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THE DISINHERITED FAMILY

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A PLEA FOR THE
ENDOWMENT OF THE FAMILY

BY
ELEANOR F. RATHBONE

SECOND IMPRESSION

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INTRODUCTION

I doubt whether there is any subject in the world of equal importance that has received so little serious and articulate consideration as the economic status of the family—of its members in relation to each other and of the whole unit in relation to the other units of which the community is made up. I say “articulate consideration” because what appears haphazard in our present arrangements for the family is probably the result of more deliberate purposing and choosing than appears on the surface, but it has been a sub-conscious and therefore inarticulate purpose and choice. The reasons for this we shall come to later on. For the present we are only concerned with the fact itself. If the reader doubts it, let him consider any of the other units or classifications that have to be taken into account in framing the economic structure of society, that is in providing material means for its maintenance—capital and labour; rent, profits and wages; production and distribution; collective and private enterprise, and so forth. Not one of them but has been the subject, in general and in detail, of a never-ending stream of writing among economists, industrial experts, politicians and pressmen. The family too has, of course, been written about—as a problem of population by Imperialists; of breeding by eugenicists; in relation to endless problems of health, housing and child welfare. But of the family as an economic unit—something which has its own claim, based on its own value to the nation, to its own share in the nation’s wealth—there has been next to no consideration at all. The claim

has been not so much disparaged or negated as ignored. In saying this I do not forget the work, to which this book itself owes much, of Mr. Seebom Rowntree and of the sociologists and labour leaders who have followed him in pleading for the claim of the wage-earner to "a living wage" based on the needs of a family. But unfortunately their plea assumes acceptance of a supposition which it is one of the main objects of this book to refute—that all men are heads of families and that all families are of the same size, or rather can justifiably be assumed to be so for the purpose of regulating wages. As I shall try to shew, this fiction bears so little relation to the real facts that the attempt to base a wage system upon it inevitably breaks down. Or rather it does worse than break down. It exerts just enough pull on the industrial machine to drag it off the high road of a remorseless but efficient commercialism into a morass of confused thinking and frustrated, because impracticable, humanitarian purpose.

Further, those who have put forward this theory of the "living wage" regard the family not as it really is—an aggregate of individual human beings, each with an actual or potential value to the community—but as "the dependants" of the wage-earner. The very word suggests something parasitic, accessory, non-essential. A wife and children, and the wherewithal to keep them, are conceded to the wage-earner as though they were part of the "comforts and decencies promotive of better habits" for which he may reasonably ask as necessary to his development as a full human being. But if he prefers to use the margin thus allowed him for breeding pigeons or racing dogs or for some other form of personal gratification, instead of for keeping a family, that is assumed to be his affair, not the State's or his employer's. His wages are his remuneration, earned by the sweat of his brow or the travail of his brain, and how he spends them is no one's business but his own.

Yet when we are considering society from any other point of view than the economic, we can all see well enough that, of all its institutions, the family is after all the institution that matters most. It is at once indispensable as a means to all the rest and, in a sense, an end in itself. Pluck from under the family all the props which religion and morality have given it, strip it of the glamour, true or false, cast round it by romance, it will still remain a prosaic, indisputable fact, that the whole business of begetting, bearing and rearing children, is the most essential of all the nation's businesses. If it were not done at all, the world would become a desert in less than a century. To the extent that it is done badly, a nation finds itself confronted, in war time, with the problem of making an A.1 army out of a C.3 population; in peace time with the competition of rivals that manage better. To do it superlatively well, so that the rank and file of citizens should be well born and well bred, would go further than anything else to ensure national greatness, intellectual prestige, material prosperity, efficiency, productivity—everything that appeals most to the mind of the plain business man. It is another indisputable fact—bordering on a platitude—that the strongest emotions, the most enduring motives, the most universally accessible sources of happiness, are concerned with this business of the family; perhaps (though here we are straying from platitude into conjecture) because it is in self-reproduction that the average man finds the surest satisfaction for the instinct of immortality, for the desire to be quite certain that death will not end everything for him.

It being so generally recognized that the well-being of the family concerns the community as a whole, there seems something strange in the assumption so commonly made, that the question of the maintenance of families concerns only individual parents and can be safely left to them; or that, at most, society need only take cognizance of the

matter by, as it were, mixing a little philanthropy with it business and influencing employers to pay wages which will enable their male employees to indulge in the praiseworthy leisure-time occupation of keeping families. The mere magnitude of the economic problem involved might have preserved it from so haphazard a treatment. When we remember that wives and dependent children constitute nearly half of the entire population, surely it is worth considering whether the problem of rationing this vast National Reserve cannot be solved in a more economic and efficient fashion than through the above-mentioned conception of "a living wage," based on the needs of a family, and ladled out indiscriminately to all male wage-earners of average capacity and industry.

One object of this book is, as it were, to put the present method of providing for families on the dissecting table and subject it to a thorough examination. I have set myself to trace its history; to examine its implications in theory and its consequences in practice; to discuss its effect on the distribution of wealth; on the character of national expenditure; on the efficiency of the workers; on the well-being of their homes, their wives and their children; on the quantity and quality of the birth-rate; on the status of women as mothers and as wage-earners.

The second object of this book is to discuss alternative methods of providing for the family; to describe the experiments, projected or actually in being, which other nations are making in the endowment of families; to consider how far these experiments are applicable to the conditions of this country, and how the difficulties and objections which impede them can best be met.

But behind these two definite objects lies an even larger, if vaguer, aim. This book will have failed if it does not convince the reader that Family Endowment involves something much greater than a scheme of child welfare, or a device of wage distribution—that it offers a hope, not dependent

for achievement on a revolution or a scientific miracle but realizable here and now, of making attainable by every family, even the lowest on the industrial ladder, the material means for healthy living, and of placing the service of motherhood in the position of security and honour which it merits but can never reach under the present system.

In attempting such a task, I am conscious of the risks I run. Without any pretensions to be a trained economist or statistician, I have ventured to criticize economists on their own ground, and to put forward and support by a large use of figures proposals for a re-distribution of a portion of national resources. I have tried to escape the possible consequences of my rashness, by making an extensive use of others better equipped than myself. Wherever possible, I have used facts and figures drawn from writers of established authority, but the considerable number of supplementary calculations required have been nearly all worked out for me by Miss M. E. Bulkeley, formerly of the London School of Economics, who has also collected many of my social data. A few facts were supplied by Miss E. M. Scott, of the Women's Information Bureau, Effingham House, Arundel Street. The material relating to continental experiments was collected principally by Miss Olga Vlasto, Hon. Secretary of the Family Endowment Council, who has received much help from the British Consuls and from numerous foreign correspondents in the countries concerned. Their help has been acknowledged in the appropriate places, but I should like specially to mention M. Bonvoisin, of the *Comité d'Études des Allocations Familiales* in Paris, who has been unweariedly kind in answering enquiries on special points. Three friends, Mrs. Wm. Hubback, Mrs. J. L. Stocks and Miss E. Macadam, have read nearly the whole script and helped me with many criticisms and suggestions. As the two former have the economic training I lack, I hope they have saved me from falling into any palpable blunders,

though I must not saddle them with responsibility for my deliberate heresies. The Index has been compiled by Mrs. White, of Gravels, Radlett, Herts. Lastly, my secretary, Miss Pierce, and Miss Low, former secretary of the Family Endowment Council, have done everything possible to make the technical side of my task easier.

For the benefit of those who are anxious to gain a working knowledge of the subject of Family Endowment, but have not time to wade through the whole of this book, I may suggest that the table of contents will indicate the portions of it likely to interest them. All who read any of it, however, should read the second chapter, which contains the kernel of the case against the present system. I may add that the booklet by Mrs. Stocks, "The Case for Family Endowment," published by the Family Endowment Council, contains an admirable summary in short compass of the whole subject, except that it was written too soon to chronicle the amazingly rapid developments of the continental experiments which have brought Family Endowment from the domain of speculation into that of industrial politics.

APPENDIX

August, 1924.

Since this book appeared in March, the following new facts have come to light:—

At the Annual Congress of French *Caissees de Compensation pour Allocations Familiales* (Associations for the pooling of family allowances) held in June, 1924, the President, Mon. M. Mathon, gave the following figures showing the year's progress:—

	1923.	1924.
Number of <i>Caissees</i>	120	152
Number of Constituent Firms	7,600	9,300
Employees of Constituent Firms	890,000	1,100,000
Fathers of families in receipt of allowances	210,000	263,000
Child beneficiaries	340,000	429,999
Annual total of allowances distributed	92,000,000 Fra.	128,000,000 Fra.
Approximate total of family allowances distributed otherwise than through the <i>Caissees</i> :—		
(a) By the great Industrial Companies, Railway Companies, Mines and other forms of private industry		335,000,000 Fra.
(b) By the State to its Employees		300,000,000 "
Total disbursed in family allowances by the Public Services and Private Enterprises, over		763,000,000 Fra.

It was estimated that the system of family allowances now covers over 2,700,000 employed persons, or roughly three-fifths of those employed in occupations other than agriculture.

Other figures given in the report of this Congress show a general tendency to raise the scale of allowances, absolutely and in proportion to the wage bill. Thus the important *Association Familiale de l'Industrie du Haut Rhin*, established in Mulhouse, covering 60,000 workers belonging to 146 firms (textile, engineering, chemi-

cal, food, etc.) now reckons the cost of the allowances as 4 per cent. of the wage bill. The scale is 1 fr. 20 c. per day for the first child ; 1 fr. 50 c. second child ; 1 fr. 80 c. third child ; 2 fr. 10 c. fourth and other children. The Caisse at Strasbourg, covering the region of the Lower Rhine, with a rate of contributions varying for different industries, reckons the average cost of the allowances during 1923 to have been 4.276 of the wage bill, and the cost of administration of the *Caisse* as 4.3 centimes per 100 francs of wages. The scale for employees of the State, which covers all grades, including higher officials, University teachers and teachers of all State Schools, was raised in January, 1924, to 495 Francs per annum for the first and second child respectively, 840 Francs for each subsequent child. The scale of salaries is the same for both sexes.

But it is admitted that even these scales, which are higher than those in the majority of *Caissees*, constitute only a modest contribution towards the cost of child maintenance, which the Report estimates as from 150 to 200 Francs per month for a child of 1 to 3 years, for an older child 200 to 250 or 300 Francs.

In addition to this direct provision for children, a French Law of April, 1922, providing for subsidies in aid of house building, allows a special subsidy to bodies which provide houses for *les familles nombreuses*, and the Societies in France which concern themselves with the question of population are urging further developments in this line. In Belgium, the Government by a Decree of October, 1922, granted a subsidy to a certain number of wage-earners who should first acquire houses for their personal occupation, the amount of the subsidy to be graded according to the number of the dependent children. This example was followed by several Belgian Provinces.

Recent information shows a distinctly more cordial attitude towards Family Allowances on the part of the foreign Trade Union organization, especially in France and Belgium. In March, 1924, a letter was sent to a number of the largest bodies by the Family Endowment Council, inviting their opinion on the system, especially with regard to its effect on the industrial position of married and single workers, on the Trade Union movement, on family life, and on the birth rate. Not one of the replies expressed any hostility or recorded any evil results of any kind, although most expressed the usual opinion in favour of collective control (see pp. 211-217).

The following extracts (translations) from these letters and resolutions recently passed, are representative:—

The Secretary of the *Confédération Générale de Travail* writes:—
 "The Allowances enable a fairer distribution of the produce of labour and a higher standard of life for the children. They have no real effect on the birth rate. We could not maintain that the allowances have not reacted on the bachelor's wage. But in actual practice an organism which aims at equity and solidarity justifies certain sacrifices. . . . Trade Union solidarity has not been impaired by the system. . . . We in France regard the allowances as purely and simply a redistribution on sounder and more humane lines of the wage bill. The employers have no right to arrogate to themselves the moral credit of a sound social institution."

In announcing the promulgation of the Decrees making Family Allowances compulsory in Government contracts, the officials of the C. G. de T. declared: "Now that the Decree has been issued, employers will not be able to withhold family allowances on any pretext; the workers' right to them has been admitted, and the trade unions will see that it is respected."

The Secretary of the *Confédération des Syndicats Catholiques* writes:—"The system of pools avoids preferential employment of single men or reduction of their wages." They urge that the extension of the system should find a place in the election programme of candidates receiving their support.

The *Fédération des Syndicats Professionnels Feminins* write:—"The allowances meet with our full support. They have not resulted in a lower wage for single men, but have placed at the disposal of married men resources corresponding more closely with their outlay, although the allowances are still insufficient in amount."

The Congress of French Postal Workers at their meeting in May, 1924, unanimously approved the principle of Family Allowances, but recommended that they should be placed under collective control.

At a Conference in April of the Left Wing of Postal Workers (*Fédération Unitaire des P.T.T.*), M. Raynaud in referring to the allowances maintained that: "*La femme a deux rôles sociaux—le travail et la maternité. Le travail lui est payé, il en doit être de même lorsqu'elle est empêchée de travailler pour accomplir son autre rôle.*"

The Secretary of the *Commission Syndicale de Belgique* (Belgian Trade Union Congress) writes that his body regard the system as a fulfilment of the principle "to each according to his needs," but holds that it should be collective and completely independent of industry.

The Secretary of the *Confédération des Syndicats Chrétiens de Belgique* writes:—"The existing system is not satisfactory, but we do not

want a State system. We consider that contributions should be levied on the produce of industry, and paid into a National Industrial Pool, administered by a Joint Committee, and subsidized by the State. The Trade Unions can resist any reduction of the single man's wage that might result from the system. Their solidarity has not been impaired by the allowances. A greater stability of employment is reported, but statistics are lacking."

The Secretary of the *Conseil Générale du Parti Ouvrier Socialiste Belge* pronounced in favour of the principle at their Congress in 1923, but held that the system should be collective.

M. Déthier, Secretary of the Belgian Miners' Federation (*Centrale Syndicale Nationale des Travailleurs des Mines de Belgique*), in an interesting letter describing the development of the system in the Belgian Mining Industry, and the gradual conversion of the workers to it, writes: "Do you mean to ask whether the allowances have a favourable influence on the private life of the worker? If so, my reply is in the affirmative. I find the proof of this in the fact that the allowances are everywhere accepted and, more important still, that being paid direct to the mothers of the family, the latter find in them a valuable aid towards balancing their household budget; hence less anxiety for them, and, as a result, a more joyous family life."

It may be noted that the Belgian Miners' Federation have themselves drawn up a set of model rules, differing principally from those actually in use in that the allowances are secured to the workers as a right, to be continued during periods of involuntary unemployment, and to be under the control of a joint representative body. Payment of the allowances to the mother is stipulated. M. Roget Picard, in an article in the *Industrial Labour Review*, February, 1924, notes that the system of payment of the allowances to the mother is now tending to become general in France.

The opinion of French employers seems to have become slightly more favourable to compulsion, though not to State control. Thus the *Union des Intérêts Economiques* (representing leading employers) at their Congress in November, 1923, urged the institution of a National Caisse, independent of State control. The *Fédérations des Commerçants et Industriels Mobilisés* at their Congress in 1924 passed a resolution in favour of obligatory payment of Allowances through *Caisses*. The *Conseil Professionnel de Législation Social* write: "The system meets with the entire support of our Organization. We are in favour of legal compulsion and extension."

The system abroad seems most widely extended in the Public

Services, in Mining, and in Agriculture. As these seem in some ways also the most likely occupations to begin with in Great Britain, the following particulars additional to those already given may be of interest.

The Public Services. Family Allowances are now paid to the employees of the State and of most local authorities in Australia (Federal employees only), France, Germany, Belgium, Holland, Austria, Czecho-Slovakia, Poland, Denmark, Sweden, Finland and Switzerland.

In Germany, allowances are paid for wives and for children of wage-earners up to fourteen and of officials up to twenty-one. The officials' children are divided into three age-groups, the older children receiving higher allowances than the younger. It is estimated that owing to the allowances the pay of the married workers averages from 15 to 30 per cent., according to the grade of the worker, above that of the unmarried. The allowances being uniform constitute a greater benefit to the lower than to the higher paid workers.

In Czecho-Slovakia and in Poland, allowances are paid for State employees' children up to eighteen, or twenty-four if they are receiving University education.

In Sweden the amount of the allowances varies with the cost of living. For 1923-4 it has been 4 kronen per month per child under sixteen. A Government Committee has recommended equal salaries for male and female employees, plus allowances varying, according to the position of the employee, from 240 to 1,200 kronen per child per annum. This proposal is arousing much discussion.

In Finland, an Act of December, 1923, has fixed the allowances for children of Civil Servants at 1,200 marks for each child under sixteen except the first, for whom no allowance is paid.

In Switzerland, Federal employees earning under 6,201 francs per annum receive 150 francs for each child under eighteen.

Mining. Family Allowances are paid nearly universally in France, Germany, Austria, Czecho-Slovakia, Poland and Sweden (iron-mining).

In France allowances for wives and children were agreed upon and are from time to time revised by joint committees of employers and employees. The scale varies according to district. In 1923 the amount paid is estimated at over 80 million francs or 5 to 6 per cent. of the wage bill.

In France, besides allowances for children up to 14, household
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allowances and coal allowances are usually paid. They are calculated per shift worked and equal from 8 to 12 per cent. of the wage bill.

In Austria, by a collective agreement of May, 1923, an allowance of 1,000 kronen per shift is paid for each child under fourteen.

In Czecho-Slovakia, by collective agreement, miners receive coal allowances, clothing allowances and allowances for children under fourteen, or eighteen if receiving education.

In Poland, by collective agreement, the miner receives a bonus on his monthly wage, the amount varying according to whether he is unmarried, has 0 or 1 child, 2 to 4 children, over 4 children.

In Sweden, the employers endeavoured in 1923 to abolish the children's allowances paid since the war in iron-mining, but after a long struggle they were retained.

Agriculture. Allowances in kind—in cheap or free houses, land, milk, vegetables—are common among the rural workers of all countries and tend inevitably to be proportioned to the size of the family. But such allowances usually depend on local custom, often on individual goodwill, and are little systematized.

In France, development of the *Caisse* system in agriculture has been slower than in industry, owing to the prevalence of the small holding and peasant proprietor, but several new *CaisSES* besides those already described (see page 207) are in course of formation. In Germany family allowances in cash or kind are very general, the form varying with the district. Thus on the large estates of North Germany, the deputatist system prevails, i.e. many married workers are remunerated chiefly in kind—free houses and land, grain, milk and vegetables according to the size of family. In Silesia and East Prussia, by collective agreement, the married receive the same in kind but more in cash than the unmarried; in Dantzig (by collective agreement) nothing in kind but more in cash; in West and South Germany, the same in cash, but more in kind. In Austria, the Communes perform the functions of a *Caisse* for agricultural workers, collecting the employers' contributions according to the number of workers employed.

Those whose doubts about Family Allowances are rooted in a fear of over-population are likely to be somewhat reassured by the latest figures abroad and at home. There is as yet no evidence that the Family Allowance system is stimulating the French birth-rate. The most that is claimed by those who hoped that it

would have this effect is that, but for the allowances, the decline would probably have been more marked. The French birth-rate during 1923 was the same as that for 1922, viz., 194 per 10,000 of the population, but the death-rate fell from 176 to 170 per 10,000. Figures for the ten largest towns show that the number of births in these during the first quarter of each year fell from 27,200 in 1921, to 24,574 in 1922, 24,102 in 1923, and 23,862 in 1924. In all these towns there are *Caissees pour Allocations Familiales*.

In this country, the results of the 1921 Census, though not yet fully published, are now accessible. They show the actual proportion of dependent children to male adults to be considerably lower than that allowed for in the pre-war estimates on which most of the calculations in this book have been based. There were in England and Wales at the date of the Census, 11,053,842 males of and over 20. The number of children under 14 recorded as members of households with male heads over 20 was 8,553,069, i.e., a proportion of about 77 children per 100 adult males. There were a considerable number of householders who failed to make any entry under the heading for dependent children, and an inquiry from the Census Office elicited that the officials there consider that the number of children returned is probably deficient by from 4 to 5 per cent. But allowing for this and for the fact that the proportion of children is slightly higher for the wage-earning class than for the total population, it is clear that the number of 119 children per 100 men allowed for in my previous calculations is too high. The actual figure for agricultural labourers is the surprisingly low one of 80 children per 100 labourers; that for workers in chemical industries, 106 children per 100 labourers, that for teachers, 59 children per 100 men. Further, there are the remarkable figures produced by Dr. Bowley, in *Is Unemployment Inevitable*.¹

"To summarize; at most there will be 180,000 additional applicants for work (male and female) annually from 1921 to 1931, unless the age of retirement is raised, or the relative number of women occupied is increased, and this is at present being reduced to about 120,000 by emigration. From 1931 to 1941 the most to be expected is 47,000, which will also be reduced by emigration. So far from there being an excessive working population, the annual rate of growth after 1931 will be only 0.2 per cent. The growth after 1941 depends on the birth-rate after 1926, as to which no judgment can be formed."

¹ Macmillan & Co., 1924. 8s. 6d.

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