreux à l'Étranger*, p. 11.



About the middle of the 19th century the city of Elberfeld was burdened by an excessive amount of destitution and mendicancy, which led the civic authorities to initiate a new plan of dealing with the problem. The method consisted in dividing the city into 546 sections, each section comprising about 300 inhabitants. Over each section was placed an almoner, while every fourteen sections constituted a district, over which was appointed an overseer. All these officers were controlled by a central committee of nine, of which the mayor acted as ex-officio president, four members being town councillors, and the other four being ordinary citizens. The 546 almoners and thirty-nine overseers were unpaid, all being under city control.

Any destitute person needing relief had to make application to the almoner of his district, whose duty it was to institute full enquiries into all the circumstances of the applicant, and also to keep himself constantly informed of those circumstances, as long as the relief was continued. Every fortnight the fourteen almoners of each district meet under the presidency of the district overseer; the reports of each are then considered and prepared for submission to the Central Committee, which also meets fortnightly on the day following the meetings of the almoners and overseers. The small size of the sections makes it easy for each almoner to keep himself familiar with all the distress in his district, and with any special circumstances con-



nected with it. Being a citizen and not a paid official, he has no interest but to state the plain facts, and to see that the relief given is such as is best adapted to the necessities of each case. Relief is granted according to a fixed and uniform scale, which is so framed as to secure that only the minimum necessary for bare subsistence is supplied to the applicant and his family. Any small sums he may earn are taken into account and deducted so as to bring his rate of relief up to the standard minimum. One of the duties of the almoner is to use every effort to secure employment for those who may be in receipt of relief.

The almoner is able to render varied assistance quite apart from the actual relief. He becomes well acquainted with the small section to which he is assigned, and develops a civic interest in his work, so that he is able to help the needy in many ways before they reach the stage of needing money relief. He helps the unemployed to find work, the sick to obtain medical attendance ; to the man on the downward slope he gives a word of counsel which often places him on firm ground. He exerts a form of paternal supervision over his section, and is allowed by the city to loan tools, sewing-machines etc. Many prominent citizens are found willing to serve as almoners, who often hold office for many years ; women also are sometimes appointed.

There is a general agreement that the Elberfeld



system, adapted to the circumstances of different towns, has proved an efficient and judicious method of relieving distress. There is a State machinery, but it is administered by private citizens who are animated by the spirit of charity. Decentralisation is combined with individualisation, and the system permits what Germany greatly prefers, domiciliary assistance (*offene Armenpflege*) to institutional assistance (*geschlossene Armenpflege*), corresponding to our out-door relief and our workhouse. The independence of the poor man is thus preserved, and this facilitates his return to the ranks of self-dependent wage-earners.

At Elberfeld the number of individuals requiring assistance has greatly diminished in proportion to the population, while the cost to the town has also been much lessened. These favourable results have been further strengthened by the State system of compulsory insurance alluded to above.

Much of the social legislation which has been passed in the United Kingdom is strongly reprobated by a certain school of economists, who believe that poverty in course of time tends to cure itself, and argue that the policy of *laissez-faire* is the wisest in the long run. As the *vis medicatrix naturæ* puts right many physical disorders so does the *vis medicatrix reipublicæ* rectify many social disorders. Such individualists hold that it is better for men to carve their own lives, to learn



their own lessons by experience, even if they make blunders, than for the State to interfere, since such interference weakens self-reliance and diminishes independence.<sup>1</sup>

For example such legislation as the Compulsory Education Act of 1870 was bitterly opposed by large sections of the population. Politicians urged that education was not a matter for State interference, and should be left to the operation of demand and supply, i.e. to the voluntary action of individuals or societies. Unfortunately parents often fail to realise the importance of education, preferring the immediate increase of their income to the ultimate efficiency of their children. Ignorance generally speaking perpetuates ignorance; only an educated community recognises the value of education. On the other hand, many employers wished to keep children as wage-earners in their factories.

Eventually the friends of State action triumphed, and practically all opposition to compulsory education has vanished.

The *laissez-faire* policy fails in many directions. A glaring example is found in the assumption that it is to the interest of the producer to manufacture honest wares and to supply the consumer in the best possible manner. This may indeed be his interest, where a trade is old-established and has

<sup>1</sup> For a good summary of the position taken up by Individualists cf. The New Encyclopædia of Social Reform, p. 608.



a reputation to maintain, or where the consumer can ascertain whether a commodity is genuine or not. These conditions however exist only to a small extent in modern commerce. Most trade is carried on with borrowed capital, and it may be to a man's interest to sell a large quantity of goods as rapidly as possible and then retire. Thus the interests of producer and consumer may conflict, and Food Adulteration Acts have been found necessary in order to protect consumers who could not take care of themselves. Especially is such protection wanted for the poor and ignorant persons who are the great consumers of the articles most liable to adulteration.

The same policy has been an utter failure as regards the evils of factory labour. It is all very well to argue that the self-interest of parents and employers ought to have rendered the long series of our Factory Acts superfluous. Far-sighted producers should surely have recognised that excessive hours of work under insanitary conditions in the long run render labour both inefficient and costly. On the contrary, the fact is that in many cases an immediate return was the main object in view, and that employers held that the ultimate effects of excessive hours and sweated labour were not their business. For the benefit of national efficiency State interference was urgently demanded.

Even Fawcett, one of the staunchest upholders



of a *laissez-faire* policy, admitted that compulsory education was justified by its enormous benefits, and by the fact that parents were often too poor and too ignorant to appreciate the value of education.<sup>1</sup> The truth is that to-day we are all *laissez-faire* economists in some matters ; no one is a *laissez-faire* economist in all matters. Circumstances must decide when it is wise to abandon such a policy, and when, owing to ignorance, helplessness, immobility or lost freedom of bargaining, extraneous aid is required for the breaking of the circle.

Abject poverty is essentially one of the conditions in which individuals often cannot help themselves, and in which they must be aided by the State as representing the community as a whole. On the other hand, care must be taken that the State aid shall not sap the self-reliance and self-respect of those who are assisted.<sup>2</sup> Economic laws must not be interfered with without the greatest circumspection.

The temporary relief of social evils is so much easier and involves so much less thought and trouble than does effectual cure, that our legislature is apt to yield to the temptation to choose the broad rather than the narrow way.

S. and B. Webb thus describe this policy :

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<sup>1</sup> H. Fawcett, *Pauperism*, pp. 124-132.

<sup>2</sup> A. Toynbee, *The Industrial Revolution of the Eighteenth Century in England*, p. 219.



“ In some of the legislation that has been passed during the last two decades, and in a good many of the projects put forward by each political party in turn, we see the fatal attraction of the easy policy of ‘ relief,’ in contrast with the arduous mental labour involved in mastering the technique of prevention. Great Britain, in fact, finds it difficult to break out of a Vicious Circle. Our governing class—Ministers, Members of Parliament, Judges, Civil Servants—do not seem yet to have realised that social reconstructions require as much specialised training and sustained study as the building of bridges and railways, the interpretation of the law, or technical improvements in machinery and mechanical processes. The result is that the amount of knowledge available, even of knowledge of facts, when a Minister is faced by a problem, is always ludicrously insufficient, whilst adequately trained expert students of the subject are seldom to be found. Meanwhile, the bulk of the electorate, the organised working-class, can hardly be expected to have time to think out for themselves the necessary changes in environment or to develop any new social *technique*; and in default of intellectual leadership they are apt to alternate between a somewhat cynical apathy and an impartial acceptance of the first easy-looking device for improving their condition that is presented to them.

“ The first condition of effective social progress in this country is that we should get out of this Vicious Circle.”<sup>1</sup>

There is every reason to think that such social legislation as has been referred to above will be largely extended in future years. Much remains to be done to improve the homes of the people. There is still a vast amount of overcrowding of individual tenements, and too many houses are allowed on a given area of land. More supervision

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<sup>1</sup> S. and B. Webb, *The Prevention of Destitution*, p. 331.



is required to ensure that each house shall be well-built, well-drained and well-ventilated. Overcrowding in the towns must be relieved by the development of small-holdings and increased facilities of locomotion. The registration of titles to house property will greatly facilitate administrative action.

Further measures are called for to improve the health of the people, and great results are expected from the new Ministry of Health, 1919. An urgent want is a pure milk supply, especially for infants. A more systematic inspection of dairy farms and milk shops is required, and encouragement must be given to farmers anxious to free their herds from tuberculosis. Refrigerating vans for conveying milk at least during hot weather are desirable, and antiquated forms of milk churns should be abolished. The complex drink problem, once satisfactorily solved, will give a powerful impetus to social progress. In the field of education much leeway remains to be made up; great benefits will accrue to the nation from the Education Act of 1918, but these effects will take years to show themselves. The nation should keep in perpetual remembrance the wise words uttered by Socrates: "No man goeth about a more godly business than he that is mindful of the good bringing up both of his own and other men's children."

One hindrance to educational progress has been



the inefficiency of many teachers, associated with inadequate salaries. This evil is happily being remedied, and a higher standard of teacher will raise the standard of the child.

Universal instruction in the best ways of supplying the elementary wants of humanity is urgently required. Especially should girls be taught household economy and mother-craft ; this in itself will break many of the circles associated with ignorance and inefficiency. Again, the war has emphasised, as perhaps nothing else could have done, the importance of a high standard of technical education.

A recent development is the school medical service, which aims not so much at the discovery and treatment of sick children as at the improvement of the health and physical development of the whole juvenile population of school age. At present a large proportion of children are suffering from ill health to such a degree as to be incapable of deriving much profit from their lessons. A recent inspection showed that in a London group of children 7 per cent. and in a country group 10 per cent. of the elder children were absent on account of chronic ill health. Of the remainder many were unclean in body, others ill-nourished, while yet others were suffering from affections of the eyes, nose or ears. An effective school medical service will not only be to a large extent preventive but remedial ; indeed in the long

run it will prove economical and relieve the Poor Law administration by preventing the entrance of unfit children into the industrial world. Many of the Vicious Circles alluded to in previous pages will be prevented ; others will be nipped in the bud.

This brief sketch of the breaking of Vicious Circles by legislation must suffice ; it may serve to suggest what has been done in the past and what may be done in the future. One lesson should never be forgotten, viz. that Parliament has too often dealt with effects, too rarely with causes. A great teacher wrote many years ago in reference to disease : " Let it be a cardinal principle of treatment to make an effort to interrupt Vicious Circles." <sup>1</sup> Let the legislator bear in mind the same principle in his efforts to cure social disorder.



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<sup>1</sup> M. Bruce, Principles of Treatment, p. 263.



## Chapter Twenty-seven



### VOLUNTARY ORGANISATIONS

“ It is characteristic of social problems to be Vicious Circles, and all that can be done is to point out the links in the chain, and hope that the practical man will some day come along and break through at the weakest place.”<sup>1</sup>



IN every civilised country numerous societies and organisations have been established whose *raison d'être* is the prevention and the breaking of circles associated with poverty. Some of these organisations deal with disease, some with unemployment, some with insanitation, some with drunkenness, some with crime, some with immorality, some with inefficiency and so forth ; others seek to promote thrift, life assurance, education. Space does not allow of even a general summary of all that they accomplish in the direction of social reform.<sup>2</sup>

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<sup>1</sup> H. Bosanquet, *The Standard of Life*, p. 187.

<sup>2</sup> The *Annual Charities Register and Digest* and *Burdett's Hospitals and Charities* give a conspectus of Societies established in the United Kingdom. France has its “ *Paris charitable et bienfaisant* ” ; similar volumes are published in other countries.

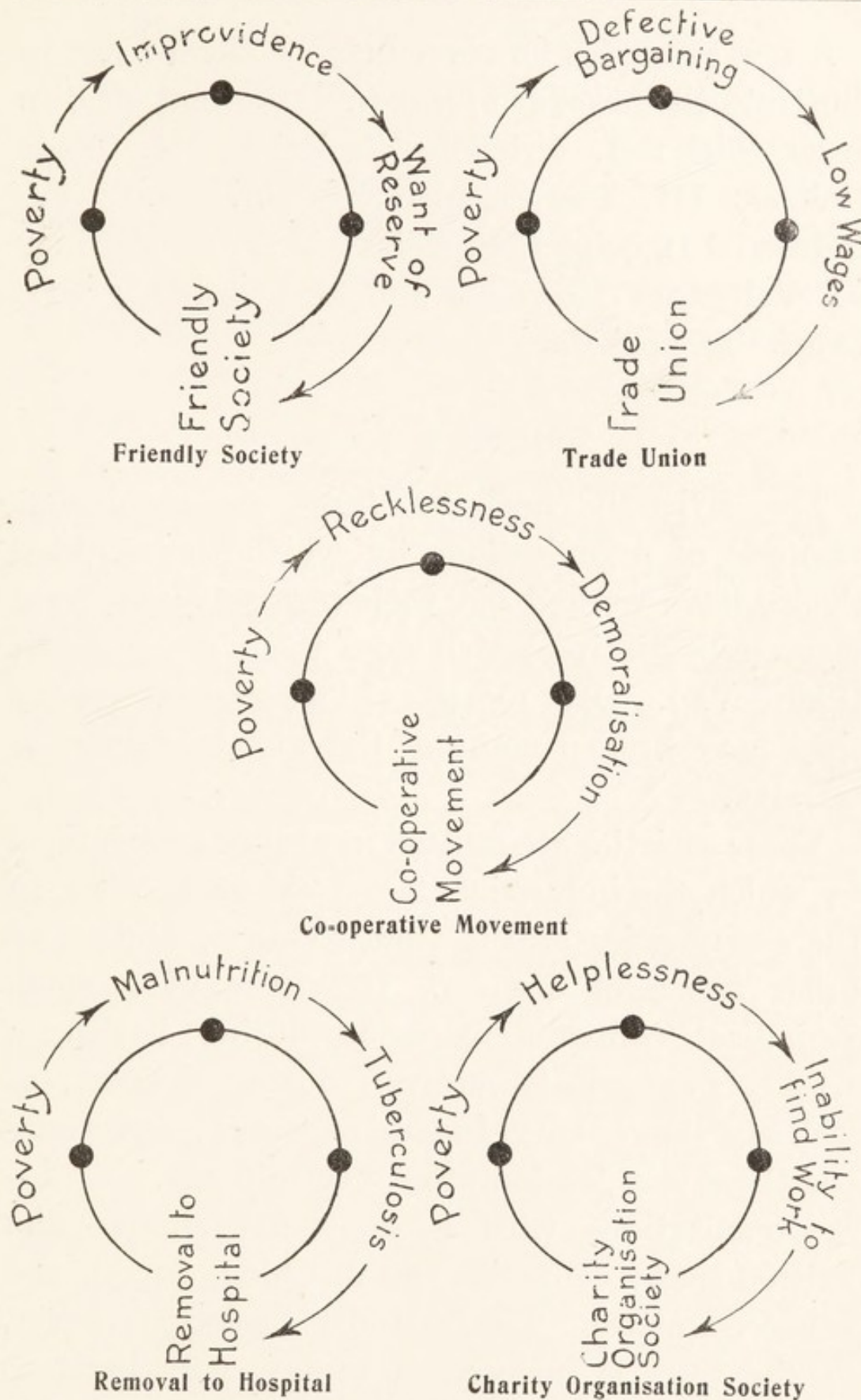


Plate VI.—The Breaking of Vicious Circles by Voluntary Organisations



A few examples however may be singled out to illustrate their *modus operandi*. We may deal in order with : I. Friendly Societies ; II. Trade Unions ; III. The Co-operative Movement ; IV. Industrial Housing Companies ; V. Profit-sharing ; VI. Voluntary Hospitals and Dispensaries ; VII. Charitable Societies.

### I. FRIENDLY SOCIETIES

The Friendly Societies form a conspicuous example of organisations by which the working classes have worked out their own salvation by a vigorous initiative which does them much credit (Plate VI.). By means of associated energy they have broken many of the Vicious Circles of poverty.

These societies are mutual insurance associations by which the industrial classes aid each other in the emergencies arising from sickness, death and other forms of distress. In virtue of a small periodical contribution made during health, a weekly payment is received during sickness, as well as a sum to cover funeral expenses ; sometimes too there is a pension after a certain age.

Organisations with a somewhat similar aim existed many centuries ago in China, Greece and other countries. The Friendly Society however, as the term is understood to-day, goes back no further than the 17th century and probably originated in medieval religious guilds.



By the Act of 1819 a Friendly Society was defined as "an institution whereby it is intended to provide, by contribution, on the principle of mutual insurance, for the maintenance or assistance of the contributors thereto, their wives or children, in sickness, infancy, advanced age, widowhood or any other natural state or contingency whereof the occurrence is susceptible of calculation by way of average." By the Act of 1846 the "Registrar of Friendly Societies" was constituted and all societies were placed under his supervision, while further regulations have been imposed by subsequent Acts in order to increase actuarial stability.

These admirable Societies have met with widespread support among the labouring classes. In 1905 there were no less than 13,978,790 members, while their funds amounted to £50,459,060. By inculcating habits of thrift and self-help these institutions have done much to promote a high standard of conduct and a spirit of independence. Indeed many of their members have derived such benefit from the Society to which they belong that they might almost adapt the words of the Psalmist and say: it "brought me up out of a horrible pit, out of the miry clay; it set my feet upon a rock and established my goings."<sup>1</sup>

Since the passage of the National Insurance Act of 1911 the Friendly Societies have become linked up with the State, although they continue in a

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<sup>1</sup> Psalm xl. 2.



large measure to be self-governing institutions. To some extent that Act has modified the scope of the Societies, since workers are now compelled to insure against loss of health. At the same time by enabling the Societies to carry on Government Insurance the State has strengthened their position, while the expenses of audit and valuation, formerly a charge on the members' contributions, are now defrayed by the Government.

It is true that the Act applies compulsion, whereas Friendly Society membership was previously voluntary. On the other hand, the State contributes to the funds, while the Friendly Societies can still choose their members from the ranks of the millions of insurable persons.

Friendly Societies have been established in many European countries, although their development has proceeded on somewhat different lines. The degree of Government control varies considerably, although everywhere the Societies are endeavouring to promote the social and economic welfare of the working classes, on the basis of mutual help and assurance.

In the United States the corresponding organisations are called Fraternal Societies and pay away large sums as benefits in cases of sickness and accident as well as funeral expenses. The number of such benefit associations is very large, their membership several years ago exceeding 6,000,000.



## II. TRADE UNIONS

The Trade Unions form another important group of working-class organisations which have made great progress during recent years. About thirty years ago these Unions in the United Kingdom had about a million and a half members, out of a population of about forty millions ; they included possibly 20 per cent. of the adult male wage-earners. In 1920 the corresponding number of Trade Unionists exceeded 6,000,000, including probably 60 per cent. of the adult male wage-earners in the Kingdom.<sup>1</sup>

Broadly speaking Trade Unionism has greatly benefited the workers as a whole by developing their intelligence and by increasing their economic strength. Although the results have mainly accrued to their own members, these Unions have done much to emancipate the employed class as a whole from the undue domination of capital, to shorten hours of work, to establish a standard rate of wages by collective bargaining, and to raise the worker to something approaching equality with the employer. By means of their sick funds, their unemployment funds, their accident funds and their death funds they have inculcated principles of self-help and self-respect, and to a large extent have broken the

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<sup>1</sup> S. and B. Webb, *The History of Trade Unionism*, p. 472.



Vicious Circles of inefficiency, ignorance and immobility. Combination is in fact the only way in which labour can raise itself to the level of the employer in the matter of bargaining (Plate VI.).

On the other hand, Trade Unions are apt to forget that every man has the right to labour and that this right is the most sacred and inalienable of all. Moreover their policy has been a selfish and short-sighted one when it has encouraged restriction of output, and has arbitrarily prevented free citizens from engaging in employment. A group of work-people may gain for a time, but the community as a whole will lose. 'The cheaper the goods, the wider the market. Indeed the ca' canny system is a cruel means of depriving the poor of the necessities and comforts of life. Another danger of Trade Unionism is that of lowering the efficiency of the best workman to the level of mediocrity—a further source of loss to the community.

During recent years there has been a tendency to the repudiation of agreements, which has not raised the Trade Union movement in the opinion of the public. A further tendency is the utilisation of Unions for political as opposed to industrial purposes. Some leaders have indeed openly advocated the dragooning of Parliament by unconstitutional methods. These and other labour difficulties need cause no surprise after a world war with its social upheaval, and doubtless many years



will elapse before the widespread unrest subsides. The potential benefits of well-governed Trade Unions are so great that the best friends of the movement must hope that wise counsels may prevail and that the general welfare of the nation will not be forgotten.

A large number of the indigent classes are still outside the ranks of Trade Unions, and the full advantages of the movement in breaking the Vicious Circles of poverty will not be attained until the unskilled workers have been sufficiently organised to reap similar benefits to those enjoyed by the members of highly developed Unions.

### III. THE CO-OPERATIVE MOVEMENT

A third example may be found in the Co-operative Movement, which has proved a valuable economic expedient for increasing the independence and happiness of large numbers of the working classes. The term co-operation, as here used, does not merely imply such co-operation as exists in every large business with a view to making money. In the true Co-operative Society the associated members join together for the attainment *in common* of some commercial purpose. Each member binds himself to regulate his interests in accordance with the interests of the whole Society, which is essentially an association of the weak, who combine in order to lift themselves and



others out of weakness into strength, out of poverty into independence (Plate VI.).

Hence the Co-operative Society differs from the Friendly Society, which teaches thrift and foresight, and makes provision against death, accident, sickness and old age. It also differs from the Trade Union, whose principal aim is to bargain with and, if necessary, fight the employer, who is excluded from it.

In the modern acceptation of the term the Co-operative Movement originated in Great Britain and acknowledges Robert Owen as its founder, "each for all, and all for each" being the accepted motto. Its creed is that life may best be ordered not by competition but by mutual help. Members therefore unite so as to render mutual aid in the production of wealth, which they share on certain agreed principles of equity and the common good.

The Co-operative Movement has launched out in various directions, which may be grouped as follows: (a) Co-operative Banks, (b) Co-operative Agricultural Societies, (c) Co-operative Workers' Societies, (d) Co-operative Stores. Groups (a), (b) and (c) are associations of producers; group (d) includes associations of consumers.<sup>1</sup>

The best-known development in this country has been the establishment of Stores, which are managed not with a view to a proprietor's profit,

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<sup>1</sup> Further details are given by C. R. Fay, *Co-operation at Home and Abroad*.



but with a view to supplying good and cheap commodities to supporters of the movement. Another important aim has been the encouragement of thrift and the material and moral advancement of the members, who have been raised educationally, economically and socially.

Poverty, generally speaking, is thriftless. The scantier its resources, the less it husbands them. What, it is argued, can be saved by labourers who are living from hand to mouth? Even if there is a margin, what would the putting by of a mere pittance avail? What sort of provision for old age will be afforded by the two or three score of pounds which, by systematic renunciation of beer and skittles, may possibly be scraped together? To these questions the Co-operative Movement has given a satisfactory answer. It furnishes adequate motives for saving and also furnishes the means of doing so. It not only promotes prudence but richly rewards the prudence it has promoted.

The principle of Co-operation has also been extended to the building of working-class houses, in this country as well as in Germany, the United States and elsewhere. A valuable development is the 'Tenants' Co-partnership Movement for the common ownership of groups of houses which the landlord society lets to its members. Under such a system there is no interference with the mobility, which is one of labour's valuable assets and which often hinders the actual purchase.



On estates that have been developed on co-partnership lines public opinion is often a powerful lever in favour of sobriety, cleanliness, punctuality in the payment of rent, and does much to improve *morale*. Since the foundation principle is one of mutual self-help, the houses are all the more valued through the effort and self-sacrifice involved. The sense of possession, even though only partial, is of great value.

As a result of this widespread movement, thousands of working men have been encouraged to save money, to practise moral and prudential virtues, in brief to live with an ideal. Humble wage-earners who had never possessed any reserve have come under the magic influence of a little capital, which has reacted beneficially on their moral and physical condition. Independence, once acquired, leads to further thrift, to increased comfort and to a higher standard of life and self-respect.

In Frederic Harrison's words :

"No man of generous feeling can help being moved to admiration when he recalls the homes which have been saved and brightened, the weight of debt, destitution and bad habits which have been relieved, the hope and spirit which have been infused into the working classes by this single agency—the co-operative system."<sup>1</sup>

The vast influence of the movement may be gauged by the fact that at the end of 1917 there were at work in the United Kingdom 1,465

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<sup>1</sup> F. Harrison, *National and Social Problems*, p. 341.



industrial Co-operative Societies (excluding agricultural societies, credit banks etc.), with a membership of 3,831,896 ; a total share, loan and reserve capital of £81,770,273 ; a total trade (distributive and productive) of £272,746,849 ; and a total profit (before deduction of interest on share capital) of £18,023,879.<sup>1</sup> Some Societies are only engaged in distribution, others in production ; many do both.

The Co-operative Movement has spread far and wide. In France, Germany, Switzerland, the United States and elsewhere, similar institutions have sprung up, various modifications of the original methods being introduced, such as Co-operative Banks, Agricultural Societies and other associations of producers. The principle of mutual aid has everywhere been pregnant of social progress, free from the taint of selfishness which has been so rampant in other institutions.

The three great organisations just referred to have been in the main initiated and controlled by the working classes themselves. Such participation in administrative work has a valuable educative influence, and the success of these working-class institutions shows how many industrial problems can be solved by the workers themselves. There are prospects of even wider usefulness in the future.

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<sup>1</sup> Fifty-first Annual Co-operative Congress, 1919, Report, p. 121.



## IV. INDUSTRIAL HOUSING COMPANIES

Much has been done to solve the housing problem by means of voluntary organisations, such as building societies and endowed trusts or corporations. Such organisations are said to have flourished in China centuries before the Christian era and exist in most civilised countries in some form or other. Sometimes they have been based on principles of co-operation, as referred to in the previous section. At other times loans have been made in order to allow persons of limited financial resources to build or purchase houses. In yet other cases improved dwellings have been erected by companies formed for the purpose and let at remunerative rents. The following brief notes refer to the United Kingdom, America and Germany, which may serve as types.

In the United Kingdom building societies existed as early as 1781, and building clubs were known in Birmingham in 1795. During the 19th century various important societies were established, such as the Metropolitan Association for Improving the Dwellings of the Industrial Classes, founded in 1841, which has fourteen estates of improved dwellings in London and pays  $4\frac{1}{2}$  per cent. Another is the Peabody Trust, which was founded in 1862 and houses nearly 20,000 persons. The Improved Industrial Dwellings Company of London, founded by Sir Sidney Waterlow, also



dates from 1862, and endeavours to combine beauty and convenience in large blocks. The Guinness Trust, begun in 1889 by Sir E. C. Guinness (Lord Iveagh), has a group of buildings with 2,574 separate tenements for 9,736 persons. The general plan of all these buildings is that of a central courtyard, round which the buildings are grouped with two- and three-room flats, every room opening on the outer air. There are some 600 such "model" tenements in London, all paying a fair return. The Artizans', Labourers' and General Dwellings Company of London aims at solving the housing problem by opening up suburban estates.

In 1903 building societies in England had a capital of £48,000,000.

Another form of housing enterprise has been the establishment of garden cities such as that at Letchworth, where industries can be carried out amid rural surroundings, and under conditions which preclude overcrowding and insanitation. Garden suburbs have also been planned such as that at Hampstead, where 72 acres have been reserved for working-class cottages.

There have been many other associations formed in this country for the improvement of the dwellings of the poor, for which reference may be made to the special literature on the subject.<sup>1</sup>

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<sup>1</sup> E. R. Dewsnap, *Housing Problem in England*; J. S. Nettlefold, *Practical Housing*.



Much has also been accomplished in the United States towards providing the industrial classes with wholesome housing, under the name of building and loan associations. Although the basis of action varies considerably, the central purpose is the same, and such associations are recognised as rendering valuable services to the community and are accorded special privileges. In 1901 there were about 600 such associations at work with a capital of £120,000,000. A large number of the privately owned houses in the United States result from the great development of these building associations.

In Germany great enterprise has been shown in the matter of housing, this being probably attributable to the rapid urbanisation of the people, and to the growth of manufacturing industries. Slums are less conspicuous than in England, partly because of the more recent growth of towns, and partly because municipalities have given more attention to town-planning and exert a stricter control. Building societies are recognised as of "public utility" and receive favourable consideration from the State. Some of them are co-operative, others semi-philanthropic, having the object of building good houses at a limited profit.

There has been much discussion as to whether the housing of the industrial classes should be undertaken by the State or left to private enterprise. Should the share of the State be construc-



tive or restrictive? Should it build the houses itself or be content with ensuring that the houses built be sound and healthy? Generally speaking it may be laid down as a principle that the State should not undertake to supply the primary necessities of life, of which of course housing is one; such necessities are best left to private enterprise.<sup>1</sup>

If the State with the public credit and a deep purse behind it competes with the building trade, it necessarily weakens or destroys a most important industry. This for example is what happened in London when the London County Council undertook municipal housing. Private enterprise was checked and the shortage of houses was aggravated.

Miss Octavia Hill pointed this out at the time :

“ The action of the London County Council with regard to the housing of the poor is stopping independent building on sound financial lines by good companies. Thus it is unconsciously creating the evil it wishes to mitigate.”<sup>2</sup>

Even before the war there was a growing shortage of industrial housing brought about by a variety of economic causes.<sup>3</sup> This shortage

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<sup>1</sup> Hitherto about 99 per cent. of the working-class houses in this country have been erected by private enterprise at an annual cost of about £18,000,000. Cf. Report of the Land Enquiry Committee, 1914, II., p. 99.

<sup>2</sup> *Edinburgh Review*, 1913, April.

<sup>3</sup> A detailed account of this shortage will be found in the Report of the Land Enquiry Committee, 1914, II., Ch. III.



reached an acute stage after the cessation of hostilities and became one of the urgent political problems. Unfortunately the Government attempted to solve it partly by subsidising housing schemes and partly by itself undertaking building operations, thus weakening or even abolishing private enterprise. As a temporary *post-bellum* measure, the subsidy policy may be defended. Much more however might have been done to remove the economic hindrances to the private initiative which hitherto had largely supplied homes for the working classes (cf. p. 313).

The situation was complicated by the selfish policy of some of the Trade Unions, by the inflated currency, by the fixing of rents and by the pressure of socialist influences. As so often has happened in these years of crisis the Government was carried along by forces liberated by the war, whereas a wiser policy would have stimulated private initiative in order to solve the shortage. It is to be hoped that State competition with the private building industry will be brought to an end as rapidly as possible ; otherwise the policy of subsidising housing construction may become permanent.

#### V. PROFIT-SHARING

Another method of breaking Vicious Circles is that known as profit-sharing, a scheme under which employees receive, in addition to wages, a share



of the profits realised by a business, in the form either of a cash bonus or of a bonus in shares. In the first case the employees do not acquire any part in the ownership of the business ; in the second they do. The latter is therefore often termed co-partnership.

By giving men an interest in the profits of a business it is possible to raise their efficiency considerably and thus to increase profits, which may then be added to earnings.<sup>1</sup> The first notable example was that of a Parisian house-painter named Leclaire, "the father of profit-sharing," who reckoned that by greater zeal and intelligence his workmen could save £3,000 a year. He therefore devised a scheme which made it their interest to save that sum, and arranged that they should receive the greater proportion themselves. The arrangement proved highly satisfactory, both as regards the material gain to the men and the improvement in *morale*. In the famous Laroche-Joubert paper-works the employees in 1908 owned over two-thirds of the capital.

The best-known example in this country is the co-partnership scheme of the South Metropolitan Gas Company, which has been in operation for 30 years. At the end of 1919 there were 7,667 employees participating in the profit-sharing and co-partnership scheme, shares and deposits of the value of

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<sup>1</sup> A. Williams, *Co-partnership and Profit-sharing*, p. 249.



£342,385 being held by the employees. There are also three employee directors on the board.<sup>1</sup> About twenty other Gas Companies have now adopted a similar scheme, the total number of employees reaching 23,500, while the shares and deposits amount to £822,717. There are many other businesses in which the same principle is in operation, and the movement is making distinct, although perhaps not a very rapid, progress.

Profit-sharing in many cases has led to the betterment of the working classes. It creates an interest in their employment and tends to increased efficiency and security. The better remuneration enables them to reach a higher standard of life, to practise thrift and to procure educational and recreational advantages denied to indolent and inefficient employees. The form of profit-sharing known as co-partnership, when feasible, is doubtless the best system. When employees receive not only a share of the profits, but also a share in the capital of the business, they are enabled, as shareholders, to receive a part of the profits on the capital as well as to bear a part in the responsibility of administration. This helps to bridge the gulf between employer and employee, and emphasises the truth that these do not really belong to hostile camps but are partners in the same enterprise. Indeed co-partnership has enlisted enthusiastic

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<sup>1</sup> The Labour Co-partnership Association, Thirty-Fourth Report, 1919, p. 11.



devotees who see in it a panacea for many industrial disorders.

It is doubtful however whether the system is destined to be extensively adopted. As regards private business enterprise, control must in large measure, for efficiency's sake, remain in the hands of capitalists and enterprisers. Further, any arrangement which makes the worker's wages dependent on profits tends to increase the uncertainty of his income, since this must diminish if the business proves less remunerative.<sup>1</sup> On the whole it would probably be better for the working classes that their service income be raised and that this be made more secure on the principle of mutual insurance. In favourable circumstances however there seems no reason why in the future the workers should not to a greater extent than at present enjoy, as part owners, a share of the income derived from the industry in which they take so important a part.

## VI. VOLUNTARY HOSPITALS AND DISPENSARIES

Hospitals and other institutions for the care and treatment of the sick have played a primary *rôle* in the breaking of Vicious Circles associated with poverty, and began their beneficent operations centuries before the Christian era (Plate VI.). Although therefore Christianity cannot claim to

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<sup>1</sup> M. Parmelee, *Poverty and Social Progress*, p. 388.



have originated hospitals, yet that religion did much to make them popular owing to the emphasis it laid on the brotherhood of man and on the duty of caring for the poor and the sick. That duty was continually inculcated by monasticism ; in the words of St. Benedict : “ *Infirmorum cura ante omnia et super omnia adhibenda est, ut sicut revera Christo, ita eis serviatur* ”—*The care of the sick is to be attended to before and above all else ; let them be served as if they were Christ Himself.*

The benefits conferred on suffering humanity by hospitals can scarcely be exaggerated : “ *Divinum est opus sedare dolorem* ”—*To relieve pain is a divine service.* The benefits are greater to-day than ever before, owing to the vast strides made by the science and art of medicine during the last two or three generations. These institutions fill an invaluable place in the social economy of every civilised nation.

In most European countries hospitals are controlled by the State, and the same principle applies to the Poor Law hospitals or infirmaries in the United Kingdom. With this exception however the voluntary system is in favour in this country. Each system has advantages and disadvantages. Under State control hospitals can be readily linked up with national insurance, and such an association will probably in future years be found the most efficient method of providing medical treatment for the community as a whole.



Voluntary institutions, on the other hand, are more representative of the people, and interest all classes in the good work of, at the cost of some self-denial, caring for the poor and sick members of society.<sup>1</sup> The dependence of voluntary hospitals on charitable support on the whole makes for efficiency, although many institutions are unable to introduce the most modern improvements for want of adequate funds.

The abuses that have too often been connected with voluntary hospitals in London and other great cities has been already referred to (p. 234). Owing to the want of adequate supervision gratuitous medical relief has been granted to practically all applicants, regardless of their ability to pay; in this way funds subscribed for the treatment and nursing of the sick poor have been diverted to the service of well-to-do persons who were well able to pay for any medical assistance required.

As Burdett says :

“ Such a system rests upon a wrong basis, and the best interests of every class of the population demand its abolition in favour of one which shall afford the maximum of justice (1) to the poor, (2) to those who can afford to pay in part or in whole the cost of their medical treatment and care at the hospital, (3) to the medical profession, (4) to the subscribers and supporters of voluntary hos-

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<sup>1</sup> For an excellent summary of the question cf. the article on “ Hospital ” by Sir H. Burdett in the *Encyclopædia Britannica*, XIII.



pitals, whose gifts should be strictly applied to the purposes they were intended to serve, and (5) to the rate-payers, who are entitled to a guarantee that the maximum efficiency is secured by the poor-law system of medical relief. The remedy is very simple and easy of application. Every voluntary hospital, while admitting all accidents and urgent cases needing immediate attention, should institute a system whereby each applicant would be asked to prove that he or she was a fit object for charity.”<sup>1</sup>

These voluntary hospitals are therefore open to the charge of helping to create dependent, irresponsible citizens, of serving as “schools of pauperisation.” Moreover there has often been rough and ready treatment, applicants being dismissed with a bottle of physic, a lotion or an ointment, whereas their illness called for a painstaking diagnosis. Frequently poverty, inadequate food and clothing are the real cause of the trouble and these cannot be cured by pills or potions. In brief the treatment given, perhaps by an over-worked house-physician or a senior student, is often “a deception on the public and a fraud on the poor”—“a grievance, a sham, a waste and a scandal.”<sup>2</sup>

Happily the spirit of reform is in the air, and ere long it may be hoped that hospital administration will be placed on a more businesslike footing, providing for all classes in return for payments proportionate to their means. In the provision for

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<sup>1</sup> *Encyclopædia Britannica*, XIII., p. 796.

<sup>2</sup> *British Medical J.*, 1896, II., p. 373.



sickness as for the other contingencies of life foresight, self-support and self-respect are principles to be inculcated by medical as by other charities, a duty which has been sorely neglected in the past.

## VII. CHARITABLE SOCIETIES

There are many other organisations, which in one way or another seek to solve the complex problems arising out of poverty.

Some of these supply cheap lodgings, others food by means of soup kitchens, others clothing etc. Yet other organisations deal with special classes of distressed persons, such as the blind, the cripple, the mentally defective, the drunkard, the discharged prisoner, the infant and so forth. Special mention may be made of those enlightened Societies which in this and other countries have pointed out the danger of indiscriminate charity, and the importance of giving such relief as will render the recipient less dependent than before. "Give adequate relief" is another way of saying, "Break the Circle." Even to-day many societies by their injurious methods aggravate the very evil they seek to remedy.

Amongst the enlightened societies who have sought not for mere palliatives but for measures of radical cure may be mentioned the Charity Organisation Societies in England<sup>1</sup> and America,

<sup>1</sup> H. Bosanquet, *Social Work in London: a History of the Charity Organisation Society*.



the National Association of Guilds of Help in England, the National Council of Social Service, Le Bureau Central des Œuvres de Bienfaisance in Paris, Der Deutsche Verein für Armenpflege und Wohlthätigkeit etc.

The Charity Organisation Society of England has two great functions. One is to co-ordinate all the charitable agencies of a district so as to avoid overlapping ; the second is to induce donors to investigate every case of poverty carefully, so that the most suitable and permanent relief may be given.<sup>1</sup> During the fifty years of its history the Society has rendered valuable service in educating the public in the wisest methods of charity (Plate VI.). It has also emphasised the importance of the training of social workers and has developed a valuable *technique* of investigation. Its case-paper system of enquiry, now widely adopted, has promoted the methodical compilation of records and statistics.

The school of thought supported by the Society is strongly individualistic, the reformation of the individual being the central aim. Every head of a family is held responsible for making provision against the ordinary contingencies of life. The Society holds that social advance will come through increased thrift and self-reliance on the part of the poor, rather than through compulsory in-

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<sup>1</sup> Charity Organisation Society, "Occasional Papers," Series I., II.



surance against sickness, accident or unemployment, or through State pensions. Indeed State control should be restricted within the narrowest limits.

A younger group of Societies has recently sprung up, known as Councils of Public Welfare, Civic Leagues or Guilds of Help. While equally desirous of organising charity, these societies seek to focus the various ameliorative forces of a district, to educate public opinion and to promote good citizenship. They hold that every citizen should co-operate with the public authorities in matters of social welfare.

The objects of the Guild of Help may thus be summarised :

“ First : to deepen the sense of our responsibility for the poor and to promote through personal service a neighbourly feeling among all classes of the community. Second : to provide a friend for all those in need of help and advice, and to encourage them in efforts towards self-help. Third : to discourage indiscriminate almsgiving by private persons, and to organise methods whereby the generosity of such persons may be usefully directed, and enabled to secure results of permanent benefit. Fourth : to co-operate with all existing charitable agencies in order to prevent overlapping. Fifth : to arrest the inroads of poverty in its initial stages in order to prevent the poor from sinking into destitution, and to ensure as far as possible that no home shall be broken up which can be saved by friendly advice and assistance. Sixth : to consider the causes of poverty in the town and to bring influence to bear, through public bodies or by private effort, to lessen or remove them.”<sup>1</sup>

<sup>1</sup> C. R. Attlee, *The Social Worker*, p. 79.



These newer organisations are more democratic in their sympathies, warmer supporters of State measures of social reform, and more eager to enlist the co-operation of organised labour in their activities.

There are many other organisations which in one way or another endeavour to relieve poverty or its injurious concomitants. Amongst them are the innumerable orphanages, convalescent homes, settlements, temperance societies and a great variety of religious and social institutions—some national, some civic, some parochial. Another valuable group includes the Commons Preservation Society, the National Trust and similar societies which help in the organisation of happiness and health by providing open spaces for public use.

Many of these societies are tempted to regard relief rather than reform as the ultimate goal of their existence. May the day soon dawn when the public will realise that, as in medical so in social pathology, the best policy is to attack the cause rather than the symptoms of disorder !



## Chapter Twenty-eight



### INDIVIDUAL EFFORT

“The fact that social evils commonly exist as Vicious Circles is an argument rather for solidarity of effort on the part of all voluntary and official workers than for discouragement over the difficulty of the task.”<sup>1</sup>



THE third but by no means the least important agency in dealing with poverty is to be found in the activity of the vast army of individual workers, who bring the best powers of head and heart and hand to the solution of the complex problems presented to them. Such workers can render priceless service.

An admirable illustration of the value of appropriate relief is supplied by the story of the Good Samaritan who found, lying by the wayside, a man who had been stripped, robbed, beaten and left half dead. The unfortunate man would have died of starvation unless help had been forthcoming; his helplessness prevented his obtaining

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<sup>1</sup> Sir A. Newsholme, *J. of the R. Sanitary Institute*, Vol. XXX., p. 310.



food, and the want of food would have increased his helplessness until death supervened.

Alms would have been useless. The Good Samaritan did better : he supplied such adequate and suitable help as effectually broke the circle—help that was ten times better than his purse. He gave him sympathy, dressed and bandaged his wounds, mounted him on his own beast, brought him to an inn, took care of him and even provided for his convalescence. The words : “ Whatsoever thou spendest more I will repay thee ” show that the Samaritan made himself responsible for all that was necessary for complete restoration.

Personal influence and sympathy are better than gold and silver ; the gift without the giver is bare. It is the worker who has an enthusiasm for humanity, who overflows with the milk of human kindness, who is ready to spend and to be spent, who combines wisdom with patience, who will most surely achieve success.

Rule-of-thumb treatment is useless ; each case needs painstaking investigation and appropriate help. When once the *locus minoris resistentiæ* has been located the attack must be vigorously pressed home with all available energy. Every form of influence—religious, moral, intellectual, social, material—will at times be called for.

The methods required by the social worker are infinite in number and variety. Every judicious effort

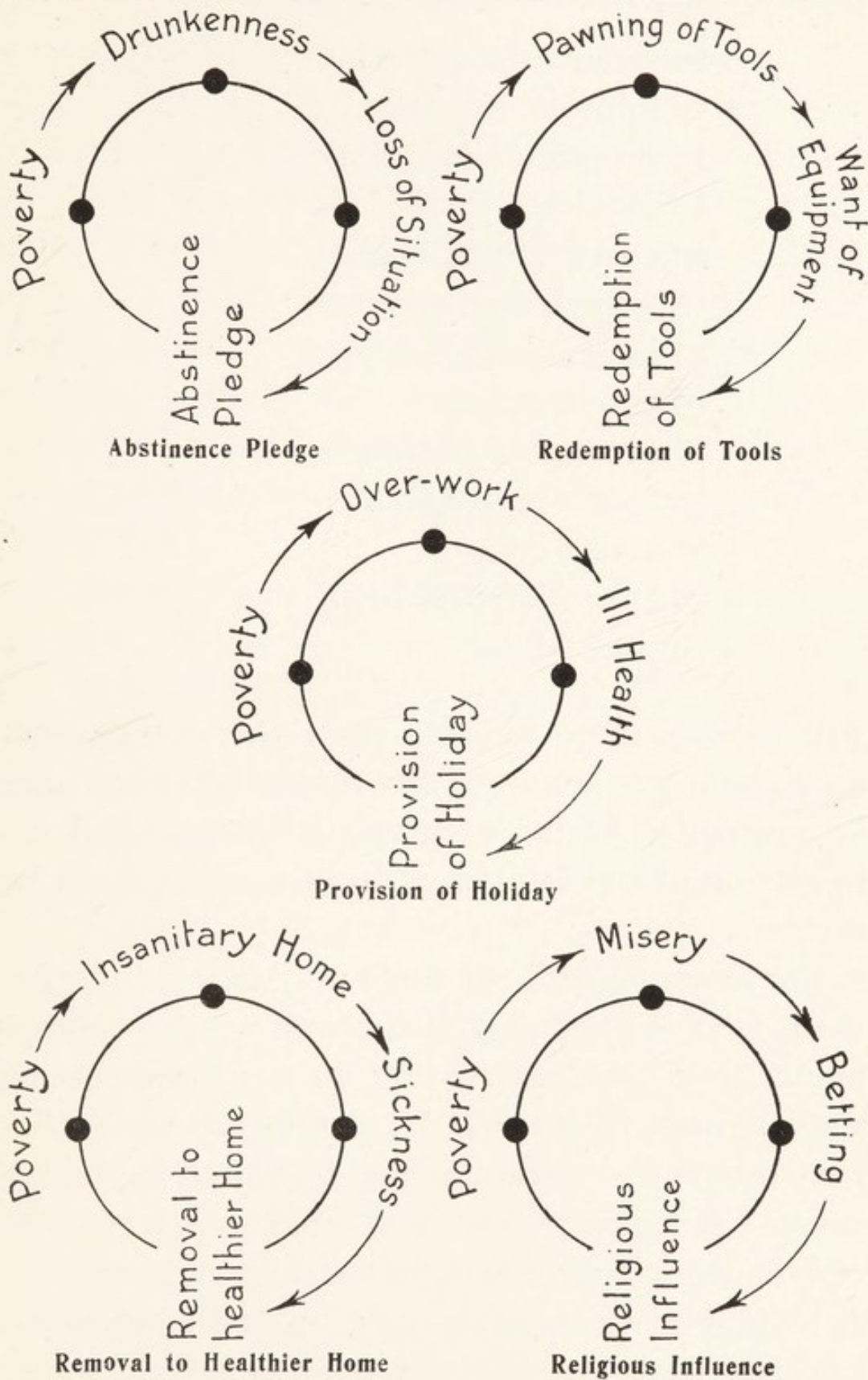


Plate VII.—The Breaking of Vicious Circles by Individual Effort



to remove insanitation,  
to improve nutrition,  
to promote education,  
to inculcate thrift,  
to check intemperance,  
to relieve unemployment,  
to increase efficiency,  
to cure disease,  
to prevent wastefulness,  
to lessen immorality,  
to arrest crime,  
to encourage self-help,  
to raise ideals

will remove some pebbles from the *via dolorosa* along which so many of our poorer brethren have to journey. As far as may be, the personal co-operation of the individual to be assisted must be secured.

For example a gift of tools may enable a craftsman, who is unemployed through want of equipment, to regain his footing as a self-supporting wage-earner (Plate VII.). An outfit in clothes may secure a situation denied to a man in shabby dress. A railway fare may enable a navvy to obtain work that again makes him independent. A holiday at the seaside may arrest the incipient phthisis that lowered the poor sufferer's wages and necessitated his residence in a slum. Encouragement to join a Friendly Society may bring

a miserable labourer under the magic influence of capital that he can call his own. A course of cookery lessons may teach an ignorant, wasteful housewife to increase the comfort of her husband's home. Religious influences have induced many a drunkard to sign and keep the pledge. His wages, formerly wasted at the public-house, will brighten his life and lessen the temptation to drink. The multiplication of wholesome pleasures is the best means of counteracting intemperance (Plate VII.).

Such results cannot be attained without wisdom, patience and sympathy. Who can doubt that the value of such radical treatment is incomparably higher than that of the doles given to the beggar in the street? He is the true friend of the poor who withholds the pence, but gives what is of infinitely greater value—the means of true and lasting self-help and independence.

Probably the greatest problem is that afforded by the abject poor who are so enamoured of the squalor in which they live that no religious, moral or physical influences make any appeal. The wretched and miserable home is both cause and effect of the depravity. The pig has made the sty : the sty has made the pig.

In the words of Lawrence :

“ Cause and effect are inextricably mixed up, circumstances and character, character and circumstances. It is the same Vicious Circle into which one always enters



when the problems of this unhappy class are brought into the arena of criticism." <sup>1</sup>

Such a condition of human wreckage is usually the result of long-standing degradation. Evil habits, learned in childhood, have taken deeper root with advancing years ; such disorders cannot be cured by the touch of a magic wand.

Except in cases of dire emergency monetary assistance should only be given with the definite object of increasing the power of the recipient to help himself in the future. There should be no careless giving. Every gift should be adequate, and its effect watched.

There is an infinite variety of social work open to the individual worker, especially to one who has had some training. Not only can the drunkard, the gambler, the wastrel often be led into new paths and interests, but even on a larger scale the individual worker can do much.

A classical example of this is found in the work done by Miss Octavia Hill, who demonstrated a method of reforming slum property and its tenants at the same time. Only too often when insanitary dilapidated rookeries are demolished and replaced by improved dwellings, the habitual slum-dwellers carry with them into their new homes the causes of the original evil, which is thus perpetuated. Miss Hill showed that old tumble-down tenements might be put into a fairly sanitary

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<sup>1</sup> D. W. Lawrence, *The Heart of the Empire*, p. 68.



condition by judicious repairs ; moreover by establishing friendly relationships with the tenants the houses could be kept clean and decent, while the *morale* and standard of life of the neighbourhood was raised.<sup>1</sup> Through her system of rent-collecting by social workers the miserable home was civilised, while at the same time the character of the tenant was raised. At one time between 5,000 and 6,000 dwellings were under the care of Miss Hill and her co-workers. In other words the best means of raising the degraded poor is through workers who care for and watch over them. At the same time the combination of social work with rent-collecting appeals to the enlightened landlord who seeks for the good of his tenants as well as for the revenues derived from his property.

Miss Hill writes :

“ I feel most deeply that the disciplining of our immense poor population must be effected by individual influence, and that this power can change it from a mob of paupers and semi-paupers into a body of self-dependent workers. Although such influence may be brought to bear upon them in very various ways, it may be exercised in a very remarkable manner by persons undertaking the oversight and management of such houses as the poor habitually lodge in.”<sup>2</sup>

This experienced worker entirely repudiates the idea that any social derelicts are irreclaimable, or

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<sup>1</sup> C. E. Maurice, *Life of Octavia Hill*, p. 188 f.

<sup>2</sup> O. Hill, *Homes of the London Poor*, p. 25.



that dens of iniquity are so evil as to make it necessary to remove and scatter the population. However degraded the exterior may be, there are sparks of goodness that can be fanned into activity. Here then is encouragement for even the humblest worker in the resurrection of submerged humanity.

The district visitor enjoys opportunities of rendering priceless service, if only she has tact and training for the task. Alas that so many a visitor diminishes the spirit of self-help among the denizens of her district, teaching them to rely on dribblets of charity rather than ordering their lives on a more satisfactory basis! Her experience of life, her education, her knowledge of savings banks, of openings for work, of home management, of judicious methods of buying and cooking food, should be aids to the poor in comparison with which coal-tickets, soup-tickets and sixpences are the merest trash. Ten times better than the giving of doles is the persuasion of the poor to put their sixpences into the Post Office Savings Bank; the moral value of such deposits far outweighs the material.<sup>1</sup>

Some successful efforts have been made to assist the poor in avoiding the enhanced price so often exacted from them for commodities. Thus in regard to coal not only had the working classes to pay highly during the war, but they were

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<sup>1</sup> Charity Organisation Society, "Occasional Papers," Series II. (1900), "District Visiting."



sometimes unable to obtain coal even when they had available money, since dealers often reserved their supplies for their wealthier customers who could buy by the ton, and neglected those who could only afford a sack or less at a time. By a little organisation and trouble it was often possible to obviate the difficulty.<sup>1</sup>

Much of this work is better done by the individual worker than by any State official or organisation. Indeed immense services can be rendered by the humble worker with an unshakeable faith in humanity.

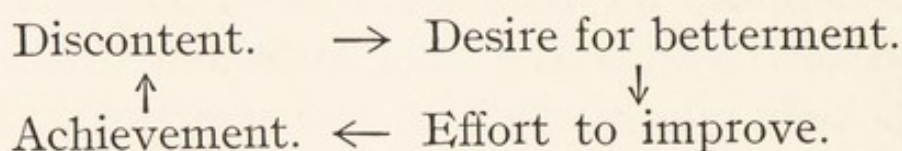
We have hitherto mainly spoken of breaking the circle by improving the material conditions associated with poverty. The psychological factors are equally important. It must never be forgotten that man is distinguished from the lower animals by his desire for betterment. The dog that has got his bone falls asleep. The satisfaction of primitive human wants, on the other hand, creates higher aspirations, and these when supplied arouse yet other ambitions. Doubtless this craving for betterment seems well-nigh extinguished in the class known as the residuum. A glimmer however remains in the most depraved, and the true helper will seek to fan the spark till it bursts into flame. The higher the type of man

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<sup>1</sup> Miss E. Sellers relates an interesting experiment of retailing coal to the poor in the *Cornhill Magazine*, 1917, II., p. 359.



the more striking is this craving for better things. The circular process may thus be represented :



When the primitive needs of shelter, food and dress are supplied, man begins to want ornamentation and luxuries ; next come music and art, and finally the highest enjoyments of spiritual religion, literature and philosophy (Plate VII.).

“ No shamefaced outcast ever sank so deep  
But he may rise again and be a man.”

Warner emphasises the reciprocity between poverty and various forms of degeneration, and recommends that remedial efforts be directed to the elimination of such degeneration as the best means of arresting poverty. As this aspect of the question may be helpful to some workers his words may be quoted *in extenso* :

“ Disease produces poverty, and poverty produces disease ; poverty comes from degeneration and incapacity, and degeneration and incapacity come from poverty. Yet it is not without benefit that we trace the whole dismal round of this Vicious Circle, for it well illustrates the interaction of social forces. A produces B, and B reacts to increase A. In biblical phrase “ the destruction of the poor is their poverty.” The “ unfit ” aid in accomplishing their own extermination. But in tracing the long circle about which we have travelled, there have been many contributory forces added from time to time which are distinctly preventable, especially



those pertaining to occupation, and many of those pertaining to the manner of living, concerning which we have said but little. Now, whenever a gratuitous cause of degeneration is introduced, there is introduced a cause of poverty which may be eliminated. A man who could have been a useful member of society, being forced by an occupational accident or disease into the Vicious Circle where incapacity and bad conditions interact, it is almost impossible for him to get back to the ascending grade. The helpful results of our study should be to renew the search for the preventable causes of degeneration, and to re-instil a consciousness of the necessity of improving both character and conditions, if the poor and incapable are to be turned from degeneration toward betterment." <sup>1</sup>

We have so far discussed the three agencies of social reform, legislation, organisations, individual effort, as isolated factors in the life of a nation, and such isolation largely prevailed until recent years. In this country the State interest in the welfare of the poor was centralised in the Poor Law machinery, while other forms of social work were left to unofficial organisations or individual workers. During the nineteenth and early twentieth centuries however the State has undertaken many forms of social activities, and has dealt with the working class question from the labour point of view.

The old Poor Law confined itself to relief, and did little to prevent poverty and destitution. The newer conception is the prevention of destitution and disease, and the conservation of the health of the people.

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<sup>1</sup> A. G. Warner, *American Charities*, p. 116.



Amongst notable landmarks are the National Insurance Act of 1911 and its amendments, and the still more recent unified Public Health service.

Education Authorities now deal not only with the minds but with the bodies of the children, supplying in certain cases both food and medical treatment. Persons of unsound mind are cared for by the County and County Borough Authorities, while worn-out workers are provided for under the Old Age Pensions Act. Finally the unemployed able-bodied man who was formerly looked after by the Poor Law is now assisted under the Unemployed Workmen's Act, controlled by the Local Authority, unemployment being frequently a result of industrialism.

The establishment of Employment Exchanges and Unemployment Insurance are further evidence of the transference of power from the Poor Law Guardians to new authorities.<sup>1</sup>

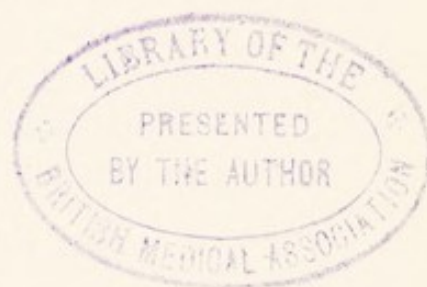
This extension of the activities of local authorities has converted them into centres for all kinds of social work in which many voluntary associations and individuals take an active share. Charity Organisation Societies and Guilds of Help as well as many private workers co-operate with the official authorities, supplementing the paid official with the personal services of the volunteer. Parish Councils, Urban District and Rural Dis-

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<sup>1</sup> A good sketch of this transference is given by G. R. Attlee, *The Social Worker*, p. 81.

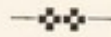
trict Councils, Municipal and County Councils, all carry on their work with the co-operation of voluntary organisations and individual workers, so that the benefits pertaining to each method can be combined. In fact the co-operation of officials with voluntary workers is found to present many advantages, since each element brings to the task certain qualifications which the others lack. Officials usually have method and training, while voluntary helpers are enthusiastic but lack the necessary leisure for continuity of service. Officials are most capable in dealing with the wiles of professional beggars and are less easily deceived by appearances ; on the other hand, their conduct may be tinged with bureaucratic harshness and want of sympathy.

This co-operation of all who wish to devote themselves to the service of the community is a valuable development of modern days. United efforts make for efficiency, and a widespread interest in the whole community is awakened and sustained.

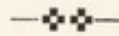




## Part Four



### Chapter Twenty-nine



#### CONCLUSION

"We must see where the Circle can best be broken.—  
If we break the Circle at one point we allow recovery  
to commence." <sup>1</sup>



WE have now completed a survey of the influence exerted by Vicious Circles on poverty, and have indicated the enormous waste in efficiency, happiness, wealth, health and life caused by this process. The success of legislation, unofficial organisations and individual effort in breaking the circle has also been discussed. A brief summary of some salient points will form a fitting conclusion.<sup>2</sup>

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<sup>1</sup> Sir Lauder Brunton, *British Medical J.*, 1910, II., p. 1392 ;  
Therapeutics of the Circulation, p. 232.

<sup>2</sup> The Circle from poverty to poverty seems to have been described as early as the sixth century, if the Book of Wisdom, so popular in Wales, was really written by Saint Cadoc. The following translation indicates the sequence :

THE CIRCLE OF THE WORLD AND LIFE

Poverty begets effort,  
Effort begets success,

The close dependence of poverty on a ceaseless reciprocation of mental, moral, material and social factors is very striking. It is owing to this reciprocation of cause and effect that so many of the poor fail to release themselves from the bondage in which they are "cabin'd, cribb'd, confin'd." Their helplessness recalls that of Laocoon in the grasp of the serpents, whose strangling coils gradually tighten round their victim.

Doubtless poverty may sometimes be a blessing—a school of virtue for some who otherwise would not attain so lofty a moral elevation. The great majority of mankind however are better physically and morally, if they are able to live in some degree of comfort, decency, education and contentment. The highest average standard of conduct reigns in the temperate zone of life, removed from the temptations of want, from the degradations of overcrowding, as well as from the luxury, enervation and self-indulgence of superabundant

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Success begets wealth,  
Wealth begets pride,  
Pride begets strife,  
Strife begets war,  
War begets poverty,  
Poverty begets peace,  
Peace (born of) poverty begets effort,  
Effort revolves in the same circle as before.

The Welsh original of this Circle and other forms of it will be found in "*The Times*" *Literary Suppl.*, 1916, February 17, 24, March 2, 23.



wealth.<sup>1</sup> This at any rate was the view of Plato :

“ The community which has neither poverty nor riches will always have the noblest principles.”<sup>2</sup>

Poverty is closely associated with the circular process existing between man and his environment, one which may act for human betterment or the reverse.

The influence of environment on the individual is obvious to all. The composition of the atmosphere, the alternation of light and darkness, the climate, the stores of natural energy, the nature and supply of food, in brief the physical circumstances of the world have helped to fashion man such as he is.

On the other hand, man helps to form his environment. By agriculture he increases the productivity of the earth ; by ships he exploits the resources of other countries ; by using forms of energy he modifies the temperature of his home, manufactures objects subservient to his wants or moves to other lands according to his whims or necessities.

The same reciprocity applies in the spiritual realm. The more active the intellectual and moral forces he wields the more can man modify the intellectual and moral forces by which he is sur-

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<sup>1</sup> Juvenal long ago wrote : “ It is hard for men to make headway when their virtues and energies are cramped by poverty.”

<sup>2</sup> Plato, *Laws*, III., 2.



rounded. Thus from both points of view there is the closest reciprocal interaction between man and his environment. Indeed life itself is a continual process of action and reaction between self and environment, and it is through this never-ending sequence that the physical and psychical life of the individual is maintained. From his surroundings he draws his sustenance, which sustenance enables him to further modify his surroundings.

On the other hand, this process of reciprocation may be maleficent. When there is a deficiency either of material, mental or moral resources the development of the ego will be impaired and the impairment aggravates the deficiency.

Poverty implies such deficiency in one or all of the three spheres referred to, and the result will be an impaired development which in turn increases the poverty. This sequence applies both to the individual and to the community. A defective environment keeps the individual or community on a lower plane of efficiency, which inefficiency reacts in a failure to adapt the environment to itself. The pressure of economic conditions may be both cause and effect of poverty.

Doubtless the individual or the community that is handicapped by the environment may, in virtue of intelligence or strength of character, rise superior to the adversity. Detrimental influences may be overcome ; in other words Vicious Circles



may be broken ; indeed the adverse environment may actually stimulate effort. On the other hand, adversity may depress. Success is more probable if the assistance of others who are not held down by similar adversities can be secured. In abject poverty such extraneous assistance is almost essential if the bonds are to be snapped.

In the lower scale of civilisation the reciprocation between the animal nature and the material environment dominates the field. With the evolution of mankind however the reciprocation between the individual or the community and intellectual and moral influences grows more potent. The larger place that the latter occupy in life the higher in the scale does the individual or society rise.

As Morgan has well said :

“ The progress of society is made through the reciprocal forces of the environment stamping its influence on the race and the race reacting on the environment, receiving its mental and moral sustenance from it, and striving to conquer all influences in it detrimental to the well-being of its members. As with the race so with the individual. If the adjustment is not made, or if the environment is not suitable for nutrition, growth and development, then follow many pathological conditions.”<sup>1</sup>

The analysis of Vicious Circles into their constituent factors throws a flood of light on the genesis, evolution and cure of poverty. As in physical so in social disorders accuracy of dia-

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<sup>1</sup> A. Morgan, *Education and Social Progress*, p. 76.



gnosis is the *sine qua non* of successful treatment. Without it treatment is little more than charlatanism. The wisest course is to seek for the *locus minoris resistentiæ* and effect a breach at that spot. The morbid gyration will then be arrested.

Social disorders must not be regarded as easily remediable by the well-meaning, but ignorant, amateur. Training and knowledge are as necessary for the reconstruction of a wrecked character as of a wrecked engine. All social disorders should be arrested at the earliest possible moment ; especially is this true where disorder is complicated by a Circle. The older a habit the more difficult is its arrest. Every lapse into immorality, every fit of drunkenness, every act of gambling weakens self-control and paves the way for repetition.

Sir Clifford Allbutt graphically says :

“ In Vicious Circles every gyration deepens the groove, an abnormal habit is formed so that arrest of such a local waste of energy and such a distress becomes more and more difficult. . . . The longer the ‘ habit ’—the fixture of organic memory—the harder the impulse needed to ‘ break the Circle,’ for the habit has become independent of the original cause which indeed has often vanished.”<sup>1</sup>

The helplessness of poverty calls for indulgence towards the lapses into which our much-suffering brethren fall. Truly the poor man’s yoke is a galling one. His home may be a horrible slum, which impairs his physique and shortens his life.

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<sup>1</sup> *Nature*, 1911, I., p. 374.



His daily task is in many cases one monotonous round of toil and worry. His wife and children only too often fall victims to preventable disease. His income is a precarious wage which at the best of times barely suffices to maintain his family. His dreams are haunted by the fear of hunger. The future offers a long vista of labour and the risk of a pauper's grave.

Need we wonder that so many lose hope and courage in the struggle, are tempted to steal in appeasement of hunger, drown their misery in drink, gamble for the lucky windfall that is denied to industry, or find a solace in the allurements of the flesh?

Happily there is a bright lining to the dark clouds on the horizon. Society can do much in the *prevention* of poverty, if it will go to the root of the evil and deal with it effectually; this is the best of all policies. But *curative* measures are also pregnant of good; the grievous evil of poverty is well within the remedial powers possessed by the community, if only social forces are adequately organised. A large part of the incubus is due to economic maladjustment which can be brought under control. This optimism derives much support from the steady progress the working classes have made even within the short period of a century. By the reform of education, by the organisation of industry, by the practice of temperance, by the exercise of thrift, by the develop-



ment of social insurance, by the pursuit of high ideals of life, the accursed evil can in a great measure be cast out.

It is admitted that the disorders resulting from the frailties of human nature must endure until that nature reaches a higher level. So far as poverty is due to indolence and vice its results are punitive in nature and ameliorative in effect. While this however may be granted there is much to stimulate all workers in the relief of suffering humanity. The statesman, the preacher, the physician, the teacher, the temperance advocate, the home visitor—each in his or her respective sphere can help forward the great movement of social progress.

In reviewing the comparative success or failure of the three groups of methods discussed above, we may note that examples of success and failure occur in each group. In the matter of legislation compulsory education, factory regulation and electoral enfranchisement stand out as conspicuous means of social advance; while the Poor Law, on the other hand, exhibits blunders which have sadly marred its usefulness; there is little gold and much dross. Amongst organisations special praise may be accorded to the Friendly Societies and to the Co-operative movement. The Trade Union movement, with all its advantages, cannot from certain points of view escape severe censure, owing to the narrow-



ness of its outlook and a certain lamentable selfishness of purpose. Individual effort, where awake to the remote as well as to the immediate results of its operations, has rendered rare services which neither State action nor unofficial organisations could do so well. Too often however its charity has been indiscriminate, and concentrated on the arrest of symptoms rather than on the removal of causes.

In conclusion, the study of Vicious Circles justifies the optimist. Certain it is that much may be done to transform the earth, not by Utopian visions beyond the powers of realisation, but by practical schemes based on wisdom and justice. This view has been so well expressed by Newsholme that his words will serve as a fitting conclusion :

“ A Vicious Circle has one excellent virtue. It can be snapped at different points, as opportunity best serves, and the sequence of events can thus be inhibited. The greatest hope of success is secured when workers at different parts of the Circle co-operate for the common end.”<sup>1</sup>

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<sup>1</sup> Sir Arthur Newsholme, Medical Report of the Local Government Board, 1909-10, p. xxix.

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