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# Problems of Poverty

An Inquiry into the Industrial  
Condition of the Poor

J. A. Hobson



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First published in 1891, this seminal work examines the primary causes of poverty during the industrial age. Through considering how poverty is measured, the growth of urbanisation and the supply of low-skilled labour in the workforce, Hobson arrives at possible solutions to the problem of poverty and explores the ethical issues surrounding it.

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# PROBLEMS OF POVERTY

AN INQUIRY INTO  
THE INDUSTRIAL CONDITION OF THE POOR

BY  
JOHN A. HOBSON, M.A.

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## PREFACE

THE object of this volume is to collect, arrange, and examine some of the leading facts and forces in modern industrial life which have a direct bearing upon Poverty, and to set in the light they afford some of the suggested palliatives and remedies. Although much remains to be done in order to establish on a scientific basis the study of "the condition of the people," it is possible that the brief setting forth of carefully ascertained facts and figures in this little book may be of some service in furnishing a stimulus to the fuller systematic study of the important social questions with which it deals.

The treatment is designed to be adapted to the focus of the citizen-student who brings to his task not merely the intellectual interest of the collector of knowledge, but the moral interest which belongs to one who is a part of all he sees, and a sharer in the social responsibility for the present and the future of industrial society.

For the statements of fact contained in these chapters I am largely indebted to the valuable studies presented in the first volume of Mr. Charles Booth's *Labour and Life of the People*, a work which, when completed, will place the study of problems of poverty upon a solid scientific basis which has hitherto been wanting. A large portion of this book is



engaged in relating the facts drawn from this and other sources to the leading industrial forces of the age.

In dealing with suggested remedies for poverty, I have selected certain representative schemes which claim to possess a present practical importance, and endeavoured to set forth briefly some of the economic considerations which bear upon their competency to achieve their aim. In doing this my object has been not to pronounce judgment, but rather to direct enquiry. Certain larger proposals of Land Nationalization and State Socialism, etc., I have left untouched, partly because it was impossible to deal, however briefly, even with the main issues involved in these questions, and partly because it seemed better to confine our enquiry to measures claiming a direct and present applicability.

In setting forth such facts as may give some measurement of the evils of Poverty, no attempt is made to suppress the statement of extreme cases which rest on sufficient evidence, for the nature of industrial poverty and the forces at work are often most clearly discerned and most rightly measured by instances which mark the severest pressure. So likewise there is no endeavour to exclude such human emotions as are "just, measured, and continuous," from the treatment of a subject where true feeling is constantly required for a proper realization of the facts.

In conclusion, I wish to offer my sincere thanks to Mr. Llewellyn Smith, Mr. William Clarke, and other friends who have been kind enough to render me valuable assistance in collecting the material and revising the proof-sheets of portions of this book.

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# PROBLEMS OF POVERTY

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## CHAPTER I.

### THE MEASURE OF POVERTY.

§ 1. **The National Income, and the Share of the Wage-earners.**—To give a clear meaning and a measure of poverty is the first requisite. Who are the poor? The “poor law,” on the one hand, assigns a meaning too narrow for our purpose, confining the application of the name to “the destitute,” who alone are recognized as fit subjects of legal relief. The common speech of the comfortable classes, on the other hand, not infrequently includes the whole of the wage-earning class under the title of “the poor.” As it is our purpose to deal with the pressure of poverty as a painful social disease, it is evident that the latter meaning is unduly wide. The “poor,” whose condition is forcing “the social problem” upon the reluctant minds of the “educated” classes, include only the lower strata of the vast wage-earning class.

But since dependence upon wages for the support of life will be found closely related to the question of poverty, it is convenient to throw some preliminary light on

the measure of poverty, by figures bearing on the general industrial condition of the wage-earning class. To measure poverty we must first measure wealth. What is the national income, and how is it divided? will naturally arise as the first questions. Now although the data for accurate measurement of the national income are somewhat slender, there is no very wide discrepancy in the results reached by the most skilful statisticians. For practical purposes we may regard the sum of £1,800,000,000 as fairly representing the national income. But when we put the further question, "How is this income divided among the various classes of the community?" we have to face wider discrepancies of judgment. The difficulties which beset a fair calculation of interest and profits, have introduced unconsciously a partisan element into the discussion. Certain authorities, evidently swayed by a desire to make the best of the present condition of the working-classes, have reached a low estimate of interest and profits, and a high estimate of wages; while others, actuated by a desire to emphasize the power of the capitalist classes, have minimized the share which goes as wages. At the outset of our inquiry, it might seem well to avoid such debatable ground. But the importance of the subject will not permit it to be thus shirked. The following calculation presents what is, in fact, a compromise of various views, and can only claim to be a rough approximation to the truth.

**Taking** the four ordinary divisions: Rent, as payment for the use of land, for agriculture, housing, mines, etc.; Interest for the use of business capital; Profit as wages of management and superintendence; and Wages, the weekly earnings of the working-classes, we find that the national income can be thus fairly apportioned—

Rent	...	...	...	...	£200,000,000.
Interest	...	...	...	...	£450,000,000.
Profits	...	...	...	...	£450,000,000.
Wages	...	...	...	...	£650,000,000. <sup>1</sup>
					<hr/>
Total					£1750,000,000.

Professor Leone Levi reckoned the number of working-class families as 5,600,000, and their total income £470,000,000 in the year 1884.<sup>2</sup> If we now divide the larger money, minus £650,000,000, among a number of families proportionate to the increase of the population, viz. 6,900,000, we shall find that the average yearly income of a working-class family comes to about £94, or a weekly earnings of about 36s. This figure is of necessity a speculative one, and is probably in excess of the actual average income of a working family.

This, then, we may regard as the first halting-place in our inquiry. But in looking at the average money income of a wage-earning family, there are several further considerations which vitally affect the measurement of the pressure of poverty.

First, there is the fact, that out of an estimated population of some 42,000,000, only 12,000,000, or about three out of every ten persons in the richest country of Europe, belong to a class which is able to live in decent comfort, free from the pressing cares of a close economy. The other seven are of necessity confined to a standard of life little, if at all, above the line of bare necessities.

Secondly, the careful figures collected by these statisticians

<sup>1</sup> This sum includes an allowance for the part of the wage of domestic servants, shop-attendants, &c. paid in kind.

<sup>2</sup> Leone Levi's *Wages and Earnings of the Working-Classes*, p. 11.

show that the national income equally divided throughout the community would yield an average income, per family, of about £182 per annum. A comparison of this sum with the average working-class income of £94, brings home the extent of inequality in the distribution of the national income. While it indicates that any approximation towards equality of incomes would not bring affluence, at anyrate on the present scale of national productivity, it serves also to refute the frequent assertions that poverty is unavoidable because Great Britain is not rich enough to furnish a comfortable livelihood for everyone.

§ 2. **Gradations of Working-class Incomes.**—But though it is true that an income of 36s. a week for an ordinary family leaves but a small margin for “superfluities,” it will be evident that if every family possessed this sum, we should have little of the worst evils of poverty. If we would understand the extent of the disease, we must seek it in the inequality of incomes among the labouring classes themselves. No family need be reduced to suffering on 36s. a week. But unfortunately the differences of income among the working-classes are proportionately nearly as great as among the well-to-do classes. It is not merely the difference between the wages of skilled and unskilled labour; the 50s. per week of the high-class engineer, or typographer, and the 1s. 2d. per diem of the sandwich-man, or the difference between the wages of men and women workers. There is a more important cause of difference than these. When the average income of a working family is named, it must not be supposed that this represents the wage of the father of the family alone. Each family contains about  $2\frac{1}{4}$  workers on an average. This is a fact, the significance of which is obvious. In some families,

the father and mother, and one or two of the children, will be contributors to the weekly income; in other cases, the burden of maintaining a large family may be thrown entirely on the shoulders of a single worker, perhaps the widowed mother. If we reckon that the average wage of a working man is about 24s., that of a working woman 15s., we realize the strain which the loss of the male bread-winner throws on the survivor.

In looking at the gradations of income among the working-classes, it must be borne in mind that as you go lower down in the standard of living, each drop in money income represents a far more than proportionate increase of the pressure of poverty. Halve the income of a rich man, you oblige him to retrench; he must give up his yacht, his carriage, or other luxuries; but such retrenchment, though it may wound his pride, will not cause him great personal discomfort. But halve the income of a well-paid mechanic, and you reduce him and his family at once to the verge of starvation. A drop from 25s. to 12s. 6d. a week involves a vastly greater sacrifice than a drop from £500 to £250 a year. A working-class family, however comfortably it may live with a full contingent of regular workers, is almost always liable, by sickness, death, or loss of employment, to be reduced in a few weeks to a position of penury.

§ 3. **Measurement of East London Poverty.**—This brief account of the inequality of incomes has brought us by successive steps down to the real object of our inquiry, the amount and the intensity of poverty. For it is not inequality of income, but actual suffering, which moves the heart of humanity. What do we know of the numbers and the life of those who lie below the average, and form the lower orders of the working-classes?



Some years ago the civilized world was startled by the *Bitter Cry of Outcast London*, and much trouble has been taken of late to gauge the poverty of London. A host of active missionaries are now at work, engaged in religious, moral, and sanitary teaching, in charitable relief, or in industrial organization. But perhaps the most valuable work has been that which has had no such directly practical object in view, but has engaged itself in the collection of trustworthy information. Mr Charles Booth's book, *The Labour and Life of the People*, has an importance far in advance of that considerable attention which it has received. Its essential value is not merely that it supplies, for the first time, a large and carefully collected fund of facts for the formation of sound opinions and the explosion of fallacies, but that it lays down lines of a new branch of social study, in the pursuit of which the most delicate intellectual interests will be identified with a close and absorbing devotion to the practical issues of life.

In the study of poverty, the work of Mr. Booth and his collaborators may truly rank as an epoch-making work.

For the purpose we have immediately before us, the measurement of poverty, the figures supplied in this book are invaluable. Considerations of space will compel us to confine our attention to such figures as will serve to mark the extent and meaning of city poverty in London. But though, as will be seen, the industrial causes of London poverty are in some respects peculiar, there is every reason to believe that the extent and nature of poverty does not widely differ in all large centres of population.

The area which Mr. Booth places under microscopic observation covers Shoreditch, Bethnal Green, Whitechapel, St. George's in the East, Stepney, Mile End, Old Town,

Poplar, Hackney, and comprises a population of 891,539. Of these no less than 316,000, or 35 per cent., belong to families whose weekly earnings amount to less than 21s. This 35 per cent. compose the "poor," according to the estimate of Mr. Booth, and it will be worth while to note the social elements which constitute this class. The "poor" are divided into four classes or strata, marked A, B, C, D. At the bottom comes A, a body of some 11,000, or  $1\frac{1}{4}$  per cent., of hopeless, helpless city savages, who can only be said by courtesy to belong to the "working-classes." "Their life is the life of savages, with vicissitudes of extreme hardship and occasional excess. Their food is of the coarsest description, and their only luxury is drink. It is not easy to say how they live; the living is picked up, and what is got is frequently shared; when they cannot find 3d. for their night's lodging, unless favourably known to the deputy, they are turned out at night into the street, to return to the common kitchen in the morning. From these come the battered figures who slouch through the streets, and play the beggar or the bully, or help to foul the record of the unemployed; these are the worst class of corner-men, who hang round the doors of public-houses, the young men who spring forward on any chance to earn a copper, the ready materials for disorder when occasion serves. They render no useful service; they create no wealth; more often they destroy it."<sup>1</sup>

Next comes B, a thicker stratum of some 100,000, or  $11\frac{1}{2}$  per cent., largely composed of shiftless, broken-down men, widows, deserted women, and their families, dependent upon casual earnings, less than 18s. per week, and most of them incapable of regular, effective work. Most of the social wreckage of city life is deposited in this stratum, which

<sup>1</sup> *Labour and Life of the People*, vol. i. p. 38.

presents the problem of poverty in its most perplexed and darkest form. For this class hangs as a burden on the shoulders of the more capable classes which stand just above it. Mr. Booth writes of it—

“It may not be too much to say that if the whole of class B were swept out of existence, all the work they do could be done, together with their own work, by the men, women, and children of classes C and D; that all they earn and spend might be earned, and could very easily be spent, by the classes above them; that these classes, and especially class C, would be immensely better off, while no class, nor any industry, would suffer in the least.” Class C consists of 75,000, or 8 per cent., subsisting on intermittent earnings of from 18s. to 21s. for a moderate-sized family. Low-skilled labourers, poorer artisans, street-sellers, small shopkeepers, largely constitute this class, the curse of whose life is not so much low wages as irregularity of employment, and the moral and physical degradation caused thereby. Above these, forming the top stratum of “poor,” comes a large class, numbering 129,000, or 14½ per cent., dependent upon small regular earnings of from 18s. to 21s., including many dock- and water-side labourers, factory and warehouse hands, carmen, messengers, porters, &c. “What they have comes in regularly, and except in times of sickness in the family, actual want rarely presses, unless the wife drinks.”

“As a general rule these men have a hard struggle, but they are, as a body, decent, steady men, paying their way and bringing up their children respectably” (p. 50).

Mr Booth, in confining the title “poor” to this 35 per cent. of the population of East London, takes, perhaps for sufficient reasons, a somewhat narrow interpretation of the term. For in the same district no less than 377,000, or over 42 per cent. of the inhabitants, live upon earnings

varying from 21s. to 30s. per week. So long as the father is in regular work, and his family is not too large, a fair amount of material comfort may doubtless be secured by those who approach the maximum. But such an income leaves little margin for saving, and innumerable forms of mishaps will bring such families down beneath the line of poverty. Though the East End contains more poverty than some other parts of London the difference is less than commonly supposed. Mr Booth estimated that of the total population of the metropolis 30·7 per cent. were living in poverty. The figure for York is placed by Mr Seeböhm Rowntree<sup>1</sup> at the slightly lower figure of 27·84. These figures (in both cases exclusive of the population of the workhouses and other public or private institutions) may be taken as fairly representative of life in English industrial cities. A recent investigation of an ordinary agricultural village in Bedfordshire<sup>2</sup> discloses a larger amount of poverty—no less than 34·3 per cent. of the population falling below the income necessary for physical efficiency.

§ 4. **Prices for the Poor.**—These figures relating to money income do not bring home to us the evil of poverty. It is not enough to know what the weekly earnings of a poor family are, we must inquire what they can buy with them. Among the city poor, the evil of low wages is intensified by high prices. In general, the poorer the family the higher the prices it must pay for the necessities of life. Rent is naturally the first item in the poor man's budget. Here it is evident that the poor pay in proportion to their poverty. The average rent in many large districts of East London is 4s. for one room, 7s. for two. In the crowded parts of Central London the

<sup>1</sup> *Poverty: A Study of Town Life.* (Macmillan & Co.)

<sup>2</sup> By Mr P. H. Mann in *Sociological Papers.* (Macmillan.)

figures stand still higher; 6s. is said to be a moderate price for a single room.<sup>1</sup> Mr. Marchant Williams, an Inspector of Schools for the London School Board, finds that 86 per cent. of the dwellers in certain poor districts of London pay more than one-fifth of their income in rent; 46 per cent. paying from one-half to one-quarter; 42 per cent. paying from one-quarter to one-fifth; and only 12 per cent. paying less than one-fifth of their weekly wage.<sup>2</sup> The poor from their circumstances cannot pay wholesale prices for their shelter, but must buy at high retail prices by the week; they are forced to live near their work (workmen's trains are for the aristocracy of labour), and thus compete keenly for rooms in the centres of industry; more important still, the value of central ground for factories, shops, and warehouses raises to famine price the habitable premises. It is notorious that overcrowded, insanitary "slum" property is the most paying form of house property to its owners. The part played by rent in the problems of poverty can scarcely be over-estimated. Attempts to mitigate the evil by erecting model dwellings have scarcely touched the lower classes of wage-earners. The labourer prefers a room in a small house to an intrinsically better accommodation in a barrack-like building. Other than pecuniary motives enter in. The "touchiness of the lower class" causes them to be offended by the very sanitary regulations designed for their benefit.

But "shelter" is not the only thing for which the poor pay high. Astounding facts are adduced as to the prices paid by the poor for common articles of consumption,

<sup>1</sup> Cf. *An Inquiry into the Conditions and Occupations of the People in Central London*, R. A. Valpy.

<sup>2</sup> This statement is borne out by *A Return of Expenditure of Working-Men*, for 1889, published by the Labour Department of the Board of Trade.

especially for vegetables, dairy produce, groceries, and coal. The price of fresh vegetables, such as carrots, parsnips, &c., in East London is not infrequently ten times the price at which the same articles can be purchased wholesale from the growers.<sup>1</sup>

Hence arises the popular cry against the wicked middleman who stands between producer and consumer, and takes the bulk of the profit. There is much want of thought shown in this railing against the iniquities of the middleman. It is true that a large portion of the price paid by the poor goes to the retail distributor, but we should remember that the labour of distribution under present conditions and with existing machinery is very great. We have no reason to believe that the small retailers who sell to the poor die millionaires. The poor, partly of necessity, partly by habit, make their purchases in minute quantities. A single family has been known to make seventy-two distinct purchases of tea within seven weeks, and the average purchases of a number of poor families for the same period amounted to twenty-seven. Their groceries are bought largely by the ounce, their meat or fish by the half-penn'orth, their coal by the cwt., or even by the lb. Undoubtedly they pay for these morsels a price which, if duly multiplied, represents a much higher sum than their wealthier neighbours pay for a much better article. But the small shopkeeper has a high rent to pay; he has a large number of competitors, so that the total of his business is not great; the actual labour of dispensing many minute portions is large; he is often himself a poor man, and must make a large profit on a small turnover in order to keep going; he is not infrequently kept

<sup>1</sup> See two interesting papers, "Our Farmers in Chains," by the Rev. Harry Jones (*National Review*, April and July, 1890).

waiting for his money, for the amount of credit small shopkeepers will give to regular customers is astonishing. For all these, and many other reasons, it is easy to see that the poor man must pay high prices. Even his luxuries, his beer and tobacco, he purchases at exorbitant rates.

It is sometimes held sufficient to reply that the poor are thoughtless and extravagant. And no doubt this is so. But it must also be remembered that the industrial conditions under which these people live, necessitate a hand-to-mouth existence, and themselves furnish an education in improvidence.

§ 5. **Housing and Food Supply of the Poor.**—Once more, out of a low income the poor pay high prices for a bad article. The low physical condition of the poorest city workers, the high rate of mortality, especially among children, is due largely to the *quality* of the food, drink, and shelter which they buy. On the quality of the rooms for which they pay high rent it is unnecessary to dwell. Ill-constructed, unrepaired, overcrowded, destitute of ventilation and of proper sanitary arrangements, the mass of low class city tenements finds few apologists. The Royal Commission on Housing of the Working Classes thus deals with the question of overcrowding—

“The evils of overcrowding, especially in London, are still a public scandal, and are becoming in certain localities a worse scandal than they ever were. Among adults, overcrowding causes a vast amount of suffering which could be calculated by no bills of mortality, however accurate. The general deterioration in the health of the people is a worse feature of overcrowding even than the encouragement by it of infectious disease. It has the effect of reducing their stamina, and thus producing consumption and diseases

arising from general debility of the system whereby life is shortened." "In Liverpool, nearly one-fifth of the squalid houses where the poor live in the closest quarters are reported to be always infected, that is to say, the seat of infectious diseases."

To apply the name of "home" to these dens is a sheer abuse of words. What grateful memories of tender childhood, what healthy durable associations, what sound habits of life can grow among these unwholesome and insecure shelters?

The city poor are a wandering tribe. The lack of fixed local habitation is an evil common to all classes of city dwellers. But among the lower working-classes "flitting" is a chronic condition. The School Board visitor's book showed that in a representative district of Bethnal Green, out of 1204 families, no less than 530 had removed within a twelvemonth, although such an account would not include the lowest and most "shifty" class of all. Between November 1885 and July 1886 it was found that 20 per cent. of the London electorate had changed residence. To what extent the uncertain conditions of employment impose upon the poor this changing habitation cannot be yet determined; but the absence of the educative influence of a fixed abode is one of the most demoralizing influences in the life of the poor. The reversion to a nomad condition is a retrograde step in civilization the importance of which can hardly be exaggerated. When we bear in mind that these houses are also the workshop of large numbers of the poor, and know how the work done in the crowded, tainted air of these dens brings as an inevitable portion of its wage, physical feebleness, disease, and an early death, we recognize the paramount importance of that aspect of the problem of poverty which is termed "The Housing of the Poor."



So much for the quality of the shelter for which the poor pay high prices. Turn to their food. In the poorest parts of London it is scarcely possible for the poor to buy pure food. Unfortunately the prime necessities of life are the very things which lend themselves most easily to successful adulteration. Bread, sugar, tea, oil are notorious subjects of deception. Butter, in spite of the Margarine Act, it is believed, the poor can seldom get. But the systematic poisoning of alcoholic liquors permitted under a licensing system is the most flagrant example of the evil. There is some evidence to show that the poorer class of workmen do not consume a very large quantity of strong drink. But the vile character of the liquor sold to them acts on an ill-fed, unwholesome body as a poisonous irritant. We are told that "the East End dram-drinker has developed a new taste ; it is for fusil-oil. It has even been said that ripe old whisky ten years old, drunk in equal quantities, would probably import a tone of sobriety to the densely-populated quarters of East London."<sup>1</sup>

**§ 6. Irregularity of work.**—One more aspect of city poverty demands a word. Low wages are responsible in large measure for the evils with which we have dealt. In the life of the lower grades of labour there is a worse thing than low wages—that is irregular employment. The causes of such irregularity, partly inherent in the nature of the work, partly the results of trade fluctuations, will appear later. In gauging poverty we are only concerned with the fact. This irregularity of work is not in its first aspect so much a deficiency of work, but rather a maladjustment. While on the one hand we see large classes of workers who are habitually overworked, men and women, tailors or

<sup>1</sup> Arnold White : *The Problems of a Great City*, p. 159.