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OF
MOTHERHOOD

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EQUAL PAY AND THE FAMILY

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AND

THE FAMILY

*A Proposal for the
National Endowment of Motherhood*

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*The following are responsible for the preparation
of this book :*

K. D. COURTNEY.
H. N. BRAILSFORD.
ELEANOR F. RATHBONE.
A. MAUDE ROYDEN.
MARY STOCKS.
ELINOR BURNS.
EMILE BURNS.

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INTRODUCTION

THE women 'bus conductors who struck for "equal pay" made a brilliant and successful fight—but they have also raised a far-reaching problem. In the immediate foreground of industrial politics it would be hard to exaggerate the importance of their bold stroke for simple justice. What is conceded to 'bus conductors cannot in the long run be denied to railway workers, and what is granted in the transport trades will presently be demanded in every branch of industry. Principles are a dangerous form of social dynamite, and this particular explosive will shatter many things before its force is exhausted.

For "equal pay for equal work" is only one half of women's demand. The other half is to win admission (wherever the work is suitable) to an equal place, when their skill merits it, among the craftsmen of the better organised unions. To tell a woman that she shall have equal pay, whenever she is allowed to do a man's work, is a mockery if at the same time the doors of all the upper rooms in the house of industry are closed against her. Her battle is only beginning, so long as all the more exclusive crafts, from barristers to compositors, refuse to admit her to their privileges.

To pretend that the reluctance of these highly-skilled, well-organised crafts is due to mere sex-

selfishness is to miss the central issue of the problem. It is true that women have had to battle, and must still battle, at every stage of their long struggle for education, political rights, and economic opportunity, against the crude egoism of men who opposed their every striving to emerge from the position of the unpaid, untaught domestic drudge. They have owed their escape from this position more often to their own efforts and to the commercial egoism of men who brought them into industry to exploit them than to the chivalry of men who smoothed the way for them as comrades. None the less, there is a reason—in its way a natural reason—for the opposition of men to the entry of women into industry. That reason is expressed in the familiar phrase that “men have families to keep.” The present organisation of society throws the main cost of rearing the next generation upon the shoulders of men, and public opinion’s rough sense of justice will not admit that a single woman *ought* to have as much money as a family of three, five, or (it may be) six or seven mouths.

And yet the ’bus men gave unstinting help to the women in their fight for “equal pay.” Organised labour has declared emphatically its intention to enforce the application of that principle throughout the country.

Although the fear of women’s competition at lower rates is an important motive in the men’s policy, this motive does not explain the general sympathy of the public which so largely contributed to the women’s success. The Press supported the women’s

demand almost as unanimously as it supported the demands of the police a week later. Public opinion’s rough sense of justice admits that women should not be paid less than men for the same work.

The possession of the vote strengthens the women’s insistence on their industrial rights, and gives force to a movement that will not stop before it has swept away the barriers of the past and won for women their right place in the social as well as in the industrial organisation of society. Foremost among the barriers to equality is the system which ignores the mother’s service to Society in making a home and rearing children. The mother is still the unchartered servant of the future, who receives from her husband, at *his* discretion, a share in *his* wages. The system may work, on the average, fairly well. But even if, as is probable, the husband behaves well and “brings home” the bulk of his earnings, these earnings do not vary with his family needs, and are subject to the arbitrary chances of unemployment and ill-health. Such are the causes, apart from the instances of selfish and thriftless conduct on the husband’s part, which tend to drive the wife herself into the labour market, to the detriment of the home and the children. She will work in such cases for less than a subsistence wage, and she thereby lowers the standard of women’s wages. At its best the system leaves the woman with less self-respect and independence than she ought to have. At its worst it results in neglected homes and ill-nourished children. It provides less than a decent standard of life for the unskilled labourer’s family, and forces

the elder children into the labour market at an unripe age. Erected into a custom and a convention, this system tends to keep women's wages low, even when they are wholly or partially supporting a family. It works with peculiar cruelty towards a wife who, after bearing children, finds herself wronged, ill-used, or neglected. Even in the most fortunate cases, the system recognises neither the personality of the woman nor her contribution to society. There can be no real independence, whether for man or woman, without economic independence. Few of us realise how constantly and subtly this half-conscious, but ever-present sense of the economic dependence of the woman upon the man corrodes her personality, checks her development, and stunts her mind, even while she is still a girl, with marriage only as yet in prospect. Social injustice is a continuous poison, administered without our knowledge in daily doses, but it makes spiritual dwarfs of those who might be giants.

The industrial programme of "equal pay for equal work" is no remedy for these difficulties. It raises in an acute form the problems connected with the rearing of the next generation. Relying on that formula alone, women may win an empty victory, and rivet more firmly the fetters which bound them in the past to the low-paid, unskilled trades. Relying on that formula alone, women may check the course of their own social emancipation. That course during the war is not to be measured solely in industrial and political terms. The "separation allowance" to the soldier's wife has made her

for the first time the mistress of a personal income, with the result that multitudes of homes are better furnished and multitudes of children better nourished than they were in peace. The allowance to the mother recognises her personality and the importance of her work; the additional grant for every child does accurately what the conventional "family" wage, paid to the man, does at best approximately. The amount of the family income varies with the need, as wages do not. A new and just system of providing for the rearing of the next generation has been unwittingly established by the State.

The continuation and extension of this system will be a national recognition of the mother's work; and at the same time it will safeguard the coming generation from the aggravated injustice which threatens it as the result of the rise in prices and the disorganisation of industry. It will also solve the otherwise insoluble contradiction between the claims of the family and the principle of "equal pay for equal work." For years pioneer women had advocated the endowment of motherhood, as much for the sake of the mother's self-respect as for the child's welfare. To-day the logic of experience has reinforced the arguments of the past, and the united labour demand for "equal pay" has made the endowment of motherhood the most urgent question of the hour.

In the following pages the subject is carefully examined in its many bearings on the industrial, social and economic life of the country. It is an issue that cannot be burked in the coming period of

reconstruction, and the definite proposals here made form the first practical scheme for the national endowment of motherhood.

The scheme promises a measure of economic independence to the mother, and recognises by a direct payment her services to society. It recognises the varying needs of the family with an exactness impossible to wages. It recognises the re-adjustment of the organisation of society which the irresistible demand of "equal pay for equal work" will involve. In its full application, the scheme will make it easy to decrease juvenile employment, and to raise the school age, since the child's wage will no longer be a necessary supplement to the father's. It means, in short, an approach to the humane maxim, "To each according to his need"; the abolition of hunger for the child, the economic and social emancipation of women, the safeguarding of men from the perils of low-paid competition, and such a levelling up of opportunities as our race has never known in all its history. It makes a ringing call to the ambition and vision of both men and women voters.

September, 1918.

REPORT OF THE FAMILY ENDOWMENT COMMITTEE.

AT the suggestion of Miss E. F. Rathbone a small Committee was formed in October, 1917, to discuss the establishment of a national scheme of family endowment on the lines of separation allowances, which have greatly benefitted the country during the war by distributing the means of subsistence according to the number of persons in the family concerned.

The Committee has had under consideration a number of questions to which the war has given special prominence, and which will be increasingly important in the period that follows the war. Many of these questions are directly connected with the development of national life through the adequate maintenance and care of children; others, although not directly connected with this, are yet so closely related that they cannot be treated separately.

The Committee has come to the conclusion that a national scheme of family endowment is the only practicable method of meeting the problems which it has considered. This should take the form of a weekly allowance, sufficient in amount to cover the primary cost of physical subsistence, paid direct to the mother for herself and for each of her children, throughout the period when the care of the children

necessarily occupies her whole attention. The details have not yet been fully developed, but the Committee has thought it desirable to draw up a statement of the general lines of the proposed scheme, with the reasons which have prompted its conclusions.

It is convenient to divide this report into six parts :

1. The general aims of the scheme.
2. Consideration of possible objections to the scheme.
3. The principles of a concrete scheme.
4. The scheme proposed.
5. The cost.
6. Administration.

I.—THE GENERAL AIMS OF THE SCHEME.

(a) **The Provision made by Society for its own Continuation.**

An important aspect of the present wages system is that the nation provides for its own continuation—for the rearing of future citizens—through the wages of individual adults. It is obvious that children until they reach an age when they can become producers; mothers during the time when their work in bearing and rearing children removes them from the ranks of ordinary producers; as well as old or disabled men or women—must be a charge on the products of the country's industry. The system that left the burden of non-producers to be borne by individuals has been formally broken down by Free Education, Old Age Pensions and the In-

urance Acts; but no attempt has been made to shift the main burden of children's non-productive life from the individual to the community.

It is a commonplace that the system of providing for the next generation through wages is wasteful and inadequate. Wages cannot be adjusted to meet family needs; the unmarried earner receives the same wages as the father of one child or of ten children. The amount of food and other necessaries which each child can be given depends on (a) the wages of the father, (b) the number of other children in the family—two totally irrelevant factors. No Food Controller would dream of distributing an equal ration of bread to each household, without taking into account the number of mouths that had to be fed. Yet this is, in effect, the plan adopted, so long as the family with children receives the same income as the single man. It is essential that a new system should be introduced which would give to the family with children an amount—over and above the wages earned by the father—based on the actual number of children in that family.

(b) **The Remuneration of Women's Services.**

This conclusion is also supported by considerations bearing on the employment of women. The large increase in the number of women in industry during the war, and the need for the full utilisation of the country's resources after the war, will tend to raise in a much more acute form the difficulties which the employment of women in competition with men has raised in the past. These difficulties are closely

connected with the present system of providing for the next generation. The fact that the majority of male wage-earners either have to maintain a family or are young men who expect to do so shortly, while the majority of women wage-earners work for their own subsistence or are only partly responsible for the maintenance of others, has led to a general acceptance of lower standards of pay for women than men, even when they do the same work. The result is that men, with some justice, look on women workers as blacklegs, and resist their admission into the higher paid and more skilled branches of industry. In the past this resistance, combined with other causes connected with the traditional attitude to women, has been largely successful in confining women to a group of trades concerned with the domestic arts and so recognised as their own, and to the least skilled branches of men's trades.

The discovery during the war of the potentialities of women in industry has to a great extent broken down this barrier, and it is clear that in the future the industrial competition between the sexes is likely to be much keener than before and, unless some means of adjustment can be found, may constitute a most serious menace to the men's standards of life. On the other hand, any attempt to prevent women from exercising their newly-found powers and to force them back behind the traditional boundaries is certain to be resisted both by employers and by women themselves, as involving a great waste of human capacity.

This is becoming widely recognised by the workers themselves. The better organised groups of women are everywhere raising the cry of "equal wages for equal work," and at the Labour Party Conference, on July 28th, 1918, a resolution was passed "That the principle of 'equal pay for similar duties' should be everywhere adopted." It will, however, be exceedingly difficult to secure the universal adoption of this obviously just principle so long as the equally just objection can be raised that men need higher pay, not because their need of beer and cigarettes is greater, but because they have to support their wives and children.

Mr. Seebohm Rowntree feels this difficulty so strongly that, in "The Human Needs of Labour," he actually proposes a differentiation of 19s. per week in the suggested minimum wage for men (44s. per week) and for women (25s. per week). Unjust as this differentiation would be felt to be by women, and disastrous as it must be in its effects on men's wages and employment, it must be recognised that the grounds advanced by Mr. Rowntree for this proposed differentiation will be accepted by the general public, so long as the burden of providing for the next generation falls almost entirely upon the wages of individual men. Although in strongly organised trades the efforts of women workers and the support of men workers may win here and there a victory for the principle of "equal pay," it must be recognised that as long as the argument that "men have families to keep" can be brought against them, they are swimming against a strong tide of

public opinion, and that this opinion is shared not only by the employing class but by employed men and their wives as well.

When the national endowment of mothers and children becomes an accomplished fact, this excuse for the underpayment of women will no longer hold good and women will be free to claim—and men to concede to them—whatever position in industry their faculties fit them for, at a wage based on the work they do, and not on their supposed necessities. Until that time comes, the employment of women will remain one of the most serious problems in the country's industrial development, and in the development of that community of interests between men and women to which the country looks forward with increasing hope.

(c) **The Health of Children.**

It is now generally realised that the country suffers every year a serious loss, which to a great extent is preventable, in the death of rather more than ten per cent. of the children under one year old. It is also realised that numbers even of the children who survive grow up with physical and mental disabilities which prevent their taking any very active part in the industrial system. It is realised that the main cause of the infant mortality and the crippling of a large proportion of the survivors is the lack of proper nourishment, which accentuates the evils of bad housing, inadequate care, and disease. In his Report for 1916, Sir George Newman says (p. 139) :

“ Speaking generally, the findings of medical inspection have demonstrated that something like ten per cent. of the total number of children in attendance at Public Elementary Schools are suffering from a recognisable degree of malnutrition (say 600,000 children). . . . It is not only a question of a hungry child, but of a child physically below par, and thus unable to derive full benefit from its schooling.”

This process of under-nourishment frequently begins before birth, and its effects, visible to school medical inspectors, reach their climax in the industrial and social fate of the many grades of the inefficient. The provision of milk and school meals can be only palliatives. They will affect only a small part of the total number of children, and they will leave untouched the health of the mother and the general standard of living in the home.

In the actual working of the separation allowances which have been paid during the war we find a possible solution. Apart from isolated cases, the health and standard of living of children in the homes which have benefitted by separation allowances have been greatly improved. The mothers who have drawn these allowances during the war have shown themselves to be capable of doing their work—the rearing of children—efficiently, if adequate means are placed at their disposal. In the report referred to above, Sir George Newman says (p. 142) :—

“ The evidence from school doctors and the Board's medical inspectors in all parts of the

country is to the effect that in 1916 the children were, on the whole, better fed and better clothed than at any time since medical inspection was introduced."

(d) **The Removal of Economic Restrictions on Parenthood.**

The conditions referred to above suggest that, as long as the maintenance of families is provided for through the wages of individuals, the more industrious and ambitious classes of workers will tend, as their standard of living is raised, to restrict their families, as well as to defer marriage in order to make sure of adequate incomes. The war has intensified the decline in the birth rate; and there can be no doubt that the economic situation after the war will increase the tendency to restriction. This tendency will be specially strong among those ambitious workers whose high standards of living would ensure the survival and the proper care of their children; but it will affect much wider classes than it has affected in the past, since knowledge of the means of restricting families is now almost universal. As long as wages fix the limits of the family standard of living, each additional child must lower the standard in that family; and the system must be altered if we wish to counteract the economic tendency to restriction among just those types of citizens whose increase is of most importance to the national life. Unless the system is altered the nation will continue to be recruited, in an ever growing proportion, from the ranks of those

who are physically and mentally the least fit. (See also II. *(d)*).

(e) **Improvement in the Status of Women.**

The alternatives open to women in the past have been either dependence as a mother or independence as an industrial worker. During the war, the payment of separation allowances has made it possible for a great many mothers to give proper time and attention to the care of their children, and at the same time to enjoy economic independence. In the period that follows the war, when much will depend on the care given to the rearing of children, the mother's work must be recognised as an important service to the country, and those who render it should not be placed in a condition economically inferior to that of the independent wage-earning woman.

In the present scheme of society, not only does the mother's continuous and exhausting work fail to bring her economic independence; circumstances over which she has no control often deprive her of the means which she requires to enable her to do her work properly. If the country wishes to give some practical proof of its respect for motherhood, it must secure to the mother, in the first place, a measure of economic independence for herself; and, secondly, an additional allowance, based on the number of her children, which will make it possible for her, without continuous privation on her part, to feed, clothe, and care for them adequately. If the mother leaves her home, and goes out as nurse,

cook, general servant or housekeeper to some other family she is paid for that work, a decent standard of living is assured to her, and she is given the materials she needs in the course of her duties ; but if she stays at home and looks after her own children she receives no payment, and her standard of living and the materials she needs for her work are both dependent on her husband's earnings—not on the value of her own work, or on the number of children for whom she has to provide. Hence it is that motherhood—which has often been called the noblest of all professions—too often means a life of overwork rewarded by continuous privation and anxiety about making both ends meet. The first step towards raising the status of women must be the raising of the status of motherhood, and the blotting out in “the noblest of all professions” of those conditions which could not bear comparison with the worst conditions of sweated industrial employment.

(f) The Redistribution of Wealth.

It is generally admitted that constant efforts must be made to abolish some of the most glaring evils in the present distribution of wealth. In the summer of 1916, Mr. Asquith said that the Government was anxiously considering means to secure “a fairer distribution.” The evil is generally thought of in terms of individual wage-earners ; and a remedy is sought in trade-boards and wages legislation. But it is clear from the foregoing that a most serious evil, which constantly retards national development,

is the unfairness of the distribution among families. This point is not dependent on any “Socialist” views of class justice ; within any one class, the existing distribution is unjust as between families—unjust in the special sense that it penalises those individuals whose services to the State should be recognised and encouraged. It has been a commonplace among sociological writers that the unit of the State is the family ; the unit in the distribution of wealth is, however, not the family, but the individual wage-earner. Hence any attempt at redistribution through wages, however far-reaching, will not produce that redistribution which is most important to the national life. In State payments according to family needs we find the only means—a means which can be directly effected by legislation—of securing “a fairer distribution” on which all classes would be in agreement.

(g) A Higher Standard of Living.

There can be no doubt that there will be an irresistible demand after the war for a general improvement in the standard of living. If this demand is conceded solely through wages, the rise in prices would probably outstrip the rise in wages among the weaker and less organised sections of workers. If, on the other hand, the demand for a higher standard of living were met also by direct State payments according to family needs, a higher standard of living would at a stroke be made possible for mothers and children in all classes of workers

without distinction, and this in its turn would stimulate production.

In periods of slack trade and unemployment, again, the slackness in demand is accentuated, and a permanent mark left on the nation's vitality, by the fact that the family consumption is reduced when the wage-earner is unemployed. A constant volume of demand based on the family income received from the State would reduce fluctuations in the general demand and so tend to reduce unemployment.

II.—CONSIDERATION OF POSSIBLE OBJECTIONS TO THE SCHEME.

(a) *The Danger to Wages.*

The effect which family endowment would have on wages is a matter of fundamental importance. It may be argued that wages must inevitably fall if part of the costs of subsistence are met by direct State payments. But whatever the general merits of this argument may be, we do not believe that the adoption of the particular scheme of family endowment which we suggest would have any such inevitable adverse effect on wages. In the first place, endowment on the lines proposed below would only benefit families with children under five years old; so that the class drawing benefits at any one time would be relatively small. The number of families with one or more children under five is estimated at 2,655,000; the number of occupied males in 1911 was about 11,500,000. Thus the two-and-a-half million workers whose homes are benefitting by

endowment will be scattered through all industries, and trade union solidarity will prevent them from acting as black-leg labour; while the remaining three-quarters of the men in each industry will be getting no benefit from the scheme of endowment, and their attitude on wages questions will only be strengthened by the general raising of the standard of living which endowment will produce. Nor can the fact be ignored that the scheme of endowment will mean that, whether the fathers are employed or not, the families in which there are young children will be certain of at least physical subsistence. That is to say, in the event of wages disputes the workers will know that a large number of their dependants are secure, and that the call on strike funds will be less. In well-organised trades, therefore, there is little danger that endowment would weaken the workers' attitude on wages questions; while it is certain that it would considerably strengthen their power of resistance in industrial conflicts.

It cannot of course be doubted that the employer's natural reluctance to grant increases in wages will be stiffened by the introduction of the endowment scheme. He will not only feel that there is less justification on humanitarian grounds for increases in wages; his active resistance will also be strengthened by the increased burden of taxation which the scheme involves.

But, whatever, in these circumstances, the relative bargaining powers of the workers and employers may be, no one will doubt that it will be an immense

improvement in the social system if families with young children are secured from the worst effects of industrial conflicts, and it is probable that this certain result of endowment will be as welcome to the average employer as to the workers themselves.

This result will follow in weakly organised as well as in highly organised trades. But where there is not a strong trade union organisation the increased reluctance of the employer to grant increases in wages may be too strong for the workers; and in such trades there may even be, at first, a tendency for the workers whose families are drawing endowment to accept lower wages. Although, for the reasons advanced in the following paragraphs, we believe that this tendency would soon be checked, there is no doubt that the establishment of a national minimum wage at the same time as the introduction of the Family Endowment scheme would greatly safeguard the position of the workers.

The costs of subsistence are undoubtedly an important factor in influencing the workers' attitude on wages questions, especially where wages are but little above subsistence level. But other and probably more important factors which actually determine rates of wages are:

(a) The aggregate amount of national production.

(b) The number and bargaining power of the workers among whom labour's share has to be divided, as compared with the amount of available capital and the bargaining power of its owners.

We must therefore consider not merely the effect of family endowment upon the workers' subsistence costs, but also its effect upon (a) the efficiency of labour; (b) the bargaining power of labour; (c) the number of wage-earners competing in the labour market. An exhaustive treatment of these obscure questions is of course outside the scope of the present memorandum; but the following general considerations may be advanced.

As regards the efficiency of labour, it may be urged that the mere physical health which endowment would bring to the workers in their earlier years would create a more vigorous and self-reliant body of citizens, whose increased productivity would be of such benefit to the country's industry that it would be well able to bear any increased wages which they might demand.

With regard to the bargaining power of labour, reference has been made above to the additional strength which the workers will gain from the knowledge that many of their dependants are secure from the danger of starvation in the event of a strike. But in addition to this, the feeling of security which endowment will give to every home will greatly strengthen the general confidence of the workers.

It is well known that the principle "to him that hath shall be given" holds good in the sphere of wages. Men who have been earning wages which enable them to keep their families and themselves above the bare level of physiological subsistence are the very men who are more keenly aware of the uses of higher wages; they are able to

appreciate the advantages of higher standards of living ; they are better able to organise ; and their position in their conflicts with employers is stronger than that of the men in lower-paid trades. The men in lower-paid trades, in general, find it more difficult to win any advances in wage-rates, even though their *prima facie* need of higher wages is greater.

It is from this point of view that family endowment would be of immense advantage in the struggle for higher wages, especially in the lower-paid trades. A regular and more adequate family income would create a better background for the men now in those trades ; their organisation would grow stronger, their efforts would be more sustained ; and their view of life would change from passive acquiescence in a state of things which kept themselves and their families below the level of even physiological subsistence, to active determination to better their conditions in ways they had not dreamt of before.

With regard to the number of persons competing in the labour market, it is of course dangerous to forecast post-war conditions. But as far as male wage-earners are concerned, there is no reason to suppose that the system of family endowment would result in any material alteration of numbers. With regard to women wage-earners, the withdrawal of large numbers of married women from the labour market, to which advocates of family endowment look forward, may well be compensated as regards output by the increased physical and moral efficiency of labour as a whole. Meanwhile, as far as the

bargaining power of labour is concerned, nothing but an access of strength could result from a slackening of that competition which has hitherto exercised a depressing effect upon the wages of both sexes. We have already, in considering the effect of endowment upon the wages of women (pp. 15-18) given our reasons for thinking that it would do away with the present involuntary blacklegging of men by women, by depriving employers of their one really plausible if not actually valid excuse for paying women less than the standard rates, and so putting competition between the sexes for the first time on a basis which is at once free and fair.

We have advanced these considerations to meet the views of those who, believing that the present wages system will be retained for some time to come, fear that the scheme might result in a reduction of wages. To those who are looking to the socialisation of industry in one form or another, we would point out that a scheme such as the one advocated here will be found essential. Every social system, and more especially the highly organised social system, must make provision for those who are unable to be producers. In this category the most important classes are the children, and the mothers who by virtue of the very service they render cannot rank as producers in the ordinary sense of the word.

(b) **The Effect on the Worker's Energy.**

It may be held that family endowment will weaken the motives which at present drive men to work hard in order to keep their families alive and

in tolerably decent conditions. But the period suggested for full endowment—while there are children in the family under five—has both a beginning and an end; and the beginning is marked by greater family requirements which make it most improbable that the father would feel that hard work was no longer necessary. Fear of starvation is not the only incentive to work; the other incentives—pride, and ambition to reach higher standards of living—become much more powerful after the physiological minimum has been secured. The desire to avoid starvation for himself and his family may make the worker do a certain quantity of work, but it will never be a motive to the full exertion of his powers. In fact, fear of starvation and constant living on the verge of economic disaster produces a state of mind which often leads the worker to do the absolute minimum of work both in time and effort. We believe therefore that even if endowment produced a certain proportion of cases in which men slackened their efforts, the number of these cases would be relatively small, and would be far outbalanced by those where the increased stability and comfort of home life would develop the workers' capacity for effort and stimulate their ambition.

(c) **The Effect on Matrimonial Relations.**

An objection that may be raised to the endowment scheme is that it might weaken the marriage ties by making the wife less dependent on her husband's earnings. Against this objection we would urge

that a direct payment to the mother for her services to the community in rearing children will make it possible for marriage to be a real partnership, in which the family income is derived from the joint earnings of husband and wife. We believe that a partnership, in which both parties contribute, is a finer conception of marriage relations than one which is based on the financial dependence of the wife.

Many of the cases of disagreement between married people may be traced directly to friction about money matters. Apart even from direct friction of this kind, the fact cannot be ignored that in present conditions the poverty and discomfort of the home too often drive the husband to seek refuge elsewhere. By giving mothers the opportunity to improve the standard of comfort in their homes, family endowment would do a great deal to improve matrimonial relations, which cannot but be affected by the increasing poverty and discomfort which, under the present system, is brought by every additional child.

(d) **The Effect on the Birth-rate.**

It may be objected that endowment will cause a rapid increase in the birth-rate, more especially among those classes of the community to whom the allowances will represent the greatest increase in material wealth. Indeed, if there were good reasons to anticipate such a result, we should have here a very weighty objection to the whole scheme; for though public opinion is divided as to the desirability of an increase in the birth rate as a whole, few

people would favour an increase among those classes which are at present living at bare physical subsistence level. We believe, however, that there will be counteracting tendencies which will reduce the danger of any such result. It is a generally accepted fact that the lowest birth-rate coincides with the highest standard of living, and that the highest birth-rate coincides with the lowest standard of living. The variation according to standard of living is illustrated by the following table compiled by the National Birth-rate Commission from the figures of the Registrar-General.

Social Class.	Births per 1000 married males aged under 55 years.			
Upper and Middle Class	119
Intermediate	132
Skilled Workmen	153
Intermediate Class	158
Unskilled Workmen	213

In connection with their general conclusion that "the birth-rate falls as the income rises" the Commissioners collected evidence which seems to establish the propositions that:

- (a) families with high incomes were limited, if at all, on what may be called "personal" grounds.
- (b) there was an increasing tendency for families with intermediate incomes to be limited on economic grounds.
- (c) families with the lowest incomes were not limited at all—"the very hopelessness of a proper discharge of parental obligations breeds a recklessness in incurring them."

It seems, therefore, that endowment, by lightening the economic burdens of parenthood, would tend to operate as a stimulus to the birth rate in class (b) which is now restricted, and unless the system is altered will probably be further restricted, on economic grounds. On the other hand, in the case of the unskilled workers, of whom class (c) is mainly composed, the evidence referred to above suggests that endowment would have a different effect. The "hopelessness of a proper discharge of parental obligations" would be practically abolished; it would be possible for all parents, even those with the lowest incomes, to bring up their children decently; and class (c) would be merged in class (b)—the class in which "recklessness in incurring parental obligations" disappears.

In addition there is a certain non-economic effect to be considered. The woman tends to regard child-bearing less in terms of economic expense, more in terms of physical stress and personal labour, than the man. Any change which conduces to the personal dignity and social prestige of the woman in the home, will tend to give increased weight to those non-economic considerations by strengthening the hand of the person with whom they weigh most heavily. This should be an important factor in those classes of society where the woman, by reason of complete economic dependence and a life of unbroken drudgery, is at present powerless and inarticulate.

There is reason to hope, therefore, that family endowment, by acting directly upon the standard of

living and indirectly upon the position of women, will actually tend to reduce the birth-rate among those classes of the community where there is at present no check but the physical capacity of the parents. On the other hand, endowment will certainly tend to increase the birth-rate among the artisan and lower-paid professional classes; and this readjustment will mean that the nation will no longer be recruited in a constantly increasing proportion from the ranks of those whose children have the least chance of survival and fitness.

III.—THE PRINCIPLES OF A CONCRETE SCHEME.

The reasons which have been advanced in favour of the State endowment of families make it clear that the scheme is not suggested in the spirit of poor relief. Although the adoption of the scheme would mitigate some of the worst evils of poverty, other and equally important results are aimed at in the sphere of the country's economic and social development, especially in relation to the position and status of women.

It may be said that it is useless for the State to assist families whose incomes are above a certain level. This might be a vital consideration if the exclusion of certain classes would materially lessen the cost of the scheme. But only about six per cent. of the families in the United Kingdom enjoy incomes of over £300 a year, and the saving effected through the exclusion of those families from endowment would only amount to some £9,000,000 on a

total cost of nearly £150,000,000. On the other hand, it would be exceedingly difficult to adjust allowances immediately below any maximum income that was suggested in such a way as to prevent them from depressing wages and salaries at that level; for example, if families with incomes of £290 received endowment amounting to £54 a year, while those with £300 received nothing, the usual scale of salaries about £300 would undoubtedly be depressed. This would be an even more serious objection if the proposed maximum income for endowment were fixed at £160 or £130. Apart from this, the moral effect of treating all classes alike would be of great advantage to society; and there would be less danger of oppressive administration if the scheme were universal than if it were limited to the class with low incomes.

It is in fact essential that there should be no "poverty" qualification for family endowment, nor must it be given only to widows or any other class. It must be given in respect of all children and in respect of all mothers who are occupied in, or who have to make provision for, the care of young children.

Again, the payment must be made to the mother; partly in recognition of the work which the rearing of children involves, but partly also because she will thus be made responsible to the State for applying the endowment in the proper way. If the mother is dead, or if for other reasons such a course is desirable, payment should be made to another person who would assume the responsibility for the care of the children.

The period during which endowment is to be paid, should, in theory, be determined by the period of total dependency ; that is, for the children, until school-leaving age ; for the mothers, the time during which they are unable to do "productive" work—the period during which the rearing of children is, or should be, a full-time occupation. For mothers, therefore, the endowment should begin during pregnancy—say eight weeks before confinement—and continue until the child reaches school age, *i.e.*, for five years.

In order to secure the full social and economic effects of the scheme, the endowment for each child should continue normally until fourteen, and be extended if the child remains at school beyond that age. The first five years of life are however the most important period so far as the child's health is concerned ; and in view of the assistance given or likely to be given in the near future, to parents of older children in connection with education schemes (free education, school meals, possible maintenance allowances, etc.), we should suggest as a first measure that family endowment allowances should be paid for children only until they reach the age of five years. Payment of endowment to the mother and children during these periods would remove from the wages of the individual father the main extra charges of parenthood ; while it would give the mothers a real chance of feeding, clothing and looking after their children during the most critical five years of their lives.

A majority of the Committee is of opinion that the

benefits of endowment should be extended, with certain reservations, to unmarried mothers and their children, on the ground that the effect of this would be to decrease the number of illegitimate children, by removing the conditions which tend to increase and perpetuate illegitimacy. A minority of the Committee, while not denying that some provision for the unmarried mother and her children is desirable, believes that equal treatment for married and unmarried under an endowment scheme would weaken the deterrent motives and would tend to increase illegitimacy. As the Committee is not unanimous, the arguments for and against the inclusion of this class in the scheme of endowment are given in a separate chapter, "The treatment of the unmarried mother and her children," which follows the report.

The duration of the endowment raises several questions in connection with the employment of women which cannot be settled within the limits of a scheme of family endowment, although it is not possible to ignore them altogether. In the first place, family endowment would not do away with the necessity for the State provision of midwives and medical attendance. Again, even though the State assumed full responsibility for the mother during the period suggested, it is clear that the break in her industrial career which having children involves is still a serious problem ; and a large number of mothers would be unable, after several years' absence from industry, to resume normal employment. There can be no doubt that family endowment, by reducing the strain and semi-starvation which are now involved

in rearing children, would tend to reduce the number of mothers whose work exhausts their energies. The State should, however, make provision, by means of disablement pensions, for mothers who are unable to undertake ordinary employment five years after the birth of their youngest child. But these pensions should be part of a general scheme of pensions for old age and disablement, and should not be included in the scheme of family endowment. Another point to be noted is that day boarding schools would considerably lighten the tasks of the mothers whose children had reached school age, and would leave her more free to undertake employment, if she wished to do so, when her endowment ceased.

In drafting a scheme of endowment it must be remembered that heavy additional taxation will be necessary to provide the funds required. The exact method of taxation to be employed for this purpose is not a question that can be settled within the limits of an endowment scheme; but, if the method adopted is the income tax, it will be necessary to ensure that families with moderate incomes are not penalised, *i.e.*, that they do not have to pay more in additional taxation than they receive in endowment. This could be arranged by increasing the existing abatements from income tax in respect of wife and children; or by basing the assessment on the number of persons in the family; or by grading the endowment allowances in such a way that families with moderately high incomes receive higher weekly allowances to balance the extra taxation which they are

required to pay.* Apart from the question of taxation, it must be borne in mind that the endowment which would make a great difference to the family with an income of 30s. or 40s. a week would mean very little to a family with an income of £500 or £600 a year. It might be possible to meet this difficulty by a contributory insurance scheme, worked in connection with the endowment scheme. Men and women might have the option of contributing a certain proportion of their income to a special fund; the sum of the contributions of husband and wife might then be taken as the "additional endowment value" of the wife when endowment became payable; and on the basis of this endowment value the State might give weekly payments, *additional to the regular rate of endowment*, the cost being met out of the accumulated contributions and interest, with perhaps a proportionate State contribution. Such a scheme would be a great incentive to saving in all classes, and it would be specially helpful to the classes with incomes ranging from say £200 to £700 a year.

IV.—THE SCHEME PROPOSED.

The amounts paid to mothers and children will not have to be large enough to maintain them separately. The ideal amount would be the difference between (a) the cost of maintaining a family—husband wife and children—which will vary with the number

* See the full explanation and discussion of this method in a separate chapter following the Report.

of children; and (b) the cost of living to a man who had no children. The difference would represent the really *extra* expenditure involved in having children. It seems probable that the lowest amount which would represent this difference in a home whose standard of living did not fall below the subsistence level is 12s. 6d. a week for the mother and 5s. for the first child, with 3s. 6d. for the second and subsequent children.

The Committee is unanimous in urging that all families with children under five years of age, whatever the family income may be, should be entitled to endowment.*

The majority of the Committee holds that the rates of endowment should be equal for all families, on the grounds that

- (1) the mother's responsibility is the same in all families, whatever the income may be;
- (2) the needs, and the potential value to the country, of the children are the same in all families, whatever the income may be;
- (3) the State should not give preferential treatment to certain classes, especially where these classes are defined by income.

The scale of payments suggested is therefore a flat rate for all classes as under :—

* Some members of the Committee feel that the number of children entitled to endowment in any one family should be limited to (say) four, on the ground that children in unduly large families can rarely receive the attention they need from the overworked mother, or be given a fair start in life. Although the Committee decided not to make any definite recommendation on this point, the view is placed on record as one that deserves consideration.

Mothers—Eight weeks before confinement, and as long as they have one or more children under five years old—12s. 6d. per week.

Children—Until they reach the age of five (as a first measure only—to be extended later until school leaving age)—5s. a week for the first child under five, with 3s. 6d. a week for each child under five beyond the first.

That is to say, the total weekly allowance drawn by a mother with one child under five would be 17s. 6d., a mother with two children under five would be 21s., a mother with three children under five would be 24s. 6d., and so on.

The other members of the Committee hold that a flat rate of endowment for all classes, although on the surface giving equal treatment to all, would in practice penalise the families with intermediate incomes, ranging say from £130 to £700 a year, especially if the funds necessary for the purpose of endowment were raised partly or wholly by means of the income tax. A large part (if not all) of the endowment received by each family at these intermediate levels of income would be swallowed up by the additional taxation which would be required; and the most equitable way of meeting this difficulty would be a graded scale of endowment, rising in accordance with income *i.e.*, with the amount of tax paid. Apart even from the incidence of taxation on the families with intermediate incomes, the minority of the Committee urges that, unless the rate of endow-

ment is raised as income rises, endowment will have little effect on the birth rate, and on the status and employment of women, within the classes indicated.

The Committee is however unanimous in recognising that the effect of endowment on families at different levels of income is an important question, and a full discussion of the subject is given in a separate chapter that follows the report (p. 59, Endowment and the Family Income: a flat rate of endowment or a scale graded in accordance with income?).

V.—THE COST.

The factors determining the cost are:—

- (1) The number of mothers with one or more children under five.
- (2) The number of children under five; with their distribution among separate families.
- (3) The number of mothers entitled to pregnancy allowances each year.
- (4) The cost of administration.

(1) No statistics are available showing the exact number of mothers in the United Kingdom with children under five. Volume VIII. of the 1911 census gives the number of families with children *under* 10, for the County of London only, as 437,767. The population of the County of London was, in 1911, about 4,300,000, or $9\frac{1}{2}$ per cent. of the population of the United Kingdom. Although there is no evidence that the London figures are applicable to the whole country, it is probably accurate enough to take the

total number of mothers with children under 10 as 437,767 x 1000/95, *i.e.*, 4,600,000.

The total number of births was, in 1911, 1,104,746. The following calculation takes no account of the decline in the birth rate; but in leaving this factor out of account it errs on the right side—it gives an over-estimate of the cost of the scheme.

The difference between the mothers with	4,600,000
children under 10	4,600,000
and those with children under 1	1,100,000
	3,500,000
is	3,500,000

That is to say, in the course of nine years 3,500,000 new mothers appear, or an average of 388,888 new mothers each year.

The number of mothers with children under 5 is therefore about ..	1,100,000 (with children under 1)
Plus 388,888 x 4	1,555,000 (with children 2-5)
	2,655,000

(2) The total number of children under 5 is now about 4,670,000. These would be distributed among 2,655,000 families; this is the number of children who would draw endowment at the rate for "first" children. The balance of the total number would draw at the rate for "other" children.

The total number of endowed persons and the approximate annual cost is therefore:—

Mothers	2,655,000 at 12/6 p. wk.	£86,287,000
First children	2,655,000 at 5/- p. wk.	34,515,000
Other children	2,015,000 at 3/6 p. wk.	18,236,000
		£139,000,000
Annual Cost		£139,000,000

(3) The number of mothers entitled to eight weeks allowance before confinement would be the annual number of "new" mothers, *i.e.*, those not already drawing allowances in respect of other children. This number, as we saw, is about 389,000; making an allowance in respect of still-births, the total annual cost under this head would be about £2,000,000.

(4) The cost of administration will of course depend on the system adopted; but we believe that it will be possible to utilise much existing machinery, and that the cost of administration need not exceed £3,000,000.

The total annual cost of the scheme would therefore be approximately £144,000,000.

Note 1. The additional cost of extending the children's allowances beyond the age of five years is rather less than £10,000,000 for each year's extension; *i.e.*, if children's allowances were paid up to six years of age, the total annual cost would be £154,000,000; up to 15 the cost would be about £240,000,000.

Note 2. The additional cost of a scheme of graded benefits such as was suggested above would be approximately £10,000,000 a year (on the basis of children's allowances up to five years only).

As we have said above, the method of taxation by which this sum should be raised is bound up with the general question of State finance, and cannot be discussed here. But we wish to point out, especially to those who are staggered by the suggestion that £144,000,000 a year should be raised for the purpose of family endowment, that according

to the latest estimates the annual national income is considerably over £3,000,000,000; more than half of which sum is drawn by the classes now liable to income tax. That is to say, the scheme could be financed entirely by a tax averaging 5 per cent., or 1s. in the £, on all incomes (wages, salaries, profits, etc); or, as an alternative which would not involve any alteration in the present level of exemption from income tax, by an addition to the present income tax averaging 2s. in the £. We are far however from regarding a further tax on incomes as the only method of raising the sum required; apart from the income tax, increases in the estate and succession duties, or a land tax, might contribute a large part of the necessary funds; while again a reduction in the present expenditure on armaments might release a considerable sum for the purpose of endowment. Moreover, as the direct result of the establishment of family endowment, considerable savings would be effected—amounting probably to over £20,000,000 a year when the scheme had been in operation for some time—in the expenditure on poor relief, insurance, hospitals, and, we believe, prisons and police. The adoption, in many States of the United States, of even such a limited scheme as "Mothers' Pensions" has already done much to relieve the work of children's courts and reformatories.

VI.—ADMINISTRATION.

In the United States mothers' pensions are usually paid by ordinary cheques sent through the post. It

would probably be most convenient to the mothers if the weekly payments of family endowment were made in this way, or in cash, direct to their homes ; but there is no objection to payment at post offices (as separation allowances are now paid) except the loss of time to the mother.

The mother's claim to endowment in the first instance would be established by the production of birth certificates and any other evidence that was necessary, including a visit to the home, which might possibly be repeated during the period of endowment, provided that the visits were not unreasonably frequent or inquisitorial. The payments before confinement might be made on the certificate of a qualified doctor or midwife ; the difficulty of securing payment during exactly eight weeks before confinement is not serious, as slight errors could easily be adjusted at the other end of the mother's period of endowment, in such a way that she only drew endowment, in respect of one child, for five years and eight weeks in all.

The weekly payments would then be made regularly, subject to the mother being able to produce evidence from time to time that the condition of the children remained satisfactory. Until we know which of the various proposals in connection with a Ministry of Health, and child welfare in general, are likely to be adopted, it is difficult to suggest the easiest method of carrying out this part of the scheme. The nation will naturally require some assurance that the money paid to mothers for the maintenance and care of their children is used for this purpose.

On the other hand, the administration of the scheme must involve the least possible amount of supervision and investigation, and the mother who is taking proper care of her children should not be subjected to any burdensome regulations. But as there must be some test to show that the mother is using the endowment for the purposes for which it is given to her, it seems right that this test should be the health and general well-being of the children, and that there should be no enquiry into the details of home arrangements or expenditure unless the condition of the children showed that the endowment was not being properly applied.

It is clearly most desirable that the administration of the family endowment scheme should work in with other schemes for child welfare ; in the first place, this would effect considerable economies ; secondly, the connection between health schemes and endowment would make both more successful ; thirdly, the mothers would be less opposed to the necessary supervision if this were part of a general health scheme.

If infant welfare centres are considerably extended and developed, in accordance with the proposals of the Local Government Board, periodical visits to such centres would probably give the mothers the easiest opportunity of showing that their children continued to be well looked after. Similarly, if nursery schools are established, there will presumably be in attendance qualified nurses or doctors who could report at the required intervals that the children were well looked after. The same procedure might

be adopted for children attending any recognised infant school, clinic, or welfare centre. There should be the greatest possible elasticity in the administration of the family endowment scheme; mothers should be allowed to choose, among different ways of securing their endowment, the way that was most convenient to themselves; in country districts especially, mothers might prefer a periodical visit from a qualified nurse rather than any other method.

In general, therefore, we think that payment of endowment should be made, without further investigation of any kind, on condition that the mother obtained at regular intervals, from any registered infant welfare centre, nursery school, or qualified visiting officer, a certificate that the general condition of her children was satisfactory and that no valid evidence to the contrary was received from any other source. The intervals at which such certificates would be required should be short in the case of infants—perhaps once a month until the child was six or twelve months old—and longer—perhaps once a quarter—in the case of older children.

If however the mother did not or could not obtain a satisfactory certificate at the required interval, the first step should be a visit to her home by a qualified visitor, who would make such enquiries and give such suggestions as seemed necessary. This visit would be followed up by further visits at short intervals; and we believe that by suggestions and advice the mother who was merely ignorant or careless could be led to reform her methods. If investigation

showed that the father appropriated the endowment, proceedings should be taken against him. In no case should the endowment be stopped altogether, as this would have the worst possible effect on the children; but if, after the mother had been given every chance, and the fullest enquiries had been made, it seemed no longer possible to trust her to use the endowment properly, she should be regarded as unfit to look after her children, and these, together with the whole endowment, should be transferred to another specially appointed guardian, who would assume full responsibility. If the mother were dead, or for other reasons unable to look after her children, the normal guardian would of course be the father, who would receive the endowment and be responsible for making the necessary arrangements.

It is clear that even if most of the necessary certificates are issued through health and education institutions, there must be a central body and also a large number of local organs which would control the general working of the scheme, require the necessary preliminary evidence, authorise the actual payments, arrange for enquiries in special cases, appoint guardians and otherwise co-ordinate the health side of the scheme with the actual machinery of payment. It is impossible at this stage to suggest which would be the most suitable department to undertake this work. If the Ministry of Health ever materialises, this and its local organs might find their main function in the administration of the family endowment scheme; but in its absence the Ministry of Pensions, working in conjunction

with local health authorities or special committees of local authorities, might be the best alternative.

In present circumstances suggestions for the administration of the family endowment scheme must necessarily be indefinite. We think, however, that what has been said will show that the administration of this scheme will work in with projected health and other schemes to a great extent, and that no vast new, costly and oppressive machinery will be necessary. The real work which is the aim of this great reform will be done, not by an army of officials in state institutions but by the mothers in their homes.

K. D. COURTNEY, *Chairman.*

H. N. BRAILSFORD.

ELEANOR F. RATHBONE.

A. MAUDE ROYDEN.

MARY STOCKS.

ELINOR BURNS } *Joint Secs.*
EMILE BURNS }

THE TREATMENT OF THE UNMARRIED MOTHER AND HER CHILDREN.

In most of the countries where an approach has been made to the endowment of motherhood, the State has found it advisable to grant allowances to unmarried mothers and their children. Thus the separation allowances paid by the belligerents to the dependants of men in the fighting forces are given both to the married and the unmarried mothers; the exact position in this country is that separation allowances are paid to de-facto wives on the same scale as to the legally married, whenever a permanent connection and full economic dependence can be proved. Where the connection with the soldier has been a casual one the mother may receive an allowance for the child, but not for herself. In the State of Michigan, U.S.A., where "Mothers' Pensions" are established, there is no distinction between the married and the unmarried mothers, the latter being included in the records in the class of "deserted mothers." The maternity benefit under the Insurance Act is paid to the unmarried mother if she is an insured person. The tendency of legislation in all countries is to make provision for the illegitimate child on the same terms as that made for the legitimate child; this policy is governed by considerations of the general well-being of the State, and not merely

by sympathy for the position of the unmarried mothers and illegitimate children. The number of illegitimate children under five in the United Kingdom is over 150,000 ; and it cannot be a gain to the State that this large number of children should be excluded from the scheme of endowment, with the inevitable results on their lives, their health, and their morality which poverty and inadequate care involve. Nor can the fact be ignored that the economic position of the unmarried mother often drives her on to the streets, while the possibility of keeping her child with her and of giving it proper care is the strongest incentive to her to make a new start in life. It seems therefore to the majority of the Committee to be both desirable and in accordance with recent legislation that unmarried mothers and their children should be included in the scheme of endowment.

The objection to their inclusion in the scheme rests on the belief that the number of illegitimate children is at present held in check by the women's fear of economic distress ; and that the endowment of the unmarried mother and her child, by weakening this fear, would result in a large increase in the number of illegitimate children : some women might even prefer to remain unmarried if endowment made it possible for them to maintain children apart from dependence on the father. Even if economic motives were a very important factor in illegitimacy, it may be pointed out that endowment of the unmarried mother on the same terms as the married would not alter their relative economic positions ; the endowment, equal for both married and unmarried, would not compensate

the unmarried mother for the home and other standing charges which a husband's income would provide. The unmarried mother would still lack even the material advantages of an orthodox union, and her position would be relatively undesirable, as it is at present. But in any case it is doubtful whether economic motives have much influence in determining the amount of illegitimacy. Enquiries into the subject show that the number of illegitimate children in any community is mainly determined by the number of unmarried women ; while bad home and working conditions are also of great importance.* By making marriage possible without the fear of the financial difficulties which having children involves, endowment will tend to increase the number of marriages, especially in the younger age groups, and thus, by decreasing the number of unmarried women, to reduce illegitimacy. The improved standard of living which endowment will bring about will mean a general improvement in home conditions ; and the expected improvement in women's wages will also contribute to the removal of the conditions which encourage illegitimacy. Apart from these factors, the majority of the Committee does not believe that the payment of endowment by the State will weaken the general social attitude to the unmarried mother, which will still remain as a deterrent ; and this is probably a far more important deterrent than the fear of economic distress. On these grounds therefore the majority of the Com-

* See especially P. G. Kammerer's "The Unmarried Mother," reviewed by Havelock Ellis in the *New Statesman*, May 25th, 1918.

mittee believes that there is no foundation for the fear that the extension of endowment to the unmarried mother would lead to an increase in the number of illegitimate children.

As a safeguard, however, it would be desirable to limit the endowment in the case of unmarried mothers to the first child only. This would enable the mother to discharge adequately her duty to maintain and rear her child, while it would not encourage undesirables to have a succession of children for the sake of the endowment. The first child would therefore—for its own sake, for the mother's and for the State's—be left with the mother, who would be responsible for its care on the regular terms of endowment; while if a mother had more than one illegitimate child, she would be regarded as an unsuitable guardian, and her children would be taken from her and provided for under the care of specially appointed guardians. An exception should however be made in cases where the children were the offspring of such permanent though non-legal unions as are now recognised by the State in connection with the payment of separation allowances.

In Norway official guardians of illegitimate children are appointed, one of whose functions is to attempt to establish paternity and to secure from the father a contribution to the support of his child. In view of the fact that the allowances under the scheme of national endowment would not be enough for the unmarried mother and her child living by themselves, it seems desirable that a similar system of guardians should be established in Great Britain

in connection with the scheme of family endowment. These guardians, in addition to ensuring the general welfare of the unmarried mother and her child, would attempt to establish paternity and obtain for the mother an additional contribution from the father, which would be based on the father's income and would represent the contribution which he would have made to his household if the union had been legal. The system has worked well in Norway, and, by bringing home to the father the sense of his responsibility, it is expected to result in a reduction in the number of illegitimate children.

The foregoing explains in outline, the attitude of the majority of the Committee on the question of the treatment of the unmarried mother in connection with the scheme of family endowment. A minority of the Committee, however, attaches greater weight to the effect on public opinion which would result from the extension of the endowment scheme to the unmarried mother; and the following is a statement of the minority view:—

In considering this question a distinction should be drawn between more or less permanent though unlegalised unions and those which are merely casual, the result of a passing sexual impulse. Most of the former are really the result of unsatisfactory laws, which leave the deserted husband who needs a mate and housewife, and the deserted wife who needs a breadwinner for her children, no choice but to go without or to form an irregular union. The inclusion of this class in the scheme would be comparatively innocuous—though the need would

be better met by a reform in the laws of marriage and divorce.

The case of the ordinary "chance child" is very different. Undoubtedly if we had merely to consider the interests of already existing children and their mothers, it would be better to include them. But in framing a permanent national scheme, what we have to consider is how to secure the best sort of "child supply," since it is upon the quality of its citizens—their physical, mental and moral quality,—that the well-being of the community must in the long run mainly depend.

Now obviously the well-being of a child cannot be ensured merely by giving it a State allowance to cover the minimum cost of physical subsistence. The constitution—physical, mental and moral—that it has inherited from its parents is also a factor in its well-being; so are the influences which surround it; the kind of family life in which it is brought up. One of the root ideas from which the whole of the present scheme has sprung is the need to foster family life by removing the impediments which now hinder the development of its best possibilities, such as the lack of adjustment between the economic resources of the family and its size. Most people will agree that family life presupposes a husband and a father, or at best the memory and tradition of one. But the illegitimate child is practically fatherless or worse, since the subject of its father is one that it will inevitably be taught to avoid. Nor are its chances of a good inheritance at all equal to those of the legitimate

child, since its very existence in most cases testifies to a want either of self-control or of moral principle on the part of both parents.

Seeing then that the assumption on which the whole scheme is based is that the mother is rendering a service of importance to the State and that the State should secure to her the minimum of material well-being necessary to the proper performance of her task, is it not fundamentally inconsistent with this assumption to admit to the benefits of this scheme those mothers who refuse to perform their part in the implied contract by securing to their children the other minimum conditions of well-being represented by a stable home and an acknowledged father? Into no other branch of service, whether to the community or to the individual, is the servant allowed to thrust himself without complying with the stipulated conditions of enrolment, and then to claim the same recompense as the properly enrolled.

Apart from its incongruity the inclusion of the unmarried mother in the scheme seems gravely inexpedient, because of the encouragement it would give to illegitimacy. The majority of the Committee deny this, on the ground that the "general social attitude to the unmarried mother will still remain as a deterrent" and that "her position relatively (to the married) would be undesirable as it is at present." But would this be so? The social attitude towards the unmarried mother is the complicated product of a number of considerations, religious, traditional, economic, and fashionable, and the

relative importance of these varies with different minds. But upon the whole the British people are law abiding and conventional. The question of what the State forbids or sanctions carries great weight with them; and if it adopts the policy of granting endowment to the first child, though not to subsequent children, public opinion will soon adjust itself accordingly.

Possibly the majority have also underrated the strength of the economic motive. An income of 17s. 6d. a week for five years may come to be regarded as a substantial out of work benefit by girls who dislike industrial employment, or are mentally or physically incompetent, and those who are of lowest calibre and least fit for motherhood will be the most tempted to qualify for it. The paternity of illegitimate children will be harder than ever to establish, since direct proof is seldom forthcoming and the motive which now induces many seducers to own up — pity for their victim's plight—will no longer operate.

Let us admit, of course, that the present position of the unmarried mother and her child is intolerable, and let us seek by legislation and organised effort to remedy it—but not as part of a scheme which is essentially constructive, not remedial. That would be like introducing an apothecary's drugs into the menu of a family dinner.

ENDOWMENT AND THE FAMILY INCOME.

A flat-rate of endowment or a scale graded in accordance with income?

It is desirable to explain in some detail a possible method of grading the rates of endowment in order to compensate taxation, and to discuss the general question of whether the rate of endowment should be a flat-rate for all classes, or should be graded upwards in accordance with the family income. The primary purpose of graded rates would be to ensure to families with moderately high but not excessive incomes the full benefits of the scheme, in the event of the necessary funds for endowment being raised by a special tax on incomes of all kinds—wages, salaries, profits, etc. If the rates of endowment paid to all families were equal—bringing in to the average family receiving endowment, at the rates suggested in Part IV. of the report, a total of £55 a year—the net yearly gain to each family during the period of endowment would be this amount, £55, less the amount of the special tax paid on the income. The amount paid in respect of this tax would, of course, be higher as the income increased; so that the net benefit from endowment would decrease as the income rose. Hence the families with £200 or £500 a year would get less from the scheme than the family whose income was only 20s. or 30s.

a week. From many points of view this would appear to be a most undesirable result ; families in the artisan and professional classes with moderate incomes would not receive the full benefits of the scheme, and the social and economic effects of endowment would hardly be felt in those classes. The only standard of living assured to the family—as opposed to the single man—would be the standard of bare physical subsistence ; at each higher standard of living the position of the family would approximate more closely to that of the single man, and therefore, within the classes with these higher standards of living, the effect of endowment on the birth-rate would be less, there would be less alteration in the social and economic position of women ; and, moreover, the presence of children would always drag down the family below the standard of living which was possible for the single man at the same level of income.

It is, of course, impossible to lay down any definite criteria to determine the relative merits of standards of living, but while it is true that much of the family expenditure in the wealthy classes is artificial and unnecessary, it cannot reasonably be disputed that, broadly speaking, and up to a certain limit, the standards of living are higher—that is, more desirable from the point of view of the rearing of children—in proportion to the family income. The point at which this ceases to be true—the income beyond which additional family expenditure is really artificial and undesirable—is difficult to determine ; but there will probably be a general

agreement that it does not lie below incomes of £700 a year.

It seems therefore to be desirable that all families whose incomes do not exceed £700 a year should receive the full benefit of the endowment scheme ; if the average family with 30s. a week receives a net gain from endowment of £50 or £52 a year, the average family with £250, £500 or £700 a year should be given an equal net gain of £50 or £52 a year—no more but also no less than the net gain of the family with 30s. a week.

The method of graded benefits is designed to secure this equality in the incidence of the scheme, by adjusting the endowment paid *to* the family in accordance with the special taxation paid *by* the family, in such a way that the net gain (endowment received *less* tax paid) is the same for all families whose incomes do not exceed £700 a year. It is not suggested that this equality should apply in the case of families with incomes of over £700 a year ; that is to say, families with incomes of £1,000 or £10,000 a year would receive endowment only at the rates fixed for families with £700 a year, though they paid far more in taxation.

In order to illustrate the exact nature and working of a graded scheme of endowment such as has been suggested several tables are given below. The total number of persons to be endowed (according to an estimate explained in Part V. of the Report) is approximately :—

2,655,000 mothers each year.
2,655,000 " first " children each year.
2,015,000 " other " children each year.

The following table I. shows the estimated distribution of these into classes according to family income:—

TABLE I.

Annual family income.	Index letter of class—used in later tables.	Number of endowed persons in each class yearly.		
		Mothers.	Ist. children.	Other.
Under £130	A	2,166,480	2,166,480	1,644,240
£130—£160	B	146,025	146,025	110,825
£160—£200	C	114,165	114,165	86,645
£200—£300	D	69,030	69,030	52,390
£300—£400	E	39,825	39,825	30,225
£400—£500	F	23,895	23,895	18,135
£500—£600	G	15,930	15,930	12,090
£600—£700	H	7,965	7,965	6,045
£700 and over	I	71,685	71,685	54,405

The following table II. shows how these figures are arrived at; the number of income tax payers in each class is based on the 1916 Report of the Commissioners of Inland Revenue as far as possible, though in some cases an arbitrary subdivision is necessary; and the number of tax-payers in Class I is based on a calculation adopted by Chiozza Money in "Riches and Poverty."

The first column shows the classes of income—the index letter refers to Table I. The second column shows the number of income-tax payers in each class. This number multiplied by five (to allow for dependants) gives the total number of persons in that class. The total number of persons in each class is then taken (in the last column) as a proportion of the population; and it is assumed that the mothers and children are distributed in that proportion.

TABLE II.

Index letter of class.	Number of Income Taxpayers.	Total number in class.	Proportion to total population.
I	250,000	1,250,000	.027
H	31,500	157,500	.003
G	49,500	247,500	.006
F	80,000	400,000	.009
E	140,000	700,000	.015
D	240,000	1,200,000	.026
C	400,000	2,000,000	.043
B	500,000	2,500,000	.055
A	(balance)	37,545,000	.816

If the special income tax for endowment purposes were at the rate of $7\frac{1}{2}$ per cent. all round—which would provide the necessary total, as shown in Table V.—the graded rates of endowment required to compensate for taxation up to incomes of £700 a year would be as in Table III. for the average family of mother and two children receiving endowment.

TABLE III.

Class of income.	Annual family income of	Weekly rate of endowment		
		Mother.	Ist child.	Others.
A	under £130	12/6	5/-	3/6
B	£130—£160	13/6	6/-	4/-
C	£160—£200	14/-	6/6	4/-
D	£200—£300	15/-	7/-	4/6
E	£300—£400	16/-	8/-	5/6
F	£400—£500	17/-	9/-	6/3
G	£500—£600	18/-	10/-	7/-
H	£600—£700	19/-	11/-	8/-
I	£700 and over	20/-	11/6	8/-

Table IV. shows that these rates exactly compensate the average family for the extra taxation paid (the calculation is based on the mean income in each of the higher classes), so that endowment received *less* taxation paid gives to each family an equal net gain of £50 a year.

TABLE IV.

Class of income.	Family with income of	Pays in tax at 7½ per cent.	Receives in endowment.	Net annual gains.
	£	£	£	£
A	78	5	55	50
B	145	11	61	50
C	180	13	63	50
D	250	19	69	50
E	350	26	76	50
F	450	34	84	50
G	550	41	91	50
H	650	49	99	50
I	700	52	102	50
	1,000	75	102	27
	1,400	105	102	loss 3

Table V. shows the effect of this scheme on each class—the amount raised from the class in taxation, and the amount drawn by the class in endowment. The total incomes of the classes B to I (the classes now paying income tax) are based on the Inland Revenue Commissioners' Report for 1916-17; the total national income of £2,135,000,000 is an underestimate for present conditions—the latest estimate being £3,000,000,000—but it is at any rate a safe estimate for the national income after the war,

and it is even possible that lower rates of taxation might produce the required amount.

TABLE V.

Class of income.	Total annual income of each class.	Amount raised by 7½ per cent. tax.	Amount drawn by each class in endowment.
	£	£	£
A	1,024,000,000	76,800,000	113,356,000
B	72,000,000	5,400,000	8,60,0000
C	75,000,000	5,625,000	7,0121,00
D	63,000,000	4,725,000	4,605,000
E	52,000,000	3,900,000	3,047,000
F	41,000,000	3,075,000	1,950,000
G	31,000,000	2,325,000	1,414,000
H	23,000,000	1,725,000	777,000
I	754,000,000	56,550,000	7,201,000
	<u>2,135,000,000</u>	<u>160,000,000</u>	<u>148,000,000</u>

The schedule of graded rates in Table III. (and therefore Tables IV. and V.) is based on the assumption of a special tax at the flat rate of 7½ per cent. on all incomes. It seems desirable to add an alternative schedule of graded rates of endowment based on an alternative scheme of taxation with a moderately graduated rate, *e.g.*,

5 per cent. tax on incomes below £130 (class A).

6¼ per cent. tax on incomes from £130-£160 (class B).

7½ per cent. tax on incomes from £160-£700 (classes C-H).

10 per cent. tax on incomes of over £700 (class I).

* Costs of administration and allowances during pregnancy not included.

The compensating rates of endowment for these rates of tax are

TABLE VI.
(cf. Table III.)

Class of income.	Weekly rate of endowment.		
	Mother.	1st child.	Others.
A	12/6	5/-	3/6
B	13/6	6/-	4/-
C	14/-	6/6	4/6
D	15/-	7/-	5/-
E	16/-	8/-	5/6
F	17/-	9/3	6/3
G	18/-	10/3	7/6
H	19/-	11/3	8/9
I	21/-	14/-	12/-

Table VII. shows the net result, for the average family, of these rates of tax and endowment—Table VIII. shows the result for each class.

TABLE VII.
(cf. Table IV.)

Class of income.	Family with income of	Pays in tax.		Receive endowment.	Net gain.
		Rate	Amount.		
	£	per cent.	£	£	£
A	78	5	3	55	52
B	145	6½	9	61	52
C	180	7½	13	65	52
D	250	7½	19	71	52
E	350	7½	26	78	52
F	450	7½	34	86	52
G	550	7½	41	93	52
H	650	7½	49	101	52
I	700	10	70	122	52
	1,000	10	100	122	22
	1,250	10	125	122	loss 3

TABLE VIII.

(cf. Table V.)

Class.	Total income of class.	Raised by tax.		Amount drawn by class in endowment.
		Rate	Amount.	
	£	per cent.	£	£
A	1,024,000,000	5	51,200,000	113,536,000
B	72,000,000	6½	4,500,000	8,601,000
C	75,000,000	7½	5,625,000	7,123,000
D	63,000,000	7½	4,725,000	4,673,000
E	52,000,000	7½	3,900,000	3,099,000
F	41,000,000	7½	3,075,000	1,965,000
G	31,000,000	7½	2,325,000	1,439,000
H	23,000,000	7½	1,725,000	794,000
I	754,000,000	10	75,400,000	8,221,000
	2,135,000,000		152,000,000	149,000,000

The working of graded rates has been explained at some length in order to bring out the importance of giving full consideration to the effect which a scheme of endowment would have on families at different levels of income. If the funds which are necessary for endowment are raised by a special tax on incomes of all kinds, it seems essential, from one point of view, that families with moderately high incomes, ranging say from £130 to £700 a year, should secure net benefits equal to those secured by families with incomes of 30s. a week—and graded rates of endowment seem to be the most effective means of securing equal treatment for all families within the classes of income selected.

On the other hand, however, it may be held that a

special tax on incomes is not essential to the scheme of endowment, and on this ground it would appear that graded rates of endowment are not a necessary part of the scheme. In part V. of the Report it is suggested that the question of raising the funds cannot be considered apart from the general question of State finance, and possible sources of revenue, other than a special income tax, are indicated. If these other ways of raising the funds were adopted, the question of graded rates would not arise in an acute form.

There are however other points to be considered in this connection. The scheme of family endowment, as a whole, aims at relieving the individual parents of the main extra charges which having a family involves. The flat rates of endowment proposed in Part IV. of this Report are 12s. 6d. a week for the mother, with 5s. and 3s. 6d. for the first and subsequent children—a total, for mother and two children, of £55 a year. These rates probably represent, though not too generously, the main extra charges of a family at bare physical subsistence level. But they cannot be taken to cover the main extra charges which having a family involves at standards of living which are above the level of physical subsistence. Yet, if the assistance which endowment brings to families at moderately high levels of income—from £130 to £700—does not cover these main extra charges, the full social and economic effects of the scheme will not be felt in the artisan and less highly paid professional classes.

It is perhaps necessary to explain, in order to avoid misunderstanding, that the important point is that, *within each class of income*, the man with a family should not be in a worse position financially, because he has a family, than the single man *in that class*. A scheme of graded rates (say as in Table VI.) would give the family with 30s. a week £55 more than the single man with that wage; it would give the family with £250 a year £71 a year more than the single man at that level of income; and at the level of £650 income, the family would have £101 more than the single man. This increasing differentiation between the single man and the family at each higher standard of living is obviously of great importance both for the effect in encouraging families and in making it possible for women to claim the same rates of pay as men in those classes of income. At the same time, it would secure to the mother a more equitable proportion of the family income.

On the other hand, from another point of view, which is strongly held by the majority of the Committee, the fundamental equality of the work of the mother, and in the needs and potential value to the State of the children, makes anything but a flat rate of endowment essentially unjust; special provision for families at certain levels of income would involve a recognition by the State of existing class differences that are based on income, and such recognition would be not only wrong in principle, but also impossible to carry through as a measure of practical politics. From this point of view, it

would be better to weaken the social and economic effects of endowment at the levels of income suggested, rather than to secure the full effects of endowment at these levels at the cost of crystallising and perpetuating existing class differences.

NOTE.

The authors of this volume will welcome correspondence from those who are in sympathy with the proposal for the National Endowment of Motherhood. The Committee, which was formed with the primary purpose of investigating the subject, now desires to extend its activities, and to get into touch with organisations or individuals who are prepared to support the scheme. Communications should be addressed to Mrs. Burns, 34, Downshire Hill, London, N.W.3.

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