

HOW TO PAY FOR
THE WAR

ARMY RESEARCH DEPARTMENT

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HOW TO PAY FOR THE WAR

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HOW TO PAY FOR THE WAR :
BEING IDEAS OFFERED TO
THE CHANCELLOR OF THE
EXCHEQUER BY THE FABIÁN
RESEARCH DEPARTMENT.
EDITED BY SIDNEY WEBB.



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INTRODUCTION

To many people the title of this book will suggest a consideration of how to raise money to carry on the war. That immediate problem of the Chancellor of the Exchequer is not the one here dealt with. Hard though it may be at the moment to believe it, this war, like others, will presently come somehow to an end ; and the various States will then have the task of "paying the bill." The following pages contain some suggestions—not a complete programme—as to how, in the United Kingdom, the financial burden may be borne.

When the war is concluded our financial difficulties will, in a sense, begin. A National Debt of three or four thousand million pounds will have to be dealt with, in addition to the new charges for war pensions, and, unfortunately, also increased provision for defensive armaments. Even when Peace is concluded, it will be long before the daily Government expenditure can be reduced to the sum to which we must accustom ourselves as the future normal. It is, to say the least, unlikely that we can secure, against the outbreak of another great war, any guarantee on which it would be prudent to rely. Nothing would be more dangerous than for the nation to be caught by such a war whilst still hampered by so large a public debt. For the same reasons that will compel us to maintain in efficiency a powerful navy, an equally effective "air fleet" and at least the framework of a continental army, we must at once arrange to repay to the investors a considerable portion of the millions that we shall have borrowed. The Sinking

Fund of 1 per cent, of which Mr. McKenna has spoken, is quite inadequate. Within the first decade after Peace, it is held by some competent authorities, the Government ought, merely as a measure of national security—as a means of defence if we should unhappily be again involved in war—to repay one-third of the “dead-weight debt.”

It is to this problem of how, after the Peace, to arrange for the redemption of the colossal War Debt, and how to raise the necessary revenue to meet a Government expenditure that is never likely to be less than four hundred millions a year, without crippling industry, without lowering the Standard of Life and without hampering individual enterprise, that we have to address ourselves.

We make no suggestions of new or “fancy” taxes. We have no desire to join the crowd, by whom every Chancellor of the Exchequer is besieged, of ingenuous projectors of taxes on cats, on advertisements, on titles or peerages, on changes of name or fancy addresses of residences. The usual answer to all these projectors—who innocently ignore the fact that the same proposals have been made annually for half a century—is that whilst they might yield a few hundred thousands a year, or taken together, even conceivably a few millions a year, no such sum is worth the cost and trouble and annoyance that such taxes inevitably cause. At this juncture there is an even shorter answer to all such “fancy” taxes. They might conceivably be useful to meet a deficit of a million or two. They are practically worthless when what is in question is how to find hundreds of millions.

Much the same answer has to be made to those—whether or not frankly Protectionist in aim—who clamour for increased Customs Duties, either on some specified articles only, or on “manufactured” goods as such, or on all imports. Whatever ulterior purpose may be served by such a Customs Tariff, with its drawbacks of raising prices to the consumers, putting an unnecessary toll of profit into the pockets of some capitalist employers to the detriment of

others and diminishing trade all round, one thing is clear, namely that the amount of revenue that it would yield is quite insufficient for the need. We might, by a so-called "scientific tariff," get 10 millions of additional revenue; we might possibly get 20 millions; at great cost and loss of business we might conceivably get 50 millions. But not even the most ardent advocate of additional Customs Duties can show us how to produce, by a Tariff, some hundreds of millions.

But we have a further objection to all these proposals. We do not believe that the right way to bear the burden is further to tax either the producers in the course of their production or the consumers in respect of what they consume. We need, on the contrary, rather to reduce these charges. There is already too much toll taken on the necessaries of life. Our manufacturers are already too much hampered in their production. We shall not increase our power of bearing the new burdens by taxing either the food of our working people or the materials and incidental components required by our producers.

We suggest, in fact, that the only effective way of meeting the new burdens is, not by increasing imposts but by making the nation as a whole more productive. The nation can no more pay the cost of the war merely by a manipulation of taxes than Mr. Micawber could discharge a debt by writing an IOU. The only real way to pay for the war is to replace, by new construction, the material wealth that has been destroyed. The only way to do this without lessening the amount that we annually consume is actually to increase the amount of commodities and services that we annually produce. What the community has now to consider is not how to tax but how to increase the national production.

It is plain that such an increase of production of commodities and services is within our reach. There is, first, the possibility of augmenting the power of the human factor. In an ultimate analysis, we have no means of

producing except by the physical and mental capacity of our people; and our production is very definitely restricted by the narrow limits of this capacity. If we chose, as a nation, to abolish the toll of preventable disease and premature death, to develop to the utmost the physique and intelligence of all our rising generation, and to provide the best possible instruction and education for the whole nation instead of only for a favoured few, this country could, to put it moderately, easily double its present output of commodities and services, and therefore its aggregate wealth production. At present we throw away half our productive capacity through preventable disease, through death before the normal term, through leaving faculties unawakened and hands untrained, and through sheer ignorance. But it is not our purpose in this volume to insist on the necessity for better care of our infants and children, improved measures of Public Health, or increased physical and mental training of our youth. It will be evident that a large increase in public expenditure along these lines is the truest national thrift, furnishing, perhaps, the most important of all the means of paying for the war.

The second method of increasing national production is by better organisation. We do not pretend to show how each industry might improve its own processes, so as to become more efficient. But there are certain common services upon which all businesses depend. At present, whilst we produce very successfully, we waste enormously in the way we handle what we have produced. It is literally true that it usually costs more to sell and distribute the commodity than to make it. A quarter of a century ago the striking fact was revealed by the then Chancellor of the Exchequer that the profits taken by the directors and capitalists in distribution and transport, and actually returned for Income Tax, were then already *twice as great* as those of the proprietors and managers in all the great manufacturing and productive industries.¹ They have since

¹ Goschen's Budget Speech, 11th April 1892.

been greatly increased. It is on these common services, now so heavily loaded with unnecessary charges, that the success of our production depends. These are the real "key industries," without which the nation's industrial life cannot be maintained. Unless manufacturers can get cheap and speedy and uninterrupted communication and transport, they are as much hampered in their work as if they were taxed. Unless they can rely on a continuous supply of coal at a constant price, their enterprise is checked. *Our main proposition is that, instead of taxing production more than at present, we should meet the burdens of the war by untaxing it.* We propose that the Government should give to our producers all over the kingdom greatly improved services of communication and transport at lower rates than at present; and guarantee them an uninterrupted supply of coal at a definitely fixed price, without risk of increase. What we suggest is that one of the most effective ways of meeting the new burdens is to convert our present profit-seeking railways, our decrepit canals, and our somewhat somnolent Post Office into an efficient Public Service of Communications and Transport. We seek to show that this can be done without confiscation, without expense to the State, and actually with financial advantage to the Chancellor of the Exchequer. In the same way we examine the conditions under which the nation now obtains its coal; and we show that a Government Coal Department could, with actual profit to the Exchequer, furnish every industrial user with coal at not more than pre-war prices, guarantee an uninterrupted supply without risk of increase of price, meet the demands of the export trade, and give every householder in the kingdom the boon of coal at a fixed and uniform National Price of One Shilling per hundredweight delivered to cellar, no more liable to be raised than is the penny postage stamp. We propose that a large part of the burden of the war should be met by the Development of the Post Office, by the creation of a Public Service of Railway and Canal Transport and by the Nationalisation of the Coal

Supply. What is needed, in short, is a more deliberately purposeful and a more systematic organisation of the resources of the community.

But the heaviest part of the burden is the necessity for securing the redemption of the National Debt. All the developments that we propose will, we believe, not only earn easily all the interest charges that they will involve, but also yield some net revenue to the Chancellor of the Exchequer. But at his board there will now sit always the spectre of amortisation—the necessity for redeeming the colossal debt, or at least for making such substantial repayments to the investor as will enable the State once more to borrow freely and rapidly in case of the outbreak of another war. We suggest that, if it is thought necessary, for national defence, to pay off, within a decade, one-third of the “dead-weight debt,” a special national effort will be required, in the shape of an exceptional levy of 10 per cent of the capital value of all property, payable by ten yearly instalments, and accompanied by some equivalent levy on the earned incomes of those without property, except such as are earning less than a prescribed National Minimum of Family Subsistence. But beyond this exceptional and transient levy, we do not think that taxes are required for a Sinking Fund. We show that help may be found in this connection, without detriment to any one concerned, in the Nationalisation of Life Assurance—by the merging of all the existing Companies and Societies in a State Insurance Department, which should guarantee all policies, existing and future; replace the present objectionable “Industrial” business (which amounts to a tax on the people of 18 millions a year for “burial money”) by the simple addition of Funeral Benefit to the Benefits already provided under the National Insurance Act; and place some hundreds of millions of investments at the disposal of the Chancellor of the Exchequer. What is even more important, this Nationalisation of Life Assurance would bring in annually for investment, as an addition to the Life

Assurance Fund, some 15 or 20 millions a year—a steadily increasing subvention that would, year after year, enable War Loan Stock to the same amount to be taken out of the hands of the private investor. By the end of the present century the State Insurance Department might well come to hold the whole of the then unredeemed public debt, and be the only remaining creditor of the State.

What we offer is, *without asking the taxpayer after the first decade for any contribution whatsoever for this purpose*, nothing less than the redemption of the entire National Debt, colossal though it will be—including the nominal addition involved in the substitution of Government stock for the bonds and shares of the railway, canal, colliery and insurance companies taken over—by the end of the present century. Two hundred years ago, when Sir Robert Walpole was called in to devise means of meeting the indebtedness left by the South Sea Bubble, he found relief for the nation in dividing the burden between the Bank of England, the East India Company and the South Sea Company, each of which was put in a position, not only to pay the interest on its allotted share, but also eventually to redeem the whole liability. Somewhat in the same way we suggest that provision for the repayment of the whole of the Public Debt not otherwise redeemed can be undertaken jointly by the Ministry of Communications, into which the Post Office, along with a State Railway Department, should be developed, the Government Coal Department, and the State Insurance Department. We give reasons for believing that this can be done without any charge on the taxpayer.

Meanwhile we suggest a revolution in the Income Tax which should stop evasions and remedy the present unfairnesses, so as to enable the Chancellor of the Exchequer to obtain—without interfering with either the processes or the channels of trade, without hampering individual enterprise, and without lowering the Standard of Life—a greatly increased revenue with even less personal hardship than is at present involved. We propose to do this mainly by the

substitution, as the basis for assessment, of Family Income for the incomes of the several members of the family—by this device adjusting the burden carefully between those who have only themselves to maintain, the childless couples, and the parents of children. At the same time we propose to equalise and extend the graduation of the rate, so as to ask the father of a family living on a salary of £131 a year only for 1d. in the pound, whilst at the other end of the scale the impost on incomes over £100,000 a year would rise to sixteen shillings in the pound. The raising, for 1916-17, of the nominal rate to five shillings in the pound, without redressing the manifold unfairnesses of the impost, makes this "revolution" in the Income Tax more than ever urgent.

To some people the conception of a reorganisation of Great Britain, on the lines of a systematically developed provision of the best possible means of communication and transport, and a deliberately regulated production and distribution of coal—not to say the formation of a State Insurance Department—will be intensely repellent. They will be apprehensive of such an increase of State and Municipal enterprise; and they will resent the passing out of private hands of such opportunities of profit-making. To them we venture to appeal not to be hasty in the rejection of these ideas. To their adoption we believe that the nation must eventually come. Only by organisation can it stand. What we have to do is to see that we get State and Municipal enterprise without the dominance of Bureaucracy, and the advantages of public—that is to say of disinterested—administration without any loss of popular control. Of popular control we have, indeed, in these departments none to lose. Prior to the war we had no more control over our transport system or over our coal supply—even now we have no more over our Life Assurance—than over the tides: we have in each case the option of using what we find before us, or of doing without! But what it is important for such objectors to remember is that if the Government is not

permitted to adjust the burden of National Indebtedness in the way that we propose—if we do not provide for the redemption of the debt, as is here suggested, by the aid of the railways, the coal-mines and the growing accumulations of the Life Assurance Fund—some alternative way of repaying this huge sum must be discovered. That alternative, we suggest, will almost certainly eventually take the form, unwelcome though this will be, of direct taxation of incomes and property more severe than we have ventured to propose. If the debt *can* be paid off by a better organisation of Coal, Communications and the hoarded Capital of Life Assurance, without any one being a penny the poorer, would it not be better to try this course?

To those willing to consider our ideas, we would add that any value that there may be in these proposals may lie in their detail, and we have accordingly done our best, at the risk of wearying or confusing the reader, to develop each of them so as to indicate how exactly they would work. We have, for this purpose, obtained such technical assistance and expert advice in each case as was within our reach. In such a study it is impossible to avoid errors; and we can only say that we have done our best to check and verify our statements of fact, for which we have in most cases cited the authorities, and to probe and weigh our assumptions and estimates, which are the most consonant with the evidence that we have been able to obtain.

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