

THE MEANING OF FAMILY ENDOWMENT

BY
M. D. STOCKS



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FOREWORD

THIS pamphlet goes to press at a time when the wage-earners of the country stand face to face with a general degradation of their hard-won and painfully inadequate standard of life. In some industries the readjustment is being effected with sullen acquiescence on the part of the workers, who feel that the industries with which their fortunes are bound up, are in very truth unable to bear the burdens of the "Great Peace" without a tightening of belts on the part of all concerned. In the mining industry, the ferocity of the wage cuts, plus the conditions with which they are coupled, has led to a national stoppage. As a result, our economic life appears at the moment of writing to be threatened with a kind of creeping paralysis—the wheels of industry are slowly running down.

By the time these sentences appear in print, acute crisis may have given place to unstable industrial peace. But whatever the conditions of that peace, whatever measure of permanent justice and equal sacrifice it may embody, we may hardly dare to hope that it will mend the broken fortunes of the world's commerce, and in so doing, deliver this country from the valley of the shadow of poverty. The immediate future will find us poor. It need not, however, given goodwill and hard thinking, find large classes of us destitute of bare necessities. It need not leave large classes of us permanently disabled, physically and morally, as a result of such destitution. But whether

it does so or not depends in some measure upon the success with which we achieve a more reasonable adjustment between the needs of the wage-earner and the income of the wage-earner. It may under present circumstances be necessary for considerable bodies of workers to face a reduction of wages or forego a further advance. But the greater the necessity for such sacrifice, the greater appears the absurdity of our ancient economic fiction that all male wage-earners are married, and that all male wage-earners have three children—no more, no less. It is of little use for our sociologists to slay the "economic man" if we continue to base our practical arrangements upon the existence of the "economic family." So long as this fiction lives and flourishes, so long will every wage-cut press with disastrous force upon the primary necessities of the large family before it touches the secondary necessities of the bachelor.

It is because of these considerations that the principle of Family Endowment, which aims at achieving some reasonable relation between the size of the family and the magnitude of its income, seems to call more insistently than ever before for serious consideration. It is therefore with a sense of very real urgency that the writer offers to the public the following hastily-constructed explanation of the Family Endowment principle in theory and practice—hoping that it will presently find itself superseded by fuller discussions at the hands of abler exponents.

M. D. STOCKS.

May 15th, 1921.

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I. THE PROBLEM

“ The common problem, yours, mine, everyone’s,
Is not to fancy what were fair in life
Provided it could be—but, finding first
What may be, then find how to make it fair
Up to our means—a very different thing !
No abstract intellectual plan of life
Quite irrespective of life’s plainest laws,
But one, a man, who is man and nothing more,
May lead within a world which (by your leave)
Is Rome or London—not Fool’s-paradise.”

Robert Browning.

The Advocates of Family Endowment.—Among the advocates of Family Endowment are numbered persons representing most diverse points of view. To some the principle appears as a foretaste of communism, to others as a measure of wage economy ; to some as the next step of advanced feminism, to others as a brake upon the industrialisation of home life. While to many it appears above all else as a sweeping measure of child welfare. Thus its advocacy is not identified with any particular political view-point. Among its supporters are to be found liberals and conservatives, as well as persons who, like the present writer, see in the capitalist organisation of society an evil development of economic history which in the interests of human progress must presently give place to socialism.

To account for the many-sidedness of this particular measure of reform, we have only to consider in bare outline the manner in which it has been approached by some, at least, of its advocates. For several years past the question of Family Endowment, or the Endow-

ment of Motherhood as it is often called, has busied the thoughts of certain keen feminists, who saw in it a measure of economic advancement without which the political advancement of the franchise might prove an empty dignity. Only by the practical financial recognition of the woman's work in the home, it was argued, can the position of women be stabilised in the complex modern economic society of to-day. But without doubt an equal—if not more powerful attraction, was the belief that some such tremendous measure of redistribution was a necessary material safeguard for the nation's child life. Meanwhile the same goal of Family Endowment was being approached by a different line of reasoning, whose starting point may be traced to an article by Miss Eleanor Rathbone, entitled "The Remuneration of Women's Services," * published in the *Economic Journal* of March, 1917. Here Family Endowment is put forward as a solution of the eternal problem of equal pay for equal work as between men and women. This aspect was further developed in Mrs. Sidney Webb's Minority Report to the War Cabinet Committee's Report on Women in Industry, 1919, where very similar, though less definite conclusions are reached. Since the publication of this report, the increasing acuteness of the industrial struggle, combined with increasing consciousness of the economic wastage resulting from our present methods of distribution, have lent a new urgency to the advocacy of Family Endowment. Therefore, it is as a problem of distribution rather than as a problem of feminism, that we shall approach the subject in the present treatise.

* Reprinted in "The Making of Women," edited by Victor Gollancy (Allen and Unwin).

The Problem of Equal Pay and the Teachers.—The problem emerges in an acute and concrete form in connection with the controversy now raging over the question of teachers' salaries. Teachers' salaries are, compared with salaries in corresponding grades of brain work outside the teaching profession, notoriously low. If teachers of the right sort, and especially men teachers, are to be forthcoming, there must be, clearly, an all-round increase. But what form is this increase to take? The obvious form, and one which education authorities throughout the country are accepting, is the adoption of one of the recently published Burnham scales, with its inevitable addition to the burdens of ratepayer and taxpayer. This course has, however, certain disadvantages. The Burnham scales involve a differentiation between the salaries of men and women teachers which nobody attempts to justify on the ground of the woman's lesser efficiency. This differentiation is furiously resented by women teachers. They feel, no doubt, that so long as salaries are based on the services rather than upon the needs of the worker, the equal services of men and women should be equally remunerated. Nor are they satisfied by the generalisation that men teachers need more because they have families to keep; they know very well that some men have no families to keep and that some women have. Meanwhile, from the men teachers' point of view, the Burnham scales are hardly more satisfactory. The differentiation in salaries leaves the women discontented and with very good cause for discontent; at the same time it fails to make reasonable provision for a married man with several dependent children. If the male teacher has no family, it is grossly unfair that he should be paid 20 per cent. more than his female colleague.

If he has, the 20 per cent. is a mere mockery of his additional needs—and one which is bitterly resented by the organised male teachers in many localities. On the other hand, any attempt to allay both these just and reasonable discontents by ignoring sex altogether and screwing up all salaries to a decent family level because a minority of their recipients have families, would hardly commend itself to our groaning rate-payers. They, too, have their just and reasonable discontents.

The Problem of Equal Pay in General.—The problem of the teachers' salaries is, of course, only one aspect of the problem of wages in general; if we survey the entire field of industry, we see the same problem hugely magnified. Broadly speaking, we are faced with three alternatives: we can tolerate the present state of affairs, and make intermittent attempts to patch up its worst defects; we can attempt to increase the wages of men and women alike, to a level compatible with a high standard of life for men or women with dependent families; or we can modify our wage system by introducing into it a new principle—the principle of Family Endowment. Let us consider these alternatives in due order.

The present wage system as it is developing, and to some extent has developed under the operation of Industrial Courts, Trade Boards and Trade Union standard rates, presents two features. In the first place, it shows a wide discrepancy as between the wages of men and women. In the second place, it bases the man's wage on the assumption that he represents a five-member family—himself, a wife, and three dependent children. These two features are shown in Mr. Rowntree's pre-war calculation of a national minimum

wage of 30s. 3d. per week for men and 20s. per week for women.* They are shown in the proceedings of the recent "Dockers' Enquiry," † which resulted in a wage award of 16s. per day based on the estimated bare subsistence needs of a five-member family. Both employers and employed accepted without question this conception of a "standard family." When, however, we examine this assumption that all wage-earning women have only themselves to keep while all wage-earning men represent five-member families, we find that such a system, even though we could secure its adoption throughout industry, would constitute a very crude and disastrously imperfect measure of social justice.

In the first place, it would fail to satisfy the insistent cry of women workers for equal pay for equal work. In so far as it failed to do this, it would leave large masses of women to fret under a sense of rankling injustice; at the same time, it would subject the male wage-earner to the continued menace of competition from cheap female labour. In the second place, it would bring stark destitution to the minority of women workers who have dependent children—their rightful heritage being consumed in the form of non-essential luxuries by the large number of men who have not. There is probably no reader of this pamphlet who is not personally acquainted with one or more wage-earning widows upon whom such a state of affairs has imposed an intolerable burden. In the third place, though the five-family wage may provide for the bare

* "The Human Needs of Labour," by Seebohm Rowntree. (Nelson & Son.)

† "Report by a Court of Inquiry concerning Transport Workers—Wages and Conditions of Employment of Dock Labour." (H.M. Stationery Office.)

needs of the 90·1 per cent.* of adult male wage-earners who have three, or less than three, dependent children, it does not even pretend to meet the bare needs of the 9·9 per cent.* who have more than that number. To the majority of these last, our wage system, even supposing that the above-described "Fodder Basis" is actually enforced as a universal minimum, must spell hideous penury.

Ordeal by Destitution.—Such families under our present system pass inevitably through an ordeal by destitution. Year by year as responsibilities increase, an unvarying wage is spread more and more thinly over increasing primary needs. The baby takes food from the mouth of the "ex-baby," and the normal burden and responsibility of motherhood is overshadowed by the grinding anxiety of a desperate struggle for existence. In later years when the pressure is lightened by the gradual passage of the children from the school to the labour market, the comfort and security of the first year or so of married life may return. But the long-drawn ordeal by destitution has not left the family scathless. Under-nourished school children have recruited a C₃ population, and the mother of the newly-fledged wage-earners is physically, mentally and spiritually worn out. Social workers will bear universal testimony to the miserable state of health which the working woman of to-day bears with misplaced resignation as a normal fact of Nature. Meanwhile, in addition to the mark which ordeal by destitution leaves upon those who survive, society has to reckon with the

* The percentages here quoted are based upon statistics compiled under the direction of Professor Arthur Bowley, of the London School of Economics, and relating to the period 1911-14.

fact of those who fail to survive. We may congratulate ourselves upon the greatly reduced infant mortality rate of 80 per 1,000 which faces us in the year of grace, 1921. Let us not forget, however, that this rate is not spread evenly through all classes of the community. It bears most heavily upon the children of the working classes; that is to say, much of it, given the necessary material conditions, is preventable. We are tempted to suggest that this annual decimation of the children of our wage-earners is a direct result of our inability to bring family resources into reasonable relation with family needs.

The Bachelor's Surplus.—With these considerations in mind, let us turn our backs upon the first alternative: a universal five-member family minimum wage for men, an individual subsistence wage for women. The consciences of individualists and socialists alike must revolt against the academic inhumanity of a wage system which deals in averages and fails to provide for the bare subsistence needs of so large a section of the community. The second and most obvious alternative is to aim at securing for *all adult workers* a wage sufficient to keep a family of five or six children at the period of their maximum needs. This would solve the problem of equal pay for equal work, it would disperse the evil shadow of destitution which at present broods over family life, and in so far as it gave freer rein to expenditure of wealth upon non-essential luxuries by childless persons, it would at least enable us to contemplate that expenditure without the feeling that it was diverting productive energy from the satisfaction of somebody's primary needs. Under such a *régime*, few of us would grudge the unmarried teacher her holiday trip on the Continent, the childless miner his motor

drive or his fresh butter. It is a most desirable thing that our productive forces should supply cake for as many people as possible when all have been duly assured of their daily bread.

The Limits of the National Income.—But can it be done? There is no doubt of the answer which the average man of business would return to the proposal for a universal minimum wage of £7 or so a week for all adult wage earners, male and female alike. He would protest that industry would not stand the strain for a month. It is true that such an assertion forms the invariable chorus to any projected wage increase, and that in spite of many doleful predictions industry has grown and flourished under an unending series of such strains. Nevertheless, in this case, we are inclined to believe that there may be some truth in it. Such a minimum wage would involve the nation in a total wage bill of something like £4,500,000,000 a year, a sum which, without making any allowance for rents, interest or profits, is probably in excess of the whole national income. We are, to put it bluntly, not producing enough in this country to allow of the payment to all adult wage-earners of an income sufficient to meet the reasonable subsistence needs of a family containing five or six dependent children. In making such a statement at the present time, we are, of course, using hypothetical figures—yet the suggestion that our national income will not give us very much change out of a wage bill of £4,500,000,000 has a solid foundation. If we turn to pre-war conditions we have Professor Bowley's figures* at our disposal. He gives us, for 1911, a national income of £2,090,000,000 per annum—the

* "Distribution of the Product of Industry," by Professor Arthur Bowley. (Clarendon Press.)

total produce of this country's industry, combined with the interest on its foreign investments. If all unearned incomes were abolished, he tells us, and all salaries pared down to a maximum of £160 per annum, this national income would be just about sufficient to bring up the wages of every adult worker to the 35s. 3d. per week for men and the 20s. per week for women demanded by Mr. Rowntree as necessary for bare subsistence needs; a statement which is, of course, made without reference to the effects upon human productivity of any such drastic scheme of redistribution as that which he assumes. The conclusion to be drawn from his findings, as far as the present argument is concerned, is that in 1911 our industry taken as a whole was certainly not productive enough to allow us to achieve the equal payment to men and women of a wage sufficient to deliver families of more than three dependent children from their ordeal by destitution. If this was so in 1911, there can be little reason to hope that in 1921, after four and a half years of war and two and a half years of "peace," we are so very much better off. The increased money value of our national resources is, of course, no measure of their increased capacity to satisfy human needs. When we look into the future, calculations become even more hypothetical; it is a dangerous game to under-rate the potential productivity of the human hand and brain, working perhaps under the impulse of new stimuli, or armed with new mechanical powers. It is impossible, also, to forecast the effect upon human productivity of possible changes in economic organisation which might secure a more regular purchasing power to the great mass of the people. Anything which stabilised purchasing power would stabilise demand, and through it, production.

Who can estimate the effect upon productivity of any measure which tended to eliminate the jerks and breaks, and consequent wastage of our industrial mechanism? Nevertheless, we may assume that the time is still far off when the industry of this country will be productive enough to bear a universal minimum wage, capable at the same time of dealing equal justice to women workers, and of securing to every child, whether one of three or one of six, a reasonable chance of life and health.

Three Alternatives.—Caught between the Scylla of our first alternative: the present system with its inequality and its destitution, and the Charybdis of our second alternative: a universal family wage which would give us a wage bill in excess of our total national resources, we are faced with the third alternative: Family Endowment.

2. THE SOLUTION

The Principle Defined.—The principle of Family Endowment may be expressed in a multitude of different measures. It may be introduced tentatively, piecemeal and under various disguises, or it may be embodied in a single bold and complete measure of economic redistribution. But before examining in some detail a few of these different applications let us define the principle itself. Briefly, the principle of Family Endowment embodies the belief that since our first alternative is intolerable, and our second impracticable, it is necessary so to readjust our economic system as to bring about some reasonable relation between family needs and family incomes; to secure a more profitable application of whatever national resources we may have, by securing a decent family income where a large family exists, without having to expend an exactly similar sum in those cases where it does not. In this way we open vast new economic possibilities of improved life-standard to those members of the community who suffer most acutely under the present system. But, of course, the principle is based upon an important assumption—one which no doubt many people would refuse to make. It assumes that the continuance of the British nationality is a good thing, and that the mothers of the country, upon whose exertions the reproduction of the race depends, are in fact, whatever their conscious motives, performing a work of considerable social importance. It assumes

therefore that it is a social concern that these same mothers should be assured of the material equipment for its adequate performance. In making such an assumption we need not identify ourselves with the cry for a greater population. Without entering into the controversy as to whether a stationary or an increasing population is desirable either for economic, military or racial reasons, we can maintain that a declining population is undesirable. It is a state of affairs which must carry with it a depressing and deadening effect upon national life in its widest sense. We refuse to contemplate race suicide as a way out of our present discontents, and in so doing we justify our assumption that the reproduction of the race is a socially necessary labour, which creates a mutual responsibility between the person who performs it and the community for whom it is performed. So much for the principle; let us consider its practical application.

Income Tax Adjustments.—To a very limited extent it is already applied in our existing social system. In the middle classes the wind of family expense is perceptibly tempered by income tax exemptions. Under the income tax provisions for the year 1920-1, the allowances from assessable income made to an income tax payer by virtue of his children amount to £36 for one child and £27 for each subsequent child under the age of sixteen or in full-time attendance at school or college. And yet, all said and done, such exemptions do not carry us very far. For the majority of income tax payers the economic disadvantage of rearing a family is still sufficiently oppressive to stimulate a strong tendency in favour of late marriages and birth control.

Public Services.—For the wage-earning classes, the vast majority of whom fall below income tax exemption

limit, the burden of the family is lightened in some measure by the existence of public services. How far the greatest of all our public services, national education, can be regarded as a help, is very doubtful. The Education Acts may free the workers from something which to middle-class parents is one of the heaviest items of family expense; they do, however, prolong the period of the child's dependence by keeping it out of the labour market; and there is something in the suggestion that the nineteenth century, in giving us the Education Acts and the Factory Acts, has fastened an ideal upon us without making the necessary material arrangements for its full realisation. Apart from education, however, the past fifty years or so have seen the development of a number of public services which aim at the assumption by the community of some part of the economic burden of parenthood. Free medical advice and treatment, free or cheap milk, school meals, carry us a few steps in this direction. There are people who see in the further development of such services the best means by which the principle of Family Endowment may be carried forward. There are, however, certain considerations which tempt us to suggest that these public services, valuable as they are, will not carry us the whole way. To introduce the principle of Family Endowment by such means, and by such means alone, would be to introduce it on a basis of payment in kind. Why, one may ask, should the service of motherhood be the one socially necessary service to be dealt with on this basis in a society where consumption in general is determined by the recognition of the individual's right to expend his own resources at his own discretion and in his own way?

Differential Wages and Salaries.—A third form in

which the partial application of the Family Endowment principle might be secured is by its application to certain clearly defined classes of the community in the form of differential wages or salaries. Here again we are treading on explored country. During the War a very large class was brought under the operation of a system which achieved a direct relation between family needs and family income—the wives of soldiers in receipt of separation allowances for themselves and their children. The excellent result of this system upon the health and general well-being of the children is well known to all social workers.* And the sense of economic security which it brought to their mothers is vividly, if somewhat cynically, expressed by the lady who described the War as “too good to last.” There is, however, no apparent reason why this particular element of good in it should not last. The separation allowance (minus the separation) might well be extended to all public employees, central and local. In the case of the teachers, to take only one category, it would straightway resolve the problem outlined at the opening of this pamphlet. As we have already seen, the present system of a crude differentiation between men as such and women as such satisfies nobody except the local education authorities. The alternative of paying all men and women on a family basis fails, for obvious reasons, to satisfy the local education authorities. Why should not men and women be put on an equal flat rate, both receiving additional allowances by virtue of dependent children where these exist? By such an arrangement a decent standard of life could be

* See Miss Emma Mahler's pamphlet, “The Social Effects of Separation Allowances,” reprinted from the *Englishwoman*, Dec. 1917.

secured to the families of teachers without imposing an intolerable financial strain upon the local education authorities. By these means the possibility of a reasonable family income would become immediately practical politics. If it is feared that such a system would result in the penalisation of married teachers by economical and far-sighted education authorities, the danger might be obviated by arranging that grants from the central Government should take the form of children's allowances, leaving the local authorities to bear the burden of the flat-rate salaries.

Widows' Pensions.—There is, however, one clearly defined class in the community whose acute sufferings call most urgently for redress on the lines of Family Endowment—the widows. For the married woman with dependent children our social arrangements make some clumsy pretence of securing the means of material subsistence indirectly through the wages of the father. In the case of the widow with dependent children even this vague and unscientific claim for maintenance disappears. Tacitly we assume that the widow who is not a woman of property (and the vast majority of widows are not) shall perform the double office of wage-earner and child-minder, and this on a wage which at best is approximated to the needs of an individual without dependants. We comfort ourselves with the belief that the Poor Law is at hand as a last resort; but we regard the Poor Law as the refuge of those abnormal persons who, as Professor Bosanquet explains, represent a “failure of social self-maintenance,” symptomatic of a “defect in the citizen character.” Or it may be that many of us, working on the popular assumption that it is the business of the father to provide for his wife and children, make the further assumption that it is his

business to make such economic arrangements as will secure their future in the event of his early death. When we come to look at the matter, however, we cannot fail to be struck by the sheer absurdity of our expectation that the average wage-earner before incurring the responsibility of parenthood will amass a sum sufficient to maintain all his children up to wage-earning age in the event of his own demise. As a matter of fact, there are few readers of this pamphlet who do not know within the range of their personal experience cases of bitter and permanently disastrous hardship borne by widows with dependent children. If they do not, we advise them to consult the excellent pamphlet on Widows' Pensions written by Miss Eleanor Rathbone in 1920.*

So obvious are the wrongs of widows with dependent children under our present social *régime* that the necessity for a measure conferring State pensions upon them is seldom disputed. Indeed, such a measure may even be said to have reached the phase of "practical politics" in that it received a pious benediction from the present Government in 1919 on the occasion of the introduction of a Widows' Pensions Bill into the House of Commons by Mr. Tyson Wilson, of the Labour Party. Already in 1918 the Intelligence Department of the Local Government Board had compiled and published a report on the working of Mothers' Pensions in the United States of America,† where the principle of public maintenance for widows has been generally recognised and widely adopted. The real cost of such a measure in this country is of course difficult to calcu-

* "Widows' Pensions," price 2d., published by the National Union of Societies for Equal Citizenship, 62, Oxford Street, W.1.

† "Mothers' Pensions in the U.S.A." (H.M. Stationery Department), price 2d. 1918.

late. We may assume that the actual pensions would involve a gross expenditure of from thirty to forty millions per annum, according as the scheme were extended to deserted wives and the wives of permanently disabled men. But against this we must set the immediate saving of public money which would result under such headings as outdoor relief, institutional maintenance of children under the Poor Law, school meals and hospital treatment, not to mention the ultimate saving in all forms of charitable or national relief expenditure which would be achieved by a general improvement of physical and moral well-being throughout that most unhappy and depressed section of the community, our widows and our widows' children.

The Device of the Wage Pool.—So far we have considered only partial or sectional applications of the Family Endowment principle. Obviously the payment of a differential wage to workers with differential family responsibilities is a policy which cannot be imposed upon private employers without involving discrimination in favour of workers without "encumbrances." The difficulty is well stated in the report of the Industrial Court of Inquiry on the conditions of dock labour, to which reference has already been made. The members of the Court appear to have been well aware of the academic unreality of their "standard family" wage basis. "It must be observed," they say, "that a minimum fixed as applicable to such a type is fixed as for a period in the life of a family at which the outgoings are the heaviest, with no corresponding incomings from the family itself to lighten the burden. A minimum accordingly so fixed is one under which a bachelor workman at the one end of the scale and a

workman with one or two of his family in employment at the other end of the scale would stand very largely to gain." They go on to confess that such considerations have "greatly added to the difficulty of settling a general and single figure, and have, in fact, given the Court much anxiety. If, for instance, the bachelor case could have been separately treated, probably no one would have seen any objection in principle to doing so. But to provide that that class of workman was to receive less remuneration than his married comrade would, in the conditions in which dock labour is selected, prove an impracticable proposal. The cheaper labour would tend to have the better chance of the job, and the ranks of the unemployed casual would be more and more filled by the very men whose needs were greatest, namely, those with dependants." In fact, they imitate the procedure advocated by a certain mythical minister of religion: they "look this difficulty in the face and pass it on," assuming, apparently, that it is insoluble.

We venture to believe, however, that it is not insoluble, and that in the device of the wage pool, as conceived by the Government of New South Wales in 1919, we are introduced to an ingenious principle by whose application a differential family wage may be achieved without the incidental penalisation of the family man in the labour market.

The New South Wales Scheme.—In 1917 the National Party, under the leadership of Mr. Holman, came into power in New South Wales. One of its first acts was to establish a Board of Trade whose function was to calculate a living wage based on the ascertained cost of living. This wage was then to be declared as the minimum upon which the existing Industrial Arbitra-

tion Courts would base their wage awards in all industries falling under their jurisdiction.

The first minimum to be so declared by the newly constituted Board of Trade was £3 a week for male wage-earners, calculated with reference to the needs of a man and wife and two children. During 1919, however, a steep rise in prices took place, and the £3 minimum became obviously insufficient to meet the needs of a four-member family. At the beginning of October, 1919, therefore, the Board of Trade gave notice of its intention to declare £3 17s. as the basic minimum. Its announcement was greeted with furious consternation among the employers. These complained that such an advance, with the corresponding additions to wages above the minimum which would result from it, must spell disaster for the industries of New South Wales, and that it would drive capital over the frontier into neighbouring States where similar advances were not taking place. In order to meet the clamour, Mr. Holman hastily produced a Bill whose object was to secure the minimum subsistence standard declared by the Board of Trade as necessary in view of increased prices without at the same time burdening industry with the huge increase in its wage bill which an all-round advance of 17s. would involve. The main principles of this Bill, the "Maintenance of Children Bill," were as follows:—

The Board of Trade was in future to base its minimum wage for male workers upon the subsistence cost of two persons only—a man and wife. It was at the same time required to ascertain the number of children of all employees in the industries affected by State awards, and to calculate therefrom the average cost of

child maintenance per employee. Employers were then required to pay into a central pool, or fund, on behalf of every person, married or single, employed by them, a sum corresponding to this ascertained average cost of child maintenance per employee, and from the central pool, which would in its aggregate correspond to the total cost of all the children of all the employees, the mothers would receive allowances in proportion to the number of their children. In connection with women workers the Bill contained a curious complication. Men and women wage-earners were to be treated separately; that is to say, the children of women wage-earners were to be maintained out of a separate pool composed of contributions paid on behalf of women workers alone. This meant that since the women were, taken as a whole, responsible for a relatively small number of dependent children, the contribution which the employer would have to pay into the pool on behalf of a woman would be small as compared with that paid on behalf of a man.

The Bill was, of course, drafted in the belief that the four-member family was the exception rather than the rule. Indeed, Mr. Holman referred in the course of the second reading debate to the "crude and somewhat haphazard system under which we have worked so far . . . under which the minimum wage corresponds only at one point, and by accident at that point, with the actual realities of the necessities of a working class family." The average number of children per male employee was given variously as 1.08 and .96; and it was calculated that, whereas the new Board of Trade award would impose an increased burden of something like £11,930,000 per annum on the industries affected by the award, the extra cost of achieving a corre-

sponding rise in the standard of life under the scheme proposed would work out at £6,520,000.

There is little doubt that the measure was, to use the words of one of its critics, "conceived in haste and fear," and the circumstances of its conception prejudiced its chances from the start. It appeared not as a means of securing an improvement in the standard of life which would otherwise have failed to secure serious consideration, but rather as a device for circumventing a wage award which the wage-earners would automatically secure under existing machinery. The new scales of wages were actually within their grasp. Even before the Bill reached the Second Chamber, Industrial Arbitration Courts were engaged in readjusting awards on the new basis. A second factor which prejudiced the measure was the fact that it failed as a scheme of child welfare to cover the ground. Its provisions applied only to employees falling under State awards, thus leaving out a very large body of workers (about 71,000 out of a total wage-earning population of just over half a million) dealt with under federal awards. Moreover, by the terms of the Bill domestic workers, with the exception of chauffeurs, were specifically excluded, to say nothing of the considerable class of independent workers, small traders and the like, which lay outside its scope altogether. But the most fatal defect of the whole measure was that clause which prohibited payments out of the children's pool to the wives of employees on strike. To have removed such a prohibition would, of course, have complicated the finance of the measure as drafted by Mr. Holman's Government, since the maintenance of the pool at the required level presupposed its continuous replenishment by contributions on behalf of

persons actually at work. Nevertheless it must be admitted that any scheme which fails to secure child life against the ups and downs of industrial conflict, any scheme which fails to make the nation's children a first and constant charge upon the nation's income, fails at the same time to achieve the supreme object of Family Endowment.

As a result of such considerations the Bill was vigorously opposed by the Labour Party, under the leadership of Mr. Storey, the present Prime Minister of New South Wales. The Government piloted it successfully through the Lower Chamber; in the Upper Chamber, however, it came under a cross-fire from labour and capital, and perished ignominiously in Committee. The labour representatives argued that it was designed to cheat the workers of some part of their newly won advance; the employers appear to have convinced themselves that in actual practice the measure would end in the children's allowances being superimposed on the top of the new awards. Nevertheless there is little doubt that in the minds both of those who supported and of those who opposed this ill-starred venture a larger principle than the mere attempt to adjust a temporary and local wage difficulty was at stake. Apart from the circumstances which led to the hurried drafting of the Bill, Mr. Holman had in view "the larger question of the maintenance of the children of the nation as a whole." "We shall have," he explained, "to consider the position of women as members of the body politic and not merely, as we do in this Bill, as the wives and helpmates of the labouring population." And from the opposite side Mr. Storey strongly advocated the principle of Family Endowment, urging that "the whole community should pay in order

to meet the responsibilities of those who are rearing families." In opposing the terms of the Maintenance of Children Bill, the Labour Party did in fact commit itself to the support of a wider measure.

In spite of its defects, however, the principle of the wage pool, as embodied in the New South Wales Maintenance of Children Bill, emerges as an ingenious practical device for securing the payment of a differential family wage in any large industry or group of industries—a device which might be adapted to fit the needs of other lands and other circumstances. Incidentally it is a device which may appeal to those more cautious advocates of Family Endowment who would like to experiment with the principle without making too violent a break in the traditions of our economic system, without necessitating the imposition of new taxation, without removing from each individual industry the burden of maintaining the children of its employees.

National Family Endowment.—Meanwhile in this country the full principle of Family Endowment has at least been embodied in a concrete scheme, and subjected to considerable discussion and criticism. In a recent publication, "Equal Pay and the Family,"* a small committee formed during the War puts forward the suggestion that the economic burden of the family shall be transferred bodily from the individual to the *whole community*, and that the transference shall be made not by any direct interference with wages, as in the New South Wales scheme, but through the medium of taxation. Briefly, the authors of "Equal Pay and

* "Equal Pay and the Family: a Proposal for the National Endowment of Motherhood," by H. N. Brailsford, Elinor Burns, Emile Burns, K. D. Courtney, Eleanor F. Rathbone, A. Maude Royden, and Mary Stocks.

the Family" propose to distribute among the mothers of dependent children, without reference to their pre-existing incomes or to the occupations of their husbands, a sum sufficient to guarantee to them and their children weekly allowances on the scale of those paid to the dependants of soldiers. Such weekly allowances at the time when the scheme was drawn up amounted to 12s. 6d. for the mother from eight weeks before her first confinement until the time when her youngest child reaches school-leaving age, 5s. for the first child, and 3s. 6d. for all subsequent children. Such allowances are, of course, considered as representing not the amounts required to maintain the mothers and children separately, but rather as the extra expenditure involved by the support of children, *i.e.*, the difference between the cost of living of a childless couple and that of a couple with one or more children.

These actual figures are, of course, out of date, owing to the rise in prices which has taken place since the publication of the scheme in the autumn of 1918. It is, however, worth while to quote some of the calculations as to total expenditure which the writers made on the basis of the old separation allowances. They calculate that the total cost to the nation of endowing all children up to school age, *i.e.*, five years, would amount to £141,000,000 per annum. Administration would, they consider, involve the expenditure of a further £3,000,000, bringing up the cost of endowment of all children under school age to £144,000,000. If the endowment were carried on up to school-leaving age, *i.e.*, to fifteen years, the cost would be approximately £240,000,000.

As regards inspection, the committee makes no very definite proposals. Its members do, however, insist strongly upon two general principles. In the first place,

the scheme must not embody any restriction upon the freedom of the mother to choose her own occupation; that is to say, if she prefers to administer her allowance indirectly by paying for outside help in the home and herself entering the labour market, she should be allowed to do so. In the second place, any increase of outside interference with the internal affairs of the home must be avoided. Except in cases of cruelty or neglect, the scheme should involve no official incursions into the houses of individuals. The committee assumes that the average mother can be trusted to make her children a first charge upon home resources, and it considers that, so long as the physical and mental condition of the child is satisfactory, no further inquiry need be made as to how the allowance is being spent. Already, therefore, the necessary machinery for supervision is to hand. As regards school-children, it is, and has been for some time, exercised through the system of school medical inspection. As regards children under school age, it is rapidly becoming a reality through the spread of voluntary and municipal infant welfare centres. It is on the extension of this branch of public health activity that inspection under the scheme should, in the opinion of the committee, rest.

Space forbids us to go into further detail concerning the proposals contained in "Equal Pay and the Family"; readers are advised to consult the pamphlet for themselves.

On two points, however, further explanation may be added. Certain members of the committee favoured a graded scale of benefits as an alternative to the flat rate of 12s. 6d., 5s., and 3s. 6d. for all mothers, rich and poor alike. The object of such a graded scale would be to secure the substantial benefits of the scheme to classes

other than those living on the bare margin of subsistence. In the graded scale suggested, the allowances range from the 12s. 6d., 5s., and 3s. 6d. in the case of families whose incomes from other sources do not exceed £130 a year to 20s., 11s. 6d., and 8s. in the case of families with incomes of £700 and over. The economic effect of the graded rate and of the consequential taxation on various classes of income is worked out in some detail by the authors of the scheme.

The second point is connected with the problem of the unmarried mother. A majority of the committee wished to extend the benefits of the scheme to unmarried mothers. A minority, while agreeing that some more adequate provision should be made for illegitimate children, believed that the equal treatment of unmarried mothers under the general scheme would imply a social sanction of illegitimacy, and weaken whatever element of deterrence might be exercised by economic motives. The *pros* and *cons* of this aspect of Family Endowment are argued in a separate chapter at the end of the pamphlet.

In its general lines this proposal for a complete scheme of national Family Endowment may be seen as an attempt to make the children of the country a first charge on its material wealth. It is undoubtedly a drastic measure of redistribution—one which affects something like one-twelfth of the total national income. It is, however, a scheme which can be achieved by the use of that time-honoured and constitutional instrument, national taxation. Thus it can be grafted on to our modern individualist capitalist society, with its fundamental basis of distribution "to each according to the value of his contribution to production."

3. FEARS AND SCRUPLES

WE have now to consider the incidental and indirect results of Family Endowment, in connection with some of the objections commonly brought against it. It would, of course, be impossible to trace out in detail the complex effects of any large measure of Family Endowment upon the whole social and economic structure of our time. Such a task would involve a minute and very lengthy discussion, starting with an analysis of existing conditions. In the space at our disposal we must be content to indicate a few of the main lines along which such investigations would have to proceed.

The Burden of New Expenditure.—One of the first obstacles which strikes terror to the critic of Family Endowment is the thought of the tremendous new expenditure which it would involve. And the proposal to endow all mothers and children at an annual cost to the taxpayer of £240,000,000 or so, seems to confirm their worst fears. When, however, we take a concrete problem such as the problem of teachers' salaries, and consider how the application of the principle would work out, we see it in its true light as an urgent measure of national *economy*. We see it as a device by which teachers with dependent families can immediately be assured of that standard of living which justice and expediency demand; a standard which could otherwise only be achieved in some distant future state when ratepayers will be willing to bear the

burden of family incomes all round. It is a device, therefore, by which this present generation of rate-payers can provide a decent life-standard for teachers' families without shouldering a financial burden too great to be borne. The element of real economy in Family Endowment again appears very clearly when we retrace the events which led up to the introduction of the New South Wales "Maintenance of Children Bill" in 1919. Here we see a capitalist Government forced into the principle of Family Endowment as the only way of avoiding an extra financial burden which, in their opinion, would overwhelm industrial enterprise.

When we turn from proposals involving a wages pool on the New South Wales model, to proposals involving the raising and spending of taxation, we are apt to be misled by a change of method into believing that we are up against a change of principle. The method of endowment through national taxation in reality need involve no greater measure of new expenditure than the method of endowment through a wage pool. The principle difference is that in the first case the burden of child maintenance is more widely spread. It is spread over the whole taxpaying community instead of being fastened upon industries in proportion to the number of adult wage-earners which they may employ. The fact that in the first case the total sum necessary to cover the allowances is filtered through the national exchequer, does not mean that it is new expenditure in the same sense in which the building of a new fleet or the conquest of a new dependency is new expenditure. It is, like the wage pool, a piece of redistribution designed to enable us to make more economical use of the material resources at our disposal. It is possible, however, that the "psycho-

logical factor" may be on the side of the wage pool method. The scheme suggested by the authors of "Equal Pay and the Family" forces us to contemplate the total sum in all its hideous vastness as a definite round figure; and it obliges us to seek for a Chancellor of the Exchequer bold enough to face the unpopularity of adding such a sum to the revenue needs of the country.

The Unity of the Family.—A second popular objection to the principle of Family Endowment is connected with its social effect upon home life. It is sometimes argued that the idea of marriage as a partnership in which the material resources are provided by the man in the labour market and administered by the woman in the home, would be upset by an innovation which secured to the woman an independent income by virtue of her own efforts and sacrifices. How far would it loosen the bonds which hold the family unit together? How far would it confirm the father in the belief that his own income was set free for his own individual needs? How far would the new economic independence of the mother undermine the father's interest in and responsibility for their children? Without pretending to do more than deal very superficially with this profound question of marriage relations, we should like to put forward certain considerations.

In the first place, we do not admit that there is anything unidealistic or ignoble in the desire of large numbers of women to "have a little money of their own." At any rate, it is a desire which drives many women into the labour market; it is a desire which large numbers of middle-class parents recognise in their strivings to provide allowances for their married

daughters; and we venture to suggest that it is a desire whose satisfaction tends to diminish rather than to increase the opportunities for friction in married life. It is possible, of course, that an age of industrialism has brought false standards with regard to the relative importance of paid and unpaid work. Certainly the fact that the work of the mother in the home is not merely unpaid, but in a huge proportion of cases unequipped, must exercise a depressing influence on the valuation of women's work generally—outside the home as well as in it.

The argument that any large scheme of family endowment would lessen the sense of paternal interest, is, of course, difficult to deal with, because it is so largely a matter of conjecture. We can only appeal to experience. It has never been suggested that soldiers during the war displayed any apparent want of interest in or responsibility for their children, even though these were dependent upon separation allowances paid direct to the mothers. If it is objected that these separation allowances were directly connected with the father's employment, whereas allowances under the scheme proposed in "Equal Pay and the Family" are not, we are ready to shift our ground and appeal to a different set of facts. Married women's property is an institution very prevalent among the middle classes. Whatever generalisations may be made about the moral delinquencies of the individuals who comprise these classes, it has never, to our knowledge, been suggested that their sense of paternal interest is undeveloped, their sense of paternal responsibility weak, as compared with the wage-earning classes among whom the existence of married women's property is the exception rather than the rule. It is

difficult to believe that any measure designed to remove a burden of anxiety and destitution from family life will interfere with the harmony of family relations. It is equally difficult to believe that either parent's sense of responsibility in the performance of their joint duties will be undermined by a frank recognition of those duties as vitally important not only to the individual, but to the whole community.

Productive Energy.—Closely allied with the social questions of marriage relations and parental responsibility is the economic question of the effect of Family Endowment upon (a) The productive energy of the father; (b) Personal thrift.

In the event of a complete scheme of Endowment through national taxation being carried, need we fear that the energy of the father as a wealth producer will be blunted by the feeling that his family will be kept from sheer destitution irrespective of his own economic efforts? How far will this knowledge cause him to work fewer days per week or fewer hours per day? Here again we can make our appeal to experience. The insatiable desire of the great majority of human beings progressively to improve their standard of living is a known fact. It is a force potent enough to keep tired millionaires at work. Nevertheless, this consideration brings us up against a real danger. There is undoubtedly a class of people in our economic society of to-day—"the dangerous class" of Karl Marx's manifesto—whose whole upbringing and environment is an obstacle to any desire for real improvement. Among such classes we must face the danger that any measure which brings bare subsistence to the wife and children from outside sources, may blunt whatever motive the man has for personal endeavour. The

loafer may loaf more freely: the drinker may drink more deeply by reason of the new security. In reply to such fears, we can raise two considerations. The first is the belief that already so much suffering is being endured by the wives and children of these men, that it may be desirable to give the younger generation a fair chance of obtaining a better physical equipment for the battle of life, even at the expense of a little parental *morale*. In fact, the game may be worth the candle. The second is the belief that such classes comprise a very small section of the community; and that their existence is a sign of social sickness. It is better that society should redouble its efforts against the conditions which perpetuate such a class than that it should, as it were, condemn a wholesome diet because a few dyspeptics cannot digest it. But if any reader continues to be haunted by such a fear, the moral is not that the principle of Family Endowment stands condemned, but rather that such a principle must be introduced in the modified form of a wage pool, instead of in the complete form outlined by the authors of "Equal Pay and the Family."

Thrift.—The question of thrift is again closely allied with the questions of parental responsibility and personal energy. To many people it seems as though the whole problem of increasing and contracting family needs which are a normal feature of a man's life, should be solved by an exercise of personal thrift, helped out by the machinery of insurance. Indeed, it is possible that it might be thus solved—given a community of "economic men," altruistic, rational and supremely far-sighted. We should thus achieve a vertical redistribution of expenditure as between different periods of an individual's entire working life,

instead of a horizontal redistribution as between married and unmarried at a given point of time. If such thrift were to be obtained through a scheme of universal compulsory insurance, it might conceivably give us a partial solution of our problem—though with infinitely complex machinery. If it were not compulsory, it is impossible, by the wildest stretch of imagination, to conceive of its existing to anything like the necessary extent. Where is the community whose young bachelors will darken the opening years of working life by the rigid exercise of personal economy for the benefit of a hypothetical family which may never exist? And would they be pleasanter people if they did? We venture to think that the most rigid and far-sighted personal thrift, though a social and economic necessity, is apt to be a soul-destroying business. Let it therefore be achieved automatically by a compulsory redistribution of wealth as between individuals with greater and lesser needs.

The Danger to Wages.—When we come to consider the question of the effect of Family Endowment upon wages, we are perhaps up against the most difficult aspect of our inquiry. Would it have a depressing effect upon wages in general? Would it stiffen the resistance of the employer to wage demands, or weaken the offensive and defensive economic power of the employed? The question is not easy to answer in these days of indeterminate wage theories.

Taking the nation's wage bill as a whole, we see it as that proportion of the national income—perhaps about half of it—which falls to the share of those who sell their labour power. It is a little misleading to call them "workers," since that term might reasonably be applied to many of those outside their ranks, but for con-

venience' sake let us do so. Now, it is conceivable that the total wage bill of the country may be just that sum which will keep the great mass of workers at bare subsistence level. It is probable that since the birth of our capitalist society it has never risen very far above such a sum as this, and a considerable amount of economic argument has been expended upon attempts to prove that it never can. To-day, however, we have for the most part, lost our belief in the existence of an "iron law" eternally and inevitably operating to beat wages down to a subsistence maximum. There is no reason, even in a capitalist society, why the workers should not secure an increasingly large share of the national income; leaving, as it were, a bare subsistence maximum for the owners of property and the organisers of business. It is even conceivable that with a breakdown of capitalism, the workers might dispose of the entire national income—though of course under such conditions they would cease to be "workers" in the sense described above, and their incomes could no longer be described as wages. We have, therefore, to ask ourselves whether a measure of Family Endowment is likely to prejudice the chances of the workers in their struggle to secure for themselves a larger proportion of the total national income. It would no doubt stiffen the employers' resistance to wage demands by robbing the male workers and the general public of the plea that "men have families to keep." But how far is it possible to strengthen a resistance which is already exercised at full pressure? The real fear is not that the bargaining power of the employer will be strengthened, but that the bargaining power of the worker will be weakened. We do not, however, believe that it will. In the first place, if the endowment were paid to the

mother, irrespective of the father's employment, the bargaining power of the father would be considerably strengthened. Many a good strike has been broken by the sufferings of the women and children. In the second place, Family Endowment, by removing a formidable barrier to equal pay as between men and women, would at the same time remove an age-long menace to the standard rate of the organised male worker. Moreover, by stabilising economic conditions in the home it might relieve the labour market of one of its weakest elements—the married women who are driven into intermittent industrial work by the pressure of destitution. These workers are notoriously difficult to organise and easy to exploit. From the point of view of organised labour, the labour market would be well rid of them. Finally, it must be remembered that though the great majority of workers would at some period of their lives benefit from the endowment, the number of people drawing benefits at any given time would be relatively small—something less than half the total number.

When, however, we come to consider not the total proportion of the national income falling to the workers, but the actual rate of wages per head ruling at any given time, the matter appears somewhat differently. Assuming that the total wage bill remains the same, it is obvious that a measure of Family Endowment would mean a redistribution of wealth among the wage-earners, the result of which would be to reduce the basic rate of wages for individuals, in order that additions to that rate might be made in the case of families. Again, an addition to the total wage bill might take the form of children's allowances, superimposed upon an unchanged basic rate, instead of a slight all-round increase of that basic rate without respect to family

needs. In neither case—supposing the bargaining power of the worker to remain unimpaired—would Family Endowment have involved a real reduction of wages, *i.e.*, a reduction in the total share of wealth falling to the workers.

But it is not enough to dispute the proposition that Family Endowment would involve a reduction in wages. For many of its advocates, the fact that it would mean an actual increase in real wages, is one of the main motives of their advocacy. By the term “real wages” in this connection, we do not mean merely the wealth of goods and services which a given sum of money will buy. We mean the human satisfaction to be derived from a given amount of wealth. Even before political economists discovered a “law of diminishing and marginal utility” it was obvious to the meanest intelligence that the more nearly wealth is distributed in accordance with need, the greater will be the measure of human satisfaction derived from it. It is obvious, therefore, that whatever the total wage bill of industry may be at any given point of time, that wage bill will ensure a higher standard of living for those among whom it is distributed, if it is distributed with some reasonable reference to their widely varying needs. Thus Family Endowment opens the way to a real advance in the standard of life not merely at some future date when the product of industry shall have increased beyond its present narrow limits, but in the immediate penurious present, at a time when the staple industries of the country are straining and breaking under the attempt to meet the needs of the great masses of workers dependent on them.

The Birth-rate.—Still more tangled is the problem of Family Endowment in its relation to the birth-rate.

Here we start with an element of uncertainty at the very outset because public opinion gives no clear lead as to whether it desires an increase in the total population either for racial, military, or economic reasons. We venture, however, to assume two things: first, that a decrease is undesirable; second, that an improvement in physical and mental quality is desirable, and that such an improvement will not be achieved if we recruit our population by maintaining a relatively large birth-rate among those classes whose miserable environment has produced defective stamina.

During the first half of the nineteenth century the problem would have appeared simple enough. Undoubtedly, the mildest proposal for Family Endowment would have met with a unanimous chorus of condemnation from economic experts. The conclusion that it would result in an unchecked rise in the birth-rate would follow naturally from the Malthusian assumption that population always tends to increase up to and beyond the available means of subsistence. Ricardo speaks definitely of “the encouragement which high wages give to the increase of population.” With 100 years’ experience of industrialism behind us, the problem has become less simple. The two reports of the recent National Birth-rate Commission confirm us in our belief that in fact “the birth-rate falls as the income rises,” and that the highest birth-rate coincides with the lowest standard of subsistence. Where wages are very low and very precarious, where the struggle to meet day-to-day primary needs is most intense, there the birth-rate is unchecked; there, perhaps, Malthus’s famous law holds good, and we may say that increased resources, by increasing a feeble resistance to disease and death, will result not in an increased birth-rate,

but in an increased survival-rate. It may be, however, that such an increase in the survival-rate will be neutralised by a subsequent fall in the birth-rate resulting from that improvement in material conditions which, as history teaches us, is the first condition for the operation of what early nineteenth century theorists called the "prudential check." Moreover, it must be remembered that the "prudential check" of to-day is a thing of vaster possibilities than the "prudential check" which seemed so desirable to these earlier thinkers. To them, it meant an iron exercise of the human will—late marriage and "moral restraint." To us, it means the rapid popularisation of contraceptive methods of birth control—methods which, according to a working-class witness before the National Birth-rate Commission, are "working downwards." Such are the facts which we must bear in mind when we consider the effect of Family Endowment upon the birth-rate, with regard both to its quality and its quantity.

The Future.—So far we have considered the *pros* and *cons* of the new principle in its relation to the economic structure which we know. To some of those who look forward to a fundamental change in that structure, Family Endowment may appear as a mere palliative of existing evil conditions, something which must crumble along with the old system whenever the final collapse may come. To us, however, apart from the merits of socialism, or communism, or any other economic system that the future may bring forth, the principle of Family Endowment appears as something which must survive the change. The same reason which makes it necessary to introduce the principle into the old society will make it necessary to carry it forward into the new. In a

socialist, as well as in a capitalist, state, six children will need a larger share of the national income than one child. And if ever the Kingdom of Heaven comes near enough to enable us to distribute the entire national income "unto every man according as he has need," the principle of Family Endowment will fall into its place, unquestioned, as one aspect of the only principle which governs economic affairs.

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The Family Endowment Committee, 62, Oxford Street, is engaged in collecting information on various aspects of the subject dealt with in this pamphlet, and would welcome communications from persons interested in the matter.

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