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THE DISINHERITED FAMILY



**THE
DISINHERITED FAMILY**

**A PLEA FOR DIRECT PROVISION FOR
THE COSTS OF CHILD MAINTENANCE
THROUGH FAMILY ALLOWANCES**

By

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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 eugenists; 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 negatived as ignored. In saying this I do not forget the work, to which this book itself owes much, of Mr. Seebohm 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. Bulkley, 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'Etudes 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.

NOTE TO THIRD EDITION

I have added a supplementary chapter, tracing the developments in the Family Allowance movement at home and abroad during the three years which have elapsed since this book was first published, in March, 1924.

E. F. R.

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174 EXPERIMENTS IN FAMILY ALLOWANCES

There is nothing new in the verbal assertion of this principle. What is new is the attempt to give it content and validity by working out in full detail the kind of family budget which such a standard of living would require. The result will interest at least women readers:—

Items contained in the model budget of the Report of the Australian Royal Basic Wage Commission.¹

HOUSING.

Rental ordinarily paid by the tenant of a five-roomed house in sound tenantable condition; not actually cramped as to allotment; situated in decent surroundings; and provided with bath, copper and tubs. The rent of such a house in Melbourne was in November, 1920, found to be £1 0s. 6d. per week.

CLOTHING.

Husband.—Suits, 2 to last 3 years; hat, 1 a year; socks, 6 a year; ties, 2 a year; braces, 1 best to last 3 years, and another to last 1 year; shirts, 4 working to last 1 year, and 5 best to last 3 years; flannels, 2 a year; underpants, 2 a year; collars, 6 a year; handkerchiefs, 6 a year; pyjamas, 2 to last 2 years; working trousers, 2 a year; overcoat, 1 to last 4 years; umbrella, 1 to last 3 years; boots, 1 best to last 2 years, and 3 working to last 2 years; shoes, 1 to last 2 years; boot repairs, 3 a year; sundries. The cost at November prices was 8s. 5d. per week.

Wife.—Hats, best, 2 to last 2 years, and another to last a year; costume, winter, 1 to last 3 years, and summer, 1 to last 3 years; skirt, blue serge, 1 to last 3 years, tweed, 1 to last 2 years; blouse, silk, 1 to last 2 years, voile, 1 a year, cambric, 3 to last 2 years, wincoyette, 3 to last 2 years; camisoles, 4 a year; combinations, 4 to last 2 years; undervests, woollen, 1 to last 2 years, cotton, 3 to last 2 years; bloomers, winter, 2 to last 2 years; nightdresses, 4 to last 2 years; underskirts, white 1 to last 3 years, moreen, 1 to last 3 years; corsets, best, 1 to last 2 years, and another to last a year; dressing gown, 1 to last 3 years; aprons, 4 a year; stockings, cashmere, 3 a year, cotton, 3 a year; handkerchiefs, 6 a year; gossamer, 1 a year; veil, 1 a year; gloves, silk, 1 a year, cotton, 1 a year; top coat, 1 to last 4 years; golfer, 1 to last 3 years; umbrella, 1 to last 3 years; shoes, best, 1 a year, second, 1 a year; slippers, 1 a year; repairs,

¹List taken from Piddington's *The Next Step* (pp. 7-9); costs as in Melbourne. The full lists with items priced for each city separately are in the Commission's Report; also the lists claimed by the representatives of the Employers and the Unions respectively.

best 1 a year, second 1 a year; sundries. The cost at November prices was 10s. 9d. per week.

Boy, 10½ years.—Overcoat, 1 to last 3 years; suits, 2 to last 2 years; pants, 4 to last 2 years; jersey, 1 to last 2 years; summer coat, 2 to last 2 years; shirts, 4 a year; stockings, 4 a year; caps, 1 a year; straw hat, 1 to last 2 years; soft hat, 1 a year; handkerchiefs, 6 a year; braces, 1 a year; ties, 2 a year; singlets, 4 to last 2 years; pyjamas, 3 to last 2 years; boots, best 1 a year, school 2 a year; repairs, 2 a year; collars, 3 a year. The cost at November prices was 4s. 6d. per week.

Girl, 7 years.—Singlets, 2 to last 2 years; stays, 2 a year; bloomers, cotton, 2 a year, woollen, 1 to last 2 years; petticoats, 2 to last 2 years; dresses, best, 1 a year, voile, 1 a year, print, 2 a year; jersey, 1 to last 2 years; hats, 2 a year; cap, 1 a year; pyjamas, 2 to last 3 years; socks, 4 a year; handkerchiefs, 6 a year; top coat, 1 to last 3 years; boots, best, 2 to last 3 years, school, 3 to last 2 years; repairs, 2 a year; sundries. The cost at November prices was 3s. 5d. per week.

Boy, 3½ years.—Overcoat, 1 to last 3 years; suits, light, 1 to last 2 years, heavy, 1 to last 2 years; pants, 1 a year; jersey, 1 to last 2 years; blouse coat, 2 to last 2 years; shirts, 2 a year; stockings, 4 a year; cap, 1 to last 1½ years; handkerchiefs, 3 a year; braces, 1 a year; singlets, 2 a year; nightshirts, 2 a year; boots, best, 1 a year; shoes, 2 a year; collars, 2 a year; boot repairs, 1 a year. The cost at November prices was 1s. 11d. per week.

FOOD.

Husband, Wife, Boy (10½ years), Girl (7 years), and Boy (3½ years).—Per week.—Bread 20 lbs., flour 3 lbs., oatmeal 1½ lbs., rice ½ lb., sago and cornflour ¼ lb., eggs 1 doz., milk 7 qts., sugar 5½ lbs., jam 2 lbs., treacle ½ lb., butter 2 lbs., beef 8 lbs., mutton 4 lbs., fish 2 lbs., bacon ¼ lb., fruit (fresh) 8 lbs., raisins ½ lb., currants ½ lb., potatoes 11 lbs., onions 1½ lbs., vegetables 8 lbs., tea ½ lb., coffee ½ lb. The cost at November prices was £2 6s. 1½d. per week.

MISCELLANEOUS ITEMS.

Husband, Wife, Boy (10½ years), Girl (7 years), and Boy (3½ years).—Per Week.—Fuel, 1½ cwt. wood; lighting, 1s.; groceries (not food), 1s. 6d.; renewals of household utensils (general and cooking), 6d.; renewals of household drapery, etc.: 1 pair D.B. blankets, to last 15 years; 2 pairs S.B. blankets, to last 15 years; 1 D.B. quilt, to last 15 years; 2 S.B. quilt, to last 10 years; 1 pair D.B. sheets, to last 2 years; 2 pairs S.B. sheets, to last 2 years; 5 pillow slips a year; 3 towels a year; 1 tablecloth, to last 5 years; 5 serviettes, to last 5 years; 2 pairs window curtains, to last 4 years; renewal of household crockery, glassware and cutlery, 4½d.; union dues, 6d.; lodge dues, 1s. 3d.; medicine, dentist, etc., 9d.; domestic assistance, 1s. 6d.;