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Economic Position
of the
Married Woman

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*The Stansfeld Trust Lecture
University of London, 1924*

BY

MRS. H. A. L. FISHER

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THE ECONOMIC POSITION OF THE MARRIED WOMAN

MRS. FAWCETT has recently described the women's movement of the nineteenth and early twentieth centuries as a gradual emancipation from 'the cruel and savage medieval laws which gave complete predominance in domestic concerns to the husband and father and no legal power whatever in her own home to the wife and mother; her children were his and not hers; her property, unless tied up by settlement, was his and not hers; even her own earnings could legally be taken from her by him and spent upon his mistresses if he so chose'. All this is now changed. The women's movement, with its splendid leaders, both men and women, the high courage of those who trod the steep and rocky paths of the pioneer, the patient service of the rank and file, has gradually opened to woman the opportunity of rendering equal service, of bearing equal responsibilities, with her fellow men. The work is not yet complete. Women are enfranchised citizens, though not upon the same terms as men, and nominally they have won a position of equality. Actually there are still a number of inequalities, some of which can be rectified by legislation, others only by the slow and gradual change in the minds and still more in the prejudices and traditional opinions of the ordinary man and woman. Already, in how short a space of time, the woman voter has become an accepted part of our electoral system, mysterious and

inexplicable as her views still seem to the established political expert. The woman M.P. has proved her usefulness and has increased her numbers, the woman magistrate, juror, doctor, lawyer, architect, are becoming or have become normal rather than remarkable institutions. As time goes on, the woman, given the right of entry to the various professions and industries, will gradually discover those in which her special abilities make her most useful, and we shall presumably arrive at that 'new equilibrium' so familiar to the student of economic text-books, so rare and unstable in our rapidly changing world.

Meanwhile, the process of clearing away encumbrances is as yet incomplete, and the personality of the married woman is still not wholly disentangled from that of her husband. Not only in our minds but also in our laws she is still to some extent rather a part of that husband in whose individuality hers was merged for so long, than a separate human being with rights, duties, and responsibilities of her own. Sometimes this blurring of the clear outlines of individuality tend to her advantage; thus, for example, the husband is legally liable to maintain not only his wife but also her illegitimate children, although they may have been born before marriage, and he is not their father. The wife is not as a rule legally liable for the maintenance of her husband, and she has no responsibility for his illegitimate children by other women. On the other hand if she dies intestate her husband succeeds to her possessions, while in the case of a man's intestacy only a part of his property goes to his widow, unless his estate is less than £500 and there are no children.

Her property, whether she owns it or earns it, is now entirely under her own control, but as a payer of income

tax upon that property she has a grievance, a grievance which is indeed her husband's even more than hers. For the purposes of the Income Tax the joint incomes of husband and wife are reckoned as the income of the husband, and the obligation to pay the tax upon this joint income rests upon him, not upon her. We are left to wonder what happens when the lady enjoys the use of her own income and leaves it to her husband to pay the tax upon both hers and his. The position is annoying, for it does not apply to joint householders who do not happen to be married, for instance, a brother and sister, or any other relations or friends who pool their resources. It is therefore, as far as it goes, a definite penalization of marriage. Those joint householders who are married are in a less favourable position than those who are not, and the woman of independent means, whether earned or unearned, who embarks upon marriage, is likely to find that her change of condition involves her, and possibly also her husband, in the payment of a higher rate of tax. It is said that reform is impossible because it would involve too great a loss to the revenue.¹ The whole history of the income tax is, however, one of gradual adjustment with a view to nearer approximation to the principle of equal sacrifice, and most of the changes involved have been deprecated on the ground of their expense. Possibly in due time this particular inequality will also be removed.

The removal of the disability of the married woman with regard to nationality does not involve expense, and it is the more pressing because it is not, as are most of her disabilities, a relic of the past, but one of comparatively recent origin. A British woman who marries an

¹ Hansard, March 1, 1923. Estimate of immediate loss, 12½ millions, ultimate loss approximately 35 millions.

alien loses her British nationality, an alien woman who marries a Briton automatically acquires British nationality, and is not required to undergo any formal process of naturalization. There is a very strong feeling that women, whether married or not, should have the same right to retain or change their nationality as have men. If, unhappily, we should be involved in war, then the British wife of an alien may properly expect restrictions of her rights, but no more than those which are expected by the alien wife of a Briton. Probably we all remember cases in recent years when these restrictions have led to severe hardship, and to a kind of hardship which is neither necessary nor just.

However, broadly speaking, the wife, whether as citizen or as property owner, has gradually emerged as a separate and complete personality. She is no longer merely a part of her husband. What is her position as a mother? What are her responsibilities and her rights with regard to her children? Both the law and public opinion will call her sharply to order if she fails to care adequately for her children, but of legal rights she has practically none. The father has complete control over his children; he can decide, without consulting the mother unless he so desires, where they are to live, how they are to be educated, in what religion they are to be brought up. He can remove them from her, subject them to influences, religious, moral, educational, which may be entirely repugnant to her.¹ As a matter of fact a sensible Englishman seldom does any of these things, but that a mother should occupy such a position with regard to her own children not unnaturally arouses a good deal of strong feeling among women. A father

¹ See evidence before the Select Committee upon the Guardianship of Infants.

can also appoint a guardian to act with the mother after his death, while the mother has no such power. An unjustly treated mother can seek redress from the Courts, but there seems reason to believe that many hardships and much suffering arise from the present position, and that frequently the knowledge that the rights of the mother were equal to those of the father would prevent trouble from becoming acute. On the other hand many people seem to feel that in all cases of dispute between two persons equality of power is impossible, and that, in the last resort, one of the two must have the right to decide. Bills for equal rights of guardianship have been considered by Parliament, and in view of the strong support that they receive from women's organizations will no doubt continue to be considered until some change is made. Legally, then, the married woman has to a great extent emancipated herself from the position she occupied under the old Common Law, although as a mother she still has many responsibilities and few rights. What is her economic position?

Most people apparently believe that when a woman marries her livelihood is assured. We hear them say, 'She won't have to work any longer, she'll have a husband to work for her', or 'Of course he has a wife to keep as well as himself', or they use half a hundred other phrases equally expressive of the ordinary point of view. We all know the story of the children who were asked in school what was the occupation of their parents. Father, they replied, was a grinder, or a moulder, or a cutler, or an engineer, or a printer, or a postman, or a policeman, or a clerk. Mother? 'Oh mother does nothing. She stops at home.' In all probability mother worked about twice as many hours

a day as father, but because she worked at home she 'did nothing'. How far is it true to say that a man supports his wife? If he belongs to the well-to-do classes, it is no doubt partly true. If, on the other hand, he belongs to the great majority of the husbands of this country, it is surely untrue. She supports him in that she does for him work, cooking and catering, cleaning, making and mending, which if it is not done by a wife has to be done by some other woman. Wives, mothers, and sometimes sisters perform all these operations for no return except their keep, though landladies and housekeepers expect to be paid. A woman's work in his home is necessary in order to enable the man to work at his particular avocation. He very properly expects to earn an amount which enables him to maintain some woman, usually a wife, to look after him. If he has no one, and is not cooked for, or cleaned for, or mended for, and has to do it all for himself, it is more than likely that his efficiency as a worker will be considerably diminished, and that he will be unable to earn as much as those of his fellows who have their housekeeping done for them. It may be, and no doubt is, true that looking after one man is not a whole-time job for an efficient housekeeper, though much depends upon the man and the nature of his work, the number of cooked meals, the amount of cleaning and washing which that work involves. But some share of a woman's time he undoubtedly needs, and must have, if he is to remain efficient.

One of the great difficulties about women who earn is that tradition and possibly inclination make them so unwilling to accept this truth. The woman who earns usually does part at least of her own housekeeping, with the usual result that, trying to do two jobs, she

does neither of them really well. Her efficiency as a worker suffers. This attempt to make the best of both worlds re-acts upon her earning power. Man, again, traditionally as well as by inclination, very sensibly has a standard of comfort which involves having his housekeeping done for him, and therefore expects to earn enough to provide for a housekeeper. The woman has no such expectation, and her bargaining power, which depends in part upon her standard of comfort, is consequently weakened. Moreover, from the other point of view, that of the employer, her efficiency is also probably diminished by her overwork, so that she not only wants less, but is worth less. The professional woman tends to have more domestic help, but even she has as a rule a lower standard of comfort than her brother, and is not entirely guiltless of diminishing her efficiency by giving some of the energy which should be spent in rest or recreation to household duties. She may regard them as a rest and recreation, and there is reason to believe that she often does, but even so the knowledge that at the end of a week's work there is a deplorable pile of mending, or an accumulation of cleaning, is not always conducive to the highest efficiency.

The married man then is usually dependent upon his wife to maintain his efficiency by looking after him at home, and in so far as he is thus dependent it is clear that she gives as much as she takes. What he does take upon himself is the liability to maintain her whether she is efficient or not, whether she is ill, or old, or in any way incapacitated from work. He may have to maintain her and pay some one else to do the work that she would normally have done. To this extent it is true that a wife is kept by, or maintained by, her husband, but it is surely

not true in the sense in which the phrase is ordinarily used. Meanwhile her general position is not wholly satisfactory. She has no right to any fixed portion of her husband's earnings; she may not, often does not, know what those earnings are. Probably most of those of us who dealt with the wives of soldiers and sailors in the early days of the war, before the separation allowances were in working order, have vivid recollections of the amazement of many of the wives, who, when they presented themselves for the payment of the proportion of their husbands' wages allowed by employers discovered how large those wages were. Many a wife took home, in that small envelope with half her husband's wages, a very great deal more than she had had at any one time since her marriage. Possibly it is the memory of this experience, possibly a reflection of the general change in the position of women, which seems to be leading to a demand that married women should have some definite right to a definite payment for their work in the home, a definite claim upon some portion of their husbands' earnings. It seems a revolutionary idea to most wives, and still more to most husbands, but there it is, and it is at least possible that it may grow, as have other ideas that were once considered revolutionary and are now quite respectable and commonplace.

If a married woman wishes to pay some one else to do her housekeeping for her, and to continue in the work by which she has hitherto earned her living, what is her position? She may be highly trained or specially expert in some way; may be able to earn far more than she need spend upon a housekeeper, and she may wish to pursue this course. It is not every woman who either likes or is good at housekeeping,* a state of affairs which may be deplorable but undoubtedly exists. Some

women, of course, like some men, are inefficient anyhow, but this does not affect the general position. Bad workers are a social misfortune, to whatever sex or industry they belong. There is, however, a very real question as to the position of the woman who marries, but wishes to continue her work, a question which has come to the front of late partly through the work of married women during the war, partly through the agitation against married teachers and other married professional women. This is one of the many problems in which sentiment and prejudice seem to play a larger part than reason. Should married women work? Of course they should. Every healthy, able-bodied person should work. No one doubts it. But should they work except at housekeeping in their own homes? A large number of people will passionately answer *No*. But why? It is not easy to get at the real reason underlying the general feeling that married women should not take paid employment. I have no doubt, myself, that one very strong reason is the belief, fallacious, unfortunate, but immensely widespread, in what may be called the work-fund fallacy, the belief that there is only a certain amount of work to go round, and that if one person takes a job another loses it, the belief which leads upright workmen to spread their work out thin, to do far less than they are able to do or even wish to do, the belief that lies at the root of much of our economic trouble. A married woman is 'supported by' her husband, she needn't work, she is doing some other woman out of a job if she takes employment. Now all this is patently wrong. If she earns, she also spends or saves her earnings, and in either case employs others. There is no work fund any more than there is a wage fund; what there is is a national dividend, made up of the results of

the national efforts, and upon its size depends the amount available for distribution. Economically, it is sheer waste to turn a skilled teacher, or designer, or writer, or singer, into an unskilled housekeeper. She can add more to the national wealth by doing the work for which she is best adapted, and for which she has been trained, than by doing work for which she may have neither experience nor knowledge. She will not get the job, whatever it may be, unless she is fitted for it, and presumably better fitted for it than are her competitors. She may for the moment keep them out of employment, but broadly speaking only on the assumption that she is more efficient than they are. If she gives up her work, and takes to domestic life, she is equally keeping some one else, who otherwise might have been her housekeeper, out of a job. On the assumption, which under present conditions I fear is not wholly warranted, that the said housekeeper is more efficient at housekeeping than the married professional woman, the net result of the married woman's giving up her professional work and doing housekeeping is a net loss to the community. Some one less efficient than she does the work which she did before her marriage, she does work which some other woman could do better.

The work-fund argument is to my mind thoroughly bad, but I believe it to be the real basis, not thought out, not perhaps expressed, of a great part of the prejudice against the employment of married women. There are, however, other arguments which deserve consideration. One is that a married woman is likely to be less efficient. Her interest is divided. Her husband may be ill, and she may have to leave her work and care for him. These difficulties, however, are equally applicable to any woman who has a mother or sister or child living with her, and

are not properly applicable only to married women as such. The real problem is not the employment of the married woman, but the employment of the mother. Before considering this, it is perhaps desirable to point out an economic difficulty as to the employment of married women. It is well known that except in highly organized industries the general habit of work among married women is liable to lower the earning power of men. The usual standard of comfort demands a certain income. If part of this income can be obtained by the wife, the husband's incentive is by that much diminished. When the work is not highly skilled, the hours not too long, the standard of domestic comfort not high, the presence in industry of married women may be a drag upon wages. The man is possibly not very well looked after at home, though this is by no means always the case, but the fact that his wife earns seems to make him content to accept a lower wage. It is not an argument that can be pressed far, because it is equally applicable, other things being equal, whenever there is habitually more than one wage-earner to a home, for instance, in the mining industry, or in any family when the children begin to earn, and in these cases other results obviously occur. Other things are, however, not equal, for the earning power of the average man, and his willingness to exert that earning power, have become more or less established by the time his children begin to earn, whereas a man who marries an earning wife is probably still young, and not firmly established in social habit.

The real problem is that of the employment of mothers. If a wife's work as housekeeper is not a full-time job, or is one which can be better done by some other woman, can this be said of a mother's?

Most people will agree that it cannot, as long at least as the children are quite young. All our modern ideas as to child-rearing are based upon the view that the welfare of the child is inseparable from that of the mother. Part of the prejudice against the employment of married women is perhaps due to an instinctive desire to preserve the well-being of the race. But even here a hard and fast rule is surely wrong. There are many mothers who earn in order to obtain for their children special advantages which the father's earnings alone cannot provide. There are some women who are naturally unsuited to the care of young children, who would be much better advised to go on with their own work, whatever it may be, and employ another woman, who is good at child-nursing, to take care of the children. And not only may there be, but we all know that there are, a number of mothers who earn because the fathers either cannot or will not, at all events do not. It is no doubt true that motherhood, much more than wifehood, may diminish a woman's efficiency from the point of view of her employer. Children are agitating creatures, sudden in their ways and their ailments, and it is quite possible that mothers of young children may be uncertain, unpunctual, and at times distracted. But after all, children are not always babies, nor are they always ill. There comes a time when they are more or less independent, and when therefore most of the arguments against the employment of their mothers cease to apply. The community may be entitled to protect the race by legislation for the protection of motherhood. Most thinking women would accept the necessity. What, however, the thinking woman more and more strongly objects to is that she should be considered incapable of judging for herself whether it is or is not right

for her to take paid employment. There are some three millions of women in industry, many of whom are married. No one proposes seriously to make marriage a bar to industrial employment, no one seriously proposes even to make motherhood such a bar, although the general consensus of opinion is probably warmly in favour of legislation which, for instance, makes it easy for a woman to stay away from work for a given time after the birth of her child. No one ever made a fuss about the employment by publishers of Mrs. Humphry Ward or by stage managers of Miss Ellen Terry, or by concert directors of Miss Clara Butt, all of whom were married mothers. The common-sense point of view, which is probably held by most thinking women, is that the woman should be free to decide for herself whether either marriage or motherhood debars her from earning, that as between one possible employee and another the decision should be made upon the ground of efficiency in the widest sense, and that the protection of the race should be ensured by steady educational efforts for the care of childhood. The national welfare depends upon the quality of service rendered by the mass of the citizens, and this is not best attained by arbitrary exclusions.

But while this view is probably that of the thoughtful it is by no means that of the general public. No one can doubt the immense amount of feeling that now exists against the employment of married women, except in districts, such as the textile areas, where custom has broken it down. Part of this prejudice is almost certainly part of the general nervousness as to the danger of competition from the cheap labour of women, competition which may lower the whole standard of living so laboriously and slowly built up,

yet still so unsatisfactory, of the working community. Women are apt to be cheap labour, partly because of their lower standard of comfort, partly because of the idea so firmly rooted in most people's minds that it is not right to pay a woman as much as a man, partly because so many women are more or less subsidized, and the married woman is, of course, the peculiarly obvious form of the subsidized worker, who can afford to take less than a standard or living wage, because she is not wholly dependent upon her earnings. She is thus a special danger to the maintenance of the standard rate. Here again, surely the remedy is not to debar the married woman from earning, but to secure the standard rate by other means. The married woman may be the most obvious form of subsidized worker, but there are a great many others, and not only injustice but terrible hardship may result from excluding her from paid work.

Contemplation of the economic insecurity of the married woman, still more of the married mother, has led to the study of alternative methods for ensuring the well-being of the race. There are two main difficulties at present. One is that from time immemorial, children have been dependent upon their parents. They are well or ill fed, well or ill reared, according to the ability, health, and character of their father, the powers of management of their mother. The mother has no definite claim, or rather very imperfect powers of enforcing any claim, upon their father if he is not well disposed, if for example he chooses to spend a high proportion of his earnings outside his home, or if he only cares to earn enough to maintain a low standard of subsistence. The second is the undoubted difficulty of equating the earnings of men and women. If they are

paid at the same rate for the same value of work, popular feeling is apt to be outraged because the ordinary average man instinctively expects to earn enough to enable him to rear some children, whereas the ordinary average woman does not expect to be responsible for the economic cost of maintaining the race. It is obvious of course that many men have no dependents, that many women have. It is also obvious that those men who have no children, or only one child, are overpaid under the present system. Our habits of mind and our traditions, however, being what they are, there is no great outcry against the outrageous earnings of bachelors, such as periodically occurs about the outrageous earnings of women. The ordinary idea is that a man ought to be paid enough to 'keep a family', and that a woman ought not. It is certain that any attempt to pay married men, or rather fathers, at a higher rate is impossible. It must necessarily result in a preference for those who are not blessed in the possession of children. So all men are paid at the same rate, according to their trades or professions, and they are not asked whether they have aged parents, young children, or sick wives dependent upon them, or how much of their earnings they propose to devote to the maintenance of their dependents and how much they expect to use for their own private ends.

Women, however, are by no means prepared to sit down under the assumption that they should always be paid at a lower rate than men because the majority of men, or at least a large number, have children to support. They demand equal pay for equal value of work. Moreover, their demands are upheld by those, no inconsiderable number, who realize that women paid for the same work at a lower rate than men are a grave danger to

the standard of living. Most of us remember the agitation during the war for equal pay for men and women bus or tram conductors, and we remember that the women's claim was upheld by the men, not so much because the men were anxious that the women as women should be well paid, but because they were naturally alarmed, in view of the efficiency and popularity of the women, lest if they were paid at a lower rate there might be a considerably diminished demand for men conductors when men were once more available in large numbers. These two difficulties, the weakness of the position of children and mothers, the extreme difficulty of adjusting the scales between the obvious justice of equal pay for equal value of work, and the needs of the man who has to maintain a family, have led to the demand for a re-adjustment of our ideas, and for some system of family endowment. The advocates of these schemes point out that the present plan is logically absurd in that it overpays all who have less than the supposed average family upon whose needs the standard wage is based, and that it underpays those who have more. They claim that the wife should be paid for her work in the home, but still more, that the mother should be paid for her work of child rearing, and that some national provision should be made for the national duty of continuing the race. There might be a standard wage based upon the needs of the worker and the woman who keeps house for him, or indeed for her, for under this plan the difficulties about the woman worker would be diminished. Every child under earning age would be paid for, at a given rate, in addition to this standard amount. The use of the separation allowances during the war suggests that the mothers of the country, when they have incomes based upon the numbers of their children, and paid to them

not because their husbands are earning any particular rate but because the children should be maintained, can be trusted to use such allowances for the improvement of the children's health and well-being. There was a great deal of nonsense talked about separation allowances, but the general consensus of instructed opinion seems to be that, on the whole, they resulted in healthier children.

The advocates of family endowment have a strong argument when they show how many men now are being overpaid. Industry cannot afford to bear undue burdens, and at present it is paying many men upon a basis of a family wage who need not, from the point of view of maintaining efficiency, receive so high a sum. Miss Rathbone contends that, assuming the ordinary wage to be based upon the assumption of a family of five, only about eighteen to nineteen per cent. of the men workers over twenty are entitled to receive this amount. Of the rest, over fifty per cent. are either bachelors, widowers, or married men with no dependent children. The rest have either one or two children apiece. Now it is clear that if these figures are accurate, some eighty per cent. are getting more than they need, provided that the average wage is indeed sufficient for what is supposed to be the average family. Even if it is not, the fifty per cent. at least are overpaid, and it is perfectly possible to argue, as the advocates of endowment argue, that this overpayment leads to two unfortunate results. Either the overpaid spends more than he requires, and the surplus is from the economist's point of view wasted, or else he works less than he is able to work, because he can maintain his standard of comfort on less than a full week's work. Neither result is desirable. Meanwhile the children in the larger families are less well nourished, or clothed, or housed, in short

less well kept than they might be if means were properly adjusted to needs.

All this is clear and comprehensible, but when we come to consider the source from which the amount necessary for the children's allowances should be obtained we are, as usual at this stage of social reform projects, in difficulties. The proposal that the State should provide what is required has of course been made, and is warmly advocated by a number of able persons, but in our present financial condition, even if we had the most extreme of socialist governments in power, it seems impracticable. The figure suggested is round about a hundred and fifty millions, and it is hard to imagine a Chancellor of the Exchequer who would willingly undertake the task of providing this sum, even upon the assumption that much of it could be raised by a tax upon employers in proportion to the number of their employees, or of a tax-paying public which would consent to his attempt. It is argued that economies will result; for instance, less expenditure upon health, or rather the service of ill-health, but our recent experience as to the difficulties of finding the sums required for the maintenance of social service is significant. Social services may be very productive but they do not bring in an immediate return, and they do entail an immediate expenditure. It is difficult to believe in any immediate prospect of the State endowment of families. Other schemes seem more possible. Both on the Continent and in Australia experiments have been made which are well worth study. The main idea, very broadly put, is that the individual wage would be based upon the needs of the wage-earner, or rather the couple, that is the wage-earner and the woman who looks after him, and that a pool should be formed out of contributions paid

by employers in proportion to the number of their employees, whether married or not. Out of this pool should be paid children's allowances. These schemes throw the burden of supporting the children upon industry, not upon the State. Alternatively it is suggested that the sum required might be raised from industry and administered by the State. There is a strong objection among labour organizations to the payment of the allowances by employers. There should be, it is said, a tax upon employers, who would be able to pay a considerable sum, because the standard wage would be based not upon the needs of an average family, but upon those of an average couple, and the burden of the wages bill would thus be much diminished. There are obvious advantages about a plan of this kind, of which uniformity is not the least. There are also disadvantages. To the initial cost would have to be added a considerable sum for collection and distribution. Again, there would in all probability be a continual pressure upon the part of the beneficiaries for an increase in the allowances, and upon the part of the employers for a diminution of the tax. Whenever bad times came there would be the temptation to say that industry could not bear the burden, an inclination to spread some part over the whole community, and thus to add to the general weight of taxation. If the payments of the employers were, as is sometimes suggested, made upon the basis of the number of their employees, this danger would be increased, for the children would have to have allowances, whether their parents were employed or not, and the gap which might occur between the payments made by employers in respect of the number of their employees, and the payments made to parents in respect of the number of their children, would have to be bridged. It is in any

case extremely difficult to form any reasoned estimate in view of the scarcity of accurate actuarial and statistical information. Nor does it seem easy to arrive at very valuable conclusions from the study of such experiments as have yet been made. France thinks herself in desperate need of an increased population, and is ready to try plans which would not necessarily commend themselves to a nation which does not suffer from underpopulation: Germany and Austria are in such an abnormal economic condition that it is not safe to argue from their experiments.

There are a great many other aspects of the problem which need careful thought. What effect would a scheme of family endowment have upon the birth-rate? Our views on this matter are likely to be affected by our views, if we have arrived at any, upon the whole question of population in this country. At this moment it is clear that our population and our industrial capacity are not perfectly related. Do we need a stable population, or an increasing population, or a smaller population? And what kind of population? Here there is more agreement. Whatever its quantity we want the best quality. Not only do we wish the people we have to be as healthy in mind and body as they are capable of being, but we should wish those we are going to have in the future to be the children of such as are likely to be the best parents. There is probably a very real danger that our present social arrangements tend to produce a population largely supplied from the lower ranks, that is from the least desirable, either mentally or from the point of view of character, and to discourage the parenthood of the best stocks. The idea is that as things are, the people with most ability and most force of character tend to rise, the others to fall, that those who rise tend

to have few or no children, and that the population as a whole thus tends slowly perhaps but steadily to deteriorate in quality. What effect would family endowment have upon this tendency? Would the fact that each child, as it arrived, brought its income so to speak with it, encourage the parenthood of those who at present tend to have few children, or would it tend to encourage early marriage and large families among those who racially are not likely to produce a high quality of offspring? It is extremely difficult to give any certain answer to this question. Most people of wide experience would probably agree that those who already marry recklessly or have children recklessly are not particularly likely to be affected one way or another, except that the children will have a better chance of being fed, that is if their parents do not consume the children's allowances for their own purposes. We remember the occasional troubles that arose in low grade families, in the days of separation allowances, and those difficulties are likely to be aggravated with the father at home, able to indulge any tastes for drink or gambling, or betting, not, as he was during the war, save for brief intervals of leave, safely shepherded into the army or navy. The important question, and the doubtful one, is the effect children's allowances are likely to have upon the rest of the nation. Clearly much depends upon their amount. If they are upon something like the scale of the war allowances they would make but little difference to the kind of people who have a high standard of comfort, who do not marry or have children until they are assured of being able to bring up those children at the same high standard. Allowances would, however, make a considerable difference to those, the great mass of the industrial and

professional classes, who wish to have children, and are content to rear them in a modest fashion. The eugenicist must be left to tell us, if he can, how far this will please him. Clearly the higher the standard of those families from which racially we ought to breed, the less difference will a system of allowances based upon the needs of the average make to the few. How far we are, racially, safe in leaving the few to look after themselves, and caring for the average, is one of the problems which need consideration.

Another is the effect which a system of family allowances would, or might, have upon national productivity. Man is as idle as he dares to be. At present he wishes to maintain himself, and his wife or other housekeeper, according to the standard of life which he accepts, and usually wishes also to have and to rear children, either one or two or more, according to that standard. In order to fulfil that wish he works as much as is necessary, and probably, with a few exceptions, little more. Suppose that he is no longer obliged to provide for the maintenance of his children, or at least that the allowances maintain the children of the average man. The man who has a higher standard than the average will still work hard, but will there not be a considerable danger that the average man will not? And if he does not, and the national dividend is by that much decreased, it is not a very promising prospect for a community of which almost the greatest need is a very much increased national dividend. There are, of course, other difficulties of perhaps a less fundamental kind, which nevertheless will need very careful consideration. For instance, it is clear that there would be very great difficulties in introducing such a scheme piecemeal. If, for instance, it were confined to

the employees of public bodies, a number of rather perplexing results might ensue, for example, a high marriage and birth rate among such sections of those employees to whose standard of comfort the allowances would roughly correspond, and a strong inclination among single men with a high standard of comfort to seek employment outside public bodies, where they could still obtain a wage based upon the needs not of a man and housekeeper, but upon a supposed average family, that is a wage upon the existing basis. In any event, the process of introduction would involve long and complicated wage negotiations, in each and every industry, a prospect which, in view of recent events, may be faced with courage but not without anxiety.

It would be interesting to see the scheme tried in some such self-contained sphere as that of the teaching profession, one in which the difficulties are specially urgent. Even here it would clearly not be easy, in view of the scaling down of the pay of men teachers who were not parents which would certainly be necessary.

To sum up, then, the ordinary woman is tacitly assumed to be dependent upon some man, in that he earns, and she does the work at home which enables him to earn. As a matter of actual fact a very great many women are not dependent, but support themselves. The unmarried woman is either one of the few who have private means, and thus live upon the energies of those who have gone before her, or she supports herself, or is maintained by a father or other relative, for whom in most cases she performs some duties of a domestic nature. The economic position of all three groups is affected by marriage, mainly, in the case of the first, because marriage may mean motherhood, and the

sum upon which the single woman can maintain herself comfortably may be insufficient to support herself and her children in the event of her husband's death, or of his proving unwilling or unable to maintain the children. The same considerations apply to the women of the third group, those who have always lived at home. Marriage may save them from the pathetic fate of those women who have devoted their lives to the care of an aged parent, and eventually find themselves upon the world, needing to earn, and with no knowledge or experience of the labour market, at an age when earning is difficult. As, however, many of these women are more or less skilled in domestic duties, and there is at present a shortage of such skill, and a considerable demand for those who possess it, their position is not altogether bad. The woman who marries has, however, always to face the risk of being left to provide not only for herself but for her possible children, a risk which every thoughtful husband tries to guard against by, for instance, some system of insurance, but which, as we all know, cannot be guarded against in a large number of cases. It is a risk which without some system of special provision for widows, or for widows with dependent children, must always be faced by those who undertake married life, though it is extremely improbable that many of them envisage its possibilities when they first marry. Finally, there is the case of the woman who has been accustomed to maintain herself. Upon the whole she stands to lose perhaps more than the other two. It is true that she can depend upon her own ability, to some extent, in the event of widowhood, if her previous work has been of a kind in which it is easy to obtain employment, for the prejudice against earning wives does not extend to widows. But if she gives up her work upon marriage

or upon motherhood, as a very large number of women do, she may have considerable difficulty in taking it up again. On the other hand she has transferred the liability for her maintenance in case of illness or disability from her own shoulders to those of her husband, although she possibly takes in return the liability, morally if not legally, for his maintenance in case of disability unprovided for by insurance or other method.

Moreover, as at present the earning power of men is, broadly speaking, higher than that of women, she may, and probably does in most cases, have a better income at her disposal as a wife than she had as a single woman. There are, of course, exceptions to this as to most general rules. The obvious example is the case of domestic servants of the highly skilled and well paid varieties who often make very real and very great sacrifices of ease and income in order to marry. Finally, of all three classes we must remember that although they are dependent upon their husbands, and their husbands are in law bound to maintain them and their children, they have no legal right to know the amount of their husband's income, nor to claim any definite proportion of it for their maintenance. Nor, if the husband refuses to maintain her is it altogether easy for the wife to enforce her rights. In order to get a separation and maintenance order it is at present necessary for the wife to leave her husband, and anyone familiar with the conditions of life will realize at once the difficulties of this necessity. Where is she to go, and what is she to do with her children? If, as is often the case, it is in order to make a lazy or indifferent husband work for his children that she desires her order, she certainly will not leave them with him in order to get it. She can

take herself and them into the workhouse, when the Guardians will sue him, but this is not a course which often commends itself to her. And if he is ill-disposed, and does not wish to pay, although he is well able to do so, he can wipe out the debt by undergoing a course of imprisonment, a plan which, improbable as it may seem, he is apparently quite likely to adopt.

Marriage, in short, and still more than marriage, motherhood, like most human adventures, offers great possibilities but entails considerable risks. Nevertheless, it seems likely that a very large number of us are, and will be, likely to face the risks for the sake of the possibilities. Meanwhile both for the sake of the race, and also because of the increasing sense of citizenship among women, and the determination to attain such security and freedom as the imperfections of human nature render possible, there is likely to be a pressure upon the legislature for reforms. For some, such as an alteration in the Separation and Maintenance laws, and in those which affect the nationality of married women, public opinion appears to be ready. Others, such as those of equal guardianship and the adjustment of Income Tax, apparently have a strong pressure of feminine opinion behind them but have not as yet the support of a very large proportion of the general public, while far-reaching schemes such as that for family allowances still need a very great deal of thought, consideration, and indeed research before they can be said to be ripe for action. Some system of provision outside the Poor Law for widows with dependent children is one of the reforms towards which public opinion seems to be moving, and one which if achieved would undoubtedly relieve a real burden of suffering. Here, again, the main difficulty is to find the money. The official estimate is

£50,000,000,¹ but Miss Rathbone, in a recent letter to *The Times*,² suggested a very much lower figure (14½ to 16½ millions) for a non-contributory scheme. It is possible, however, that opinion may tend towards the inclusion of allowances for children in the event of their father's death as part of a recast and more acceptable National Insurance scheme,³ and it is certain that any plan would need long and careful thought. The pensions scales of war widows might prove higher than the community, which gladly bore the burdens of those who gave their lives in the war, would feel prepared to provide for civilians. A married woman is supposed to be able to work for her husband and her children; when she has no husband she will presumably have considerably less work. We all remember the way in which the soldiers' wives used to say that they seemed to have nothing to do with no men 'bringing dirt into the house' even if they had small children. How many children, and of what ages, require the whole-time energies of a mother? And if these allowances cease at school-leaving age, when earning power is still small, what happens to the mother who by that time is presumably no longer young and out of the way of doing paid work? Is the community prepared to support the widow until her children are able to maintain her? If so, at what stage in their careers is this likely to be possible? And is it not probable that there will be a strong popular demand for some public provision for widows even when their children are of earning age, in order that the burden upon the next generation should be more evenly spread; in short, that the demand for the maintenance of widowed

¹ Hansard, Nov. 26, 1922.

² Jan. 29, 1924.

³ Cf. *Insurance for All and Everything*, by Sir William Beveridge.

mothers during the childhood of their families should be extended into a demand for some continuance of that maintenance until the time of eligibility for the old age pension begins? These and other problems (for instance possible remarrying) need careful thinking out. The case of the deserted wife with dependent children is even harder than that of the widow, yet it is obviously far more difficult to provide for her out of public funds. Provision for the widow and fatherless makes a strong appeal to every one; the need for some scheme of public provision is endorsed by two of the three political parties; it is at least possible that we shall find ourselves discussing its details in the near future.

The pessimist estimating the chances of widowhood, of unemployment or illness for the breadwinner, of the uncertain claim of a married woman upon her husband's earnings, and the difficulties of enforcing that claim, of her liability to the physical dangers and the economic burdens of maternity, may wonder why so very many women set sail hopefully upon the troubled seas of matrimony. The optimist sees in marriage one of the greatest, if at the same time the commonest, of all human adventures. Meanwhile the average man and the average woman, regardless of optimists and pessimists alike, continue to marry one another, and surely will so continue. It remains for the reformers to do what seems possible, in the interests of humanity and of the race, to guard against some of the more obvious dangers of the married, to give them the fullest chance of rendering their best service to the community of which they form so large and so important a part.

