

POVERTY

A STUDY OF TOWN LIFE

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CHAPTER IV

THE POVERTY LINE

THE figures given in the preceding chapter which relate to the earnings of the working classes in York suggest some important considerations.

First among these is the question: What proportion of the population is living in poverty? It will be the aim of the present chapter to answer this question.

The families living in poverty may be divided into two sections:—

- (1) Families whose total earnings¹ are insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency. Poverty falling under this head may be described as “primary” poverty.
- (2) Families whose total earnings¹ would be suffi-

¹ In this and the following chapters the writer has assumed that the entire earnings of the family, including those of the grown-up children living at home, are available as family income. As a matter of fact, only a part of the earnings of the older children (i.e. a sum for board and lodging equivalent to that paid by ordinary lodgers) is contributed to the family purse.

It will be remembered (see p. 27) that in the estimates of earnings a careful attempt has been made to allow both for broken time and for over-time.

cient for the maintenance of merely physical efficiency were it not that some portion of it is absorbed by other expenditure, either useful¹ or wasteful. Poverty falling under this head may be described as "secondary" poverty.

We will now consider the extent of each kind of poverty.

The Proportion of the Population of York living in "Primary" Poverty

Before we can arrive at an estimate of the number of those who are living in "primary" poverty in York, we must ascertain what income is required by families of different sizes to provide the minimum of food, clothing, and shelter needful for the maintenance of merely physical health.

Expenditure needful for the development of the mental, moral, and social sides of human nature will not be taken into account at this stage of the inquiry. Nor in thus estimating the poverty line will any account be taken of expenditure for sick clubs or insurance. We confine our attention at present simply to an estimate of *minimum necessary expenditure for the maintenance of merely physical health*. This may be discussed under three heads:—

Food.

House Rent (including Rates).

¹ It need hardly be said that an expenditure may be in the truest sense "useful" which is not necessary for the maintenance of *merely physical efficiency*.