

FAMILY ENDOWMENT SOC.

✓ 331.226(063)
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Pamphlet

PRICE 6d.

November, 1927.

SIX ASPECTS OF FAMILY ALLOWANCES

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AT THE

FIRST PUBLIC CONFERENCE
ON FAMILY ALLOWANCES

HELD AT

The London School of Economics

OCTOBER 14th and 15th, 1927

UNDER THE AUSPICES OF

The Family Endowment Society,
24, Tufton Street, Westminster, London, S.W.1

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THE CASE FOR FAMILY ALLOWANCES.

By SIR WILLIAM H. BEVERIDGE, K.C.B.

LORD BALFOUR OF BURLEIGH, in his opening address from the Chair, said that, if there was one thing on which all those present were agreed, it was that if there were any means by which industrial efficiency could be increased, and at the same time the standard of living of the workers not only maintained, but also improved, then the sooner that means was found the better. The Family Endowment Society believed that in the proposals it put forward it had a real contribution to make to the cause of industrial peace. They would that evening be concerning themselves more with principles than with methods. Methods brought them up against definite political opinions, and there were in the Family Endowment Society those of every possible shade of political opinion, united by belief in the principle they were advocating.

SIR WILLIAM BEVERIDGE: Ladies and gentlemen, I have been asked not to speak on the whole question, but to put the case for family allowances in the most general way possible. In thinking how to do that, I am necessarily reminded that this is the School of Economics and that I am an economist. Therefore I shall make no excuse for putting the question essentially in economic terms, as your Chairman has done, and expressing the case as a small change in the means by which—or in the channels through which—is distributed the national income, or what you may regard as the total product of the industry of all those working in the country. All those working produce a stream of good things—of things to consume and to enjoy. Some are necessities, food, houses, clothes; some are comforts and luxuries, motor cars, beer or electric hares for greyhounds; some are services such as supply of light and heat; some are the services of persons such as doctors, barristers, and teachers. All that production of things which are needed and enjoyed is obtained by applying the present labour of hand and brain to the natural resources of the country as improved by past labour. The enjoyment of them is distributed along certain definite channels. Part of the national income goes as wages and salaries, part as profits—or the reward for managing industry—and as interest for the use of capital; part goes as rent for the use of land, and a certain part is swept away by the State or by Local Authorities in taxation, and is devoted to services of the State, education, etc., and to the social services such as insurance against unemployment. Thus part of the national income is devoted to keeping alive and happy people who are now working, and making it certain that people will be able to work in the future. Part is saved up for new means of production,

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and part is spent in bringing up the next generation of workers. Unless capital is saved for the future, and unless the next generation is brought up, obviously the economic structure as we know it cannot continue. Both forms of provision for the future are essential. Yet people contribute unequally towards bringing up the next generation, and wages and salaries bear no relation to the amount of provision needed and the family liabilities of those who receive them. It is roughly assumed that out of their wages and salaries those who receive them will contrive to bring up the next generation, and bring it up as it should be done.

How does this system work? What happens? The first way in which it works is that an appreciable proportion of the next generation does not get properly housed and fed, and we are faced with the social problem of poverty. This problem has gone on during the 19th century in spite of the development of wealth, and it is with us to-day. We have only to look at such records as those compiled by Mr. Rowntree or Professor Bowley. Of the families investigated by the latter, 27 per cent.—that is, more than a quarter—were living in poverty, living without some of the necessities of healthy life, and that proportion represents only those who were actually living under such conditions at the time of inquiry; a larger number pass through that state at some period in the family life. This was the common lot of most families before the war. As regards post-war conditions, we have in Professor Bowley's recent book "Has Poverty Diminished?" a most interesting comparison with pre-war conditions. Professor Bowley concludes that poverty has definitely diminished. In his opinion this has been the case for two reasons: first, because the wages of the unskilled worker have risen nearer the level of the skilled; and secondly, because the families of the workers are smaller, for the number of children is the critical factor in determining poverty.

In spite of this conclusion a lamentable amount of primary poverty—want of the necessities of healthy life—still exists, and this state of affairs cannot be remedied by any redistribution of the wealth of the country among the classes, by taking from those who are rich and passing it on to those who are poor. I am not saying whether such a redistribution vertically would be desirable or not, but even should you make it you would not thereby remedy or abolish poverty by giving every working class family enough to live on. This statement is based on undeniable facts. If you were to reduce the income of every person to £250 a year allowing for necessary saving and taxation you could at most only raise the wages of those below that amount by about 5s a week. Such a reduction is, of course, impracticable, but in any case, it is clear that our control over nature—our capacity to produce—is not sufficient now to enable us to bring up the next generation adequately if we continue to pay wages irrespective of family liabilities. You cannot afford to neglect this fact if you think it important that the next generation should be properly clothed and fed.

This brings me to the third fact. Alongside with this poverty—want of necessities—exists the use of a substantial portion of wages as of other incomes on things which are not necessities. The liberty to spend one's money as one wants is one of the essential liberties, but when the children are kept without necessities while a large part of the national income is spent on things which are not necessities, then you have a system which has no justice in it at all. Neglect of the family is the greatest avoidable cause of poverty to-day, and the theory of a living wage based on the average family is the greatest statistical fallacy of this or of any other age. It takes no account of the smaller families or of the great number of families which

are larger. It is as if you were to give all the members of a walking party size eight in shoes irrespective of whether they took size seven or nine. Just as the size of the foot determines the size of the shoe, so the size of the family should regulate wages.

That is the case for family allowances in its coldest economic aspects. On the Royal Commission on the Coal Industry we had an opportunity of seeing how the present system works, and of comparing it with the way in which a family allowance system, as calculated in the evidence given by Miss Rathbone, would work. Though this is not actually stated in the Report, we found that if you pooled a small part of the sum then paid in wages in the mining industry, and distributed it to the miners' wives in proportion to the number of children, you could at one and the same time have reduced the cost of producing coal, and increased the standard of living of the miners. The mine-owners could have paid less in wages, as they now have to do, and at the same time the standard of living could have been raised. There is really no escape from this fact if you look at the figures. But no one looked at the figures. As testified in the Report, we regarded the introduction of a system of family allowances "as one of the most valuable measures that can be adopted for adding to the well-being and contentment of the mining population." In this respect, this country falls behind every other mining country in Europe, since there is no such country in which some form of family allowances for miners is not in existence.

I shall not dwell on the minor arguments, nor on the methods of introducing such a system. I should myself like to see introduced a scheme of contributory insurance, and have in my mind a perfectly definite scheme by which this could be done. But you will have the chance of discussing specific proposals later. To deal with the case against family allowances: Many of the arguments put forward against the principle are of the same kind as those of the man who objected to family allowances as he objected to the modern girl, "because she wore less in the street than her grandmother wore in bed"—rather irrelevant. There is the argument that a man ought to get the value of his own work. To this I would say that there is no economic criterion of the value of any man's work: we are all making things together. I know of men whose incomes are larger than mine, though I do not think that they are producing as much. Then there is the objection that this system would lower wages. Of course it might. If you are setting up a new channel for the purpose of bringing up the next generation, it is obvious that in so doing you must diminish the flow along some of the present channels. There is only one serious argument against the system, viz., that the introduction of this new method would have a harmful effect in increasing population. Dr. Fisher will be dealing with this point later; it is the one serious thing we have got to consider. In putting forward this argument you have to assume firstly, that an increase in the population is harmful, and secondly, that people will have more children if they are paid in proportion to the size of their families. I am doubtful about this point. I would, therefore, suggest the appointment of a Government Commission to inquire into the effects of such a scheme, rather than the introduction of it.

The case for family allowances is that it is the only means of preventing the passing of a large part of the next generation through a state of poverty which stunts their growth. It is the best step now possible for you to take to prevent avoidable poverty. Those who are against it must prove either that poverty is desirable, or that it can be avoided by some other means, or that the means we are advocating would be so harmful in their effects as to counterbalance its advantages.

In reply to questions asked during the discussion Sir William Beveridge said that he did regard the population question as the one real difficulty in advocating family allowances. His impression was that the effect, as regards the professional classes, would be that those with small families and a sense of responsibility with regard to the upbringing of their children, would have more children and would be enabled to bring them up and educate them well. This was desirable.

As regards the financial source of the allowances, he did not know whether the present distribution could be altered very much; it could be altered a little, but no one could assert that you could alter it sufficiently merely by vertical redistribution so as to enable all the wage-earners in the country to bring up their children without poverty. Regarding the position of the single man, the adult worker, before he had family responsibilities, had a margin, and looking at the question without prejudice, you could not deny that it was better to increase the standard of living of the whole country, even though this should involve the taking away of that margin from the single man. You would be spending money where it was most needed. Inasmuch as 5s in the pocket of a poor man gave more satisfaction and happiness than 5s in the pocket of a millionaire so 5s in the pocket of a man with a family gave more satisfaction and human happiness than 5s in the pocket of a man without dependants. Family allowances was a plan for spending part of our national income more wisely than at present. Could this plan be adopted without harmful effects on population?

Replying to those who said that each man should receive the value of work done, he pointed out that under the present system those doing the same work were not living at the same standard, because that standard depended on the size of the family. Family allowances should not be regarded as wages at all, and each worker would still receive his competitive wage. Regarding the position during strikes, Sir William contended that the allowances should continue to be paid as they had no connection with such emergencies.

On the point raised that the allowances would decrease the mobility of labour, there was, as far as he knew, no evidence to show that this had been the case as regards existing forms of social insurance.

The audience had been critical because they had lost sight of the chief point at issue—how to deal with poverty, the want of the necessities of life and of the fact that, generally speaking, the needs of the next generation should be the first charge on the product of industry. As regards administration, he would for his part trust the mothers of the country to use the money in the best possible way and he saw no need for inspectors.

To sum up he would ask a Royal Commission to answer the three questions which he had previously put forward:

- (1) Is poverty desirable?
- (2) Is there any better way of preventing a large proportion of the children of the country being underfed?
- (3) Would the system be so harmful in its effects that they would offset its advantages?

THE EFFECT OF FAMILY ALLOWANCES ON POPULATION.

Some French Data on the Influence of Family Allowances on Fertility.

By R. A. FISHER, Sc.D.

By the kindness of Mrs. Douglas and of M. Bonvoisin of the Central Committee for Family Allowances, statistical information has been obtained from some of the chief French Associations, from which one may form an idea as to the actual effects of such allowances upon the French birth-rate. Of these, one of the largest and the most important for our purpose, as giving full information and being free from such disturbances as arise from changes in the regulations, is that of the Association of the Upper Rhine. As far as they go, data from other Associations tell the same story. The actual allowances for from one to nine children are on an average basic wage of f. 480 per month, as shown in Table I.

TABLE I.

	Francs.
For two children	75
„ three „	126.25
„ four „	187.50
„ five „	258.75
„ six „	340
„ seven „	431.25
„ eight „	532.50
„ nine „	643.75

In per cent. of the basic wage, the allocations for the successive children are 6.9, 8.5, 10.5, 12.6, 14.6, 16.7, 18.7, 20.8, 22.8. The larger families can scarcely receive less than the total additional expenditure due to dependent children, for this has been reckoned at from 10 to 14 per cent. to maintain the same standard of living as a childless couple. The Upper Rhine allowances exceed the basic wage for eight children. If the standard of living is equalised by a 12 per cent. allowance, then families of more than six should have an actually higher standard of living than the childless couple, while with smaller families the standard is slightly lower. The allowances thus seem to be sufficient entirely to neutralise the economic motive for desiring a small family.

Records are available of the number of wage earners and of their dependent children for the six years 1921-26. The data are particularly full in giving the distribution of these children according to their age. This Association may be taken as typical of the best data at present available respecting the effect of family allowances upon the birth-rate.

Nevertheless, the data leave much to be desired. The children of the original employees are not kept separate from those who have since joined the industry. It is impossible also to determine in what way the age distribution of the parents has changed during the six years, and this is a dominating consideration in all questions of real fertility. The data, however, are full of interest and, as typical of the best available data, are worthy of very careful study.

First, the actual number of dependent children receiving allowances has certainly increased, not only absolutely from 23,000 in 1921, to 31,000 in 1926, but also relatively to the number of employees from 42.3 per 1,000 in 1921, to 48.3 in 1926. At first sight this looks like a very substantial increase, being about 19 per cent. in the five years. If it had been brought about by an increased birth-rate, this increase would have to have been much more substantial, for the children draw allowances for fourteen years, and an increased birth-rate since 1921 could only have affected the number under six years of age. But it is certain that the greater part, if not all, of the increase, is not due to increased birth-rate. In the first place, the proportion of dependants under one year of age is almost stationary, 3.85 in 1921, and 3.87 in 1926. The highest value is in 1922 and the lowest in 1923. The three later years have a slightly lower average than the three earlier. Since the decrease in infantile mortality should have an opposite effect, it appears that the rate of reproduction is falling at least fast enough to counteract the diminishing infantile mortality. This suggests that some of the increase is due to parents with many dependent children tending to find employment in industries where substantial family allowances are available. Indeed, it is a natural economic tendency which might be anticipated, that a generous system of allowances will tend to encourage some inward migration of large families and some outward migration of the childless. That this effect has in fact been of importance in increasing the proportion of dependants may be seen by following the same age-group in the different years.

TABLE II.
ACTUAL NUMBER OF DEPENDENT CHILDREN IN THE FIRST FOURTEEN YEARS OF AGE,
AND NUMBER PER 100 EMPLOYEES.

	Number of employees	0 to 1	1 to 2	2 to 3	3 to 4	4 to 5	5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14
1921	54,866	2,115 3.85	2,315 4.22	1,514 2.76	898 1.64	761 1.39	985 1.80	1,141 2.08	1,821 3.32	1,842 3.36	1,841 3.36	1,783 3.25	1,944 3.54	2,029 3.70	1,949 3.55
1922	56,735	2,256 3.98	2,312 4.08	2,443 4.31	1,565 2.76	966 1.70	819 1.44	1,039 1.83	1,198 2.11	1,858 3.27	1,917 3.38	1,878 3.31	1,871 3.30	1,983 3.50	1,940 3.42
1923	58,450	2,176 3.72	2,249 3.85	2,407 4.12	2,522 4.31	1,645 2.81	998 1.71	890 1.52	1,084 1.85	1,237 2.12	1,971 3.37	1,997 3.42	1,998 3.42	1,931 3.30	1,364 2.33
1924	63,034	2,372 3.76	2,603 4.13	2,561 4.06	2,741 4.35	2,843 4.51	1,870 2.97	1,138 1.81	1,031 1.64	1,202 1.91	1,355 2.15	2,167 3.44	2,163 3.43	2,242 3.56	1,638 2.60
1925	64,325	2,485 3.86	2,620 4.07	2,786 4.33	2,651 4.12	2,804 4.36	2,852 4.43	1,913 2.97	1,138 1.77	1,059 1.65	1,236 1.92	1,388 2.16	2,187 3.40	2,165 3.37	1,423 2.21
1926	64,725	2,505 3.87	2,777 4.29	2,838 4.38	2,957 4.57	2,808 4.34	3,025 4.67	3,038 4.69	2,043 3.16	1,238 1.91	1,119 1.73	1,305 2.02	1,471 2.27	2,301 3.56	1,450 2.24

For example, the number of parents having children under one year was in 1921, 3.85 per cent. In 1926 these same children will be in their sixth year of age, but the proportions of parents with children in their sixth year of age was 4.7 in 1926, and these must all have been born in time to appear in the 1921 registers. Even more, some of the children appearing in 1921 must have died, and without a selective change in the parents we could be sure that the percentage would have decreased, whereas in fact it has increased by over 20 per cent. These are post-war children, born at a time when the birth-rate had recovered after its extreme depression during the war, but exactly the same is true, though the numbers are much smaller, of the children of the war years. In 1921 the proportion of parents with children between 4 and 5 years of age was 1.39 per cent. This has risen to 1.73 per cent. for children from nine to ten in 1926; and it is the same in somewhat varying degree in every other age group. The fact that the increase of dependants is largely brought about, not by additional births, but by migration into the industry, does not of course diminish the success of the system in its economic object of making adequate provision for the children of France, but makes it very difficult to claim with any confidence that it has succeeded in its nationalistic object of increasing the birth-rate of the French people.

One more test, of an extremely precarious nature, it is still possible to apply to the data, and this does seem to indicate a slight tendency to real increase of fertility within the industry. The children in their thirteenth year are the oldest group which are still entirely dependent, and the youngest which, in 1926, still escaped the war influence. At the other end, children in their first and second years of life were post-war, even in 1921. We might hope that any real increase in fertility, or indeed any tendency for the birth-rate to fall less rapidly, might be reflected in the proportion of the children of these two groups from 1921 to 1926. Any real increase in fertility should be shown by the younger children being relatively more numerous at the later date. In point of fact, they are most numerous in 1925, and least so in 1924, but the general run of the figures does suggest a slight increase of the order of about $2\frac{1}{2}$ per cent. in the five years. By itself, I should not be inclined to stress, or even to mention so slight a change, but if we take into account that the decreasing mortality of children under twelve ought to produce an opposite tendency, whereas the figures at least show no sign of a decreasing ratio, it seems as though a real check to the fall of fertility were definitely indicated. Whether this tendency can be interpreted as an actual effect of the economic situation upon the birth-rate, or whether it should be interpreted as another effect of differential migration, an attraction, this time of the more fertile rather than of the more encumbered parents, it is totally impossible to say. It has been suggested that the immigration into France of Italian and German workers during the post-war period has had an influence on the French birth-rate. Whatever is the true explanation, it should not be forgotten that any real influence on the birth-rate observable so far, is extremely small.

From the first six years of French experience I do not wish to draw the conclusion that human reproduction is not influenced by economic considerations. On the contrary, I believe it ultimately to be governed by economic facts. But if this is so, it is clear that this influence must act so indirectly, by way of a social tradition, which can change only slowly, that there is plenty of time to ascertain experimentally the economic effects of family allowances before any biological effects can be expected to show themselves. If reproduction is still decreasing in France, family allowances may have slightly diminished the rate of fall. In England the birth-rate is already below that of France, and the

decrease in reproduction is large and apparently increasing. A slight slackening of this decrease, such as might be anticipated from family allowances on an adequate scale, would certainly take long to check the tendency to decrease at present shown by the population of England and Scotland.

THE PHYSIOLOGICAL BASIS OF THE MINIMUM WAGE.

By PROFESSOR V. H. MOTTRAM.

MISS RATHBONE, in her opening address from the Chair, urged that the main object of members of the Conference was to instruct themselves and each other, and to thresh out the general principles of family allowances. The important point was that the children of the country were being brought up under conditions of poverty; the scheme they were considering was one of the most important measures which had been brought forward for preventing such poverty. Some of the audience the previous evening, while professing to regret poverty, had seemed to urge that this reform should be carried out without their being asked to forego anything. It was not possible that such a reform could come to fruition without some sacrifice, and that sacrifice should fall on those best able to bear it. The spirit that lagged behind, and required to be compensated for every little loss, prompted by the determination that on whosoever's shoulders the sacrifice should fall, it should not be on one's own—that was not the spirit in which great reforms had been carried out. She was reminded, she said, of the lines: "Nothing begins and nothing ends that is not fraught with pain." It was for us to see that the children were raised above the present stress of our industrial and social life, and to give them some measure of security.

PROFESSOR MOTTRAM: At first sight the task of calculating the cost of living at a subsistence level appears simple. The amount disbursed for food in the working-class household varies from about 50 per cent. of the total income to 66 per cent., or even higher. As the income decreases the proportion which goes on food rises, till it reaches its highest level among the very poorest.¹ If the physiologist can calculate the minimum cost of a theoretically sufficient diet—one which yields sufficient calories, protein (both first-class and otherwise), fat, carbohydrates, salts, roughage, and vitamins A, B, C, D and E—he has given a figure for by far the largest portion of the cost of subsistence. With the help of the economists, it should not be difficult to calculate the cost of the remaining moiety of expenses. The sum of the two would give the cost of subsistence—a cost upon which the minimum wage surely must be based.

MINIMUM COST OF SUBSISTENCE.

It is quite easy to calculate the minimum cost of a theoretically sufficient diet, and I imagine that economists, in collaboration with

physiologists and medical men, would have little trouble in calculating the minimum cost of adequate heating, lighting, shelter, and clothing. The sum is the minimal cost of subsistence. But this is exactly where the trouble begins. Apart from the fact that it is debatable whether a minimum wage should ever be allowed to sink so low as the minimal cost of subsistence, and whether the individual or the family should count as the unit, it is clear that, while the armchair physiologist and economist may be able to calculate a theoretical minimum subsistence cost, it is the community which will have to decide whether their conclusions are just and practicable. Psychology invades the problem, for man is no Robot, whom you can stoke with the same monotonous fare day after day. He demands some modicum of variety.

Here, for example, is an attempt to calculate a subsistence level diet.² It contains $7\frac{1}{4}$ ozs. of fresh herrings, 1 lb. 7 oz. of oatmeal, and 4 oz. cabbage per day. This diet is obtained by taking the cheapest source of animal protein (fresh herrings) and providing enough to give 30 g. per day. Then the remainder of the day's caloric needs is supplied by the cheapest source of calories (oatmeal), and 4 oz. of cabbage added to supply vitamin C. Theoretically this diet would yield over 3,000 great calories, 100 g. of protein—30 per cent. of this being first-class protein—reasonable proportions of fat and carbohydrate (74 : 459), and vitamins A, B, C, D and E. The cost of this diet is about 6d per day, or, accurately, 3s 4½d per week. This is the lowest conceivable diet upon which subsistence with efficiency is possible.

But, of course, such a subsistence diet is impossible. No one could swallow $1\frac{1}{2}$ lb. of oatmeal a day, nor tolerate the monotony of the diet, even supposing he had the physiological knowledge to purchase such a diet and the practical knowledge of how to cook and serve it so that it were not revolting. One thing which has become abundantly clear in physiological research is that appetite³, as apart from hunger, has much to do with the proper digestion, assimilation, and utilisation of food. The physiological engines of the body are guided partly by the psychological condition of their owner. Consequently no subsistence diet, however admirable from the theoretical point of view, such as the one given, can be accepted as practical.

CALCULATION FROM PRE-WAR DATA.

The next method of approximating to the cost of a practical minimum food expenditure is to take diets which in the past have been considered to be sufficient, based on investigation into the way in which the working classes live. It is obvious that you must respect their traditions, and, if necessary, develop or modify them by education as much as is possible. It is no use trying to impose a diet foreign to their traditions from without.

This has been done in the past by many investigators and more notably by Rowntree,⁴ who has published data of suggested minimal diets for the working class. These data have been accepted, if not for practice, at any rate as a basis for discussion. The latest figures he gives are for 1914, and the cost of his dietary works out at about those of convicts and inmates of workhouses at the prevailing rates at the time when the estimates were made. We might take these figures and multiply them by an index to represent the rise in the cost of food and take the result (approximately 7s 6d per week) to represent the cost of a subsistence diet for an adult male—not, of course, a theoretical subsistence diet, but a diet upon which it is not wise to economise.

Unfortunately much has happened in the world of dietetics since 1914. Consequently it has seemed better to recalculate from the beginning so that the newer knowledge of the vitamins, the importance of first-class

protein and of mineral matter and roughage, and the value of the imponderables in dietetics, such as flavour, service, and personal likes and dislikes as regards food, should be given due weight.

CALCULATION FROM MODERN DATA.

Let us make the assumption that an adult male needs from 3,000 to 3,500 great calories per day, which are to be obtained from the combustion of about 100 g. of protein (30 per cent. of which must be first-class protein), 50 to 100 g. of fat, and of 400 to 500 g. of carbohydrate. Further, let us assume that this dietary must contain vitamins A, B, C, D and E, some roughage and mineral matter—e.g., iron, phosphorus, calcium, chlorine, and iodine. Most investigators would agree that such a diet is adequate, though no satisfactory estimates exist of the necessary amounts of vitamin-containing foods. In addition, the diet must be varied and palatable, and not depart markedly from what is acceptable to a working-class community.

Below is an attempt to construct a cheap and satisfactory dietary which will satisfy the criterions we have adopted above. It was obtained in the following way. The late Sir William Bayliss's⁵ aphorism, "Take care of the calories and the proteins will take care of themselves," is roughly true and served as the starting-point. It was assumed that it would be possible to discover an adequate diet costing on the average about 3d per 1,000 calories. (Agricultural labourers in Essex manage on 3.3d per 1,000.) Foods were ranged in the order of their cost per 1,000 calories, and the main bulk of the diet chosen from those foods, the cost of which was 6d per 1,000 or under. These included haricot beans, white flour, wholemeal, oatmeal, white and brown breads, vegetable and animal margarine, macaroni and spaghetti, dried peas, sago, sugar, dates, tapioca, currants, figs, potatoes, suet, treacle, neck of (imported) mutton. From inspection of this list it was clear that while it would be easy to obtain the calories, it would not be easy to get variety, first-class protein and the vitamins, particularly A, C and D. Consequently, therefore, there was added to it fresh herrings (for first-class protein and vitamins A and D), cheese (first-class proteins, vitamins A and [?] D), cabbage, tomato, lemon, lettuce or watercress (to supply vitamin C, mineral salts and roughage), beef and bacon (to give variety) and milk. Cocoa and tea were adopted as beverages.

From such a list of foods my colleague, Miss Jessie Lindsay, who is in charge of the Household Work Department of this College, aided by Miss Tress, worked out a series of menus for a week which, when analysed, gave: 12 oz. meat, 2½ pints of milk, 8½ oz. sugar, 14½ oz. treacle, 8½ lb. of bread and flour, 4 oz. cheese, 8 oz. margarine, 3½ lb. of potatoes, 1 lb. 5 oz. fresh fruit and vegetables, 13½ oz. suet and dripping, 14½ oz. oatmeal, macaroni, etc., 1 oz. cocoa, ¼ lb. tea, 1 lb. herrings, 1½ lb. of dried fruit, and 9 oz. pulses.

These figures closely approximate to the distribution of foodstuffs found in actual use by A. B. Hill, by Rowntree, and by the 1918 Agricultural Wages Board Inquiry.⁶ The meat is slightly reduced below Hill's and Rowntree's estimates, and considerably below the Wages Board Inquiry, while the milk is increased and the fish, fats, cereal products, and dried fruits largely increased. This has been done to obtain the benefit of the protein and calorific value of milk,⁷ the protein and vitamin A and D values of herrings, and the high calorific values of the cereals and the dried fruits.

When this dietary is analysed for proteins, fats, carbohydrates and calories the yield is, per day, approximately, 94 g. of protein (of which

29 g. is first-class protein), 115 g. of fat, 545 g. of carbohydrate, and 3,350 great calories. Vitamins A and D are represented in the meat, the herrings, the suet, the milk, and probably in the dripping; vitamin B in the oatmeal, bread and vegetables; and vitamin C in the tomato, lemon, and potatoes.

Such a diet as regards proteins is about adequate, while in fat, carbohydrate, and calories it is adequate. As regards vitamin C, perhaps it is adequate (one tomato, one lemon, and $\frac{1}{2}$ lb. cabbage per week). Its cost, at the lowest prices prevailing at the moment, is 6s 3d. (These figures are for London, October, 1927.)

A REASONABLE DIETARY.

Of course, the dietary would not suit all tastes. It is a north country rather than a south country diet, both in the types of food used—e.g., oatmeal—and in the amount of cooking required. It would not be easy to cook it on a gas-ring shared by one or two other families. Further, some of the dishes to be prepared—e.g., macaroni cheese—are not popular in the working-class quarter in which inquiries have been made, and some foods, such as dried fruits, though popular, are not consumed in the quantities suggested. Unfortunately, almost any alteration to meet such prejudices would at once raise the cost, excepting a diminution of the dried fruits and the substitution for them of other foods. Oatmeal and macaroni are among the cheapest sources of calories, so that substituting them by anything but bread and margarine would raise the price and decrease the variety; while cutting down the dried fruit would have the disadvantage of loss of flavour from a dietary which tends to monotony. Other cheap cuts of meat—e.g., neck of mutton, flank of beef—could be substituted for the cut used (shoulder steak) with no loss in economy.

Apart from these criticisms, which more reasonable housing and education might remove, the dietary is a reasonable one; it has variety; it provides the requisites and departs but little from foods actually in use among the labouring classes. Its price tallies with that of the most economical and at the same time efficient diet which we have met; one among the 98 family budgets investigated by A. B. Hill.⁶ (The actual figures of these budgets are not given in the communication referred to, but may be obtained through the courtesy of the editor of the *Journal of Hygiene*.) Among these 98 families there are eight whose expenditure on food is successful in obtaining an adequate diet. The prices paid for food per "man value" had a large range—i.e., from 6s 3d to 12s 1d. It will be noted that one family was able—even though its man value was 4.86—to obtain a diet at the same figure as the one we suggest. The next above works out at 7s per man value.

We may assume, therefore, that with skilful purchasing in the cheapest market, based either on a long experience or on a knowledge of dietetics, a dietary can be obtained at so low a cost as 6s 3d per week per adult male, so long as the occupation followed is not a very strenuous one. Below such an expenditure it is unlikely that bodily efficiency could be purchased. This sum therefore, sets the limit from which we may proceed to estimate what minimal subsistence will cost. It must be realised, however: (1) that this figure was arrived at when food prices were low, and that any attempt to put it into practice must allow for fluctuations in the prices of foods; and (2) that it demands skill in laying out of money which only one or two housewives in a hundred appear to have. Although this figure is used throughout the rest of the discussion, my own prejudice is in favour of raising it to 7s per week.

RELATION OF FOOD TO TOTAL EXPENDITURE.

The next step is to assess what relation the money spent on food should bear to the total income. It is tempting to the physiologist to say that we ought to be able to discover the cost, at present conditions of housing, etc., in any district, of the minimum of light, air, warmth, and clothing which hygiene demands, and thus give an estimate of the cost of subsistence based entirely on physiological principles. By adding the cost of the minimal requirements of light, air, heating, and clothing to the cost of the minimal requirements of food we get the cost of subsistence with efficiency. For the present, however, it may be doubted whether this is feasible, partly because one has a shrewd suspicion that the housing accommodation to meet the demands of hygiene simply does not exist.

The utmost that can be done is to multiply the cost of the minimal dietary by a definite factor, based on the average relation of the money spent as food to the total income. In actual investigations the figure runs from about 50 per cent. to 75 per cent. As was said in the opening sentences, the lower percentage is found among those whose wage is relatively good, while the higher percentage is found among the poorest. A. B. Hill's figures for the whole of the families investigated average at 68.8 per cent. We might take, as has been done in the past, a factor such as 66.7 per cent. This is sufficiently close to Hill's actual findings and to the findings of many other investigators in the past. This would bring the minimum subsistence figure to 6s 3d $\times \frac{2}{3}$ or to 9s 4 $\frac{1}{2}$ d.

The obvious criticism of this method is that although by careful scientific discussion of a dietary, expenditure on it can be cut down without detriment to health, the amount to be spent on rent, clothing, light, and heat is not capable of such reduction. No amount of consideration will cut down the price of oil and coals. Consequently to multiply the cost of a minimal efficient diet by 150 per cent. and say that that figure should indicate the cost of subsistence is manifestly unfair. We are left with the unsatisfactory method of making a guess, though it be a guess based on definite facts. My guess is that it will be fair to assume that the food budget, reduced as it is by scientific considerations to its lowest limit, should represent 60 per cent. of the expenditure for subsistence. This gives an estimate of 10s 5d as the lower limit of the cost of living for the adult male. If the higher figure of 7s a week for food be adopted, the basic minimum becomes 11s 8d.

This figure is provisional only. It is based on assumptions which may turn out to be untrue. It must be increased if longer hours per day are worked, or more arduous work undertaken. It must vary with the varying levels of prices. It will alter from place to place and time to time, and it will be affected by what the public conscience demands in the way of housing, lighting, heating, sanitation, etc.

The figure, 10s 5d (or, if we take the more cautious estimate, 11s 8d), is the basic figure for the adult male. The problem arises: what of the wife and children of the adult male? As long as the unit in the country is supposed to be the family and not the individual, so long must the basic minimum be raised from its adult male value to the value equivalent to a family expressed as adult males. Thus a family of father, mother, and one child under six counts as $1 + 0.83 + 0.5$ adult males = 2.33.

A STATISTICAL FICTION.

There is a fiction of a "standard family" which consists of father, mother, and three children, and is supposed to be approximately equivalent to four adult males. For such a family the income per week should not fall below 4 + 10s 5d, or 41s 8d.

The "standard family" is not even a convenient abstraction, for in no way does it correspond to reality. In the Essex budgets⁶ the man value of the family (on a rather low standard of estimation⁸) was on the average of 98 families as high as 4.9, instead of the "standard family" of 4. Of the 63 families receiving less than the average income per "man," six only had "standard families"; the rest had larger families. No family obtained a diet which the physiologist would pass as adequate. Of 35 families receiving more than the average wage per man, 27 were below the physiological minimum, while only eight exceeded it. Six of these successful families counted for much less than the "standard family"—1.83 to 3.23—and one of the two families of more than standard size was living rent free. It is fairly clear from consideration of even these figures only that the standard family is a myth, and that a large family usually coincides with poor living. (Incidentally the almost complete inability of this group of families to obtain satisfactory food on an income per man value averaging 8s 0³d is evidence that the figure we have chosen, viz., 10s 5d, is no wild Utopian figure.)

SUMMARY.

Any attempt to calculate from physiological principles the minimum wage which should be paid on the assumption that the family is the unit, must take into account the size of the family. The needs of the family—more particularly their food needs—vary with the size of the family. Whether it is feasible to adjust a minimum wage so that it is adapted to the size of each individual family, and if feasible, whether right and proper, are questions into which economists and politicians must probe and the electorate settle. The following statements summarise the position so far as it concerns the physiologist:—

(1) A basic minimum diet for an adult male costs at the present time, and in the cheapest London markets, at least 6s 3d per week.

(2) If we assume that 60 per cent. of the income of a person at subsistence level should go on food, the minimal expenditure per week per adult male should not go below 10s 5d. The actual figure must vary with market fluctuations of price.

(3) Should we proceed to calculate a minimum wage on the assumption that each male wage-earner is the head of a standard family equal to four adults, we should fix such wage at 41s 8d per week. As, however, the standard family is a myth, and the assumption of its existence would push many families below the poverty line, any calculation of a minimum wage based on physiological principles must take into account the man value of each individual family.

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6. Hill, A. B.: *Loc. cit.*
7. Mottram, V. H.: *Food and the Family*, 1925, p. 151.
8. Graham Lusk: *Science of Nutrition*, 1917. Royal Society, 1919. Food (War) Committee. Report on the Food Requirements of Men.

In replying to the objection that physical efficiency could be obtained at a lower minimum than that outlined if less attention were paid to individual taste and fancy, Professor Mottram said that physiology could not be divorced from psychology, and that it was impossible to base such an estimate on what was theoretically possible. Physical efficiency would not be assured on a distasteful diet. He had chosen the diet from the point of view of cheapness and had avoided luxuries. There was no suggestion that the wages of a single man should be fixed on the basis of 10s 5d per week; this was merely the rock-bottom calculation on which to work. The point was that under the present system very few families were getting even the minimum that a physiologist would say was essential. They were not getting it because wages were being paid on a system under which the family was considered as the unit. At present marriage penalised the workers most terribly.

THE STATE AND FAMILY ALLOWANCES.

By H. N. BRAILSFORD.

MR. JAMES MAXTON, M.P., in his opening address from the Chair, said that the Independent Labour Party was the only party which had placed family allowances on its programme, and he believed that this particular reform was the solvent for many other social problems. It opened up the way to better conditions of life for working people generally, and solved the difficulty of fair play for both sexes. It only required a few men and women to propagate it fearlessly to have it in the forefront of practical politics.

MR. H. N. BRAILSFORD: I propose to expound the method for introducing family allowances which has been adopted by the I.L.P. We have been drawn to this problem by the lengthening of the years of dependency in child life. If we were still in the years before the Factory Acts, when even very young children were earning their own livings, the problem would not exist. But our more humane civilisation has taken the children out of the labour market until they are fourteen years of age, and the strain on the income of the family has forced the whole of Europe and two at least of the Dominions to discover a method of providing for the growth, maintenance and education of the children during that prolonged period of dependency. We in this country are extraordinarily backward in facing this problem. As you doubtless realise, we are about the only State in Europe which has not yet in some form or other, at all events for its own Civil Servants, adopted the idea of family allowances. I believe Portugal, Turkey and Russia stand in the same category.

There are two ways in which we may provide for this need. There are the methods of industrial pools and social insurance which present

much the same features, being schemes for horizontal redistribution of the national income for the needs of the child. They make no redistribution between one class and another. The proposal I have to put forward is a vertical scheme, which takes into account first of all the difference of need according to the size of the family, but at the same time seeks to solve the problem by carrying out also a certain redistribution as between the various classes of the community. It aims at greater equality of incomes in the interest of the children. It is not even in a capitalist society an absolutely new principle. Wherever any social service is providing particularly for the children, and providing for them at the expense of the rest of the community, there you have applied the principle for which we make appeal. When free education was adopted and financed, whether from rates or from taxes, you had at once an appeal—subconscious, I suppose, and by no means clear in the minds of the community—to a definite socialist principle: that the education of the children is the concern of the whole community. I will put it more plainly: that property (from which already you take something in taxes and something in rates) has no absolute rights against the needs of the children; that it is the concern of us all what is the quality of the children we rear—whether you take it from the ethical or the socialist point of view. The moment the community has begun to realise that an educated brain is a necessity, even in the lower strata of the working class, the question follows: can you ignore the health and the nourishment of that child? Can you expect that your education will yield fruit unless you have taken pains to ensure the adequate maintenance of the child? We assert then that the maintenance of the child is the concern of the whole community and should be provided for by the whole community.

In the wages market children are an irrelevance. The most you can say is that industry must bear the cost of replacing its own machinery. So we come to the necessity for making some provision—entirely outside the provision already made, or supposed to be made, by wages—for the needs of the child during the long years of dependency.

Before I come to our scheme, I should like to deal for one moment with the other two, and to give you the reasons which led us in the I.L.P. to reject these proposals.

As regards the industrial pool: We should ask from what source the employer is to draw the sum he will have to contribute to the pool from which allowances will be paid? His payment must have some direct relation to the whole finance of his business. He will try to meet the new charge either by lowering wages or raising prices. This new charge is bound to have an influence on his business. Industrial pools and insurance schemes would be a burden on industry. The employer would have to regard the levy he paid to the pool or his contribution to the insurance scheme as a first charge on his business—one of his normal expenses like his rent and his rates. If he has got to put either of these additional charges on the expenses side of his account, you must suppose one of three things:—(1) He is going to be content with smaller profits; (2) He is going to increase his prices; or (3) He is going to take out of wages what he puts into insurance or the industrial pool.

One of two things must happen, according to whether the industry is sheltered or unsheltered. A sheltered trade may protect itself. But if a trade works for the export trade, then this contribution has got to be put down as a handicap. It seems to us, therefore, that you are going to place on the export trade an additional burden which would rightly be called a burden on industry and would be a handicap in the overseas market. As far as the home market is concerned, the effect

would probably be a rise in prices. To a certain extent then, the benefits of these schemes would be illusory for the working classes.

Another objection to the contributory insurance scheme is that when you put part of the cost of insurance on the workers, you are adding another burden to those which are already weighing almost intolerably on them. The amounts suggested by Mr. Cohen would be crushing when considered in relation to the wages of agricultural workers earning 30s a week, or those of miners in a bad week. The workers would receive benefits during a portion only of their lives. Finally, these other schemes would present an obstacle to the increase of wages.

Our alternative scheme is that the State should pay—probably through the Post Office—to every working class mother for every dependent child (that is, under school-leaving age) a weekly sum of 5s, and we insist that the entire cost of this scheme shall be borne by the State. How far is this scheme free from the objections put forward to the other schemes?

Direct taxation of incomes is not a direct burden upon industry in the same sense that insurance charges are. It does not figure in the balance sheet of the firm. It falls not upon the Company, but upon the private purse of the directors or shareholders. When you are considering competition abroad and price level at home, it is not a charge which affects these. You are not handicapping export trade, or giving the employers any cause for raising wages. It is not an expense for the employer *qua* employer.

As for the positive reasons in favour of this scheme. The first reasons are that the plan meets the needs of the family with more than the average number of children, just as the other schemes do, and it satisfies the principle that as the family grows, as its needs increase, as nature adds to the mouths which it has to feed, so its income shall expand. But in addition, we put it forward as a means of obtaining greater equality. It is a slight advance in the direction of equality in the distribution of the national income. We are taking from one of two sources:—(1) Expenditure on luxuries; and (2) Savings. To objections raised in the interest of saving, we should reply that any adequate analysis of expenditure and savings at present would suggest that the proportion at present obtaining is a wrong one, though the gross amount saved is not too high; that relatively too much is going to the savings of the wealthy classes, too little to mass expenditure. Mass unemployment is very largely due to that wrong distribution—to that mischievous proportion between saving and expenditure. We argue then that if you increase the mass demand you will lead by this greater consumption to higher production, you will get something of the phenomena present in America, where high wages have stimulated production. As you assist this greater demand of the working classes for the necessities of life, so you stimulate production. You get a higher national income and you have somewhat altered the present proportion between savings and spending. From that higher national income an equal or higher amount may still be saved, though these savings will stand in a lower ratio to expenditure. We argue not merely on the ethical grounds, but also on the ground of the economic health of the community. We should be prepared to test this on any one of the staple industries you chose to mention. Let us take the instance of agriculture. The consumption of milk in this country is one-half that of America—part of this being due to the fact that wages are half those in America. Notoriously the working classes in this country are not consuming enough milk. If you give 5s more to the mothers, a large proportion of this could go on milk and milk-products. The effect on the industry must be the stimulation of production and greater output.

I suggest that here you have the answer to the objection on the score of savings, which might be made against our scheme.

We accept the case for family allowances. The same principle inspires our scheme as that which inspires the other two schemes. But we submit our objections to these, and propose as an alternative this plan based on direct taxation, which will bring about a more equal distribution of the national income and at the same time stimulate production.

In replying to questions asked during the discussion, Mr. Brailsford said that the basis of the definition of "working mother" would be that used in the National Health Insurance Act, though it would be necessary also to include crofters, fishermen, etc. For clerical workers he would propose the £5 a week limit which at present obtains under health insurance.

As regards the effect on the Poor Law, it would be a mistake to allow the payment of allowances to stop any of the good schemes which were being carried out by the municipalities, but it was the policy of the Labour Party to do away with the Poor Law as such. He believed that these allowances would remove nine-tenths of the existing poverty, though they would not, of course, cover the aged. He agreed with Dr. Bentham that the mothers should be trusted to use the allowances in the best possible way, and said that the payment of allowances would make it easier to deal with neglect caused by ignorance or degradation, and to insist on adequate care. He argued that there were serious objections in the way of dealing with all the needs of children communally, and contended that the average mother was better than any institution that could be provided. As regards the responsibility of parenthood, we were, he said, for the first time going to make it possible for the parent to carry out his responsibilities.

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The addresses given at the Conference by Mr. J. L. Cohen and by Principal John Murray are here reported more briefly than the preceding addresses, as details of these important aspects may be studied fully in Mr. Cohen's own book "Family Income Insurance," Mr. Vibart's "Family Allowances in Practice," Part II, Chapter 3, of Miss Rathbone's "Ethics and Economics of Family Endowment," Miss Vlasto's "Foreign and Colonial Experiments in Family Allowances," and the Monthly Notes of the Family Endowment Society (see book-list); also in many articles and reports (full bibliography obtainable from the Office of the Society).

FAMILY INCOME INSURANCE.

By Mr. J. L. COHEN.

MR. COHEN dealt with the method of introducing family allowances by a system of social insurance. He urged that it was not necessary to sweep away the capitalist system, whether you agreed with it or not, in order to put this method into practice. The application of the principle by this method removed the misunderstanding of the relation of family allowances to wages. By "Family Income Insurance" he understood

the ordinary competitive wage of the breadwinner together with an extra amount provided in respect of dependants. It was an extension of the present principle of insurance to desirable "risks" as well as misfortunes. This is already applied in the case of maternity benefits and in the private insurance policies for defraying the expenses of education, etc. Social insurance schemes need not, therefore, be confined exclusively to periods of lessened ability to obtain a livelihood. They could be applied equally to periods of increasing need. It was possible to include family income insurance in the general plan of social insurance since it fulfilled the necessary conditions, viz. :—

- (1) That there must be a clearly specified risk ;
- (2) That large numbers must be subject to that risk ;
- (3) That it must be possible to forecast the extent of that risk with some degree of certainty.

The object of family income insurance was to remove the paralysing sense of insecurity in which the worker's family lived to-day and which was a constant menace to any established standard of living. As things were at present the existence and needs of the dependent family were recognised when a man was unemployed but ignored when he was employed. Family endowment could be made a legally enforceable agreement to pay a certain amount of money as compensation for the desirable risk which was seen in the increased need.

The method of family income insurance had two great advantages. Firstly, it could be administered by the existing machinery now used for health and unemployment insurance. Secondly, it had the psychological advantage of being a system already familiar to workers and would not involve a great mental change. Under the method of contributory insurance the workers would feel that they had a legal and moral right to their benefit as in the case of other insurances. In other cases of insurance the bachelor paid towards the cost of the benefits of others, the assumption being (as in the case of family income insurance) that most men marry and that if they bear an extra burden when single the chances are that they will gain from increased benefits when married.

It was interesting to recall the terrible effects that were prophesied as a result of the introduction of other branches of social insurance—the expectation that it would lead to an overwhelming increase of population and with diseugenic results.

Mr. Cohen estimated the cost of the system as ranging from £76,000,000 for a flat rate benefit of 3s per child under 15 (with a contribution of 10d per week from employers, workers and the State) to £160,000,000 for a flat rate benefit of 6s per child under 16 (with a contribution of 1s 8d per week). (For full details of the costs of various schemes see "Family Income Insurance," pages 39 et seq.) To those who objected that to raise an equal amount from these three contributors would not be easy his reply was that he would rather face this than attempt to get three times the sum from any one of them. As citizens we are concerned with the practical application of the principle of family allowances and this scheme involving contributions from State, employers and workers was the most feasible. He admitted there were difficulties which had to be faced and it was for this reason that they were asking for a Royal Commission. There was the difficulty of contributions from the workers receiving low wages which might be dealt with by means of some extra subsidy if their wages remained at that rate and if their industry ought to be kept alive. With regard to the overlapping of various kinds of social insurance, it could be ensured that the children receiving benefits

at any one time from another source were not also covered by family allowances.

Mr. Cohen concluded with the view that although direct and open opposition to the proposal had hitherto been rare and was likely to remain so, the real opponents would be found in those who supported the idea of small additions to our existing measures of free social services. They would endeavour to whittle away a great constructive measure—the only practical proposal for abolishing poverty in our time—into a few bits of social relief.

FAMILY ALLOWANCES IN FRENCH INDUSTRY.

By PRINCIPAL MURRAY.

PRINCIPAL MURRAY gave details of the industrial pool system from his first-hand knowledge of its operation in France. He urged that the future of the system lay in this form rather than in a vast bureaucratic mechanism conducted by the State. There was in vogue now an unfair and artificial system of collective bargaining through the trade unions for a uniform rate of wages for men who were not uniform.

The idea of family allowances originated, he said, in 1890—a subsequent speaker mentioned a still earlier experiment in 1852—when one of the French railway companies began to give bonuses to those of its employees below a certain wage limit who had families. The experiment proved so successful that two more of the companies followed suit in 1892 and before long all the French railway companies paid these family allowances, and have been paying them ever since. The idea spread to the coal mines in 1900 and is now universally adopted in that industry, which, by the way, is preparing a valuable history of the working out of the scheme.

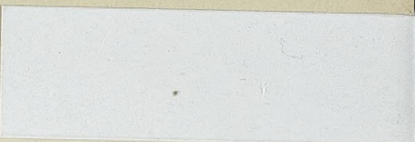
During the war, continued the lecturer, the conciliation committees set up by M. Albert Thomas, who was at the Ministry of Munitions, awarded these allowances in almost every wage dispute that arose, and when the committees disappeared after the war many of the employers involved started pools for their continuance. By this time the French Government had adopted the idea, and it is now paying allowances to all its married employees below a certain salary. In 1922 the Government further added a measure of indirect compulsion by refusing to make contracts with firms that did not pay them, and now in addition to all State undertakings and many private manufacturing and commercial firms, agriculture has come into the scheme with 30 pools of its own. About $7\frac{1}{2}$ per cent. of the wages bill, added the speaker, went into the pool in the case of the railways and from 5 to 7 per cent. in other undertakings. In Grenoble, for instance, where four or five industries and three commercial undertakings are paying family allowances, the percentage varies in every case.

The following literature can be obtained from the Family Endowment Society, Room 4, 24, Tufton Street, S.W.1:—

- Wages and The Family*, Paul H. Douglas, 15s. (Chicago University, per Cambridge University Press.)
- Family Allowances in Practice*. H. H. R. Vibart. 10s 6d. (P. S. King & Son, Ltd.)
- The Disinherited Family: A Plea for the Endowment of the Family*. Eleanor F. Rathbone. 3rd edition. Allen & Unwin Ltd. Cloth 6s. Paper 4s 6d.
- The Ethics and Economics of Family Endowment*. (Beckly Lecture, 1927.) E. F. Rathbone. Epworth Press. Cloth 2s 6d, Paper 1s 6d.
- Family Income Insurance*. J. L. Cohen. 1s. (P. S. King & Son, Ltd.)
- The Next Step: A Family Basic Income*. A. B. Piddington, K.C. (Chairman, Australian Royal Commission on the Basic Wage). 1s. (Macmillan.)
- The Case for Family Endowment*. M. D. Stocks. Cloth 2s 6d, Paper 1s. (Labour Publishing Co.)
- Some Objections to Family Endowment Answered*. E. M. L. Douglas. 1d each or 6d per dozen.
- Family Allowances in the Mining Industry*, 1d.
- Foreign and Colonial Experiments in Family Allowances*. O. Vlasto, 2d.
- Wages Plus Family Allowances*, 1d.
- Family Endowment in its Bearings on the Question of Population*. E. F. Rathbone. 2d.
- The Living Wage and Family Allowances*. $\frac{1}{2}$ d each, or 3d per dozen.
- The Endowment of the Family: Opinions of Sir William Beveridge and others, in reviews of "The Disinherited Family."* $\frac{1}{2}$ d each, or 3d per dozen.
- Evidence Presented to Coal Commission*. 4d.
- Recommendations on Family Allowances of Coal Commission*. $\frac{1}{2}$ d each, 3d per dozen.
- Children's Allowances*. (Report of Women's National Liberal Federation on Family Endowment.) 3d.
- Families and Incomes*. H. N. Brailsford. 2d. (I.L.P. Publication Department.)
- Monthly Notes*. 4d per copy, or 4s per annum post free.

N.B.—Reduction in price for large quantities of pamphlets and leaflets.

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