

THE CONDITION
OF THE BRITISH PEOPLE
1911-1945

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A Study prepared for The Fabian Society

by

MARK ABRAMS

With a Foreword by

G. D. H. COLE

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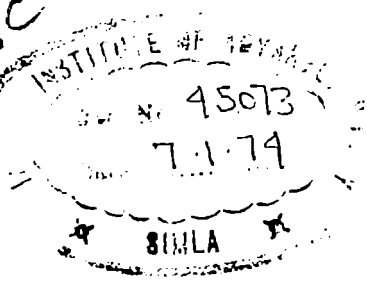
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FOREWORD

As Chairman of the Fabian Society, I have been asked to write a brief foreword to this very useful little book. In a sense, Mr. Abrams is a competitor of my own; for shortly before the war I published, in collaboration with my wife, a book entitled *The Condition of Britain* which travelled over much of the same ground, as well as other ground which Mr. Abrams has not set out to cover in this briefer survey. His work differs from ours both in being essentially economic in scope and in making a definite attempt at comparison of the present (or as near to the present as the available statistics enable him to get) with the situation of the British people on the eve of the first world war.

This comparison is interesting. As he shows, many of the forces that have made for the changes he records were already beginning to operate even before 1914. But they were then new and their application only tentative; and there had not been time for most of them to have large effects. The figures here set out leave no doubt at all that their continuance and intensification during the past thirty years have very greatly altered the pattern of living, and have resulted both in a notable absolute rise in the *average* working-class standards of life and in a real decrease in the inequality of incomes, especially after account has been taken of taxation. Of course, such averages are misleading, unless we bear in mind the effects of unemployment in the distressed areas and the continuance, albeit on a somewhat reduced scale, of absolute poverty and slumdom in every big city, of serious malnutrition, especially in the larger families, and of sharp inequalities of educational and social opportunity. Nevertheless, the economic advances are undeniable, and only deliberate obscurantists contest them. Nationally, the British people has made great progress, despite the fact, equally undeniable; that Great Britain has lagged behind many other countries in developing its productivity and has thus failed adequately to increase the size of the cake which it has come to share out with less monstrous unfairness than before.

Changes in population trends, as everyone knows, have been even more startling than changes in the distribution of incomes. It is still too soon to assess the importance of certain very recent shifts in the birth-rate; but it seems certain that, whatever weight may be assigned to them, the population of Great Britain will very soon reach a maximum, and will then begin

to fall. It is also certain that, whether a large or a small population be deemed better in the abstract, the change to a smaller population is bound to involve very considerable temporary upsets. We shall have to adjust ourselves especially both to a consuming and to a working population of much higher average age. The total population of working age will not be much affected for some time—except of course by changes in the proportion of young persons, women, and old persons in gainful occupations—but the average age of those working will be affected a great deal, even apart from the effects of a higher school-leaving age. It will become much more important to ensure that industry adjusts itself to providing types of employment to match the composition of the labour force, and that the State takes a hand in ensuring that the available labour is used with due regard to social priorities of production under the conditions of full employment.

But I must go no further towards dotting Mr. Abram's 'i's' or crossing his 't's'. It will, I believe, be agreed that he has written a most useful and admirably objective book, and has compressed into his limited space a very good selection from the material on which he was able to draw. Where his figures are somewhat unduly old (as in the classification of occupations) the blame does not lie at his door: it must be set down to the account either of defects in our normal statistical equipment (which are serious) or to the war-time black-out of many series which are ordinarily available. It is to be hoped that both these defects will soon be remedied, and that in a few years' time both he and I will be able to re-enter the field with a much improved government statistical service to provide us with the data that are needed. In the meantime, I wish him all the success this first edition of his book deserves.

G. D. H. COLE.

August 11, 1945.

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NOTE ON THE FABIAN SOCIETY

The Fabian Society is a society of socialists, conducting research into social, economic and political problems which it believes to be worthy of discussion within the Labour movement. Realizing the importance of statistics in the formulation of modern ideas and policies, the Society is anxious to foster the publication of studies which provide an accurate analysis and interpretation of existing statistical material. It is with this purpose in mind that the Society has invited Mr. Abrams to prepare this study of Britain's social and economic structure in process of change. I should like to take this opportunity of expressing our gratitude for the prompt and excellent manner in which he has fulfilled our hopes.

Those who are interested in the work of the Fabian Society can obtain details of membership, etc., from 11, Dartmouth Street, London, S.W.1.

JOHN PARKER, M.P.

General Secretary

INTRODUCTION

IN 1945 THE world of 1913 seems strange and remote; it is a world completely unknown, at least through living experience, to the 50 per cent of the present-day population born since then. And yet the roots of almost everything that is socially and politically distinctive in contemporary British society are to be found already growing firmly in those almost Edwardian days. The years since, in spite of the interruption of two world wars, constitute little more than a coherent and unflinching development from those roots. Today as we plan and shape the post-war world, we are in a position to stand back and measure the full pattern and worth of the society that was created out of the ferment which at the turn of the century broke Britain loose from the standards of the nineteenth century; it is from that pattern that the new plans must start.

When, one hundred years ago, in 1845, Engels published his *Condition of the English Working Class*, his readers were still familiar with an economy of "women working half naked in the coal mines; young children dragging trucks all day in the foul atmosphere of the underground galleries; infants bound to the loom for fifteen hours in the heated air of the cotton mill, and kept awake only by the overlooker's lash; hours of labour for all, young and old, limited only by the utmost capabilities of physical endurance". It was a world where those who were unable to obtain work, even on the acceptance of such conditions, were excluded from society and condemned, in the isolation of Workhouses, to a degrading and exhausting drudgery.

The parliamentary franchise was limited to the million or so men of substance who fulfilled the qualifications set by the Reform Act of 1832, and effective economic and political power was still the monopoly of the 20,000 men who between them owned, largely by inheritance, over half the nation's capital.

Despite the disapproval and the warnings of political economy there were many, in both of Disraeli's two nations, who were determined to improve conditions by legislation. During the middle stretches of the century their efforts were persistent, but apparently trivial in their achievements—if achievement be measured in terms of immediate amelioration. But meanwhile, the extension of the franchise, the introduction of free elementary education and the formation of the Trades Union Congress paved the way for the addition of a new element in

the government of Britain—the working class. By the late eighties the shape of the future was unmistakable to the discerning eye.

In the space of a few years the leaders, intellectual and organisational, of this new element and this new era established their aims and their methods. In 1889 appeared the first edition of the Fabian Essays written by Bernard Shaw, Sidney Webb, Graham Wallas and their colleagues. In the same year the ranks of trade unionism were started on the path of multiplication and transformation by the inclusion, during and after the great dock strike, of unskilled labourers. In 1893 Keir Hardie founded the Independent Labour Party, and in 1899 the T.U.C. decided on the formation of a labour representation committee for the purpose of electing labour candidates to public office. Although British labour had turned its back on the barricades, the stage was set for the most revolutionary decade in modern British history. What were its achievements?

A citizen from our own day moving in that world of the few years before 1914 would have found in every context almost everything which has come to be regarded as distinctive of the culture of the inter-war years. He would have found civil servants administering schemes of old age pensions, health and unemployment insurance, and minimum wages. In Parliament he would have met an organised body of Labour—but not yet formally Socialist—M.P.'s speaking for a nationally organised Labour Party and for approximately four million trade union members. If sufficiently wealthy he would have paid income tax and super tax, and contributed to a national budget that already obtained one-quarter of its revenue from these sources, and a further one-eighth from estate duties.

By 1914 the first beneficiaries of free and compulsory elementary education had grown up and produced their own families for whom full-time and everyday attendance at school until adolescence was accepted as normal; the schools had already started to participate in some of the traditional parental responsibilities such as feeding, medical care and job-selection. The visitor from today would have found, already fully established, the precarious and crowded ladder which enabled a handful of working-class children to enter secondary schools and enabled a fraction of these to proceed to universities. He would have seen a rapidly-increasing number of junior technical schools training the clerks and technicians needed by modern business and industry.

The visitor would have found—at least in the more prosperous parts of the country—public medicine and sanitation based

firmly on the work of Pasteur and Lister, and yielding rapidly-falling death rates. In occasional and unfashionable clinics and lecture rooms he could have met young men and women who, fresh from discovering the work of Freud, felt themselves newly armed for battle against the emotional disorders of their patients. In most areas he could have visited public, i.e. rate-supported, parks, libraries and swimming baths. On the public walls—of lavatories not clinics—he could have read the advertisements for contraceptives manufactured by firms who claimed, in neo-Malthusian language and argument, hundreds of thousands of customers among the “respectable poor”.

In the homes of millions of working class families he could have read the *Daily Express*, the *Daily Mail* and the *Daily Mirror*—but not the *Daily Herald*. In the editorial columns of the popular “dailies” he could have followed the campaigns and policies of Lord Beaverbrook (then Mr. Aitken), of Lord Rothermere (then Mr. Harmsworth) and of Lord Camrose (then Mr. Berry); in their advertising columns he would have recognised, among many others, the panels of Cadburys, Bovril, Gold Flake, Johnny Walker, Peak Freans and Beecham’s Pills. In all channels of public opinion he could have watched the first manifestations of a super-rational and ubiquitous devotion to the Royal Family.

Walking through the streets he would have passed the branches of Sainsbury’s, Lipton’s, International Tea Stores, Freeman, Hardy & Willis, and the co-operative societies; he could have stopped for refreshment at Lyons or the Express Dairy before going on to shop either in comfort at Selfridge’s, Harrod’s and Lewis’s, or in the crowded bazaars of Marks and Spencers and Woolworths.

Between cities he could have travelled in trains that reached sixty miles an hour; within most big cities he could have chosen between bus and tram, and in London the Electric Underground was at his disposal.

In 1914 in most bookshops he could have bought—or borrowed—the novels of Hugh Walpole, Warwick Deeping, Ethel M. Dell, Edgar Wallace, W. J. Locke, John Buchan, Arnold Bennett, and P. G. Wodehouse; in some he would have found the work of Wells, Shaw, Galsworthy and D. H. Lawrence. For his further relaxation he could have joined a crowd of 40,000 on Saturday afternoon and watched Wolverhampton Wanderers defeat Aston Villa or Jack Hobbs score a century off the bowling of the Tyldesley brothers. In the evening, if his tastes were vulgar but adventurous, he could have gone to the cinema and seen Chaplin and Mary Pickford.

In the homes of the middle class the young men went to bed in pyjamas and shaved with safety razors. The young women still waited for the vote, but no longer smoked their cigarettes and powdered their faces as a rebellious experiment. In many households the family budget made provision for holidays at the seaside, and for payments to the building society; some were already grappling with the problems of the upkeep of the motor-car. No middle-class home was complete without its bathroom, and no bathroom complete without its row of tooth-brushes. The houses were lit with electricity, and many were equipped with telephone and gramophone. The cooking was done on gas stoves, and the first dwellings were being equipped with refrigerators.

In the workshops and laboratories our visitor would have found engineers and scientists concentrated on improving the contemporary achievements in radio and aeroplanes.

And finally the visitor from today walking the streets of 1914 would have met as men and women already in the prime of life over half the members of the House of Commons which in 1939 saw the country enter a second World War. In 1914 53 per cent of them had passed their thirtieth birthday, and spent the most formative years of their life in the intellectual atmosphere and physical environment of the revolutionary Edwardian decade.

In the following pages we are concerned primarily with measuring the consolidation of that revolution and with describing its end-products. It is a revolution which has produced distinctive patterns and trends in British social and political life; an appreciation of them is essential for any clear understanding of the inter-war years, and for any reasonable contribution to the policy of the future.

THE POPULATION—SIZE AND GROWTH

DURING THE NINETEENTH century the population of Great Britain increased almost four-fold. The twentieth century so far has shown no comparable rate of increase; from the viewpoint of mere numbers we have grown up in an almost static society.

In 1801 the first census was taken in this country. The returns for Great Britain showed a total population of 10,500,000; by 1901 it had grown to 37,000,000. The rate of increase was not only rapid, it was also fairly steady; each census showed that the population had expanded by just over 40 per cent as compared with the census of thirty years earlier. If this rate of growth had been continued into the twentieth century then Britain's population in 1931 would have been 52,500,000; in fact it was only 44,800,000. There would have been 7,700,000 extra consumers—of whom 3,500,000 would also have been extra producers. They would have been sufficient to provide the nation with seven additional cities each the size of Birmingham, and with enough manpower to double the number of workers in agriculture, building, engineering and transport.

The following table shows how rapidly the rate of increase has slackened in the past thirty years; it also indicates that the decline probably started in the last decades of the nineteenth century; since then the living habits and family standards of a small minority have become those of the twentieth century masses, and the decline has become precipitate.

Year	Population	% Increase on Preceding 30 Years	Year	Population	% Increase on Preceding 30 Years
1801	10,500,000	—	1911	40,830,000	37
1851	20,820,000	48	1921	42,770,000	29
1901	37,000,000	42	1931	44,800,000	21
			1939	46,465,000	16

In 1911 the population of Great Britain was 40,830,000; in 1939 it was 46,465,000—an increase of 5,635,000. Between any two dates, any change in a community's population is determined by adding the number of births that occurred in the interval, subtracting the number of deaths, and adding or

subtracting the net balance of immigration or emigration respectively.

MIGRATION

Throughout the nineteenth century thousands of young men and women left Britain every year to settle in the United States and the colonies. Even in years of prosperity the outflow never dried up, and exceeded the inflow of immigrants to this country from Ireland and, at the end of the century, from Eastern Europe. Between 1871 and 1911 Britain's net loss of population by migration averaged 50,000 people per annum. The period since then has contained two contrary movements. From 1911 to 1929 a high net outflow was maintained; the world-wide depression that started in that year, however, rapidly closed the doors to migrants from this country, and even compelled the repatriation of many who had gone overseas during the boom. Simultaneously the number of immigrants to Britain from Northern Ireland and Eire increased, and after 1933 their numbers were augmented, at least temporarily, by political refugees from Germany and Central Europe; probably for the first time since the early eighteenth century our gains of new blood substantially exceeded our losses of young blood. The overall result was that between 1911 and 1939 the population of Great Britain lost only 900,000 people as the direct result of migration.

Period	Net Loss or Gain by Migration
1911—1921	-860,000
1921—1931	-565,000
1931—1939	+525,000
Net loss 1911—1939	-900,000

DEATHS

In the middle stretches of the nineteenth century 22 people out of every 1,000 died each year. This ratio—the crude death rate—remained fairly constant until the eighties; by then the new knowledge about the relationship between dirt and ill-health began to affect public sanitation and general medical practice, and the annual death rate started to fall. For the first three years of this century this annual rate was 17.3 per 1,000; a decade later it had fallen to 14.0 per 1,000, but reductions in the ratio since then have been slight.

Period	Average Annual Death Rate per 1,000 Population
1870—1—2	22.3
1890—1—2	19.7
1910—1—2	14.0
1920—1—2	12.6
1930—1—2	12.1
1937—8—9	12.1
1941—2—3	12.3

This approximate stability of the death rate during the inter-war years is, however, somewhat misleading if it is regarded as an index of progress in health and longevity. It is true that great gains had already been made before 1914, but the subsequent advances were not negligible. In 1891 the average child born could expect to live forty-five years; the expectation of a 1911 baby was fifty-three years, and by 1931 the average baby could expect a life of sixty years.

The explanation of the stability of the death rate lies in the fact that since 1911 the proportion of old people in the population has increased substantially. Death rates among people over 65 years of age have changed little in the past thirty years, and as a result the number of deaths among them has increased almost *pari passu* with the number of people over 65.

Age Group	1937-8-9 Death-Rates as % of 1910-11-12 figure for same age group %
0—4	40
5—14	60
15—24	70
25—44	60
45—54	70
55—74	80
75 and over	100
● Average for all ages	65

If since 1911 the proportions of men and women in each age group had remained constant then the death rate would have fallen from 14.0 per 1,000 in 1910-11-12 to roughly 9.2 per 1,000 in 1937-8-9, i.e. a reduction of 35 per cent. This is a better index of the improvement in health during the twentieth century; this average rate of improvement, however, was not achieved in all age groups. As the above table shows, the greatest gains were effected among pre-school children, school children and adults in their thirties and forties; the absence of any appreciable

fall in death rates among people over the age of 70 is not surprising, but apparently there is room for further improvement in the care of young people in the ten years after they leave school and adjust themselves to the strains and tensions of independent adult life both in the work place and at home.

Just as there was no identical decline of 35 per cent in the death rates in all age groups in the thirty years before the outbreak of the second World War, so there were divergences in the rate of progress in mastering particular direct causes of death. After making allowances for changes in the age composition of the population it appears that, comparing the years 1937-8-9 with 1910-11-12 there was no decrease in the death rate from cancer (the records show, in fact, a 10 per cent increase, but this was probably due to greater accuracy in recording the cause of death), and there was a 33 per cent increase in the death rate from influenza (part of this increase was almost certainly due to a greater readiness on the part of doctors to describe a group of related illnesses simply as influenza). On the other hand, deaths from typhoid and paratyphoid lost their mid-nineteenth century importance, and practically disappeared from British experience. The factors making for general good health showed such an improvement that death rates from the most lethal of the nineteenth century diseases—tuberculosis—fell in England and Wales from 1.4 per 1,000 of the population in 1910-11-12 to 0.6 per 1,000 in 1937-8-9—a reduction of 55 per cent. Among illnesses particularly fatal for children under 15 years the reduction in the death rates for this age group were:

	1937-8-9 as % of 1910-11-12 Death Rates
Measles	10
Scarlet fever	15
Whooping Cough	20
Diphtheria and croup	70

In the average child what prevents an attack of measles, scarlet fever or whooping cough ending in death is a general background of good food, warm clothing, cleanliness and good housing conditions; diphtheria calls for something apparently much rarer—the foresight, intelligence and energy on the part of parents to have their children immunised.

Between 1911 and 1939 Britain's population loss as a result of overseas migration was 900,000; to these can be added almost 17,000,000 deaths during the same period of twenty-nine years

to make a total loss of 17,800,000 (including war casualties). How far were these made good by births? In fact, there were 23,400,000 births, and the total population accordingly grew by just over 5,600,000 persons.

BIRTHS

During the middle of the nineteenth century the number of births recorded each year was equivalent to approximately 35 for every 1,000 of the population. This ratio (the birth rate) remained fairly constant until the eighties and then began to fall. Between 1880-1-2 and 1910-11-12, the British birth rate fell from 34.0 per 1,000 to 24.7 per 1,000. The final years of the first World War witnessed an appreciable decline in the number of births, but with demobilisation the rate quickly recovered its pre-war level. The recovery, however, was brief, and from 1920 onwards the British birth rate fell rapidly and continuously until 1933, when it reached 14.7 per 1,000 of the population. At that point the decline was checked, and in the remaining inter-war years there was even a slight increase. The war years have witnessed so far a further increase in the birth rate, but even so the rate has now for fifteen years been fairly stable round 15 to 16 per 1,000, i.e. at less than half its mid-nineteenth century level, and less than two-thirds its 1910-11-12 level.

Period	Annual Births per 1,000 Population
1880-2	34.0
1910-2	24.7
1920-2	23.1
1930-2	16.2
1933-4	14.9
1935-9	15.2
1940-3	15.6

There has, in fact, occurred in the past two generations a tremendous change in family standards. The average nineteenth century woman gave birth in her thirty years of reproductive capacity to five children. The average woman of the inter-war years is planning her life so that the same thirty years will produce only two children. The fertility of the former "average woman" meant that, even with the then high death rates, the population would increase by 50 per cent every thirty years. The low fertility of the latter "average woman", if it persists, means that, even with the current low death rates, the population will cease to expand in about ten years' time, and thereafter

will decline. Conscious family limitation, which fifty years ago was practised by an exceptional few, has become the general practice of every social class.

The decline in the birth rate was not limited to Great Britain. Since the 1880's when police prosecutions gave wide publicity to the activities of neo-Malthusians and mass sales to their contraceptive textbooks, fertility has fallen in every urban-industrial society. As early as 1903 the New South Wales Government had appointed a Royal Commission to consider the development. They concluded that the evidence they had received attributed it to: "An unwillingness to submit to the strain and worry of children; a dislike of the interference with pleasure and comfort involved in child-bearing and child-rearing; a desire to avoid the actual physical discomfort of gestation, parturition and lactation; and an increasing love of luxury and of social pleasures."

Undoubtedly these conclusions contain part of the explanation—despite the accents of moral superciliousness in which they are expressed. Probably an equally important part of the explanation is to be found in the widespread realisation among working-class and lower middle-class parents that only by restricting severely the number of their offspring can the family as a whole ward off poverty. In many the motive was even simpler; parents who had spent their own early years under the threat of poverty were anxious to give their own children a better chance in life.

Their fears of the consequences of raising a household with three or four dependent children on an ordinary workman's wage were pretty well-founded. Half a dozen social surveys carried out in British cities in the decade before 1939 all showed that, at the prevailing wage rates, the normal wage earner, even when in steady employment, barely earned enough to pay for rent, clothing, and the minimum of food to keep two adults and three children out of ill-health.

VITAL STATISTICS SINCE 1939

In World War I death rates among civilians rose slightly, while fertility fell some 30 per cent. In spite of these setbacks, the birth rate was so high that the population increased by 1,000,000 between 1914 and 1921. So far in this war neither of these earlier experiences has been repeated—civilian death rates have fallen slightly, while fertility has at least maintained its level of the immediate pre-war years. However, the birth rate

was already so low, and the number of old people so great, that even if service deaths do not exceed 500,000 for this war (an appreciably lower figure than for the 1914-18 war) the British population at mid-1946 will be no more than 47,000,000—an increase of little more than 500,000 since 1939.

Mid-	Assumed Population ¹	Births per 1,000	Civilian Deaths per 1,000
1939	46,466,000	15.2	12.2
1940	46,550,000	14.9	14.1
1941	46,550,000	14.5	13.1
1942	46,600,000	16.0	11.7
1943	46,750,000	16.7	12.1
1944	46,850,000	17.5	12.1

The increase in the death rate for 1940 and 1941 was largely caused by enemy air attacks over this country. The steady and striking increase in the birth rate since 1941 is due to various factors. Probably part of the increase was stimulated by those conditions of the industrial and service mobilisation of women which gave exemption to mothers of young children; and part of the increase was probably due to the fact that many young women who under peace conditions would have married and become mothers in 1945 and 1946, decided, because of the war, to bring forward these events by two or three years. If these two factors are between them responsible for the war-time increase in the birth rate, then the post-war years will see a counterbalancing decline. Certainly on the basis of two years' figures it is too early to conclude that British parents have generally and fundamentally altered their views as to what is the "right" size for a family.

As in most fields, the behaviour and standards of those with large incomes tend to become the later fashions of the rest of the population. There is no substantial evidence in the published vital statistics that the war-time increase in births is the result primarily of a change in middle-class values.

If the trends of the past twenty years persist it is unlikely that Britain's population will grow much more; it will reach a peak of approximately 47,500,000 in about ten years from now, and then, after a decade of comparative stability in total numbers, it will start to decline. During the transition there may be costly economic maladjustments, but there is, of course, nothing inherently laudable or reprehensible in either a large population

¹No allowance here is made for migration, although during the war there has probably been a net inflow of civilian migrants—largely from Ireland.

or a small population, in a peaceful world economy. The social and political morality, the intellectual achievement and material wellbeing of a nation with 8,000,000 people need not be less than that of a nation with eighty. The differences in their capacity to survive in a world of "power-politics" have, however, been made pretty clear by the events of the past ten years.

THE POPULATION—REGIONAL DIFFERENCES IN SIZE AND GROWTH

A REGIONAL ANALYSIS of the social structure of Britain is called for, since in the twentieth century prosperity and depression have been highly regionalised. In the nineteenth century the pattern of internal population growth was simple and persistent—the rate of expansion was lowest in those areas dependent on a chronically depressed agriculture, and was highest in those regions that contained the great and prosperous export trades—coal, cotton, wool, shipbuilding, iron and steel.

The relative decline in the population of the rural areas as the result of emigration, either to the nearby towns or overseas, has not so far been checked in the twentieth century. Within the industrial areas, however, there has taken place a considerable change of direction. In the nineteenth century the areas of greatest prosperity and therefore of greatest population growth were South Wales, the Tyneside, the West Riding, Lancashire, the Clydeside and Greater London. By the end of the century their domination of the international markets had been challenged by the industrial rise of Germany and the United States. By the first decade of the twentieth century it was clear that the challenge had been successful. The necessary adaptations, however, were delayed by the industrial demands of the first World War. These demands gave a final burst of hectic activity to the old industrial areas, and the effect has been the transformation of most of them in the inter-war years into "Special Areas". South Wales, the Tyneside and Lancashire have steadily lost people while the magnets for the mobile population of the present era have become the industrial areas of the Midlands and the Home Counties. Table I indicates these movements over the past 140 years.

During the 120 years to 1921 the population of the rural areas (Northern Rural Belt, Eastern Counties, South West, N. and C. Wales) merely doubled; in the industrial areas (Greater London, Northumberland and Durham, West Riding, Lancashire and Cheshire and South Wales) the population increased seven-fold. From 1921 to 1938 the population of Britain grew by 3,430,000, and 86 per cent of this growth was concentrated on the Midlands and the South East. The only

TABLE I

Area ¹	Population (000's) 1801	Population (000's) 1921	Multiplication of population 1801-1921	Population (000's) 1938	% Increase or decrease 1921-1938
South East	2,492	12,273	5	14,490	18.1
W. Midlands	1,104	4,259	4	4,751	11.6
E. Midlands	564	2,200	4	2,456	11.6
W. Riding	589	3,265	5½	3,460	6.0
Eastern Counties (R)	840	1,783	2	1,849	3.7
Lancashire & Cheshire	866	5,953	7	6,162	3.5
South West (R)	1,106	2,016	2	2,083	3.3
Northern Rural Belt (R)	428	1,256	3	1,295	3.1
Scotland	1,607	4,882	3	4,985	2.1
Northumberland & Durham	318	2,225	7	2,204	- 1.0
N. & C. Wales (R)	371	717	2	683	- 4.8
South Wales	216	1,940	9	1,783	- 8.1
Great Britain	10,500	42,769	4	46,200	8.0

other part of the country to register any appreciable increase was the West Riding.

These inter-war trends were due primarily to the internal migration of young adults and not to regional differences in the excess of births over deaths.

REGIONAL DEATH RATES

As we have seen, in the inter-war years the annual death rate for the country as a whole was fairly stable at around 12 per 1,000 of the population; this stability of the crude rate, however, obscured a considerable fall in mortality rates, and when correc-

¹The constitution of those areas where the name is not self-explanatory is:

<i>South East</i>	<i>W. Midlands</i>	<i>Eastern Counties</i>	<i>South Wales</i>
Bedfordshire	Gloucestershire	Cambridgeshire	Brecknockshire
Berkshire	Herefordshire	Isle of Ely	Carmarthenshire
Buckinghamshire	Shropshire	Huntingdonshire	Glamorganshire
Essex	Staffordshire	Lincolnshire	Monmouthshire
Hampshire	Warwickshire	Norfolk	
Hertfordshire	Worcestershire	Rutlandshire	<i>Northern Rural Belt</i>
Kent		Suffolk	Cumberland
London	<i>E. Midlands</i>		Westmorland
Middlesex	Derbyshire	<i>South West</i>	E. Riding of
Oxfordshire	Leicestershire	Cornwall	Yorkshire
Surrey	Northamptonshire	Devonshire	N. Riding of
Sussex	Nottinghamshire	Dorsetshire	Yorkshire
Isle of Wight	Soke of Peterborough	Somersetshire Wiltshire	

¹ After four of the areas the letter R indicates that they have been and are predominantly rural and agricultural.

tions had been made for the changing age composition of the population, it appeared that the "standardised" rate had fallen between 1910-11-12 and 1937-8-9 by approximately 35 per cent. This, of course, indicates a very substantial improvement in public health and in medical treatment, but apparently the improvement was insufficient to equalise health conditions throughout the country. In the three years before the outbreak of this war, regional differences were so great that a train journey of less than 100 miles was sufficient to take one from areas with something like the lowest death rates in Europe to areas where the returns were little better than those for Britain as a whole in the first decade of this century.

The wide and persistent difference between England and Wales as a whole and Scotland is well known. In 1937-8-9 the average annual death rate in Scotland was 13.1 per 1,000 of the population as compared with 12.0 per 1,000 in England and Wales—an excess of merely 9 per cent. If, however, in each age group in Scotland the death rate had been the same as in England and Wales, then in these three years the death rate in Scotland would have been, not 13.1 per 1,000, but 11.4 per 1,000; in short, the peculiarities of living conditions north of the border produced an additional 10,000 deaths each year; almost one-third of this excess were infants below the age of five years.

There were, however, within the population of England and Wales differences in mortality that were just as striking—in spite of thirty years of progress. If we neutralise the differences in age and sex in the populations of the various areas and take the mortality figures for the whole of England and Wales as our norm, then we arrive at the following regional variations for the years 1937-8-9. In the second column the regional figures are compared with those of the best area in the country.

Area	Regional mortality rates compared with England and Wales as a whole.	Regional mortality rates compared with the best regions.
England and Wales	100	—
South East	89	100
Eastern Counties	89	100
South West	93	104
East Midlands	99	111
West Midlands	101	114
Northern Rural Belt	105	118
North and Central Wales	108	121
West Riding	110	124
Northumberland and Durham	115	129
Lancashire and Cheshire	116	130
South Wales	117	131

The difference in conditions between South East England in 1937-8-9 and South Wales 1937-8-9 was, in fact, almost as great as that between Britain in 1911 and Britain in 1939. If, before the war, conditions in Northumberland, Durham, Lancashire, Cheshire, and South Wales had been as good as in the Home Counties, then these areas would have recorded in the average year not 130,000 deaths, but only 100,000 deaths. In short, 30,000 people died there each year, not because of any gaps in medical knowledge, but because of "local conditions". What these determining "local conditions" were is pretty clear. Obviously they were not matters of latitude or longitude; there were black spots on the east coast as well as the west, and in the south as well as the north. The simple truth is that the black spots owed their distinction to their relative poverty—the poverty of the individual home and the fiscal poverty of the municipal bodies that contained the homes; this poverty showed itself in terms of overcrowded homes, poor food, lack of warm clothes, lack of holidays, overwork, etc.

The certainty that poverty was and is responsible for the abnormally high death rates of South Wales and northern England, is made clear when it is appreciated firstly that the difference in death rates is largely due to differences in the deaths commonly associated with poverty—tuberculosis and infantile mortality, and secondly, that even in the generally healthy south, the occasional islands of poverty register death rates very similar to those of South Wales.

In the following table we have divided England and Wales into two areas—the South and Midlands (comprising the South East, Eastern Counties, South West, East Midlands and West Midlands) and the North and Wales, and compared their crude death rates for certain "poverty" diseases in the average of the years 1937-8-9.

	South and Midlands	North and Wales	N. & W. as % of S. & M.
Tuberculosis, deaths per million population	620	720	116
Bronchitis and pneumonia deaths per million population	950	1,170	123
Infant mortality (deaths under 1 year, per 1,000 births)	45	60	133

As to the second confirmatory indication that relative poverty is responsible for higher death rates, the following cities and

boroughs, although located in the South and Midlands all recorded in 1937-8-9 death rates similar to those of South Wales and Northern England; all were notorious for their poverty.

Area	1937-8-9 Death Rates as % of S.E. England rates.
Bermondsey	120
West Ham	121
Shoreditch	122
Bethnal Green	123
Poplar	123
Stepney	126
West Bromwich	129
Southwark	131
Finsbury	136

REGIONAL BIRTH RATES

Between 1870-1-2 and 1910-1-2 the national birth rate fell from 35 births per 1,000 of the population to 25 per 1,000. Every part of the country contributed to this decline—but the contributions were not identical. During these forty years the greatest reduction in fertility—as measured in gross reproduction rates¹—was in the Home Counties, and the smallest reduction was in South Wales. The national gross reproduction rate fell by 38 per cent; in comparison with this decline we can group the regions as follows:

A. Decline in Regional G.R.R. <i>Greater</i> than National Figure	B. Decline in Regional G.R.R. <i>Same</i> as National Figure	C. Decline in Regional G.R.R. <i>Less</i> than National Figure
South East (excluding London)	East Midlands	London County
South West	West Midlands	Northumberland and Durham
Lancashire & Cheshire	Eastern Counties	Scotland
West Riding	N. & C. Wales	S. Wales
	N. Rural Belt	

In the subsequent twenty years—from 1910-11-12 to 1930-1-2—the national gross reproduction rate again fell—this time by 34 per cent, or nearly as much as in the preceding forty years. Again the regional declines in fertility deviated from the national average, but this time the position of most regions was reversed.

¹The gross reproduction rate expresses the degree to which any given generation of women replaces itself with potential mothers for the next generation. It is turned into a *net* reproduction rate by making allowance or those girls who die between birth and the age of 45.-

<p>A. Decline in Regional G.R.R. <i>Greater</i> than National Figure</p> <p>South Wales London County Northumberland and Durham West Riding East Midlands</p>	<p>B. Decline in Regional G.R.R. <i>Same</i> as National Figure</p> <p>West Midlands Lancashire & Cheshire N. & C. Wales</p>	<p>C. Decline in Regional G.R.R. <i>Less</i> than National Figure</p> <p>South East (excluding London) Eastern Counties N. Rural Belt South West Scotland</p>
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In short, although there were differences in timing and pace, over the whole sixty years, most regions participated equally in the falling fertility. Those which lagged behind in the closing years of the nineteenth century fell into step in the decade following the First World War. As a result, by the end of the thirties birth rates and fertility were very low (by nineteenth century standards) in every region, and local peculiarities were few—fertility was exceptionally low in the South East region and exceptionally high in Scotland and the English border counties; apart from these extremes geographical differences were slight, and bore little resemblance, either positively or negatively, to local economic conditions. Clearly, standards and methods of family limitation had become almost uniform by the end of the inter-war years. The following table shows, for the years 1937-8-9, the average number of live births each year per 1,000 women aged 15-44 in each region.

<i>Births per 1,000 women 15-44</i>					
South East .	57	East Midlands	63	West Midlands	68
Lancashire and Cheshire	60	South Wales	66	Northumberland and Durham	72
South West	61	N. and C. Wales	66	N. Rural Belt	73
West Riding	62	Eastern Counties	67	Scotland	73

III

CHANGES IN AGE COMPOSITION OF THE POPULATION

WHILE THE POPULATION as a whole increased throughout the inter-war years, the falling birth rate and the improvements in medical science produced divergent movements in the various age groups—the proportion of infants and children in the community declined, while the proportion of those past the prime of life increased substantially. Various combinations of the detailed figures in Table II bring out these trends in the make-up of Britain's population; the broad situation is shown by the following figures:

Age Group	Numbers at		% Increase
	1911	1938	
0—44	32,125,000	31,830,000	—
45 and over	8,705,000	14,380,000	65
	40,830,000	46,210,000	19
Total			

In short, the increase of nearly five and a half million in the total population since 1911 was reflected entirely in the numbers of men and women over 44 years of age.

The composition of Great Britain's population in 1938 was:

TABLE II

Age	Males	Females	Total	% of Total
0—4	1,637,000	1,582,000	3,219,000	6·9
5—14	3,463,000	3,397,000	6,860,000	14·8
15—24	3,724,000	3,707,000	7,431,000	16·1
25—34	3,723,000	3,898,000	7,621,000	16·6
35—44	3,153,000	3,547,000	6,700,000	14·5
45—54	2,603,000	3,086,000	5,689,000	12·3
55—64	2,173,000	2,536,000	4,709,000	10·2
65 and over	1,720,000	2,259,000	3,979,000	8·6
	22,197,000	24,011,000	46,208,000	100·0

The most outstanding points revealed by this table are that in Great Britain as of mid-1938:

1. The number of school children (even if they all survived) was insufficient to replace the current body of recruits to industry (6,860,000 as compared with 7,431,000).

2. The number of potential recruits to parenthood (even if they all survived) was insufficient to replace the current body of young potential parents (7,431,000 as compared with 7,621,000).

3. Of all the women over 15 years of age over 40 per cent had already passed out of the reproductive age groups (15—44).

4. In the "working" age groups (15—64) women exceeded men by 1,400,000 (16,774,000 as compared with 15,376,000).

5. One person in every four was already over 50 years of age (11,427,000 out of 46,208,000).

The full significance of these features of the immediate pre-war composition of the British population emerges more clearly when it is compared with the population of 1911. Then, the number of school children *was* sufficient to replace the contemporary body of recruits to industry; the number of potential recruits to parenthood *was* sufficient to replace the contemporary body of young parents; only 31 per cent of women over 15 years of age had passed out of the reproductive age group; in the "working" age group, the ratio of men to women was less adverse; and only one person in six was over 50 years of age.

Composition of Population of Great Britain, 1911 and 1938 (in thousands)

Age Group	1911	1938	% Increase	% Decrease
0—4	4,385	3,220	—	27
5—14	8,200	6,860	—	16
15—24	7,400	7,430	—	—
25—34	6,695	7,620	14	—
35—44	5,445	6,700	23	—
45—64	6,570	10,400	58	—
65 and over	2,135	3,980	86	—
Total	40,830	46,210	13	—

There are various criteria from which one can attempt to judge the merits or defects of a particular population, and of any changes that occur in its makeup. From the economic view point we can assess each citizen (more or less arbitrarily) as so many producer-units and so many consumer-units, and by a comparison of the two totals indicate which way the balance turns as the age-composition of the population changes. In translating people into consumer-units we have used the following scale of equivalents:¹

¹ These are the differentials frequently used in social surveys in calculating minimum consumer needs.

One male	15—64 years of age	= 1.00	consumer-units
One male	over 64	= .60	„
One female	15—64	= .85	„
One female	over 64	= .60	„
One child	5—14	= .50	„
One infant	0—4	= .33	„

In turning people into producer-units we have used the following scale of equivalents:¹

One male	25—64 years of age	= 2.50	producer-units
One male	over 64	= .83	„
One male	15—24	= .83	„
One female	15—24	= .625	„
One female	25—44	= .375	„
One female	45—64	= .250	„
One female	over 64	= .125	„
One child	0—14	= .00	„

On the basis of these equivalents we find that in 1911 there were 30,900,000 consumer-units in the population, and 31,850,000 producer-units. In 1938, there were 36,515,000 consumer-units and 40,460,000 producer-units; that is, consumer-units increased by 18 per cent while producer-units increased by 27 per cent. In short, even if there had been no increase in hourly output per head between 1911 and 1938, the mere change in the population's composition would have ensured a slight increase in the average standard of living if the number of working hours per week had remained unaltered. At least from the point of view of material well being, the composition of Britain's population in 1938 was more effective than it was a generation earlier.

If we regard these two populations of 1911 and 1938 as groups of consumers, it is clear that the overall increase in the number of consumer-units contained divergent movements—consumers under 15 years of age have declined by 20 per cent while consumers of 65 and over have almost doubled. Some of the consequences for production are obvious. Except in those fields where the tastes of the very old are similar to those of the very young, the utilisation of land, capital and labour has been drawn away from the provision of goods for children, and increasingly

¹ These differentials are based upon the Ministry of Labour's pre-war census of earnings, and upon the ratios in each age and sex group found to be occupied by the census of 1931; these latter ratios seem to be fairly constant—largely because marriage is an alternative to paid work among women; nuptiality rates have remained fairly constant in Britain over the past fifty years.

devoted to satisfying the needs of old people. At one end of the income scale hotels and nursing homes in Bournemouth prospered, while the public schools looked round for State subsidies. At the other end of the scale the provision of new elementary schools was checked while increasing thought was given to the provision of cheap flats for old age pensioners.

If we regard the populations of 1911 and 1938 as producers, it is again clear that there were dissimilar movements—the number of young workers remained constant, so that in 1938 males aged 15 to 24 constituted only 24 per cent of the men aged 15-64—as compared with 29 per cent in 1911. During the same period the number of males aged 45-64 increased by over 50 per cent so that in 1938 they constituted nearly one-third of all male workers below 65 years of age.

This decline in the proportion of young workers has aggravated the economic maladjustments that have been caused by changes in the composition of the consuming public. In the nineteenth century, long run shifts in the demand for particular types of workers occurred constantly. The method by which the nation's labour supply adjusted itself to these disturbances was comparatively simple. In the years immediately preceding the first World War, the total occupied population of Britain was roughly 18,500,000; each year some 400,000 boys and 275,000 girls left school and went to work—an intake equal to almost one recruit for every thirty "old hands". Each year these 675,000 recruits, within the limits set by geographical immobility, their parents' income and their own temperament, intelligence and knowledge, tried to enter those occupations with the best prospects, and avoid those with the worst. It was, indeed, largely by the allocation of recruits and not by the re-distribution of adult workers that the major changes were effected in the personnel attached to each industry. By 1938 the supply of new recruits to production was no more than 320,000 boys and 220,000 girls—or only one recruit for every forty "old hands". Clearly, it had become increasingly urgent to meet changes in demand by the re-training of unemployed adults.

By 1946 the age composition of Britain's population will have deteriorated from the economic point of view as compared with the 1938 population. The following estimate assumes 500,000 service deaths for the whole of the war, no gain or loss by migration as between 1938 and 1946 and the figures include not only the civilian population but also all members of the Forces, either at home or overseas.

Estimated Population of Great Britain, 1946

Age Group	Males	Females	Total	% of Total
0 — 4	1,700,000	1,650,000	3,350,000	7·1
5 — 14	3,100,000	3,050,000	6,150,000	13·1
15 — 24	3,300,000	3,350,000	6,650,000	14·2
25 — 44	6,800,000	7,715,000	14,515,000	30·8
45 — 64	5,240,000	6,180,000	11,420,000	24·4
65 and over	2,125,000	2,790,000	4,915,000	10·4
Tota	22,265,000	24,735,000	47,000,000	100·0

We may summarise the change in the economic quality of Britain's population (expressed in "producer-units" and "consumer-units") as follows.

	Consumer Units	Producer Units	P.U.s. as % of C.U.s.	1911 Ratio as base
1911	30,900,000	31,850,000	103·1	100
1938	36,515,000	40,460,000	110·8	107
1946	37,139,000	41,485,000	111·7	108

Thus, in spite of war casualties, the economic constitution of the population will be slightly better in 1946 than in 1938.

IV

CHANGES IN THE AGE COMPOSITION OF REGIONAL POPULATIONS

THE VAST MAJORITY of migrants are normally men and women within the age limits of 15—35. Therefore, exceptional movements of population, such as the southward trek in Great Britain in the inter-war years, considerably modify the age composition of the regions both from which the migrants move and to which they gravitate. The first reflection of their arrival is, of course, an expansion in the age group 15—35; after they have found steady jobs and settled down a second consequence appears—the number of infants and children in the area is greater than it would otherwise be; still later, there is a third consequence—the area contains an abnormally large proportion of people past the prime of life. Conversely, the area from which the migrants come is deprived firstly of its young workers, then of its full supply of young children, and finally of its full quota of old and dependent people. The following table shows the proportions of various ages in the main areas in 1921.

Age Group	South %	Midlands %	North %	Scotland %	Wales %	Great Britain %
0—14	27	28	28	29	31	28
15—24	17	18	18	19	18	18
25—44	29	29	30	28	28	29
45 and over	27	25	24	24	23	25
Total	100	100	100	100	100	100

Regional differences in age composition were comparatively slight in 1921. They were concentrated at the two age extremes, and reflected the comparatively high birth rates in Scotland and Wales, and the comparatively high death rates among old people in the same two areas.

The figures for 1938 show the effects of migration on these persisting differentials in birth and death rates. The final position was that regional deviations from the national ratios were again slight; again they were mainly at the extreme ages, and again the most striking differences were between Scotland and Wales on the one hand and the South on the other. The movement of population, however, was sufficient to insure for the South, despite its low birth rate since 1911, a supply of

young recruits to industry relatively as large as that for any other region.

Age Group	South %	Midlands %	North %	Scotland %	Wales %	Great Britain %
0—14	20	23	22	25	24	22
15—24	16	16	16	17	16	16
25—44	31	31	31	29	30	31
45 and over	33	30	31	29	30	31
Total	100	100	100	100	100	100

In Table III are given the actual numbers in each age group in the various regions in 1921 and in 1938. It shows that the proportionate decline in the number of children was much greater in the North, Wales and Scotland than in the South and the Midlands; that only in the South and the Midlands was there any increase in the numbers aged 15—24; that in the South and Midlands the age group 25—44 increased by over 20 per cent—or three times the rate of increase in the rest of the country; and that only in the age groups of 45 years and over was there an appreciable increase in numbers in the North, Wales and Scotland.

TABLE III

Changes in Age Composition of Regional Populations 1921—1938

	Year	0—14	15—24	25—44	45 & over	Total
South	1921	4,251,000	2,763,000	4,685,000	4,372,000	16,071,000
	1938	3,726,000	2,930,000	5,727,000	6,039,000	18,422,000
	% change	— 12·4	6·0	22·3	38·1	14·6
Midlands	1921	1,851,000	1,156,000	1,852,000	1,599,000	6,458,000
	1938	1,613,000	1,162,000	2,247,000	2,184,000	7,206,000
	% change	— 12·9	—	21·3	36·5	11·6
North	1921	3,565,000	2,267,000	3,732,000	3,052,000	12,616,000
	1938	2,912,000	2,095,000	4,124,000	3,990,000	13,121,000
	% change	— 18·3	— 7·6	10·5	30·8	4·0
Scotland	1921	1,440,000	907,000	1,347,000	1,188,000	4,882,000
	1938	1,236,000	859,000	1,470,000	1,420,000	4,985,000
	% change	— 14·2	— 5·3	9·1	19·6	2·1
Wales	1921	810,000	479,000	754,000	613,000	2,656,000
	1938	592,000	385,000	753,000	736,000	2,466,000
	% change	— 26·9	— 19·6	—	20·1	— 7·2

THE GROWTH OF THE SUBURBS

BY THE END of the nineteenth century 80 per cent of Britain's population was living within the boundaries of urban areas, and 20 per cent within rural districts. As a guide to the proportion of the people living under urban conditions, this classification, based upon local government administration, was to some extent misleading. The small "urban districts" of the Cotswolds, for example, were fundamentally rural in character; and conversely the mining villages of Northumberland and Durham were anything but rural. There can be little doubt, however, that the great urban-industrial conglomeration was the dominant type of community in this country by the beginning of the twentieth century. In 1911, the county of London, the county boroughs of Manchester, Liverpool, Birmingham, Leeds, Newcastle, Sheffield, Bristol, and the burghs of Glasgow and Edinburgh housed between them almost 10,000,000 people; i.e. one-quarter of the total population was concentrated in these ten cities. By 1911, however, the administrative boundaries of these and similar British cities coincided less and less with their economic and social boundaries. On the one hand, the populations of adjoining cities began to link up so as to form a single continuous built-up area; on the other hand, the city population began to overflow the traditional administrative limits, and to build up an outer ring of suburbs which, for most purposes, was complementary to the original central area. These mixed entities—often containing several administrative units—are conveniently described as "conurbations". The administrative units constituting each major conurbation is shown on pp. 37, 38 and their populations in 1921 and 1938¹ are set out in Table IV.

Throughout the inter-war years approximately half the British people lived in the sixteen major conurbations of more than 250,000 inhabitants, and 40 per cent of the British people lived in the seven largest—London, Manchester, Birmingham, West Yorks, Glasgow, Merseyside and Tyneside.

¹ Between 1911 and 1921 there was very little building, and the movement of population was therefore very slight. 1938 is taken as the other terminal point, since by 1939 the certain approach of war had begun to affect the location of population.

TABLE IV

Changes in population of Major Conurbations

Conurbation	Area	Population		% increase
		1921	1938	
London	Conurb.	7,480,000	8,700,000	16.3
Manchester	Conurb.	2,316,000	2,420,000	4.5
Birmingham	Conurb.	1,692,000	1,981,000	17.1
West Yorks (Leeds)	Conurb.	1,330,000	1,451,000	9.1
Glasgow	Conurb.	1,252,000	1,352,000	8.0
Merseyside (Liverpool)	Conurb.	1,221,000	1,279,000	4.8
Tyneside (Newcastle)	Conurb.	1,053,000	1,071,000	1.8
Sheffield	C.B.	512,000	520,000	1.6
Edinburgh	Burgh	420,000	467,000	11.2
Bristol	Conurb.	400,000	446,000	11.4
Nottingham	Conurb.	319,000	386,000	21.2
Stoke	Conurb.	297,000	350,000	17.7
Portsmouth	Conurb.	287,000	330,000	14.8
Hull	C.B.	291,000	319,000	9.6
Teesmouth (Middlesbrough)	Conurb.	270,000	304,000	12.4
Leicester	Conurb.	246,000	281,000	14.1
Cardiff	Conurb.	237,000	239,000	1.0
Brighton	Conurb.	210,000	228,000	8.6
Plymouth	C.B.	210,000	212,000	.8
Coventry	C.B.	148,000	213,000	43.8
Southampton	Conurb.	177,000	206,000	16.8
Bournemouth	Conurb.	146,000	205,000	40.0
Blackpool	Conurb.	151,000	188,000	24.8
Dundee	Burgh	168,000	178,000	6.0
Aberdeen	Burgh	159,000	177,000	11.3
Swansea	C.B.	158,000	161,000	2.2
Medway (Gillingham)	Conurb.	132,000	153,000	15.8
Total of above		21,282,000	23,825,000	12.0
Rest of Great Britain		21,487,000	22,383,000	4.2

It is clear from Table IV that during the inter-war years the major conurbations grew, as a group, much more rapidly than did the rest of the country. In fact, between 1921 and 1938 Britain's population grew by 3,440,000 people, and 75 per cent of this growth accrued to the suburbs of the twenty-seven major conurbations.

	Conurbations	Population		% Increase
		1921	1938	
13	South and Midland ¹	11,745,000	13,690,000	16
14	North and Wales ²	9,535,000	10,125,000	6

¹ London, Birmingham, Bristol, Notts, Stoke, Portsmouth, Leicester, Brighton, Plymouth, Coventry, Southampton, Bournemouth, Medway.

² Manchester, W. Yorks, Glasgow, Mersey, Tynemouth, Sheffield, Edinburgh, Hull, Teesmouth, Cardiff, Blackpool, Dundee, Aberdeen, Swansea.

Thus, among the twenty-seven, the rate of expansion was not uniform; while all of them registered some growth in numbers in the inter-war years, some greatly exceeded the average rate, and others lagged far behind. As might be expected, the former were mainly in the South and the Midlands, while the latter were mainly in Wales and the North.

The most striking of all the population movements of the inter-war years was, however, that which took place within each conurbation. Almost all of them experienced a centrifugal movement; numbers in the centre remained constant or even declined while all the growth took place in the suburbs.

Thus, in the seven great metropolitan centres numbers increased by 11.7 per cent in the inter-war period, but their inner centres experienced a decline of 2.5 per cent while their suburbs expanded by 32 per cent—indeed, almost two-thirds of the whole national increase in population over the eighteen years was concentrated in the suburban parts of these seven conurbations.

Conurbation	Inner Centre	Population of Inner Centre		Population of Rest of Conurbations	
		1921	1938	1921	1938
London	L.C.C.	4,524,000	4,063,000	2,956,000	4,637,000
Manchester	Manchester, Salford	969,800	932,300	1,346,000	1,488,000
Birmingham	Birmingham	922,200	1,041,000	769,700	940,100
West Yorks	Leeds, Bradford	754,100	782,700	575,400	668,000
Glasgow	Glasgow	1,034,200	1,125,000	217,900	227,000
Merseyside	Liverpool, Birkenhead	952,800	971,800	268,300	307,400
Tyneside	Newcastle, Gateshead	400,100	408,300	652,500	663,000
		<u>9,557,200</u>	<u>9,324,100</u>	<u>6,785,800</u>	<u>8,930,500</u>

If we ignore the conurbations of the north, and look merely at the thirteen in the South and the Midlands this movement is even more striking.

	Population		% change
	1921 (in thousands)	1938	
Inner centres of S. & M. conurbations	7,730	7,615	- 1.5
Suburbs of S. & M. conurbations	4,015	6,075	+51.3

Thus, the suburbs of these thirteen conurbations absorbed 60 per cent of the total British increase in population in the inter-war years.

Some of the distinctive features of life in the suburbs is suggested

by the statistics of births, deaths, and age composition. These figures unfortunately are not available in terms of the suburban boundaries, but it is reasonable to consider as the prototype of suburban life the conditions in the five counties immediately surrounding London—Essex, Hertfordshire, Kent, Middlesex, and Surrey. These may be considered the suburbs of London and in the following figures they are contrasted with the "Rest of Britain".

It is clear that life in the suburbs since the last war has seen a striking expansion of new houses, new streets and new estates; that before 1939 fertility was below the average in spite of excellent housing conditions; that health conditions were exceptionally good, and that the net result was a community where one person in every nine was 65 years or more, and where for every two children under 15 years there were nine adults.

	London Suburbs	Rest of Britain
% Increase in population 1921 to 1938	56	2
Births per 1,000 women, 15—44 in 1937—8—9	59	64
Infant mortality rates, 1937—8—9	42	58
"Standardised" deaths, compared 1937—8—9	100	130
% of population over 64 years of age, 1938	11	8
% of population under 15 years of age, 1938	19	22

CONURBATIONS

The constitution of the main conurbations is as follows:

- LONDON Greater London is the area within a radius of 15 miles of Charing Cross.
- MANCHESTER

	<i>Lancashire</i>	<i>Cheshire</i>
Ashton-u-Lyne	Manchester	Altrincham
Atherton	Middleton	Bowdon
Audenshaw	Milnrow	Bredbury and
Bolton	Mossley	Romily
Bury	Oldham	Cheadle and
Chadderton	Prestwich	Gatley
Crompton	Radcliffe	Dukinfield
Denton	Rochdale	Hale
Droylesden	Royton	Hazel Grove and
Eccles	Salford	Bramhall
Failsworth	Stretford	Hyde
Farnworth	Swinton	Marple
Heywood	Tottington	Saddleworth
Irlam	Turton	Sale
Kearsley	Urmston	Stalybridge
Lecs	Whitefield	Stockport
Leigh	Worsley	
Little Lever		

3. BIRMINGHAM	<i>Staffordshire</i> Bilston Brierley Hill Cosely Darlaston Rowley Regis Sedgley Smethwick Tettenhall	Tipton Walsall Wednesbury Wednesfield West Bromwich Willenhall Wolverhampton	<i>Worcestershire</i> Dudley Halesowen Oldbury Stourbridge <i>Warwickshire</i> Birmongham Sutton Coldfield
4. WEST YORKS	Aireborough Baildon Batley Bradford Brighouse Clayton West Colne Valley Denholme Dewsbury Elland	<i>West Riding</i> Halifax Heckmondwike Honley Horbury Horsforth Huddersfield Kirkheaton Leeds Midgley Mirfield	Morley Osset Pudsey Queensbury Rothwell Shipley South Crosland Sowerby Spenborough
5. GLASGOW	<i>Lanark</i> Glasgow Hamilton Rutherglen	<i>Dumbarton</i> Clydebank	<i>Renfrew</i> Barhead Paisley Renfrew
6. MERSEYSIDE	<i>Lancashire</i> Bootle Crosby Litherland Liverpool	<i>Cheshire</i> Bebington Birkenhead Hoylelake Wallasey	
7. TYNESIDE	<i>Durham</i> Blaydon Felling Gateshead Hebburn Jarrow	Ryton South Shields Sunderland Sunderland R.D. Whickham	<i>Northumberland</i> Gosforth Longbenton Newburn Newcastle Tynemouth Wallsend Whitley
8. BRISTOL	Bristol	Kingswood	Mangotsfield
9. NOTTINGHAM	Nottingham.	Arnold Beeston	Carlton West Bridgford
10. STOKE	Stoke	Kidsgrove	Newcastle-under-Lyme
11. PORTSMOUTH	Portsmouth	Gosport	Havant
12. TEESMOUTH	<i>Durham</i> Billingham Stockton	<i>North Riding</i> Eston Middlesbrough	Redcar Thornaby-on-Tees

VI

FAMILIES—NUMBER AND SIZE

MOST PEOPLE LIVE the whole of their lives as members of a family group. In twentieth century Britain, however, the number of exceptions to this rule is not negligible, and at some time or another in their lives, many people are found living outside a family. Thus, the average census of this century showed that almost 5 per cent of the total population was living in institutions of various kinds (hotels, schools, hospitals, etc.), and another 2 per cent were living on their own in what the census describes as "one-person families".

In 1911 the population of Great Britain was grouped in 8,954,000 families; by 1939 the total had grown to 12,300,000—an increase of nearly 40 per cent. On the face of it, this expansion seems out of all proportion to the mere 14 per cent increase in the total population, and suggests a much greater propensity to marriage in recent years. In fact, there has been a slight, but no appreciable increase. The truth is that the change in the number of families should be measured, not against the increase in total population, but against the "population at risk"—broadly those over 24 years of age; their numbers increased by 40 per cent.

Between any two dates any change in the number of families will usually be determined by the difference between the intake of newly-marrying couples and the "wastage" created by the deaths of heads of families. The fall in death rates among middle-aged people over the past thirty years has reduced this wastage considerably; any further fall, however, is unlikely to reduce the *rate* of wastage in the future; the increase in the number of old people in the population will, in fact, increase the *amount* of wastage. On the other hand the sharp decline in the birth rate that started in 1921 has barely had time to affect the current supply of recruits to married life. Its effects are, however, imminent and it is inevitable that the increase in the number of families in this country will stop within the next fifteen to twenty years. During the twenties 225 new marriages were sufficient to make a net addition of 100 families to the total in the country. By the end of the thirties we needed 325 marriages to add 100 families. Since then the annual number of marriages has passed its peak.

In the first forty years of this century marrying habits have been remarkably stable—the average age at which bachelors married has been fairly constant at 28 years, and the average age at which spinsters married has been 26. Unlike some averages these figures represent a considerable part of reality. Thus, in 1938 over one-third of all bachelors and spinsters who married were between the ages of 25 and 29. Moreover, there is normally very little age difference between bride and bridegroom in Britain. In 1938, 58,000 out of the 400,000 marriages were between men and women who were both in the age group 25—29, and another 60,000 were between men and women both in the age group 21—24. The following table shows the age composition of those marrying at the beginning and the end of the period.¹

Age Group	Per cent of all males marrying		Per cent of all females marrying	
	1910-12	1937-8	1910-12	1937-8
Under 21	4	3	14	16
21—24	32	29	38	38
25—29	35	38	28	27
30—34	14	15	10	9
35 and over	15	15	10	10
All ages	100	100	100	100

The age of the average male at marriage has risen very slightly, while that of the average female has fallen a little. The following figures showing the “marital condition” of British women aged 20—44 make quite clear that there has been no decline in readiness or ability to marry—there has, in fact, been an increase, so that at the end of the inter-war period the proportion of women who had taken at least the first step towards family life was appreciably higher than it had been in 1911.

Age Group	% of women in the age group recorded as married or widowed		
	1911	1931	1938
20—24	24	25	31
25—34	64	66	69
35—44	80	80	82

One probable explanation of the higher marriage rate immediately before the Second World War is that not until then did

¹ These figures include the marriages of widows and widowers; in spite of the ageing character of the population the proportion of non-first marriages has not increased; in 1910—2, 7·1 per cent of those who married were widows or widowers; in 1930—2, the ratio had fallen to 6·2 per cent, and in 1938 to 5·8 per cent.

the supply of new dwellings catch up with the increase in the number of families. Between 1911 and mid-1935 the number of new dwellings built in Britain was 3,000,000, and this was no more than sufficient to match the number of additional families in the country. Only in the four subsequent years was there a marked easing of the housing situation when the output of new dwellings was maintained at 360,000 per annum while the number of additional families each year was only 100,000.

The type of family produced as a result of the marriages of the inter-war years has altered considerably in its dimensions. In 1911 the size of the average family was 4.35 persons; in 1939 it was 3.59 persons. The estimates in the following table show more clearly the quantitative change that has taken place in family life. In 1911, 42 per cent of the families in this country contained five or more persons, and the members of these families accounted for 64 per cent of the total population. By 1939 only 25 per cent of families contained five or more persons, and only one person in every three was part of a household as large as this. By 1939 the representative British citizen, whether child or adult, was sharing his or her domestic life with at most two other people; and households containing four children had become semi-shameful anachronisms.

TABLE V

No. of persons in family	Number of Families		
	1911	1939	1939 as % of 1911
1	500,000	880,000	176
2	1,425,000	2,830,000	199
3	1,700,000	3,050,000	180
4	1,600,000	2,400,000	150
5	1,275,000	1,480,000	116
6 and 7	1,575,000	1,270,000	81
8 and more	880,000	390,000	44
Total	8,955,000	12,300,000	137

Until recently the amount of official statistics that could throw any light on British family life was extremely limited. On July 1st, 1938, however, the Population (Statistics) Act came into force. Its main purpose was to ensure that at every birth, legitimate or illegitimate, live or stillborn, there should be registered, among other facts, the age of the mother, the interval since marriage (if it was a legitimate maternity) and the number of previous children (surviving, dead or stillborn) born to the mother. The results for England and Wales for the second half

of 1938, for 1939 and 1940 have now been published, and they throw considerable light on the pattern of married life in this country at the end of the inter-war period.

During these two and a half years there were approximately 11,500,000 women aged 15—49 in England and Wales. Just over half of them were married, and these married women produced 600,000 maternities per annum—roughly one for every ten married women.

The following table gives the ages of the mothers of legitimate maternities.

Age of mother at maternity	% of all maternities in each age group		
	July—Dec. 1938	1939	1940
Under 20	3·5	3·9	3·9
20—24	23·1	22·3	23·5
25—29	32·5	32·8	32·7
30—34	23·7	23·8	23·0
35—39	12·7	12·8	12·5
40—44	4·1	4·0	4·0
45 and over	·4	·4	·4
Total	100·0	100·0	100·0

Perhaps the most striking aspect of these figures is their consistency; in each year one-quarter of the maternities are those of married women aged 20—24, one-third are those of married women 25—29, and another quarter those of women aged 30—34; clearly, child-bearing after the age of 35 has become very unusual in English families.

As we have seen, the proportion of married women in each age group is not constant, and the following table, showing the annual average experience for the two and a half years of registrations relates these maternities to particular groups of married women.

Of all females aged 15—24, only 18 per cent were married,

Age Group	Single, married and widowed	Number of women married	Married as % of total	Legitimate maternities annually per 100 married women
15—19	1,746,000	50,700	2·9	45·9
20—24	1,553,000	537,000	34·6	25·8
25—29	1,764,000	1,172,000	66·5	16·8
30—34	1,763,000	1,311,000	74·4	10·7
35—39	1,658,000	1,282,000	77·3	6·2
40—44	1,539,000	1,185,000	77·1	2·0
45—49	1,441,000	1,067,000	74·0	0·2
Total	11,464,000	6,604,700	57·6	9·1

but two out of every five of these young wives had a baby each year; these figures, however, are in some ways misleading as a guide to planning of family size, since nearly half the maternities of these women are completed within eight months of marriage. For our present purposes the behaviour of the two main groups of women, aged 25—34 and 35—44, provides a better picture; 70 per cent of the former group were married, and each year one in seven of these wives had a child; 77 per cent of the latter group were married, and each year only one in twenty-five of these wives had a child.

These figures suggest that in any particular year a high proportion of all maternities in this country are either first or second maternities. In fact, for the two-and-a-half years for which we have statistics, 42 per cent of all legitimate maternities were first maternities, and another 26 per cent were second maternities; only 19 per cent of the total were the maternities of women who had already had three children.

The general picture then is that the "typical" English wife and mother of the pre-war years was a young woman who, at 24 years of age, married a husband of 26 years; her first maternity came two years later. For almost half of these women this was also their last maternity; the remainder went on to have a second maternity three or four years later (i.e. when aged 29 or 30) and the vast majority gave up child-bearing completely after they had reached 35 years of age.

Regional figures have not yet been published in full detail, but the material that is available suggests that the differences in family standards within England and Wales are related primarily to age and not to income. In 1939 young wives on the depressed Tyneside apparently aimed at much the same size of family as young wives in the prosperous suburbs of the Home Counties; the outstanding differences in fertility between Tyneside wives and Home Counties wives were to be found among those over 35 years of age—i.e. had passed their childhood in a pre-1918 world; the Tyneside housewives in this age group were producing relatively 40 per cent more children than their southern sisters.

Age of mother at maternity	Maternities per 1000 females in age group		% Excess in Northumberland and Durham
	South-East (excluding Gr. London)	Northumberland and Durham	
20—24	101·3	107·3	6
25—29	113·1	128·7	14
30—34	78·8	96·4	22
35—39	43·6	58·2	34
40—44	14·0	20·9	49

VII

HOUSING

BETWEEN THE CENSUS of 1911 and the outbreak of war in 1939 some 5,000,000 new dwellings were built in Britain—more than enough to house the 3,350,000 additional families. But even more striking than this quantitative success was the improvement over the same period in the quality of the general level of housing conditions. The majority of those who benefited by the increase in the national income and by the more equal distribution of this income, tended to enjoy the bulk of their gains in terms of better housing conditions.

The first Town Planning Act had been passed in 1909, and the more progressive municipalities, stirred by its apparent opportunities, undertook local surveys. For example, in the spring of 1913 the Birmingham City Council instituted an inquiry to "investigate the present housing conditions of the poor". It found that, of the 175,000 dwellings in the city, 50,000, though occupied, were unfit for habitation; 42,000 houses had no separate water supply, no sinks and no drains, and 58,000 had no separate w.c., the closets being communal and exposed in courts. These conditions were matched in any great English city. In Scotland, living conditions were, if anything, even worse. The Royal Commission on Housing in Scotland in its report issued in 1917 said: "These are the broad results of our survey: insufficient supplies of water, unsatisfactory provision for drainage, grossly inadequate provision for the removal of refuse, widespread absence of decent sanitary conveniences, the persistence of the unspeakably filthy privy midden, incurably damp labourers' cottages, groups of lightless and unventilated houses in the older burghs, clotted masses of slums in great cities."

But not only were the dwellings of a very large proportion of the working class dilapidated and unsanitary; they were also overcrowded. By modern peace-time standards, accommodation at the rate of one person per room (e.g. a 4-room¹ dwelling for a 4-person family) does not seem extravagant, and we would certainly regard an attempt to house six people in such a dwelling as gross overcrowding; yet in 1911 over 30 per cent of the popula-

¹ Counting the kitchen as one of these rooms and thus leaving one other room downstairs and two bedrooms.

tion (one person in every three) was living under conditions of *more* than three persons per two rooms.

These were perhaps the two main social evils of the pre-1914 period—gross overcrowding, and filthily squalid accommodation. The outbreak of war in 1914 not only delayed any improvement in either of the conditions; inevitably, they deteriorated, and by 1919 even more people were overcrowded and even more dwellings were dilapidated.

OVERCROWDING

The census of 1921 showed that 14 per cent of the population in private families was living under conditions of more than two persons per room. In every part of the country an appreciable proportion of the population was living in this state of congestion, but the proportion was not constant—conditions in the North and in Scotland were far worse.

Area	% of the (1921) population in private families in the area living at more than 2 persons per room.
Scotland	43·3
Northumberland and Durham	29·9
West Riding	11·5
South East	9·4
West Midlands	8·9
Northern Rural Belt	8·5
Lancashire and Cheshire	8·4
South Wales	7·8
N. and C. Wales	6·7
South West	4·8
East Midlands	4·5
Eastern Counties	3·7
All Areas	14·0

Clearly, overcrowding was appalling in Scotland and on the Tyneside, but even in the other areas there were centres of congestion worse than average. The following figures show the proportion of the population living at more than two persons per room in some of the larger cities.

St. Helens	21·0	Plymouth	16·8
Carlisle	19·0	West Ham	16·5
Dewsbury	18·0	London C.C.	16·1
Darlington	17·1	Middlesbrough	16·0
West Bromwich	17·1	Barnsley	15·0

The subsequent ten years saw the beginning of the general precipitate decline in the birth rate, and the beginning, despite

much initial governmental fumbling on policy and methods, of the inter-war house-building boom. Between 1921 and 1931 the population showed an increase of less than 5 per cent while the number of dwellings in Britain increased by nearly 17 per cent (from 9,088,000 to 10,597,000). The joint product of these two developments was a substantial improvement in the amount of accommodation occupied by the majority of the population. But the impact made upon the living conditions of the "submerged tenth" was strikingly slight. In 1921, 14 per cent of the British population in private families was living at the rate of more than two persons per room; in 1931 the proportion was still as high as 10 per cent and the outstanding blackspots of 1921 still retained their distinction.

Area	% of the 1931 population in private families living at more than 2 Persons per room	% Reduction on 1921 proportions
Scotland	35.0	19
Northumberland and Durham	20.2	33
West Riding	7.5	35
N. Rural Belt	7.0	18
South East	6.9	27
West Midlands	6.8	24
Lancashire and Cheshire	6.5	23
South Wales	5.3	32
N. and C. Wales	5.2	22
East Midlands	3.7	18
South West	3.2	33
Eastern Counties	2.8	24
All Areas	10.0	29

The very poor rate of improvement in Scotland is even more remarkable when it is remembered that during this decade some 400,000 people migrated from Scotland. Similarly, the decline in overcrowding in Wales and in N.E. England was due just as much to loss of people as to the construction of new dwellings.

In most of the badly congested urban centres outside Scotland and the Tyneside the improvement was considerable—with the outstanding exceptions of Liverpool, Middlesbrough and West Ham; in the last, conditions even fell below the 1921 level.

% Reduction 1921 to 1931 in proportion of population living more than 2 persons per room

Carlisle	43	West Bromwich	23
Darlington	43	St. Helens	22
Plymouth	38	London	19
Sheffield	33	Liverpool	10
Barnsley	29	Middlesbrough	7
Dewsbury	23	West Ham	—

During the thirties the tempo of the ameliorative trends of the twenties was speeded up—the birth rate reached new low levels, and the output of new dwellings reached new peaks; between 1931 and mid-1939 the population increased by less than 4 per cent while the number of dwellings increased by 24 per cent. One might, therefore, have expected that when, in the spring of 1936, an "Overcrowding Survey" was carried out by the Government gross overcrowding would have disappeared. It had not; the amount of living space available for the average middle-class family, and for the bulk of the working class had certainly expanded, but the hard core of gross congestion among the "submerged tenth" remained.

The Survey was provided for in the 1935 Housing Act for the "abatement and prevention" of overcrowding; and it called for the inspection of all working-class dwellings by April, 1936.

The definition of overcrowding used was one which meant that only the most appalling conditions would be classified as overcrowding. The number of people in each family was first turned into "equivalent persons"; in this process every child under 1 year of age counted as nil "equivalent persons", and each child between 1 and 10 years of age counted as half a person. Thus, a family of five people made up of two adults with three children aged 6 months, 4 years and 8 years would be counted as a household of three "equivalent persons". The relationship fixed by the Survey between rooms and equivalent persons was as follows:

Where a house consists of	The maximum number of permitted "equivalent persons" is ¹
1 room	2
2 rooms	3
3 "	5
4 "	7½
5 "	10
6 "	12

Thus, the family of five people described above (two adults and three children) was *not* classified as overcrowded by this Survey if it occupied a 2-room flat. The standard, clearly, was not extravagant.

¹ There were certain minor modifications in the standard, whereby e.g. the maximum permitted persons was reduced if the floor area of any room was less than 110 square feet.

In most areas the Survey was carried out under the general directions of the local Medical Officer of Health assisted by the sanitary inspectors. No common definition of "working-class dwelling" was used by all these authorities, but the Survey covered 8,925,000 of the 10,400,000 occupied dwellings then in England and Wales—roughly 85 per cent. These 8,925,000 households contained 28,570,000 "equivalent persons" or 80 per cent of all "equivalent persons" in England and Wales living in families. The Survey found that, of the 8,925,000 dwellings inspected, 342,000, or 3.8 per cent were overcrowded by its definition, and that in these 342,000 dwellings were to be found 6.7 per cent of all "equivalent persons" covered by the Survey.

If these figures are applied to all families in England and Wales (i.e. including middle-class ones) it appears that in spring 1936 3.2 per cent of families and 5.4 per cent of persons were living under conditions of gross overcrowding.¹ (At the Census of 1931, 3.9 per cent of families and 7.0 per cent of persons in England and Wales were living at the rate of more than two people per room.)

As in the earlier censuses, the Survey showed that in spite of fifteen years of improvement, gross overcrowding was spread very unevenly throughout the country; over 40 per cent of all overcrowded families—by the Survey standard—were concentrated in the three counties of London, Durham and Northumberland. Some outstanding black spots in England were:

% of working-class families
in the area considered to be
overcrowded

Sunderland	20.6	St. Helens	8.8
Gateshead	15.2	West Ham	8.4
East End ²	14.4	Wigan	8.1
S. Shields	13.1	Liverpool	7.4
Newcastle-on-Tyne	10.7	West Bromwich	7.0

A similar survey was carried out in Scotland; the findings were very much grimmer than for England and Wales. Almost 90 per cent of the dwellings in Scotland were inspected, and it was found that 25 per cent of the families and roughly 40 per cent of the persons in the inspected houses were overcrowded.

In the remaining pre-war years there was almost certainly

¹ This is on the very reasonable assumption that no middle-class families were overcrowded.

² Bethnal Green, Poplar, Shoreditch and Stepney.

further improvement since the rate of construction of new dwellings was maintained at a high level. All the same, it is probable that in 1939 approximately 5 per cent of the private family population of England and Wales and 30 per cent of the population of Scotland was living at the rate of more than two people per room.

SINCE 1939

Between 1921 and 1939 the proportion of the population living under conditions of gross overcrowding had been reduced by two-thirds, and the balance of the evil was by 1939 small and highly localised in the East End of London, the cities of the Tyneside and Scotland. Since then, the population has increased, practically no new dwellings have been built, and some 450,000 of the old ones have either been destroyed or irremediably damaged. Yet by the end of this war overcrowding, in terms of persons per room, will be only slightly worse than in 1939. In the following table many of the figures are estimates; nevertheless they are probably sufficient for a general picture of the progress made in Great Britain during the thirties, and the deterioration caused by the war.

	No. of families	Population in private families	No. of occupied dwellings	No. of rooms in occupied dwellings	Families per 100 occupied dwellings	Persons per 100 rooms in occupied dwellings
1911	8,954,000	39,000,000	8,155,000	40,500,000	110	96
1921	9,794,000	40,750,000	8,817,000	43,095,000	111	95
1931	11,380,000	42,726,000	10,273,000	49,775,000	111	86
1939	12,300,000	44,166,000	12,000,000	57,600,000	102	77
1946	13,100,000	45,000,000	12,000,000	57,500,000	109	78

The deterioration in the general situation will clearly arise from the fact that while 10,900,000 families will have a dwelling to themselves, a further 2,200,000 families (or almost four times as many as in 1939) will be sharing their rooms and amenities with another family. To restore the pre-war ratio of 100 occupied dwellings for every 102 families, and the pre-war margin of 5 unoccupied dwellings to every 100 occupied dwellings would call for some 13,500,000 dwellings, or about 1,500,000 more than are likely to exist in 1946. While the old problem of overcrowding—an excessive number of persons per room—has been largely solved, a new form of overcrowding—the sharing of dwellings—is nowadays liable to emerge. Its origin lies in the development whereby the community, while remaining more or less constant in total number of persons, is fragmentising

itself into more and more family units. Thus, in 1911 an average group of 100 people was living as 23 family units; in 1939 the average 100 persons constituted 28 families.

THE SLUMS

The second major housing evil of pre-1914 days has been tackled with perhaps less energy. In 1911, as we have seen, it was not uncommon to find that in many cities as many as one-third of the dwellings were so obsolete and unsanitary that they were unfit for human habitation. The construction of 5,000,000 new dwellings in the period between April, 1911, and September, 1939, meant that at least 40 per cent of the families in Britain were occupying modern dwellings when the Second World War broke out. Some 4,000,000 of these new dwellings conformed to the then revolutionary standards recommended by the committee under the chairmanship of Sir John Tudor Walters which reported in 1918. These standards were:

"The most general class of house should contain living-room (of 180 square feet), scullery (80 square feet), larder (14 square feet), fuel store (to hold at least one ton of coal), W.C., bath in separate chamber, and three bedrooms (of 150, 100 and 65 square feet each). It is desirable to make provision for dresser, plate rack, draining board to sink, linen cupboard, wardrobe cupboards and adequate shelving."

In many of these dwellings a parlour and in some a fourth bedroom were added; all enjoyed electric lighting, all were equipped with either a gas or an electric cooker; every house had a garden, and 85 per cent of the dwellings were built in suburbs at about twelve to the acre.

On the other hand, probably no more than 350,000 of the millions of squalid dwellings that existed in 1911 had been demolished by 1939. The rest were still in occupation, and today some 4,000,000 families are living in dwellings built at least eighty years ago. In many of these, despite patching and "modernisation", sanitary conditions are primitive and amenities rare.

Thus, a survey carried out in London in 1937 showed that in the eighteen metropolitan boroughs north of the Thames, one working-class family in every eight had no "single purpose" living-room in the dwelling it occupied; that is to say, it had no room, not even a kitchen, which was not also used as a bedroom; in these households the living-room had to serve for sleeping, cooking, eating, washing, laundering and even (as the investiga-

tors found on occasion) for child-birth and dying. Only 55 per cent of all working-class families in the same area had a scullery, and only 10 per cent had the sole or even shared use of a bathroom. Only 60 per cent of families had electricity as a room illuminant; 30 per cent had no indoor sink, and for 25 per cent of families the only fuel storage facilities consisted of a wooden box on the landing or under the kitchen table. In almost all, the hot water necessary for washing floors, clothes and bodies could only be obtained by heating saucepans and kettles on gas burners or coal fires.¹

By any reasonable modern standard at least one-third of the working-class dwellings in London County were due for demolition.

London was no exception. The Medical Officer of Health for Manchester has officially condemned 68,000 dwellings—over one-third the total in the city—as being unfit for human habitation. In Birmingham, the City Engineer, after surveying the 330,000 dwellings in the city, found that 63,000 of them—almost 20 per cent—were so dilapidated and insanitary that they were due to be condemned immediately; 52,000 had no separate W.C., and 14,000 had no separate water supply. Conditions were even worse in the towns of the Tyneside, and in 1939 some of the slums of Scotland matched, and often surpassed, the horrors of 1911. A recent report of the Department of Health for Scotland describes 1939 conditions as follows: "Damp was present everywhere, the walls and ceilings of a large number of houses being literally soaking. Everywhere we noticed an almost total lack of sanitation, conveniences being few and for the most part out of repair, and even in some cases leaking downstairs and into the houses. Practically every property inspected was absolutely bug-ridden. The food itself will not keep owing to the damp and verminous conditions of the holes-in-the-walls in which it is kept. . . . We found lice, rats in great numbers, mice and cockroaches."

Some of the social consequences of these conditions in our great cities have already been noted in the statistics showing differential and relatively high death rates before the war in such areas as the Tyneside and Scotland. They were brought more forcibly to the notice of the general public when in 1939 and 1940 hundreds of thousands of children were evacuated from the great cities, and particularly from the poorest and most congested areas near river and dockside, railway yards and gasworks, and deposited under the noses of their less imminently threatened

¹cf. "The Housing of the Working Class, London, 1937" *Agenda*, Oct., 1942.

and more prosperous compatriots. In almost every reception area there were some, not necessarily the least generous, who described the newcomers as verminous in body and clothing, unfamiliar with the proper use of modern lavatories, undisciplined in their household behaviour, and addicted to diets and sleeping hours that were manifestly unhealthy. In many cases the descriptions were accurate, but they were descriptions not of a newly-developed body of evil intentions on the part of evacuees; they described the normalities of life in the derelict dwellings in the East End of London, the backstreets off Birmingham's Bull Ring, Hulme and Ardwick in Manchester, Scotland Road in Liverpool, Gorbals in Glasgow, and Burmantofts in Leeds. Each year, with unfailing regularity, the routine inspection of elementary school children in these areas showed a high proportion of them infested with lice or nits, and suffering from scabies, impetigo and ringworm. A survey into infestation with head lice carried out by Dr. Mellanby and financed by the Board of Education published in February, 1941, the following results for ten industrial cities (including six with a population of over 400,000).

Age	% of Males infested	% of Females infested
Under 1	11	12
1—4	41	47
5—13	30	50
14—15	17	38
16—17	7	22
18—20	2	10

The pre-1939 situation was that the local authorities of Great Britain, exercising their responsibilities under the Slum Clearance Acts, decided that there were 550,000 dwellings so filthy and dilapidated that they were ready for immediate demolition, and that their occupants should be rehoused. There were probably at least a further 350,000 "marginal" dwellings whose life before being scheduled officially as slums could not have been more than half a dozen years; i.e. they would by now have attained that description. Of these 900,000 dwellings probably as many as 150,000 have been destroyed by enemy bombs, and a further 100,000 irremediably damaged, but there remain 650,000 of them, and, given the present housing shortage, it is reasonable to assume that by 1946 they will all be in occupation again, and providing shelter for between 5 and 10 per cent of the population.¹

¹ The upper limit may be reached if, as is likely, many of these dwellings are used to house more than one family each.

In the post-war world the demolition of slum property ranks high as a social need. During the inter-war years, the problem of overcrowding, thanks to the fall in the size of the average family and to the rapid rate of construction of new dwellings, was almost solved. There remained pockets of gross overcrowding in London, on the Tyneside and in Scotland, but they had become the exception instead of the rule, and three or four further years of house-building at the 1936-1939 rate might well have reduced even these considerably. During the war, building practically ceased while the number of families continued to grow; there will, therefore, be a return of the overcrowding problem—but this time it will be in the form of families sharing dwellings, and it may well be that the average number of persons per room, or the proportion of people living at the rate of more than two persons per room will be no greater than before the war. This is a situation which can be remedied by the construction of an additional 2,000,000 dwellings¹ and this is a project which could, with energy, be completed within seven to eight years of the end of the war.

The other housing evil, slums, was largely untouched during the inter-war years. Its persistence is not surprising; no landlord is likely to take the initiative in pulling down his property; and someone can always be found to rent even the most wretched accommodation as long as all that is asked is seven or eight shillings weekly, and all that is available is an old age pension or unemployment benefit or a wage of two or three pounds a week.

Any full post-war housing plan must be based on the planned destruction, over the next fifteen years, of the 4,000,000 dwellings in this country which are already over eighty years old, and the destruction and replacement over the next five years of the worst 500,000 instances.

The poverty which forced nearly 1,000,000 families to live in low rent slums before the war is unlikely to disappear in the post-war world, since most of it was found in families where either there was no adult male earner, or where the principal earner was so old or chronically sick that he had lost practically all his industrial value. Consequently, to meet the problem of slums it is not sufficient for the building industry simply to turn out dwellings in the way it did before the war. The problem can only be solved by the provision of dwellings allocated specifically

¹ The actual deficit in 1946 will be less than this, but allowance must be made for the fact that the total number of families will still be increasing at the rate of 100,000 per annum.

for ex-slum dwellers and where either the rent or the costs are heavily subsidised by the State. Unless this is done we may well have a post-war situation where the annual output of hundreds of thousands of new dwellings merely results in further improvement in the living conditions of the top half of the working class, while the slum dwellers remain in their dilapidated hovels.

HOUSE-OWNING

At September, 1939, there were 12,700,000 dwellings¹ in this country; 1,350,000 of these, or just over 10 per cent of the total, had been built by Local Authorities in the preceding twenty years, and were owned by them; probably another 30 per cent was the property of owner-occupiers. No complete recent census of house ownership has been taken in this country, but the survey of working-class budgets carried out in 1937-38 by the Ministry of Labour showed that 18 per cent of the households covered had bought or were buying the dwelling they occupied; and the budget survey carried out in 1938-9 by the Civil Service Statistical and Research Bureau indicated that 65 per cent of middle-class families had bought or were buying their dwellings. On these bases then, by the outbreak of war 1,800,000 of the 9,000,000 working-class households and 2,200,000 of the 3,300,000 middle-class households were owner-occupiers. The existence of this block of 4,000,000 property owners—created almost entirely since 1919—constitutes a new and unusual factor in British social life. In its economic interests and fears, and in its political values and ambitions it forms the urban equivalent of a European peasantry.

Its way of life is governed not by an attachment to the soil but by an investment in suburban bricks worth, at pre-war values, at least £2,000,000,000. But, like the land-owning peasantry of, say France, it lives outside of and blurs the classical social dichotomy of proletariat and capitalist. On many issues it is likely to show a cohesion unmatched by either of these classes.

The multiplication of the owner-occupier is, of course, tied to the growth of Building Societies. The majority of the Societies now functioning had their origin in the last quarter of the nineteenth century. They grew steadily in the first decade of this century, and by 1913 the combined assets of all Societies were £65,000,000, and the amount advanced on mortgages during that year came to over £9,000,000. The truly sensational growth came after the war as the following figures show:

¹ Including approximately 700,000 unoccupied dwellings.

Year	Amount outstanding on mortgages £ million
1924	120
1930	316
1935	530
1940	678

The outstanding mortgage of £678,000,000 in 1940 represented advances to 1,503,000 borrowers—or an average debt of £450 attached to the domestic economies of over 12 per cent of British families—i.e. one in every eight.

The interest alone on such a debt of £450 calls for a weekly payment of roughly ten shillings. Today, the effective mortgage rate charged by Building Societies for new advances is $4\frac{1}{2}$ per cent, and for much of the inter-war years it was $5\frac{1}{2}$ per cent.

VIII

THE WORKING POPULATION

BETWEEN 1911 AND 1939 the number of people in Britain in or seeking "gainful employment" increased by 20 per cent, and rose from 18,350,000 to 22,000,000. These totals cover the whole field of production, and include males and females, company directors and factory hands, shopkeepers and school-teachers, miners and entertainers, farmers and domestic servants, employed and unemployed. It was a rate of increase which matched almost exactly the increase in the general population aged 15—64, and in both 1911 and 1939 the occupied population constituted 70 per cent of all the men and women between these age limits. The inclination (or the need) to work has not altered in any striking manner in the twentieth century.

SEX RATIOS IN OCCUPIED POPULATION

	Number of Occupied Persons (in thousands)			
	Males ¹⁹¹¹	Females	Total	Fems. as % total
England and Wales	11,456	4,831	16,287	29·7
Scotland	1,474	593	2,067	28·7
Great Britain	12,930	5,424	18,354	29·6
	Males ¹⁹³¹	Females	Total	Fems. as % total
England and Wales	13,247	5,606	18,853	29·8
Scotland	1,542	659	2,201	29·9
Great Britain	14,789	6,265	21,054	29·8
	% Increase 1911—31			
	Males	Females	Total	
England and Wales	16	16	16	
Scotland	5	11	7	
	14	15	15	

GREAT BRITAIN

In the twenty years between the two census points the working population of Great Britain increased by 15 per cent; the relative increase in the number of occupied women was slightly greater than the relative increase in men, but even so the proportion of females

in the working population was only 29.8 per cent in 1931—as compared with 29.6 per cent in 1911. The extended industrial employment of women during the First World War apparently had no lasting effect on the economic market for women workers.

In England and Wales the overall increase was 16 per cent, and this figure applied to both sexes. In Scotland as the result of emigration the increase in the working population was only 7 per cent, and, since the majority of emigrants were young male workers, women constituted by 1931, 29.9 per cent of all occupied persons in Scotland.

AGE RATIOS: MALES

Throughout the period under review at least 90 per cent of the males in each 5-year age group from 15—65 was at work or looking for work. The following figures show for 1911 and 1931 the percentage of occupied males at various ages in England and Wales.

Ages	% Occupied in each age group	
	1911	1931
15—19	92	89
20—24	97	97
25—34	99	99
35—44	98	98
45—54	97	97
55—64	90	91
65—74	64	56
75 and over	31	23

In no age group, except the very young and the very old, has there been any change in the proportion at work. Apparently at one end of the scale the extension of secondary education has postponed, for a small minority of boys, their entry into production; at the other end of the scale, old age pensions have apparently made it possible for many men in their seventies to retire, whereas twenty years earlier they would have still attempted to work and earn a few shillings each week. Flat increases in such pensions on any considerable scale will, if unemployment is again widespread after the war, presumably reduce very sharply the proportion of aged men still attempting to earn a living, and social security plans normally seek to balance this against the fact that by the end of this decade of all males aged 15 years and over almost one in every six will be over 64.

AGE RATIOS: FEMALES

Under normal conditions only some two-thirds of women are at any time in their lives "gainfully occupied"; and even for these, the span of industrial life is comparatively short—half of them have withdrawn from paid employment by the time they have reached 30 years of age and clearly, for most women, whether working class or middle class, marriage is regarded as a full-time alternative to paid work; this was just as true in 1931, when they married and had very small families, as it was in 1911 when they had large families.

Ages	All Females		% Occupied in each age group Spinsters		Married and widowed	
	1911	1931	1911	1931	1911	1931
15—19	69	75	70	77	14	16
20—24	62	68	78	84	13	19
25—34	34	36	74	80	12	15
35—44	24	25	66	73	14	13
45—54	23	21	59	64	16	13
55—64	20	18	46	51	16	12
65—74	14	10	26	25	12	7
75 and over	6	4	9	9	5	3

Clearly, among women the changes of the twentieth century have affected attitudes towards work; in all age groups up to about 40, and regardless of whether married or single, a larger proportion of 1931 women were occupied than were the 1911 women; some of the many daughters who used to follow their school years by "staying at home to help mother" have found their way into offices and shops, and even factories. Among older women, however, the proportion at work has fallen—provided they are married or widowed;¹ among unmarried women the need, desire and capacity to work are apparently very much the same as in 1911. Thus, the very slight increase in the proportion of women in the total working population is due to the fact that among males no age group shows an increase, and some show a decrease in the work-rate, while among females the decrease in the work-rate among old women has been almost exactly offset by the increase in the work-rate of girls and young women.

¹ In part this was due to the persistent depression in the cotton industry—one of the main sources of industrial employment for married women up to 1922.

DISTRIBUTION OF THE OCCUPIED POPULATION BY INDUSTRY

Perhaps the most striking feature of the distribution of the occupied population in 1911 was the industrial segregation of the sexes, and the heavy concentration of each sex in a few main industries. Thus, almost half the males were classified in five trades:

Industry	% of all occupied males
Commerce, dealing and finance	14·4
Agriculture	9·9
Coal mining	8·5
Building and construction	7·5
Engineering and shipbuilding	5·5

The range of occupations open to women was even more restricted; in 1911, out of every five earning a living, two were in service and another two were either in clothing and textiles or in shops.

Industry	% of all occupied females
Personal service	38·6
Clothing	14·6
Textiles	13·6
Commerce, dealing and finance	9·6
Professions	7·3

By 1931 both the segregation and the concentration had diminished; women were found in appreciable numbers in industries previously almost monopolised by men (e.g. engineering and light metal industries, vehical construction, electrical apparatus) and among both sexes the main industries—outside commerce—absorbed a smaller proportion of the total available labour.

Industry	% of all occupied males, 1931	Industry	% of all occupied females, 1931
Building and construction	7·8	Personal service	30·7
Coal mining	7·7	Textiles	12·1
Agriculture	7·2	Clothing	9·4
Engineering and shipbuilding	5·4	Professions	8·0

“Personal service” was still far and away the most common channel for earning a living for women, but office work and serving in shops had become substantial alternatives.

TABLE VI

Occupations in England and Wales 1911-1931 (000's)

Industry	1911				1931				1931 as % 1911 All Persons
	Males	Fe- males	Total	Fems. as % Total	Males	Fe- males	Total	Fems. as % Total	
<i>A. Absolute Decline in- numbers</i>									
Clothing	346	703	1,049	67	322	528	850	62	81
Agriculture	1,135	95	1,230	8	960	58	1,018	7	83
Personal service	597	1,864	2,461	76	681	1,726	2,407	72	98
Textiles	517	656	1,173	56	491	676	1,167	58	99
<i>B. Increase, but less than average</i>									
Coal	968	3	971	—	1,025	5	1,030	—	106
Railways	451	4	455	1	482	14	496	3	109
" Other " industries	1,256	262	1,518	17	1,377	335	1,712	20	113
<i>C. Increase, about average</i>									
Defence	206	—	206	—	234	6	240	2	116
Iron and Steel	165	1	166	1	192	6	198	3	119
Engineering and shipbuilding	629	8	637	1	717	44	761	6	119
Other metal industries	365	70	435	16	403	115	518	22	119
Drink and tobacco	113	26	139	19	113	52	165	32	119
Building and construction	858	3	861	—	1,037	11	1,048	1	121
Professions (incl. teachers)	324	353	677	52	382	447	829	54	122

TABLE VI—continued

Occupations in England and Wales 1911-1931 (000's)

Industry	1911				1931				1931 as % 1911 All Persons
	Males	Fe- males	Total	Fems. as % Total	Males	Fe- males	Total	Fems. as % Total	
<i>D. Increase, more than twice average</i>									
Non-rail transport	570	6	576	1	741	24	765	3	133
Food preparation	213	124	337	37	279	173	452	38	134
Commerce, dealing and finance	1,649	464	2,113	22	2,085	886	2,971	30	141
<i>E. Increase, more than thrice average</i>									
National government	174	33	207	16	244	80	324	25	157
Chemicals, paint, soap	107	25	132	19	158	53	211	25	160
Bricks, pottery, furniture	189	47	236	20	297	81	378	21	160
Timber	58	1	59	2	105	7	112	6	190
Vehicles	187	11	198	6	341	41	382	11	193
Local government	255	43	298	14	560	112	672	17	226
Entertainment	53	18	71	25	123	58	181	32	255
Electrical apparatus	69	11	80	14	200	68	268	25	335
Total	11,454	4,831	16,285	30	13,247	5,606	18,853	30	116

Between 1911 and 1931 the occupied population in England and Wales increased by 16 per cent, but Table VI shows that this rate of growth was not common to all industries; changes in industrial technique, in the British standard of living, in housing conditions, in industrial expansion in overseas territories combined to alter considerably the pattern of occupations. Of the five groups into which the Table classifies industries, the first contains those where the occupied population has actually decreased since 1911—clothing, agriculture, personal service and textiles. The decline of the first of these reflects the rapid mechanisation since the beginning of the century of tailoring and dressmaking; the whole of the decline in "personal service" was among women—for men it was actually an expanding occupation as employment in indoor private personal service was supplemented by outdoor jobs (as chauffeurs, gardeners, etc.) and by jobs in public personal service (e.g. in restaurants, hotels, hairdressers, etc.). For females in service there were few similar outdoor jobs, and the increasing demand for waitresses and hairdressers was insufficient to attract all those who had previously become indoor servants. The decline in the textile group was due almost entirely to the decline in the overseas market for British cottons.

The groups of industries (D. & E.) where the numbers occupied increased by at least 33 per cent in the twenty years, reflect much of the social history of the twentieth century—the functions of government, both central and local, have expanded considerably; the bus, the lorry and the motor car have left the experimental stage far behind; millions of homes have been equipped with electricity to operate lighting, room warming, wireless sets, cookers and irons; millions of dwellings have been built and furnished; and part of the rising standard of living has been spent on providing the consumer with more "distributional" services, with commercially organised entertainment, with factory-prepared foods and drugs and medicines—and not least with more soap. The eleven industries listed in categories D. & E. contained in 1911 26 per cent of the occupied population; by 1931 their share had grown to 36 per cent.

Not the least interesting part of this expansion of the twentieth century industries is the part played by women in their growth. In 1911 females formed only 18 per cent of their manpower; in the twenty years that followed, females constituted 33 per cent of the growth in personnel, but even so they were in 1931 under-represented in the expanding trades where they formed no more than 24 per cent of the total manpower.

Since 1931 the industrial trends shown by the censuses of 1911 to 1931 almost certainly continued up till the outbreak of war. No further census was taken, but there are available the returns of workpeople insured under the Unemployment Insurance Acts. These returns cover some 70 per cent of the operatives in Great Britain, and those excluded are homogeneous industrial groups such as agriculture and domestic service, and most railway workers. The census of 1931 was taken at almost the bottom of the depression, and therefore the following figures reflect a combination of secular and cyclical movements; all the same, they clearly belong to a persisting development that stretches from 1911 to the outbreak of the Second World War.

In the following table the industrial groupings have as far as possible been matched for the two periods.

Industry	1931 Personnel as % 1911	No. of Insured Workers. 1931 (000's)	1938	1938 as % 1931
Clothing	81	606	626	103
Textiles	99	1,318	1,126	86
Coal	106	1,047	858	82
Railways	109	140	161	115
Iron and steel	119	189	200	106
Engineering and shipbuilding	119	948	1,037	109
Drink and tobacco	119	160	160	100
Building and construction	121	1,129	1,378	122
Non-rail transport	133	731	738	101
Food preparation	134	374	2,427	114
Commerce, dealing, finance	141	2,112	369	112
National government	157	121	2154	127
Chemicals, paint, soap	160	214	344	114
Bricks, pottery, furniture	160	298	33	112
Timber	190	94	100	106
Vehicles	193	321	460	143
Local government	226	332	380	115
Entertainment	255	93	150	161
Electrical apparatus	335	131	222	169
All industry	116	12,772	13,900	109

These figures show that for the most part the expansions and contractions of the earlier years persisted—between 1931 and 1938 the greatest gains were in electrical apparatus, entertainment, vehicle construction and building; the smallest gains were in coal, textiles, clothing and iron and steel. Apparently one effect of the depression was to precipitate the exodus of workers out of the two major industrial groups which had struggled with heavy unemployment since 1923—coal and

textiles; in spite of this the average rate of unemployment during the three years 1936-7-8 was 18.6 per cent in coal mining and 17.4 per cent in cotton—as compared with a national rate of 12.9 per cent; clearly, the movement, large though it was, still was inadequate when judged by the demand for labour.

INDUSTRIAL STATUS

The relationship of the vast majority of British men and women to the productive process is that of employee; very few are independently working on their own account, and even fewer are the employers of others. The classifications used in recent censuses have varied, and in the latest (for 1931) no clear-cut segregation of employers was made; instead there was defined a wider group “employers, directors and managers”; but even as a definition of the managerial class it had serious defects since, for example, no civil servant was included in the managerial group. The 21,000,000 occupied persons in Great Britain in 1931 were grouped as follows:

	Males	%	Females	%	Total	%
Employers, directors, managers	1,028,600	6.9	152,000	2.4	1,180,600	5.6
Operatives (including unemployed)	12,850,800	86.9	5,770,800	92.0	18,621,600	88.4
Working on own account	922,000	6.2	350,600	5.6	1,272,600	6.0
Total	14,801,400	100.0	6,273,400	100.0	21,074,800	100.0

The million and a quarter persons working on their own account were concentrated in a handful of industries; of the males roughly 33 per cent were making a living from one-man shops or market stalls, 16 per cent were in farming; clothing, building, garages and the professions accounted for a further 25 per cent in roughly equal parts. The opportunities for women to make a living outside the ranks of employees and employers were even more restricted. Of the females who in 1931 were working on their own account nearly 40 per cent had shops, roughly 20 per cent kept boarding-houses, and another 20 per cent were in the clothing industry—most of them as dress-makers.

Similarly, a detailed examination of the category “employers, directors, managers” shows the same concentration; over half the males in this group were either in commerce or agriculture, and almost three-quarters of the women were running either

retail stores or boarding-houses and restaurants. In fact, for the man or woman who does not wish to live as somebody else's employee the range of opportunity is extremely limited—for the most part the man can either run a shop, a farm or a garage, and the woman can either run a shop or a boarding-house. The following figures show the industrial status of the 14,000,000 occupied persons outside the census industries "Agriculture", "Commerce and Finance", and "Personal Service" (mainly restaurants, boarding-houses, hotels, etc., in addition to private domestic service); the ratio of employers and managers to operatives was as 1 to 30.

	% of all occupied males	% of all occupied females	% of all occupied persons
Employers, directors, managers	4	1	3
Operatives	93	95	94
Working on own account	3	4	3
Total	100	100	100

The figures of the most recent Census of Production make it clear, not only that the status of practically every occupied person in the industries covered is that of an employee, but also that he is often employed as one of thousands on the pay-roll of a great concern where there can be no question of a personal employer—employee relationship. For a great many workers the employer is the board of a firm employing several thousand "hands"; and at best this board, in an attempt to restore and imitate the old human relationship, might provide a welfare department. In 1935, of the 7,203,000 workers employed by the 53,217 firms who employed at least 11 persons, over 1,000,000 were employed by 50 firms.¹

Size of business (Employees)	Number of businesses	Total workers employed	% of all employees
20,000 or more	18	612,000	8.5
10,000—19,999	34	481,000	6.7
5,000—9,999	83	593,000	8.2
2,000—4,999	275	845,000	11.7
1,000—1,999	528	728,000	10.1
500—999	1,021	712,000	9.9
11—499	51,258	3,232,000	44.9
Total	53,217	7,203,000	100.0

¹ The Census of Production covers manufacturing industry, building and mines; it does not include agriculture, distribution, personal service. The firms employing less than 11 persons probably accounted between them for, at most, a further 800,000 employees.

Thus, in 1935, some 938 firms, each employing at least 1,000 "hands" provided the incomes of 45 per cent of the men and women in industry. Clearly, not only were the vast majority of us employees, but we were also, for the most part, only tiny fractions in the operations of great concerns.

In the light of this a classification of workpeople into wage earners and salary earners—rather than employers and employees—is probably more relevant for present-day social analysis; those who are moved by economic ambition, aspire to escape, not from the working class to the entrepreneur class, but from manual labour to non-manual labour, to wear the same clothes at work as they wear at home, and to wear clean and neat clothes all the time.

Between 1911 and 1931 the total occupied population of Great Britain increased from 18,354,000 to 21,055,000—an increase of 2,700,000 or 14.7 per cent; but in the same twenty years the number of non-manual workers (excluding shop-assistants) almost doubled.

Type of Worker	Numbers (in thousands)				Increase 1911-1931	
	1911	%	1931	%	Numbers	%
Shop-assistants	700	4	995	5	295	42
Other non-manual workers	1,532	8	2,900	14	1,368	89
Remainder of occupied population	16,122	88	17,160	81	1,038	6
	18,354	100	21,055	100	2,701	15

If we regard as "salaried workers" those described above as "other non-manual workers" it is clear that half the additions to Britain's working population during the twenty years was absorbed by this type of work so that by 1931 one worker out of every seven was a salaried worker.

The following table¹ indicates that in recent years the bulk of these products of the new secondary and technical schools found their employment not in governmental service but in private enterprises, that the proportion of them in private enterprises has increased, and that almost 40 per cent of these workers are women.

¹ Adapted from *The National Income*, edited by A. L. Bowley, Cambridge 1942, paper by J. G. Marley and H. Champion.

Estimated number (in thousands) of salaried persons (excluding shop-assistants) in Great Britain.

Employment	1911				1931				1931 Total as % 1911 total
	M.	F.	Total	Women as % total	M.	F.	Total	Women as % total	
A. Private Industry									
Manufactures and agriculture	228	51	279	18	481	245	726	34	261
Distribution	117	61	178	34	281	207	488	42	274
Finance	50	7	57	12	252	72	324	22	568
Transport	36	2	38	5	130	29	159	18	418
Personal service	18	31	49	63	50	72	122	59	120
Professions	224	218	442	49	213	181	394	46	89
Total	673	370	1,043	35	1,407	806	2,213	36	212
B. Public Administration									
Central Government	87	36	123	29	133	77	210	37	171
Local Government	140	29	169	17	169	79	248	32	147
Teachers	54	143	197	73	66	163	229	71	116
Total	281	208	489	43	368	319	687	46	141
Grand Total	954	578	1,532	38	1,775	1,125	2,900	39	190

Some of the outstanding points that emerge from this table are:

1. Salaried workers in 1911 constituted only 8 per cent of all occupied persons.
2. Of the total of 1,532,000 salaried workers in 1911, one half (762,000) were in the traditional middle-class occupations (professions, civil service and teaching).
3. Almost one-third of salaried workers in 1911 were in public employment.
4. In 1911 over 60 per cent of the women with salaries were concentrated in the professions and in teaching.
5. Between 1911 and 1931 the number of salaried workers in private industry more than doubled; the number in public employment increased by only 40 per cent.
6. The number of salaried males increased by 86 per cent; the number of females by 95 per cent.
7. Salaried workers in 1931 constituted 14 per cent of all occupied persons.
8. Of the total of 2,900,000 salaried workers in 1931, little more than one-quarter (29 per cent) were in the traditional middle-class occupations (professions, civil service and teaching); they barely exceeded the numbers in distribution and finance, and were less than the numbers in industry and transport.
9. Less than one-quarter of salaried workers in 1931 were in public employment.
10. In 1931 the professions and teaching provided only 30 per cent of the salaried posts held by women.
11. In one classification—professions—there has been a decrease in the number of salaried workers. The reason for this does not lie in any decrease in the number of such technicians; they have merely shifted their employment. "The number of salaried persons employed by businesses providing professional services has decreased mainly because many industrial concerns and public bodies now employ a larger number of officials with professional qualifications than they did before." The modern industrial concern employing thousands of hands not only requires a great clerical and non-manual staff, it also finds it possible to give full time work to highly specialised technicians such as doctors, lawyers, accountants, research workers, etc
12. Apart from this illusory decrease in professional services, the outstanding lack of expansion is in the ranks of teachers; their numbers, however, should be related to the declining

population of children; in 1911 there were 2.4 teachers for every 100 children aged 5—14; by 1931 this ratio had risen to 3.1 teachers per 100 children—an improvement certainly, but a long way short of adequacy.

The doubling of the "salaried" since 1911 has been based upon the considerable expansion of technical and secondary education. In 1913 the number of children aged 14 and under 17 in full-time attendance at grant-aided schools and colleges was 157,000—roughly 6 per cent of all the children in this age group. By the mid-1920's the annual total had grown to 400,000 which meant that one child in every six aged 14—17 was taking post-elementary schooling; by 1932 the ratio had reached one in five, and each year some 150,000 completed their education at these schools.

EMPLOYMENT AND UNEMPLOYMENT

For the period before 1923 when the unemployment insurance scheme was extended to cover the majority of workers there is no series of statistics of general validity. Unemployment figures were, however, kept by most of the large trade unions, and their returns can be regarded as valid for most skilled and semi-skilled workmen in industry and transport. The unemployment rate derived from the trade union returns averaged 4.8 per cent over the thirty-one years from 1883 to 1913; even in the worst years the unemployment rate barely exceeded 8 per cent and in most years it was round 4 per cent. Compared with the post-1920 figures, when unemployment averaged 14.2 per cent, these are surprisingly low figures; prolonged mass unemployment as we knew it in the inter-war years was apparently a new social phenomenon. Presumably, in the pre-1914 world economic depression was passed on to workmen primarily in the form of wage cuts and *underemployment*; the deepening of a depression resulted in an increase in the number of men trying to live on two or three days' casual work each week; economic prosperity meant less casual labour and more working days per week for the average worker.

One other aspect of the pre-1914 employment situation calls for comment. The black spots of the inter-war years were the North of England, Scotland and Wales with their depressed industries of coal, shipbuilding, heavy engineering and cotton; but before 1914 these were areas returning in terms of the trade union figures the lowest unemployment rates. Conversely, the London area, which in the inter-war years was able to provide

employment for almost all its insured workers, was in the pre-1914 world Britain's outstanding black spot as a labour market.

Division	Unemployment Rates by Divisions	
	1912-14	1937
London	8.0	8.0
S. East	4.4	6.1
S. West	4.8	7.1
Midlands	3.0	6.0
N. East	2.6	9.2
N. West	3.0	12.9
Northern	2.6	19.1
Scotland	2.0	15.2
Wales	2.7	24.3

SINCE 1922

During the inter-war years, approximately 70 per cent of all British workers outside the employer, managerial and "working on own account" groups were covered by the unemployment insurance scheme. (The main exceptions during most of the period were agricultural workers, domestic servants, certain railway workers, all workers aged 65 and over, and all non-manual workers earning more than £250 per annum.) Therefore, fluctuations in the rate of employment among insured workers may be regarded as broadly indicative of the welfare of all wage-earners.

In the average inter-war year 12,486,000 males and females were insured against unemployment; 10,682,000 were in jobs, and 1,804,000—or 14.4 per cent—were unemployed.¹ It is only against this background—a twenty-year period when one worker in every seven was out of a job—that much of the political and social history of Britain in the inter-war years becomes intelligible. The number of unemployed insured workers never fell below 1,000,000 and at times was almost 3,000,000

Between mid-1922 and mid-1939 the number insured increased from 11,132,000 to 14,107,000, i.e. by 2,975,000 or 26.7 per cent. Approximately half this increase was due to the fact that some adult workers shifted from uninsured to insured occupations (e.g. female domestic servants transferred to factory jobs) and some recruits to industry consciously avoided the uninsured occupations (e.g. the children of agricultural labourers). The remainder of the increase reflected the general expansion of the adult population. The average annual increase in the number of insured workers over the whole period was 175,000 per annum;

¹These and all subsequent figures in this section relate, unless otherwise stated, to workers aged 16-64, and exclude agricultural and domestic workers who were added to the scheme in the late thirties.

during the first half of the period, i.e. up to 1931 the average annual increase was 182,000; after then and until mid-1939 the yearly average was 167,000, and this decline meant that as a result of the falling birth rate of the previous twenty-five years the number of exrecruits from industry was beginning to overtake the number of recruits.

Mid-	No. of Insured Workers	% Unemployed
1922	11,132,000	14·1
1925	11,592,000	11·0
1928	11,882,000	10·7
1931	12,770,000	21·1
1934	12,960,000	16·6
1937	13,697,000	10·6
1939	14,107,000	11·7

The general picture of inter-war employment and unemployment indicated by these figures is that industry, apart from the basic 10,000,000 jobs provided in the early twenties could, until war was again imminent, do little more than provide work for two-thirds of the net increase in the insurable population. This long term retrogression was not constant; there were cyclical and short term fluctuations. Thus, the 1918 armistice was followed by almost two years of boom; then, in late 1920 came a sharp and deep recession, which lasted almost eighteen months. Unemployment began to decline towards the middle of 1922, and for the next three years the total of unemployed workers was fairly stable round the 1,300,000 mark. There was an appreciable deterioration in 1926, but the earlier average of 1,300,000 unemployed men and women was soon re-established. From the middle of 1930, however, the total out of work increased tremendously—for the three years 1931–2–3 the annual average was 2,785,000—the equivalent of one worker in every five. Not until the end of 1933 were there signs of improvement. The number of unemployed, while always larger than the pre-1930 figure, fell steadily until 1938 when there was once more an appreciable setback; before this could develop, however, the stimulus to employment provided by the revived armament industries had become effective, and by 1939 the total of unemployed, in a relatively prosperous Britain, had fallen to 1,650,000.

Period	Average No. of Insured Workers <i>employed per annum</i>	Index
1922—4	9,821,000	100
1925—7	10,372,000	105
1928—30	10,649,000	108
1931—3	10,036,000	102
1934—6	11,011,000	112
1937—9	12,239,000	125

IDENTITY OF UNEMPLOYED

In April, 1931, when the census was taken, the percentage of unemployed insured workers in England and Wales was 20—roughly 2,200,000 unemployed out of an insured population of 11,300,000; the census recorded 2,167,000 people out of work.¹ In the following table these 2,167,000 unemployed persons are related to the total of operatives in work and all the unemployed. The resultant figures show that at the trough of a depression:

1. The rate of unemployment among males is more than 50 per cent higher than among females (under normal conditions of employment this differential persists, but is not so large).
2. The rate of unemployment among young males is comparatively low (this is partly because some boys who would normally leave school and go to work at the ages of 14 to 17 decide to stay on at school a little longer).
3. Among adult males the chances of being out of a job are pretty constant between the ages of 25 to 50; beyond that age the chances rise rapidly—apparently older workers once they had lost their jobs, had more difficulty than younger people in finding new jobs. As a result, of all the unemployed males in 1931 one in every three was over 50 years of age—past the age when one can expect in the unemployed either the resilience to go back to an old job physically and psychologically fit or the initiative and hopefulness to retrain for a new occupation.
4. The relative incidence of unemployment seems equally spread among married men and single men—the low unemployment among juveniles apparently being offset by the high rate among young bachelors. The high rate among widowers merely reflects the fact that most widowers are past middle age when unemployment generally is high.
5. The rate of unemployment among young girls is much the same as among young boys; the rate rises steadily, however, and among women of 45 and over who were looking for work one in eight was unemployed.
6. In terms of employment, the advantages and opportunities of women in the labour market are at their best, as compared with men, when they are in the age group 18—24 or when they are over 54 years of age; during a depression, however, their chances of work are abnormally bad if they happen to be married.

¹ Presumably for census purposes some workers only temporarily stood off did not record themselves as out of work

Age Group	Operatives in work and all out of work (ooo's)	Males	
		Out of work (ooo's)	% Out of work
14—17	1,016	67	6·6
18—20	965	112	11·6
21—24	1,266	193	15·3
25—34	2,720	357	13·1
35—44	2,058	268	13·0
45—54	1,776	282	15·9
55—64	1,264	286	22·6
65 and over	422	120	28·5
Total	11,490	1,684	14·7

<i>Marital Status</i>				
Widowed	384	96	25·0	
Married	6,528	943	14·5	
Single	4,578	645	14·1	

Age Group	Operatives in work and all out of work (ooo's)	Females		
		Out of work (ooo's)	% Out of work	Female rate as % male rate
14—17	846	52	6·1	92
18—20	824	68	8·3	72
21—24	921	85	9·2	60
25—34	1,153	122	10·6	81
35—44	630	66	10·5	80
45—54	439	49	11·1	70
55—64	253	32	12·6	56
65 and over	82	9	11·0	39
Total	5,147	483	9·4	64

<i>Marital Status</i>				
Widowed	272	33	12·1	48
Married	767	154	20·1	139
Single	4,109	296	7·2	51

The unemployed of the inter-war years did not constitute a single constant mass; for the most part its personnel changed; the unchanging fraction, however, was far from insignificant. Since the beginning of 1932, the Ministry of Labour has classified applicants for benefit or assistance according to the length of time for which they have been registered continuously as unemployed. Since then each check has shown that approximately 20 per cent of the millions of unemployed had been without work for at least twelve months.

Duration of unemployment among applicants aged 18—64 for benefit, Gt. Britain.

Date	Less than 3 months	3 months and less than 6	6 and less than 9	9 and less than 12	12 months or more	Total %
Aug. 1932	59.0	11.1	7.3	6.2	16.4	100.0
„ 1936	54.9	9.5	6.1	4.5	25.0	100.0
„ 1937	56.3	9.4	6.0	4.0	24.3	100.0
„ 1938	61.3	10.3	6.5	4.0	17.9	100.0
„ 1939	57.7	8.9	5.9	4.9	22.6	100.0
<hr/>						
Average of above	57.7	9.8	6.4	4.9	21.2	100.0

In identifying the unemployed, in addition to age, sex and duration, geographical location is significant. During the inter-war years there were considerable geographical shifts in the insured population which reflected movements in the total population and differences in industrial prosperity. In the South and the Midlands the number of insured workers increased greatly; in Wales and the North the increases were slight. In 1923 the former areas contained 47 per cent of the insured population; over the next sixteen years they attracted nearly three-quarters of the three million net entrants to insured industry, and so by 1939 contained 53 per cent of the insured population.

Ministry of Labour Divisions	Number of Insured Persons, 16—64		
	1923	1939	1939 as % of 1923
London, S.E. and S.W.	3,442,000	5,147,000	149
Midlands	1,618,000	2,145,000	133
N., N.E. and N.W.	3,918,000	4,480,000	114
Scotland	1,249,000	1,461,000	117
Wales	599,000	628,000	105
Great Britain	10,826,000	13,861,000	128
South and Midlands	5,060,000	7,292,000	144
Wales and North	5,766,000	6,569,000	114

The true measure of the poverty of the labour market in Wales and the North is only revealed when we consider the unemployment figures; consistently throughout the inter-war years the percentage of unemployment was twice as high as in the South and Midlands; from 1929 to 1937 unemployment averaged 10.9 per cent in South Britain and 21.7 per cent in the North and Wales.

IX

INCOME AND EXPENDITURE

VARIOUS ESTIMATES HAVE been made of the national income for the years 1911 and 1924; the individual results vary, but all are in general agreement that after allowance had been made for changes in the value of money, the increase in the national income just about matched the increase in the total population.

Thus, according to Professor Bowley, the national income in 1911 was £2,160 millions; by 1924 prices had risen by 80 per cent so that at 1924 prices the 1911 income was equal to £3,885 millions; during the same period the population increased by 7 per cent, and this, without any increase in productivity per head would have raised the £3,885 millions to £4,155 millions; in fact, the national income in 1924 was estimated at £4,165 millions; the increase in real income per head between 1911 and 1924 was practically nil. The war did, however, introduce one important change in individual habits and public institutions that had a striking effect on consumption. In 1911, 16.2 per cent of the national income was saved; in 1924 this figure had fallen to 11.4 per cent; and this change in habits made possible, if only in the short run, an increase of at least 6 per cent in the average "consumed" income per head.

In his recent book (*National Income*) Professor Bowley has provided estimates of the total annual income of the residents of the United Kingdom from 1924 to 1938. This sum is arrived at by adding all incomes declared under tax schedules A, B, C, D, and E, the wages and earnings of those whose incomes are below the taxable level, the incomes of charities, of holders of savings certificates, and of small property-owners below the

National Income, United Kingdom

	£ m.	1924 = 100		£ m.	1924 = 100
1924	3,900	100	1932	3,325	85
1925	3,800	97	1933	3,550	91
1926	3,750	96	1934	3,700	95
1927	3,900	100	1935	3,900	100
1928	3,925	101	1936	4,150	106
1929	3,925	101	1937	4,350	112
1930	3,800	97	1938	4,350	112
1931	3,450	89			

taxable level, employers' contributions to the various social insurance schemes, and then deducting any income due to foreigners and interest paid on the National Debt. The result, for each year, in round numbers is as on previous page:

Thus, in the "average" inter-war year the national income was £3,850 millions—a sum equivalent to £83 per head of the population, or £6 6s. od. a week for the "average" family. There were comparatively few "average" years, however, after the twenties. In that decade apart from the slight decline in 1925 and 1926 a national income of £3,900 millions was steadily maintained. The full force of the depression was not apparent until 1931, and by 1932 the national income was 17 per cent below its 1929 peak. From then on it began to recover, but not until 1936 was the 1929 figure passed. By 1937 new boom conditions—at least in terms of national monetary income—had been established.

For a closer appreciation of these figures two correctives need to be applied; first, during the inter-war years the prices of the goods and services on which income was spent varied, and we should therefore attempt to neutralise these price fluctuations so as to arrive at "real" income. Secondly, the number of people producing and sharing the national income increased substantially, and if allowance is made for this too then it is possible to arrive at an approximation of "real income per head". The results of these corrections are set out in Table VII.

It appears that in the middle twenties annual "real income" per head of the population was fairly stable; there was an appreciable but not spectacular increase in the boom years 1928-29-30. During the depression years the collapse in the values of international primary products (food, minerals and industrial raw materials) enabled British consumers to acquire these goods very cheaply, and thus maintain their "real" standard of living in spite of the decline in their money incomes. By 1934 the recovery in economic conditions had raised real income per head well above the 1929 level; it rose still further in the subsequent two years, and in spite of the check to industrial activity in 1937-38, the average person in Britain was at the end of the inter-war period approximately 20 per cent better off than at the beginning—and therefore approximately 20 per cent better off than in 1911.¹

¹ Average "consumed income", however, was probably about 25 per cent higher than in 1911 because of the decline in the rate of savings.

TABLE VII

Annual National Income, United Kingdom 1924—1938

Year	Money Income	Index of Income	"Real" Income per	head per
	£ millions	revalued at 1924 prices ¹	£ annum	1924 = 100
1924	3,900	100	87	100
1925—7	3,820	99	86	98
1928—30	3,885	107	91	105
1931—3	3,440	107	90	104
1934	3,700	117	98	113
1935	3,900	122	101	116
1936	4,150	127	105	121
1937	4,350	127	105	121
1938	4,350	126	103	118

As compared with developments in other countries, the growth in Britain's real national income was slow and—until 1935—comparatively slight. International statistical comparisons are difficult because of the scarcity of statistics, and often misleading because of differences in economic definitions; the following figures, therefore, should be regarded merely as a general measure of developments. The year 1925 is taken as a base since by then most countries, wisely or unwisely, had discarded a war economy, and were trying to live a normal life; certainly the worst industrial dislocations of the war and the currency extravagances of the immediate post-war years had passed.

% Increase in national income 1925—1929	Country	Physical Volume of Indus. Production				
		1929	1935	1936	1937	1938
0—4	United Kingdom	100	106	116	124	116
5—9	Japan	100	141	150	169	175
10—14	United States	100	79	94	103	80
	Holland	100	90	91	103	104
15—19	Sweden	100	123	135	149	146
	Denmark	100	125	130	136	136
	France	100	73	78	82	76
20—24	Norway	100	108	118	130	129
	Canada	100	91	102	112	101
25—29	Germany	100	94	106	117	126

Thus, from 1925 to 1929 when most countries were showing an increase of 10—20 per cent in national income, Britain's total was practically stationary. The greatest advance was made in Germany, but this must be considered in relation to the poverty of the base year; in 1925 German industry had barely recovered from the paralysis created by her post-war inflation. Experiences since the boom year 1929 have varied greatly from country to country. In Britain, industry had by 1935 recovered from the

¹ This "correction" is based on the Cost of Living Index.

setbacks of the depression, and average real income per head was certainly as high as in 1929, 1924 and 1911; by 1937 prosperity was unmistakable and substantial. In the United States and France 1929 remained a golden peak. Britain's post-1929 expansion was equalled or surpassed only in the Scandinavian countries, which were part of the sterling-bloc, and in the two countries where industry was already geared to war production.¹

NATIONAL INCOME IN 1938

In recent years the Chancellor of the Exchequer in presenting the Budget has published a White Paper on the national finances. These documents take 1938 as their base year, and thus present an excellent picture of the United Kingdom's (Great Britain and N. Ireland) income in the last full year of peace. The authors set out various definitions of the national income; each has its appropriate use. These are:

(a) *Personal income before tax.*

This is merely the sum of all personal incomes; in 1938 they totalled £4,779 millions, and this sum was made up as follows:

	Income from	£ millions	% of Total
1.	Net rent, royalties, interest (including National Debt interest) and profits received by persons	1,612	33·4
2.	Salaries, wages and income of armed forces	2,913	60·3
3.	Other personal income (e.g. pensions, unemployment pay and remittances from abroad)	304	6·3
		4,829	100·0

To this sum, however, it is for some purposes necessary and legitimate to add the undistributed profits of business firms; clearly this part of the profits which is retained and used to pay taxes, to extend the firm's equipment and to build up reserves is just as much part of the national income as that which goes into the hands of individuals.

In 1938 undistributed profits before tax amounted to £259 millions; if this is added to the previous £4,829 millions we arrive at the second definition of national income.

¹In 1913, 1929 and 1936 German real income per head was constant; consumption per head, however, was lower in 1936 than in 1929 and much lower than in 1913 because such a large proportion of income was spent on guns rather than butter.

(b) *Private income before tax.*

In 1938 this was £5,088 millions (£4,829 + £259 millions).

So far the national income has been defined with an eye to expenditure; another approach is in terms of income received from the production of goods and services. A definition along the latter lines will exclude incomes which do not represent a contribution to the nation's flow of goods (e.g. old age pensions, unemployment benefit, interest on the National Debt—in short, transfer payments) and it will include income produced by the State (e.g. by the operation of public utilities). When allowance is made for these two items we arrive at a third definition.

(c) *Net national income at factor cost.*

In 1938 this was £4,619 millions, and is arrived at as follows:

Private income before tax	£5,088 m.
Less transfer payments (£496 m.)	£4,592 m.
Plus State income from property (£27 m.)	£4,619 m.

Here we have a figure which represents the value of current production¹—it is what producers, whether private or corporate, receive for their products; it does not represent what the same body of people, acting as consumers, will pay for that output of goods; in many cases the Government steps in between production and sale and applies an excise tax. Thus, the producers of twenty cigarettes receive for their labour and capital 7½d.; but the consumer pays 2s. 4d. since the Government has put a tax of 1s. 8½d. on every packet of cigarettes. When allowance is made for this we have a fourth definition.

(d) *Net national income at market prices.*

This is arrived at by adding to the net national income at factor cost (£4,619 m. in 1938 a sum equal to the indirect taxes added by the Government) to the selling prices of the community's output of goods; in 1938 this taxation amounted to £623 millions, and we thus arrive at a total of £5,242 millions as the market value of the national income.

In 1938, as we have seen, the national income defined as the total of all personal incomes before the payment of any direct taxes, amounted to £4,829 millions. Its recipients used it as follows:

¹ It is this definition that approximates most closely to the one used by Professor Bowley, and quoted in the earlier paragraphs.

	£ millions	% of Total	Per family £
Expenditure on consumption (at market prices)	4,178	86.5	325
Direct taxes, etc.	468	9.7	36½
Savings	183	3.8	14½
Total	4,829	100.0	376

In 1911, 16 per cent of personal incomes was saved and 11 per cent was paid in taxes; the average individual producer was left (or left himself) with only 73 per cent of his income to spend freely on consumption goods. This picture of modern profligacy is slightly mitigated by the fact that in 1938, of the £4,178 millions spent on consumption, £623 millions, or 13 per cent of all personal income went to the Government in the form of indirect taxation; in 1911 only about 6 per cent was skimmed off in this manner.

The £4,829 millions of personal expenditure in 1938 was absorbed as follows:

<i>Consumption</i>	£ millions	% of Total	Weekly average per family shillings ¹
Food	1,205	25.2	36
Beer, wines, spirits	268	5.6	8
Tobacco	176	3.6	5
Rents, rates and water	491	10.2	15
Fuel and light	192	4.0	6
Other household goods	234	4.9	7
Clothing	446	9.3	13
Travel, private cars, etc.	284	5.9	8½
Other services	567	11.8	17
Other goods, including goods to Services	290	6.0	9
<i>Direct Taxes etc.</i>	468	9.7	14
<i>Savings</i>	183	3.8	5½
Total	4,804²	100.0	144

SINCE 1938

Since 1938 the *monetary* value of the national income—by any definition—has increased greatly. Defined as the sum of all personal incomes before tax it amounted in 1944 to £8,043 millions—67 per cent higher than in 1938. Not all recipients, however, gained equally; the greatest beneficiaries were wage-earners.

¹ 5 per cent has been deducted in arriving at these figures to allow for the 5 per cent of the population which lives outside family life.

² This excludes £25 millions of remittances from abroad.

	1938 £ millions	1944 £ millions	% increase
Rent, royalties, interest and profits	1,612	2,132	32
Salaries, wages and Forces' pay	2,913	5,574	92
Pensions, unemployment benefit, etc.	279	337	21
	<hr/> 4,804	<hr/> 8,043	<hr/> 67

The following table shows how this increase has been spread between savings, taxes and various forms of consumption; the greater part of it went in greater savings, and most of the remainder went on higher income taxes.

	1938 £ millions	1944 £ millions	1944 as % 1938
<i>Consumption:</i>			
Food	1,205	1,342	111
Beer, wines, spirits	268	587	219
Tobacco	176	506	288
Rents, rates, water	491	508	103
Fuel and light	192	244	127
Other household goods	234	124	53
Clothing	446	494	111
Travel, private cars, etc.	284	223	78
Other services	567	614	108
Other goods, including goods to Services	290	574	198
	<hr/> 4,153	<hr/> 5,216	<hr/> 126
<i>Direct Taxes, etc.</i>	468	1,343	287
<i>Savings</i>	183	1,484	813
	<hr/> 4,804	<hr/> 8,043	<hr/> 167

Thus, of the additional £3,239 millions in the pockets of citizens, 40 per cent was saved, 27 per cent was taken by the Government in direct taxes, and 33 per cent was spent on consumption goods and services. The suggestion, however, that "real" consumption increased is soon dissipated when it is remembered that between 1938 and 1944 retail prices rose considerably. Part of the increase was due to increasing costs of production, and part to the increase by the Government of the indirect taxes levied on such goods as beer and cigarettes; between 1938 and 1944 the Government's net¹ income from indirect taxes doubled, and this increase alone accounted for half of the consumers' additional expenditure.

A more realistic, but still only approximate,² estimate of the

¹ After allowing for Government subsidies which lowered some prices e.g. bread, milk, potatoes.

² Approximate because no allowance can be made for reductions in quality; if this could be done the fall in "real" consumption would be even greater.

change in consumption can be made by re-valuing the goods and services bought in 1944 at their 1938 prices, and subtracting the additional indirect taxes. When this is done "real" consumption in 1944 was approximately only 80 per cent of its 1938 level.

So far our figures have related to total income for the United Kingdom, and for the average family. This average in 1938, as we have seen, was £7 weekly. Its unreality as a guide to the standard of living of most British families is obvious; it is probable that at that time the weekly income of at least two-thirds of our families never exceeded £5; and for a great many working-class homes £3 or £4 was a more representative figure.

WORKING-CLASS EARNINGS AND INCOMES

Most working-class homes are built on the earnings of an adult male, and it is the earnings of these workers, therefore, which are our immediate concern. In 1913-14 the average adult male earned roughly 30s. for a week's work of 54 hours (the average adult woman in industry earned 13s. 6d. for a working week of the same length).

While the working week was roughly the same for almost all men, wages varied a good deal—as the following examples show—according to whether they were skilled or unskilled:

Fitters and turners	39 shillings
Building craftsmen	42 „
Engineering labourers	23 „
Building labourers	29 „

During the First World War, as the cost of living increased, wages were raised steadily. The workers who benefited most, however, were the comparatively poorly paid unskilled men; between 1914 and mid-1919 the wages of labourers rose from roughly 25s. to 60s.; those of skilled workers rose from 40s. to 78s. Thus there was still a substantial discrepancy, but it had been reduced—in 1914 the unskilled worker's wage was 60 per cent that of the skilled man; in 1919 it was 75 per cent.

The year 1919, however, was no equilibrium point; there was a short burst of hectic inflation, with rising wages and rising prices, and then came the depression with unemployment, falling prices and falling wages. By 1924 the earnings of male adults had settled at about 60s. per week, with women's wages at about 30s. From then on increases until the outbreak of the war were comparatively slight.

Weekly Earnings

	Males 21 and over		Females 16 and over		All workers ¹	
	s.	d.	s.	d.	s.	d.
1913—14	32	0	13	6	23	0
1935	67	7	31	1	53	2
October 1938	69	0	32	6	53	3
% increase 1913—1938	116		141		132	
% increase allowing for increase in cost of living	40		55		50	

Thus, between 1913 and 1938 "real" wages increased by 50 per cent while the working week decreased by some 10 to 14 per cent. During the same period the national real income per head increased by only 20 per cent; clearly, the gains of the average worker were greater than those of other citizens; in 1938, 53 per cent of the national aggregate of private income went to those whose incomes were below £250 per annum, and 65 per cent went to those with incomes below £500 a year.

This advance shows up clearly when we come to consider the budgets of working-class families. Representing the pre-1914 world we have the budgets of those on which the Ministry of Labour's Cost of Living Index is based; for the end of the period we have the results of the enquiry carried out by the same Ministry in 1937-8 when it was contemplating a revision of this index. In the former period the income of the working-class family was 38s.; in the latter period it was 85s., an increase, after allowing for the rise in the cost of living, of 44 per cent. Clearly at both periods the average working-class family contained more than one worker. In 1911 there were 17,450,000² occupied persons living in 8,954,000 families—roughly 2 per family; in 1937-8 there were 20,700,000² in 12,150,000 families—or 1.7 per family. The supplementary earner in pre-1914 added 8s. to the father's 30s., while in 1938 the three-quarters of a supplementary earner added 16s. to the father's 69s.; in the average working-class family any second earner was usually a juvenile; in the textile areas the supplementary earner, however, was frequently an adult woman.

The expenditures of the two budgets were as follows:³

¹ Including juveniles and young persons of both sexes.

² It is assumed that an additional 5 per cent were outside family life.

³ The 1913-14 budget as given here contains certain emendations from the original figures; their precision is not as great as those for 1937-8, but they are reliable.

TABLE VIII

Working Class Income and Expenditure

Item	1913-14		1937-8		Increase		% of Total increase
	s.	d.	s.	d.	s.	d.	
Food	22	6	34	1	11	7	25·7
Rent	6	0	10	10	4	10	10·7
Clothing	4	9	8	2	3	5	7·6
Fuel and light	3	0	6	5	3	5	7·6
Household equipment utensils, etc.		6	4	1	3	7	7·9
Tobacco and cigarettes	4		2	6½	2	2½	4·9
Fares		5½		3		9½	4·0
Newspapers, periodicals		2½		0		9½	1·8
Other items	2	3	15	8½	13	5½	29·8
Total for family	40	0	85	1	45	1	100·0
Per head	8	7	22	7	14	0	

Before considering these items in detail it should be remembered that the number of persons in the 1913-14 family was more than the number in the 1937-8 family; the 1913-14 40s. went to feed, clothe and shelter 4.65 persons while the 1937-8 85s. was spent on 3.77 persons; in short *per capita* working-class income rose by 163 per cent, or, after allowing for increased prices, by 70 per cent.

Food. One-quarter of the working-class family's extra money went on food; after allowing for the fewer mouths to feed, offset by the increase in the cost of food, we can estimate that 25s. would have given the members of the 1937-8 family the same amount of food as was consumed by the members of the 1913-14 family; there was thus a "real" addition of 9s. spent on food.

Rent. It is unlikely that the reduction in the size of the average family that occurred made possible any economies by moving to a smaller house; the gain was normally taken out by the family enjoying a little more elbow-room in the same dwelling. The operations of the Rent Restrictions Acts probably induced many working-class families to stay on in the dwellings they had occupied in 1914; any increases in rent these families paid were limited to the permitted 40 per cent increase over the 1914 figure plus any increase in rates and water charges. Probably in 1937-8 little more than 1,000,000 out of the 8,000,000 working-class families in the country were spending part of their increased earnings by living in a dwelling built since 1920; possibly another 2,000,000 had moved into better, but still pre-1920, accommodation.

Clothing. In 1913-14 the average working-class family spent just over one shilling per head per week on clothes; by 1937-8 there were fewer to clothe but prices of clothing had gone up by almost 50 per cent. Thus, it would have cost 5s. 8d. to clothe the 1937-8 family at the 1913-14 standard, and only 2s. 6d. can be considered as "real" additional expenditure.

Fuel and light. Of the additional expenditure of 3s. 5d. on these, only 9d. can be attributed to higher prices; in short the "real" consumption per family of warmth, lighting, hot water, etc., practically doubled.

Household equipment. The additional money spent on these items represented almost entirely the addition of hitherto unknown apparatus to the 1913-14 working-class housewife's all-embracing equipment of soap, soda, grate-blackening, frying-pan, kettle and saucepan.

Tobacco and cigarettes. Between the two dates the *per capita* consumption of tobacco and cigarettes, in terms of weight, practically doubled; this would have cost the ordinary working-class family another 3d. per week; the further increase of 1s. 11d. in its expenditure went to the Government as customs and excise duty.

Fares. Of the extra money spent by the 1937-8 family on fares probably only one-quarter was due to increasing prices; the other 1s. 4d. represented additional travelling—largely occasioned by the fact that the main worker no longer lived next door to his workplace.

Newspapers, etc. Between the two dates the price of popular newspapers doubled; apparently, therefore, the average working-class family was reading twice as many newspapers and periodicals in 1937-8 as compared with 1913-14.

Other items. In 1913-14 weekly expenditure on "other items" in the average working-class family was negligible; by 1937-8 it was almost 16s., and absorbed 30 per cent of the whole increase in money income since 1913-14. What were these "other items" which formed a new part of the worker's life? The main items were:

	s.	d.
Postage, telegrams, stationery, pens, etc.		7½
Cinemas, theatres, football matches, etc.	1	4½
Hairdressing		6½
Laundry and domestic help		9½
Medical fees, drugs, hospitals	1	8
State insurance	2	0½
Voluntary insurance	2	4½
Trade Union subscriptions	1	4½
Licenses for dogs and wireless, food for pets, etc.		7½
Holidays		7½

The overall picture of the increase in the employed worker's standard of living is pretty clear. He worked seven or eight hours less each week; family "real" income was up 37 per cent and the number of people to be kept was down by 20 per cents "real" consumption of food per head was up by 35 per cent; the number of newspapers read and the amount of tobacco consumed had doubled; the members of the average working-class family in 1938 spent weekly almost 4s. on beer and another 2s. 6d. on cigarettes and tobacco; "real" consumption of clothing per head was up 45 per cent; expenditure on the home (rent, fuel, light, household equipment, furniture, utensils, etc.) increased from 9s. 6d. to 21s. 4d.—a rise of 125 per cent; and many entirely new channels of expenditure for the working-class family had appeared—entertainment, the services of laundries and hairdressers, State insurance, voluntary insurance, holidays, etc. By 1938 a new medium for emotional dissipation was in mass consumption. In 1911 the general public was still almost entirely dependent for this gratification upon fiction magazines and cheap novels. By 1938 dissipation through reading had been supplemented (and in many cases displaced) by cinema-going. In that year the number of tickets sold each week at the cinemas totalled roughly 20,000,000 or one per fortnight for every member of the population aged 6 to 60, and the members of the average working-class family spent one shilling per week on these visits.

MIDDLE-CLASS BUDGETS

In spite of these advances the working-class standard of living was in many respects substantially below that of the middle class.

We can reasonably take as a middle-class group for comparison those from the ranks of salaried employees who draw over £250 per annum and are heads of families. The following figures give the proportion of the adult male salary-earners in each industry earning more than £250 p.a. in 1938.¹

Manufacturing industry	54·2
Distribution	40·2
Finance	81·7
Transport	63·6
Professions	38·5
Local Government	52·3
Civil servants	30·0
Teachers	85·0
	<hr/>
Weighted average	54·0

¹ Adapted from A. L. Bowley, *National Income*, p. 89.

In 1938-39 an inquiry was undertaken by the Civil Service Statistical and Research Bureau into the family expenditure of three of these groups—civil servants, local government officials and teachers.¹ The final results were based on the year-round budgets of 1,360 households. The incomes of the heads of these households were ranged as follows:

Income of head	% of all informants
£250—£350	44
£350—£500	37
£500—£700	14
£700 and over	5
Total	100

The annual income of the average head of these families was £406,² and the size of the average family was 3.27 persons. What then were the main differences in the day-to-day living standards between the average working class household of 1937-8 that we have already considered and the lower middle class dealt with in this survey? The differences in the main categories of weekly expenditure were as follows:

	Working Class		Middle Class		W/C as % of M/C
	s.	d.	s.	d.	
Food	34	1	41	10	81
Clothing	8	2	15	6½	53
Fuel and light	6	5	10	1	64
Rent, etc.	10	10	21	1½	51
Other items	25	7	83	7	31
Total	85	1	172	1½	49

Food. While total middle-class expenditure was twice that of the average working-class family (172s. against 85s.) the excess in food expenditure was only 23 per cent. A more useful figure, however, is obtained when the general category "food" is broken down into what can be called basic foods (bread, sugar, potatoes, etc.) and luxuries (fresh milk and fruit) and when the expenditure is expressed in *per capita* terms.

¹ "The Expenditure of Middle Class Households in 1938-9." By Philip Massey, Jnl. of Ryl. Statistical Society, 1942, Part III.

² There were, however, 1.22 earners per family; for comparison with the working-class budgets, therefore, we should think in terms of a family income of approximately £450.

Foods	Weekly Expenditure per head				W/C as % M/C
	Working Class		Middle Class		
	s.	d.	s.	d.	
A. Bread, margarine and cooking fats, cheese, tea, potatoes, sugar	2	2	1	11	117
B. Cakes, meat, tinned milk, butter, eggs, jam, honey	4	2½	5	3½	79
C. Cereals, fish, fresh milk, coffee, vegetables, fruit	2	4½	4	5	54
D. Meals away from home		3½	1	2	25
Total	9	0½	12	9½	71

Thus, as far as necessities are concerned, working-class *per capita* expenditure was actually higher than in the middle class; they absorb 25 per cent of all working-class food expenditure. Over half the difference in food expenditure per head is accounted for by additional middle-class purchases of fresh milk, fruit and vegetables and eggs.

Clothing. Clothing is still clearly one of the luxuries of life; *per capita* expenditure was twice as great in middle-class households as in working-class households; any increase in the incomes of the latter will normally lead to a proportionate increase in expenditure on clothing.

Fuel and light. Of the additional 3s. 8d. spent by the middle-class household, 1s. 3d. went on additional electricity—presumably for better lighting, 6d. went on more coke—presumably for hot water boilers, and 1s. 8d. bought extra coal for more room-warming fires.

Rent. Probably most of the middle-class families were occupying dwellings built since 1920. The Survey showed that 18 per cent of these householders had bought and completed the payments on their dwellings, and a further 47 per cent were in process of paying for them; only 18 per cent of working-class families came within either of these categories of ownership. Generally, the working-class families not only occupied nineteenth century dwellings, with their attendant obsolescent amenities and inconveniences; they also had less space per head—one room per head as compared with the 1.7 rooms enjoyed by the average member of the middle class. It is obviously impossible to turn the consequences of differences in monetary expenditure on accommodation into a single standard, but clearly differences in housing constituted one of the major contrasts between working-class and middle-class home life.

Other items. After the working-class family had paid for food, clothing, fuel and rent it still had 30 per cent of its money over

for "other items"; but the middle-class family, in spite of spending a good deal more on these items (approximately 90s. as compared with 60s.) still had half its income left to spend on "other items", and it was among these that the main class differences emerged. The outstanding luxuries were:

	Working-Class Expenditure		Middle-Class Expenditure		Middle-Class Surplus	
	s.	d.	s.	d.	s.	d.
Household utensils, equipment and decoration	4	1	16	4½	12	3½
Postage, telephones, stationery, pens, etc.		7½	3	3¾	2	8½
Entertainment and exercise	1	4½	3	8½	2	4
Laundry and domestic help		9½	3	11¾	3	2½
Medical fees, drugs, hospitals	1	8	6	9	5	1
Voluntary insurance	2	4½	10	10¾	8	6½
Licenses for dogs, cars, food for pets, etc.		7¾	1	9½	1	2
Education		3¾	3	5½	3	1½
Motoring	—		5	10	5	10
	11	10½	56	1½	44	3
Miscellaneous	13	8¾	27	5¾	13	9
Total	25	7	83	7	58	0

Clearly, the middle class devoted the bulk of its greater wealth to a simple cultivation of the domestic virtues—the home was kept cleaner and stocked with more furniture and curtains, a telephone was installed, the children sent to private and secondary schools, they ran a small family car, the housewife was helped out by a daily charwoman, and not least, 10s. were put aside each week to meet the insurance premiums. Hardly the life of a Lucullus, but still it was a standard far beyond the means of 70 per cent of the nation's families.

So far we have taken as our typical working-class household a family which enjoyed a weekly income of 40s. in 1913-14 and 85s. in 1937-8. At both dates and throughout the period, a substantial proportion of the working class lived on much less. So far we have described the standards of the household where the man, in the prime of his working life, held a steady job and drew a steady pay packet, where there were only one or two children to keep, and where another child was already bringing home a few shillings every week. We have excluded the families where the adult male head had died or was sick or chronically unemployed, where there were four or five children to keep, or where the only source of income was an old age pension;

and we have excluded those workers who were so poor that they could no longer afford the simplest "overheads" of family life and had gone to live in institutions. The numbers of all these have thinned in the past thirty years, but they certainly have not disappeared. The battle for social insurance was fought and won before 1914. But after thirty years of social insurance the problem was still there in 1938.

SOCIAL SECURITY

THE REPORT IN 1834 of the Poor Law Commissioners crystallised a social philosophy that was to dominate the communal treatment of the poor almost until the outbreak of the First World War. The bases of this philosophy were simple—a conviction, which was impervious to evidence, that poverty was the fault of the individual, and that it could be remedied by the pressure of a harsh Poor Law. The principle they set forth was clear.

“In the administration of relief, the public is warranted in imposing such conditions on the individual relieved as are conducive to the benefit either of the individual relieved himself, or of the country at large, at whose expense he is to be relieved.

“The first and most essential of all conditions, a principle which we find universally admitted . . . is that his situation, on the whole, shall not be made really or apparently so eligible as the situation of the independent labourer of the lowest class . . . Every penny bestowed that tends to render the condition of the pauper more eligible than that of the independent labourer is a bounty on indolence and vice.”

The machinery chosen for applying this principle was the workhouse. The Commission recommended:

“That all relief whatsoever to able-bodied persons or to their families, otherwise than in well-regulated workhouses, shall be declared unlawful.” And the report contained more than one description of a “well-regulated” workhouse. “Into such a house (at Falmouth) none will enter voluntarily; work, confinement and discipline, will deter the indolent and vicious.”

And again: “Surely no man who applies for charity has a right to complain of being placed in a clean and comfortable house, of having a good bed to sleep on . . . The applicant who entered the workhouse ‘on the plea that he was starving for want of work’ was taken at his word, and told that these luxuries and benefits could only be given by the parish against work, and in addition that a certain regular routine was established, to which all inmates must conform. The man goes to one side of the house, the wife to the other, and the children into the schoolroom. Separation is steadily enforced. Their own clothes

are taken off, and the uniform of the workhouse put on. No beer, tobacco or snuff is allowed. Regular hours kept, or meals forfeited. Everyone must appear in a state of personal cleanliness. No access to bedrooms during the day. No communication with friends out of doors. Breaking stones in the yard by the grate, as large a quantity required every day as an able-bodied labourer is enabled to break."

The Commissioners' diagnosis of the causes of individual poverty may not have been correct, but at least it was easy to understand, and therefore there followed sixty years of rigorous application of their remedy. By the end of the century, in spite of occasional unofficial relaxations from the bitter standards of 1834, the workhouse was feared and hated by every section of the working class, by the old, the casual worker, the sick, by the tramp and by the "respectable poor". The number of inmates was probably lower than it would have been under any other operating principle, and the cost to the rates and taxes was also probably lower. But poverty had not been eradicated.

In 1886 Charles Booth began his enquiry into the life and labour of the people of London. The first of his findings appeared in 1889, and from then until 1903 an additional volume appeared each year to give a cumulative factual picture of the life of the ordinary people. He concluded that one-third of the population of London lived constantly in poverty; i.e. even after they had denied themselves the simplest of comforts and accepted the meanest shelter and clothing there was not enough money in the family to provide the minimum of food necessary for normal good health.

A few years later B. Seebohm Rowntree's study of York showed that these conditions were not limited to Britain's metropolis.

In 1905 the Government appointed a Royal Commission on the Poor Laws and Relief of Distress, and around this enquiry two opposing social philosophies grouped their forces. On the one side were those who clung to the Poor Law principles of the nineteenth century—that the individual suffered poverty as a direct result of his own improvidence and viciousness, and that "our chief cause of poverty is that too much is done for those who make no proper effort to help themselves." On the other side stood the new forces directed by the leaders of bodies which were still to grow up in the twentieth century—Mrs. Webb of the Fabian Society, Mr. Lansbury of the Labour Representation Committee, and Mr. Chandler of the Trades Union Congress.

The enquiry, or rather the battle, went on for almost four years. Upon completion the testimony and the researches covered forty-seven published volumes. And no compromise had been found between the two groups. The Majority Report was signed by the spokesmen of the nineteenth century, but it was the Minority Report, signed by Beatrice Webb, George Lansbury, Francis Chandler, and the Rev. Prebendary, later Bishop, H. Russell Wakefield, which shaped social policy for the next thirty years. They saw that for a large part of the working class, destitution during unemployment, in old age, and in childhood were inevitable and therefore that, until industry itself solved the problem, provision for these disasters must be part of the normal structure of the social order.

The elections of 1906 returned to Parliament for the first time an appreciable and co-ordinated body of men elected to speak for the working class. The passage of the Trades Disputes Bill in 1906 made it once more possible for the workers to operate freely through their trade unions by protecting trade union funds from civil actions arising out of strikes. In the same year the Provision of Meals Act empowered local authorities to supply meals where "any of the children attending an elementary school (were) unable by reason of lack of food to take full advantage of the education provided for them."

In 1907 the Education (Administrative Provisions) Act inaugurated medical inspection and "attention to the health and physical condition of the children educated in public elementary schools".

In 1908 came the Old Age Pensions Act, and in 1909 the Labour Exchanges Act "created a system of labour exchanges which would attack unemployment by increasing the mobility of labour".

In 1909 the Trades Boards Act established machinery for ensuring minimum wages in the most sweated industries.

In 1911 the National Insurance Act made a beginning of insuring workers against ill-health and unemployment.

The basis of the next thirty years had been laid. From then until the Second World War, with the exception of widows and orphans pensions, the changes were merely those of expansion. The numbers covered by health insurance grew from 13,000,000 in 1914 to 20,000,000 in 1938; old age pensioners from 800,000 to 2,500,000, and those covered by unemployment insurance from 2,250,000 to 15,000,000. In 1914 the benefits paid under these three schemes amounted to approximately £30,000,000; in 1938 they had reached £200,000,000.

In spite of this growth, in 1938, 3 per cent of the population of England and Wales, and 4 per cent of the population of Scotland were in receipt of Poor Relief, and at least another 6 to 7 per cent of the population was living in poverty. In their ranks were many of the new beneficiaries of old age pensions, unemployment and health insurance. The improvement since the pre-1906 days of Booth was considerable, but not complete.

THE PATTERN OF POVERTY

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

POVERTY IN YORK

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

POVERTY IN BRISTOL

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

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

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

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

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

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

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

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

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

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

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

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

POVERTY IN BIRMINGHAM

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

XII

DISTRIBUTION OF INCOME AND WEALTH

THE ACCOUNT so far has dealt with the condition of the great mass of the British people—the working class and the lower middle class. Since 1914 the condition of the rich has also been affected.

In 1913-14 income-tax was 1s. 2d. in the £, and a supertax of 6d. in the £ was levied on all incomes over £5,000. The returns for that year for the United Kingdom showed that out of the 25,000,000 adults in the country 14,000, or less than 0.06 per cent enjoyed incomes over £5,000; between them, however, they received one-twelfth of the national total of personal incomes. Out of their combined incomes of £176 millions these 14,000 people paid £13½ millions in income-tax and super-tax, and were still left with 8.5 per cent of the net national income.

The First World War trebled the income-tax and introduced a graduated sur-tax that rose to as much as 6s. in the £ for the highest incomes; and these levels remained practically unaltered throughout the inter-war years.

After allowing for the fall in the value of money, an income of £7,500 in the 1930's was roughly equivalent to one of £5,000 in 1914; and we may therefore reasonably compare the 14,000 receivers of incomes over £5,000 in 1914 with the number receiving over £7,500 in the years 1935-1937. They numbered only 12,000, and between them they enjoyed only £180 millions or one-thirtieth of the national total of personal incomes. After they had paid income- and sur-tax they were left with approximately £100 millions or only 2.2 per cent of the net national income.

If, therefore, we define the rich as those who received more than £5,000 p.a. in 1914 and more than £7,500 in the late 1930's we can conclude that between the two dates the number of rich actually declined, and their net share of the national income (after paying taxes) fell from 8.5 per cent to 2 per cent.

On the eve of the Second World War, the inequalities of income, even before the payment of taxes, had been reduced, and, under

the operation of the then current taxation rates had been reduced considerably. The position in 1938 was as follows.

Range of income before tax	Number of incomes	% of Aggregate Private Incomes Before paying direct taxes	After paying direct taxes
Under £250	(22,455,000) ¹	60.5	64.8
£250—£500	1,745,000	13.5	14.0
£500—£1,000	500,000	7.9	7.5
£1,000—£2,000	195,000	6.1	5.4
£2,000 and over	105,000	12.0	8.3
Total	(25,000,000)	100.0	100.0

Over the same period the death duties cut continually at the massing of great wealth; simultaneously the growing lower middle class added steadily to its savings; all the same, the net result for the whole period was a reduction in the inequalities of personal holdings of capital much less striking than the reduction in the inequalities of income.

In 1911-13 the total value of the capital in private hands was £6,500 millions—an average of £350 for each person aged 25 and over.² By 1936 the national total had grown to £16,700 millions, and the average to £660; when allowance is made for the fall in the value of money between 1911 and 1936 we can conclude that the nation's "real" capital increased by 75 per cent while the average per person 25 years and over increased by 30 per cent.

It will be seen from the following table that in 1911-13 some 170,000 people (less than 1 per cent of the 18,745,000 persons aged 25 and over) owned two-thirds of the national wealth (65.4 per cent to be precise). At the other end of the scale there were over sixteen million people who between them owned only 8.5 per cent of the national wealth, and who clearly, for the most part, owned nothing more than the clothes they stood in and the furniture assembled in their dwellings. There were already, however, nearly two million people owning between £100 and £1,000.

¹ The total number of incomes below £250 is not known precisely, and the figure of 22,455,000 is arrived at by deducting the known numbers (£250 and over) from an estimated 25,000,000 incomes; this, in its turn, is based on adding to the 22,000,000 occupied persons in Great Britain an allowance of 3,000,000 for pensioners and retired and independent persons. The group below £250 p.a. includes large numbers of "secondary" earners and pensioners.

² These figures relate to England and Wales, and are adapted from the estimates in *The Distribution of National Capital*, by G. W. Daniels and H. Campion.

TABLE IX (a)

Distribution of wealth among people of 25 and over, England and Wales, 1911-13

Amount of capital	No. of persons	% of all persons	Amount of capital £ millions	% of all capital	Average holding
Above £25,000	32,000	0·2	2,685	41·3	84,000
£10,000—£25,000	57,000	0·3	930	14·3	16,300
£5,000—£10,000	81,500	0·4	635	9·8	7,800
£1,000—£5,000	426,000	2·3	1,030	15·8	2,400
£100—£1,000	1,766,000	9·4	670	10·3	380
Below £100	16,382,500	87·4	550	8·5	34
Total	18,745,000	100·0	6,500	100·0	350

By 1936 the wealthiest 1 per cent of the population still owned 55·7 per cent of the national wealth; and at the other end of the scale some 19,000,000 adults shared between them only 4·2 per cent of all capital.

TABLE IX (b)

Distribution of wealth among people of 25 and over, England and Wales, 1936

Amount of capital	No. of persons	% of all persons	Amount of capital £ millions	% of all capital	Average holding
Above £25,000	90,000	0·4	6,643	39·8	73,800
£10,000—£25,000	161,500	0·6	2,655	15·9	16,400
£5,000—£10,000	231,500	0·9	1,777	10·6	7,700
£1,000—£5,000	1,317,500	5·2	3,032	18·2	2,300
£100—£1,000	4,418,000	17·5	1,893	11·3	430
Below £100	18,982,500	75·4	700	4·2	37
Total	25,200,000	100·0	16·700	100·0	660

Apart from the 19,000,000 who for all practical purposes were propertyless, the largest single group in 1936 was made up of the 4,418,000 adults over 25 whose individual property holdings were between £100 and £1,000; between them they owned over 10 per cent of the national wealth, and the average holding for this group was £430. An analysis made in 1930 of how they had invested their money shows their interests—and fears. It was laid out as follows:

House property and household goods	34·6
Cash and savings banks	19·9
Government and municipal securities	12·3
Insurance policies	9·8
Money lent on mortgages, bonds, etc.	9·5
Other forms of property	13·9
	<hr/> 100·0

CONCLUSION¹

THE MATERIAL in the preceding pages is little more than a bare summary of the developments in British social life over the past thirty years. Any further condensation in this final section inevitably over-simplifies the picture, but with this caution in mind it is worth recapitulating some of the main points that have emerged.

In terms of domestic life what has developed is a family unit where two or three children are regarded, in every class, as the maximum compatible with the economic resources and social interests of the ordinary married couple. The overall result is that the rate of growth of the total population has rapidly slackened, and that Britain's 1945 population is probably only 5 per cent larger than that of 1931.

The age composition of the population, has consequently altered sharply. In 1911 almost one-third of the people were children under 15 years of age, and only 5 per cent had passed their sixty-fifth birthday. Since then, while the number of children has declined the ranks of those over 65 have doubled. This is a change which has affected not only the demand for particular types of goods and services, but also the capacity of society and of industry to adapt themselves to these changes in demand.

However, while the overall population has increased but slowly, the period has witnessed a large internal migration which has meant constant growth for some areas, e.g. S.E. England and the Midlands, and almost unchecked decline for others, e.g. Wales and the Tyneside. Unlike many modern migrations, this has been a movement in pursuit of economic opportunity; this has meant that the migrants, for the most part, have been the young and the adaptable, and their advent has fed the initial advantages of Southern England and the Midlands. Those who have passed their years solely in this part of Britain and assessed the country by what they saw around them have seen not only a constant growth in total numbers (and therefore in houses, factories, shops, schools, cinemas, etc.), but also an appreciable increase in the number of young people going to their first jobs or starting married life. It has been difficult for them to accept as equally true the conditions in, say, Wales where with the dereliction that accompanied unbroken depression total numbers declined, and where, between 1921 and 1938, those under 25

¹ See Postscript on p. 118.

years of age fell by 25 per cent and only the ranks of the aged expanded.

Perhaps the most solid expression of the prosperity of the South and the Midlands was in the suburbs of their thirteen great urban conglomerations. Here between the wars the number of residents increased by over 50 per cent, so that by 1938 these suburbs housed 13 per cent of the total population of Great Britain—more than the whole population of South Wales, the Tyneside and the Clydeside put together. But where the latter shared the long-established attributes of poverty, the former were bound together by the unfamiliar worries and aspirations of a new suburban world—putting aside enough to meet the payments to the Building Society, to maintain enough insurance to protect the widow and the children of one outside the State insurance schemes, to buy a three-monthly season ticket for the journey between home and office, to pay secondary school fees for sons and daughters who must not take up manual labour, and to cover the doctors' fees for those not "on the panel"; not the least of the charges were those that hovered between the field of social obligation and relaxation—the cost of keeping the flower beds well tended, of keeping the small week-end car in good repair, and of rebuilding the savings depleted by the summer holiday.

Over the period there was little change in the general attitude towards marrying; year by year much the same proportion of "the population at risk" started married life, and the age at which men and women took this step remained fairly constant. The new recruits, however, at least until the late 1930's, were largely the survivors of the high birth rates of the pre-1924 world, and the number of married couples, therefore, increased rapidly. One result of this was that the total number of families in Great Britain increased rapidly—from 8,955,000 in 1911 to 12,300,000 in 1939; and this, in its turn, meant a demand for an additional three to four million dwellings. In fact, after a poor start, the rate of construction in the inter-war years far exceeded this target, and by September, 1939, over 40 per cent of Britain's families were living in dwellings built since 1911. In terms of everyday life this was one of the major achievements of the inter-war years, but even at the end roughly 7.5 per cent of the family population of Great Britain was grossly overcrowded (i.e. living at the rate of more than 2 persons per room). And quite apart from the question of overcrowding in 1939 some 550,000 dwellings (or 4.5 per cent of the dwellings in Britain) were so old, dilapidated and filthy that they had been scheduled for slum clearance. In fact, the inter-war housing boom was

largely to meet the demand of the middle class and the better paid half of the working class. In 1939 there remained to be solved the problem of providing decent housing for the million or so families who were too poor to pay a rent that would cover all the costs of providing a civilised minimum of sanitation and space.

The war has aggravated the obvious housing problem in the sense that we have more families than dwellings; the gap, however, is not very large, and the essential housing problem remains what it was in 1939—the planned destruction of the 4,000,000 dwellings in this country which are already over eighty years old and the inclusion in the replacement scheme of one million subsidised dwellings for the poorest section of the working class.

Between 1911 and 1939 the working population of Britain increased by 20 per cent. In peace time women formed 30 per cent of this working population; most of them were young spinsters, but in recent years young married women have tended to continue at work—at least until the birth of their first child.

During the period some of the great basic industries of Britain's nineteenth century economy either declined or failed to keep up with the general expansion; the most striking examples were agriculture, personal service, cotton, coal mining, railways (the three last were among the bulwarks of pre-1914 trade unions). Other industries showed a more than compensatory expansion—commerce, dealing and finance, national and central government, vehicle construction, entertainment, brickmaking and building, and electrical apparatus.

Meanwhile, the traditional set of production relations—employer and employee had largely ceased to be a personal one. The number of men and women participating in industry as employers or as working on their own account was negligible except in farming and distribution. A more appropriate division was into manual wage-earners and non-manual salary-earners, and both groups were largely employed by concerns with thousands on their pay roll. The numbers of non-manual salaried workers in industry roughly doubled during the period until they constituted a massive bureaucracy carried by British industry.

Nothing was more distinctive of the British inter-war economy than its failure, deep and persistent, to find employment for all those who sought work. On the average working day throughout that long period one worker in every seven was without a job, and dependent on benefit or relief for his keep; even in the best

years the ratio was no better than one in ten, and in the worst it was one in five.

The real national income per head in 1924 was very much the same as in 1911; four years of war had effectively destroyed any earlier promise of expansion and improvement. Little gain was registered in the remainder of the 1920's, but by the middle of the 1930's, despite the continuing waste of unemployed manpower, real national income per head was approximately 20 per cent higher than in 1924 and 1911. Since 1938 the national income as represented by consumable goods and services for civilians has naturally decreased. Some measure of the real cost of the war is obtained by realising that the national civilian real income in 1944 was very near the level of 1911.

Between 1911 and 1938 the lot of the adult working man in full employment improved more than the average 20 per cent suggested by the preceding paragraph. His working week declined by at least 10 per cent, and his real earnings (after allowing for changes in the value of money) increased by about 40 per cent. The number of his dependants declined, and the improvement in his and his family's standard of living was of the order of 50 per cent. Even so, the established working-class family with a weekly budget of 85s. achieved a standard far below that of the average lower-middle-class salaried worker who on his £400 per annum ate twice as much fresh milk, fish, vegetables and fruit, spent twice as much on clothes and fuel, and nearly three times as much on entertainment, and nearly four times as much on household furnishing and equipment.

During the war some of this difference in income disappeared—between 1938 and 1943 the gross money incomes (i.e. before taxation) of salary receivers increased by 24 per cent; those of wage earners increased by 64 per cent, and by mid-1944 average weekly earnings were 82 per cent above their 1938 level. Part of this increase was due to the working of longer hours—usually at special rates, e.g. Sunday rates and overtime rates; part simply reflected the general increase in the cost of living, but it is probable that “real” *wage rates* increased by about 10 per cent over 1938. In short, the bringing together during war of the incomes of the working class and the lower middle class was in large part due to the set-backs of the latter.

But outside the ranks of the lower middle class and the fully-employed working class there was a third type of citizen—those whose poverty was mitigated in the inter-war years by social security measures. The various local surveys undertaken in the 1920's and 1930's suggest that the body of citizens living in

poverty (i.e. with insufficient money to buy the minimum quantity of food necessary for health) constituted roughly 15 per cent of the total population, and that their poverty was largely due to factors already covered by the existing system of social security—unemployment, old age, sickness; in many cases, however, the head of the family was neither old nor unemployed—he was in full employment, but his wages were insufficient to support a family which contained three or more dependent children.

Since 1938 the national system of social security has accepted finally the principle that its purpose is to provide benefits on a scale that will remove poverty no matter what its origin, and as from April 1st, 1945, there is a Ministry of National Insurance.

During the inter-war years continuous and successful use was made of the taxation system to reduce inequalities of net income. In 1938 only 105,000 people enjoyed gross annual incomes of £2,000 or more, and after taxation they were left with 8.3 per cent of the aggregate of private incomes. Already by 1942 war finance had pushed the trends of the previous thirty years almost to their conclusion.

Range of income before tax	Number of incomes	% of Aggregate Before paying direct tax	Private Incomes, 1942 After paying direct tax
Under £250	(18,000,000)	48.6	55.8
£250—£500	5,500,000	26.9	27.2
£500—£1,000	1,110,000	10.7	9.1
£1,000—£2,000	295,000	6.0	4.3
£2,000 and over	110,000	7.8	3.6
Total	(25,015,000)	100.0	100.0

Today the 100,000 largest incomes, after paying tax, enjoy less than 4 per cent of all private incomes; and 83 per cent goes to those with incomes below £500; even the occasional millionaire is not left with much more than £4,000 spendable income after paying his taxes.¹

The war added and developed one new piece of machinery to the older apparatus aimed at equality. If today inequalities of net income are much less than inequalities of wealth, it is equally true that, as a result of food rationing and subsidised and controlled food prices, inequalities of nutritional intake are much less than inequalities of net money incomes.

The social inventions at the base of the inter-war world have apparently run their course, and a balance of achievement and

¹Although he could, if he wished, convert into cash some of the capital appreciation of his investments.

failure can now be struck. The common purpose of those inventions was the reduction of gross social and economic inequality by the abolition of poverty and of great riches. By 1938 what had been achieved was the creation of a substantial lower middle class whose incomes were largely earned in the offices of great business and industrial concerns and largely spent and invested in the suburbs of southern England. Its members were for the most part the prosperous manual workers' children who had taken advantage of the new system of secondary and technical education. And between the two groups—the lower middle class and the prosperous wage-earner—there was the increasingly strong bond created by the latter's aspirations for his children. Together they represented in 1938 nearly 2,000,000 families.

The achievements did not include the abolition of poverty; throughout the period, to the traditional enemies of the working class—old age, sickness, fecundity, low wages—had been added another—chronic unemployment; and the scale of benefits for all these disasters was consistently insufficient to prevent slow starvation and constant ill-health; to the unemployed of South Wales and the Tyneside the claims of the spokesmen of the Edwardian revolution lacked substance.

In short, to a growing proportion of the population the programme of the Edwardian revolution—prosperity through redistribution of the national income—came to be either a threat or a fraud. The sponsors of that programme were the Labour Party and the Trade Unions; they had fathered the revolution and on the basis of its purposes had sought public support. The results are well known. At the general election of 1924 the Labour Party received 26 per cent of the votes of the electorate, and the 4,458,000 members of the registered Trade Unions were equivalent to 25 per cent of the employee population. For all practical purposes these figures of 1924 remained the peak of the population's support. In 1929 the Labour Party received the votes of 29 per cent of the electorate, in 1931 24 per cent, and in 1935 again 29 per cent; Trade Union membership by the end of 1937 was still below the five million mark, and had not increased as rapidly as had the total working population.

The Labour Movement failed to achieve a clear-cut majority at the polls in the inter-war years presumably because it failed to add to its unshakeable 25 per cent of the electorate any substantial proportion of the millions who before every election are undecided as to which way to vote. Their indecision normally resulted either in non-voting or in a last-minute anti-Labour vote based on some superficial eve-of-the-poll issue.

Electoral indecision usually springs from one of two sources. Either people are "not interested" in the election—i.e., no one has convinced them that its outcome deeply affects their lives and the lives of their children; or they are undecided because no programme on offer seems to solve their personal conflict of economic interests and social values. (It is the latter type of undecided voter who is mainly susceptible to last-minute influences.) These two groups—the uninterested and the perplexed—formed the bulk of the lower middle class. They were the true heirs of the Edwardian Revolution, and yet it was their apathy and conflict of values which withheld an electoral majority from the advocates of that Revolution.

Presumably the loss of votes to the Labour Movement due to lack of interest could have been remedied in part by improved methods of presentation of the Movement's case. But even improved techniques would have been of no avail in dealing with people who felt that the Labour Party's programme had nothing to say on their everyday problems. A programme which ran solely in terms of the needs and fears of manual wage-earners increasingly neglected the interests and problems of the lower middle class and of those in the working class who aspired to the same modes of living. There are no grounds for assuming that these people were of necessity antagonistic to the values held by the Labour Movement. They did, however, need convincing that in everyday life these values were no threat to the things which, often by hard work and self-denial, they had gained for themselves and their children. More than that, they needed to be taught that the fulfilment of the Labour Party's programme would create a happier life for them too—one without many of the private anxieties inherent in their accustomed way of life with its bases in envy, self-seeking and retreat from social interest and responsibility.

The social origins of the inter-war generation of adults in this group were still, almost entirely, working class, and this meant a fund of potential sympathy for a programme concerned with the welfare of the common man. Their social experience, however, had been largely in terms of pulling themselves out of poverty by hard work—which often started when, at the age of eleven, they competed for scholarships at an elementary school; their adult economic experience was usually as skilled workers, as administrators or as technicians. Given this experience, then despite their origins, their response was inevitably unsympathetic to a political programme which seemed to them to run almost exclusively in terms of a mere reshuffle of what was already

available. In return for their support they wanted assurance that greater equality would be coupled with an all-round increase in productivity, and that the leadership of the Labour Movement was capable of planning and achieving this increase.

Today it is clear that the methods of the Edwardian Revolution, even when pushed to their limits, are by themselves inadequate to accomplish all its purposes. The step that has been missed so far is the development of an overall economic strategy designed to provide full employment and to raise substantially the productivity of British industry. Without such a development what emerges is a rootless social group which in a world of heavy unemployment and industrial stagnation holds desperately and fearfully to their personal advantages under the *status quo*. In their desperation and fear they voted steadily against the Labour Party.

POSTSCRIPT

The final section of this book was written before the end of the War and before the General Election of 1945. The results of that election and the platforms on which it was lost and won underline the argument of this book. For the first time in its history the Labour Party received almost 40 per cent of the votes of the total electorate and almost 50 per cent of all the votes cast. At no election in the inter-war years was the poll so heavy nor, apart from the 1931 election, was the proportionate vote behind the Government so large. It is clear from the results that for the first time in its history the Labour Party received a substantial measure of support from areas and social groups outside its traditional strongholds.

Labour retained the 153 seats that it had won in the comparatively unsuccessful election of 1935. In addition it gained some 226 seats where in 1935 a Labour candidate had been defeated. In 1935 there were 463 constituencies which did not return a Labour member. In 1945 235—just over one-half of them—recorded Labour gains. Such successes were recorded in every part of the country—even those normally considered outside the influence of the Labour Party, e.g. the Home Counties, the Eastern Counties, the East Midlands, and South West England. It is clear from the following table that even in these regions a substantial portion of the people have overcome both their political apathy and their fear of the Labour Party—at least temporarily.

Area	No. of seats 1945	Labour seats 1945 as % of all constituencies in area	Labour gains 1935-1945 as % of non-Labour seats in the area in 1935
Greater London	114	75	52
Rest of South East	74	39	34
Northumberland and Durham	26	88	77
Northern Rural Belt	19	53	36
West Riding	44	84	65
Lancashire and Cheshire	81	69	60
West Midlands	64	70	56
East Midlands	28	86	83
Eastern Counties	28	54	52
South West	32	22	22
South Wales	25	92	78
N. and C. Wales	10	20	11
Scotland	71	52	32
Total	616 ¹	64	51

The first generation of products of the Secondary and Technical schools have apparently responded to Mr. Attlee's pre-election broadcast with its appeal to courage, imagination and social conscience. At least for the time being they have ignored those whose appeal was to envy, self-seeking and retreat from social responsibility. The next five years will show them whether or not within the Labour Party they have found a way out from the old unsatisfying life of political apathy, perplexity and cynicism.

¹ This excludes University and N. Ireland seats

