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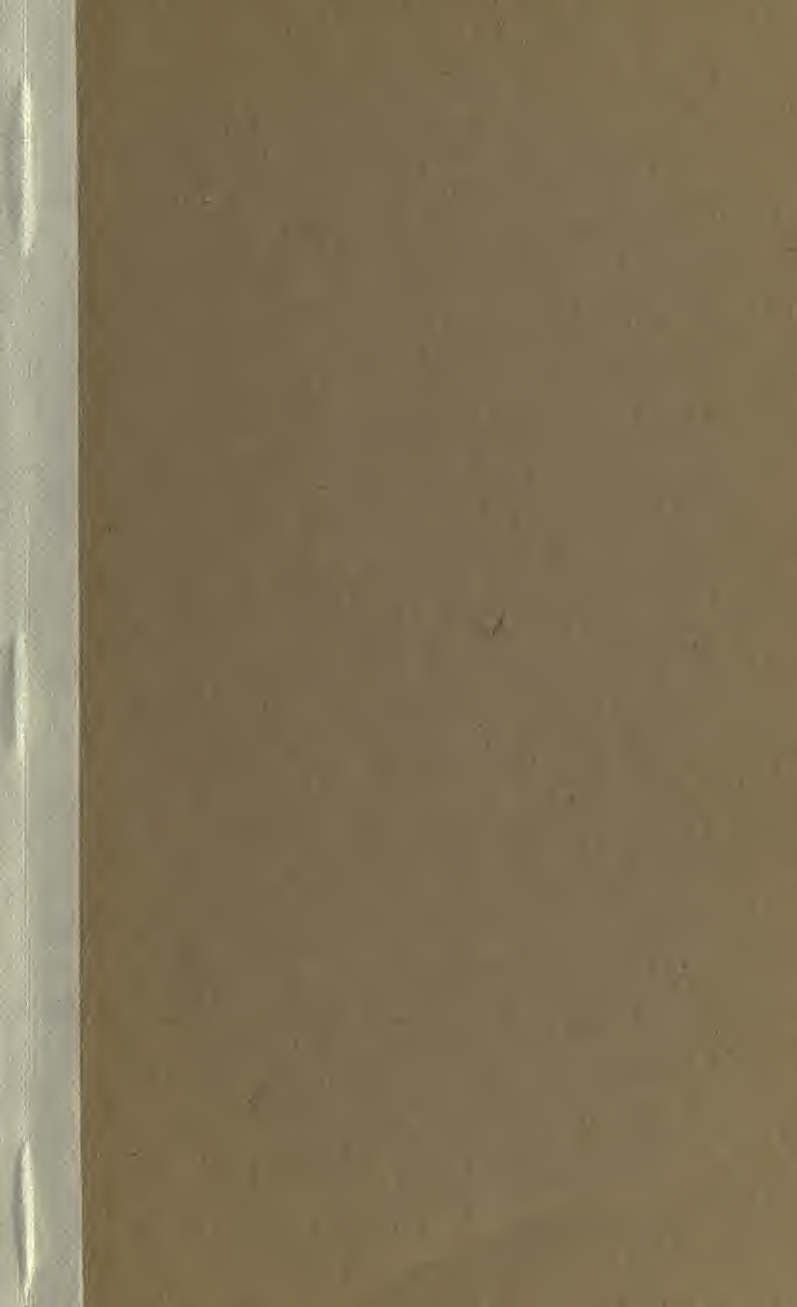
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THE RATAN TATA FOUNDATION has been instituted in order to promote the study and further the knowledge of methods of preventing and relieving poverty and destitution. For the furtherance of this purpose the Foundation conducts inquiries into wages and the cost of living, methods of preventing and diminishing unemployment, measures affecting the health and well-being of workers, public and private agencies for the relief of destitution, and kindred matters. The results of its principal researches are published in pamphlet or book form; it also issues occasional notes on questions of the day under the heading of "Memoranda on Problems of Poverty." In addition to these methods of publishing information, the Officers of the Foundation will, as far as is in their power, send replies to individual inquiries relating to questions of poverty and destitution, their causes, prevention and relief, whether at home or abroad. Such inquiries should be addressed to the Secretary of the Ratan Tata Foundation, School of Economics, Clare Market, Kingsway, W.C. The Officers are also prepared to supervise the work of students wishing to engage in research in connection with problems of poverty. Courses of Lectures are also given from time to time, which are open to the Public.

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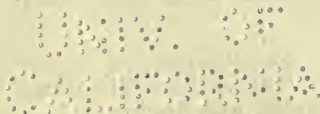
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EXPENDITURE AND WASTE

A STUDY IN WAR-TIME

BY

V. DE VESSELITSKY



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PREFACE

At the time at which the budgets which form the basis of the following Report were kept, viz. November 1915 to February 1916, the rise in the cost of food was only about half as great as it is at present. Therefore the figures given in Chapter III, pp. 23 and 24, relating to the percentage of increase and the proportion of this increase to the family income, would have to be modified accordingly to suit the conditions of the present time.

But the period during which the women who kept these budgets have been visited extends from the Autumn of 1915 to January 1917. We are, therefore, able to bring up to date the figures given on pp. 21 and 33 of Chapter III, and in so doing find that the percentage of those whose incomes have increased since the War has risen from 60 to 64 %. This figure would be considerably higher were it not for the return of discharged and disabled soldiers. Owing, however, to the continued increase in the cost of living, the percentage of those represented on page 33 as being really better off in spite of this increase, would, if brought up to date, have to be lowered from 30 % to 18·84 %.

Another point of difference is the relative position of the soldier's wife. In December 1915 the separation allowances had lately been raised: a year later, in December 1916, the same women who had set so seriously to work to renovate their homes were no longer able to meet the requisites of life by means of this

allowance. Their position has not been affected by the recent increase in the separation allowances, as it has not yet come into operation.

Nevertheless the conclusions derived as to the advantages of a regular income still hold good. For the effort to reach a higher standard of life, to which a few months of prosperity had given birth, has, on the whole, been maintained, though at the cost of much hardship and labour. Further, an absolutely inadequate allowance, such as the separation allowance had become at the end of last year, is less disastrous to the people of this district than the vicissitudes caused by slackness of trade and a system of irregular employment. For instance, in bringing up to date the figures given in Chapter III, p. 33, according to which a fourth of the women who found themselves better off, in spite of the increased cost of living, were still repaying old debts, whereas only one fifth were able to save, it was found that this statement should be reversed; all but a fifth of these women are clear of debt, whereas well over a fourth are able to save.

In observing the improvement which results from a regular income and our women's sacrifices to maintain it, one cannot but hope that their efforts will not be nullified by a return to the conditions of employment which prevailed before the War.

V. DE VESSELITSKY.

February 1917.

EXPENDITURE AND WASTE

CHAPTER I

INTRODUCTORY

DURING the past year the subject of economy in its relation to the working classes has been under constant discussion. More recently the discussion has been continued under a different form; for while saving had been advocated, partly as a means of investment in War Loan, partly for the benefit of the workers themselves and for the sake of preserving the resources of the country, the increase in the death rate among children has called attention to another form of waste—more dangerous even to the interest of a nation than the alleged extravagance of its workers. And though infant mortality is but one of many forms of human wastage, the figures shown have been sufficient to arouse the public to a sense of its meaning and importance.

In the discussions upon working-class economy, the word “waste” was found to be used in juxtaposition to saving, and the same word is too often re-echoed by the workers themselves not to attract general attention. Moreover, in advocating thrift, it was generally accepted that investment could only be effected through saving, and that surplus earnings, which are not treated as savings, are wasted in the spending. Therefore in

our inquiry, which deals mainly with the economic effects of the war upon some of the working people of an East End district, it has been our endeavour to distinguish between Investment and Waste, and as far as lay in our power to study the nature of each. Our attention was directed towards analysing the woman's capacity to save and trying to detect if possible any neglected opportunities of adding to the War Loan. For, from the point of view of those preaching economy, it is natural to suppose that where more money than usual is coming in, the surplus amount, or at least a part of it, might well be set aside as savings, and invested for the purpose of bringing the war to a successful conclusion. Therefore, in describing our "Mothers" and their expenditure, we have dwelt at length upon the question of thrift.

For the sake of accuracy it was necessary to rely mainly upon the statements of those who had, for some time past, acquired a reputation for veracity, and it might be alleged that many a mother does not spend her money so wisely as those whom we shall describe; but allowing for the fact that a portion of her income is misspent—allowing, let us say, for a tendency to drink—this fact would not increase her resources beyond those of her more abstemious neighbour; the increased cost of food and other necessities, the difficulties caused by past indebtedness and the habits formed as the result of casual labour—these would remain the same with no other difference than that of her being less well able to cope with such difficulties.

It was easy to collect a large number of families who were willing to state their case as regards the effect of the war upon their circumstances, but, as we believed that a detailed account of their expenditure would have little value unless given with perfect accuracy, a small

number of typical cases were picked out. We asked these women to keep a budget over a period of two or three weeks and to note the price of each article purchased as well as its price two years ago, *i. e.* in the year that preceded the war. Every penny spent, even to the present of a farthing to a child, was to be entered daily when spent.

For the purpose of being able to convert the pennies spent day by day into weekly amounts, the following scheme was arrived at. (See table on p. 6.)

In dealing with the wider margin of women from whom such arduous work could not be expected, it was found that bank collecting afforded the most direct means of attack. Here the thrust "Have you no pennies to save?" can be delivered straight from the shoulder, and the luckless victim in apologising for her impecuniosity—or the lucky one in dilating upon her good fortune—hastens to reveal her circumstances. For purposes of bank collecting, no selection was effected, but the system of door to door visiting was put into practice; each family was visited and revisited, various times of the day and week being chosen so that not one of them should escape.

Incidentally it must be mentioned that keeping a budget has proved a great incentive to thrift. It would seem that the more we sympathised with our mothers' inability to save, the keener they became to do so, as though the mere fact of our understanding their difficulties had already done something towards helping to remove them.

The area chosen is a slum in the vicinity of the docks chiefly inhabited by dockers. In the following chapter we shall describe more at length the class from which our information was drawn, especially our "Budget Mothers," who laboured so faithfully in the

BUDGET FORM (REDUCED SIZE).

[illegible]

hope that a confession of their own difficulties might do "them what's worse off than I am," some good.

After describing the women from whom our information was obtained, we shall study the effect of the war upon their circumstances, and lastly, make some suggestions for the improvement of the conditions under which they were found to live.

CHAPTER II

To study the budgets each with its own idiosyncrasies, its mistakes, its confessions of weakness and revelations of self-denial, is to be convinced of their sincerity. Each budget reveals the character of its owner, and is, as it were, explained by her antecedents.

It soon became apparent that this work which they so willingly performed for us was a heavy tax upon their brain-power, for, though well-meaning, our budget mothers could not be called "superior." They are mostly the wives of casual dock labourers or of carmen, of general labourers, or labourers in factories, etc. Too sociable to "keep themselves to themselves," they yet believe that one should, and reverence those who do. They go in for mutual assistance rather than for pride, for enjoyment rather than for gain; they do not much mind being "done," and can laugh at a good joke though it be at their own expense. Ridiculously vain of their children, and at the least opportunity eager to improve their homes, they are for the most part negligent and careless of themselves. They just escape being tidy; some have a passion for cleaning whose chief result is that chairs are invariably found on the table while the floor is cluttered up with buckets and even standing room is at a premium. They borrow when there is somebody who wants to lend, and buy when there is some one who wants to sell; they will even save—to oblige one—and their capacity for self-sacrifice, like their capacity for enjoyment, is fairly astounding.

More than half of them are used to casual work, and look upon it as one of the necessary evils of life—an evil from which only the more fortunate are able to escape. Several of them indeed have become its victims.

As one tries to follow the amazing fluctuations of their incomes the astonishing fact is not that many should fail, but that there should be any who are able to cope with the difficulties.

Some women try to adapt their mode of life to the fluctuations of their incomes, others again keep up an average expenditure, *i. e.* save where they can, and borrow or pawn where they must, in the hope of better days to come.

If the average is on the whole unsatisfactory the mother herself decides to find work.

It is our purpose, in the following pages, to study the women's various sources of income, and the ways in which this income is spent. The chief sources of income are naturally the earnings of husbands and children. In prosperous homes, by which we mean homes which manage to prosper on a very moderate amount, it is generally the custom for the husband to count out his entire wage to his wife, whereupon the two confer together as to how much of it he may lawfully retain for himself—in fact, men of this type seem to take particular delight in explaining that all they have is what the “missis” allows them.

But the usual system is for the husband to make his wife an allowance and to keep the remainder of his earnings for himself. Where this is done and where the husband's wage is known to the wife, it appeared that the least which he keeps for himself is 5s. in the £, *i. e.* 25% of his earnings. One of our budget mothers has to content herself with 23s. a week, though her

husband is earning well over 30s.; to another wife an allowance of 24s. was made from earnings which amounted to over £2.¹ In other cases, again, the husband gives what he sees fit, leaving his wife in the dark as to his actual earnings. Irregular work naturally offers the best opportunities of concealment. In fact, in the case of a casual labourer the sums which he keeps to himself may easily exceed those which he spends upon his home.²

It would be a mistake to suppose that the labourer who spends much on himself does so because of his good wages; it would seem, on the contrary, that the less money there is coming in, and the more unattractive his home becomes, the less he cares to spend upon it.

Sometimes the greater part of the household income is derived from the earnings of the children.³ These

¹ To quote some more figures—

Mr. A.	earns	35s.	and gives	20s.
„ B.	„	32s. 6d.	„ „	22s.
„ C.	„	38s.	„ „	22s. 6d.
„ D.	„	32s.	„ „	25s.
„ E.	„	30s.	„ „	23s.
„ F.	„	£2	„ „	28s. to 30s.
„ G.	„	£2	„ „	30s.
„ H.	„	24s.	„ „	19s.
„ I.	„	25s.	„ „	20s.
„ J.	„	30s.	„ „	25s.
„ K.	„	28s.	„ „	24s.

² We are not referring here to the husband who, for the security of the family, is obliged to keep his wife on a daily allowance, while he clothes the children and takes all regular payments, such as rent, insurance, etc., upon himself. But even when the wife can be trusted with a weekly allowance, the fact that a man's earnings are irregular, and therefore unknown, increases the temptation to conceal them.

³ The earnings of school children do not figure as family income, though there are a few mothers who insist upon the children clothing themselves out of their own earnings. Parents who rely upon school children's work to support the family did not come under our notice; on the contrary, it was surprising to find such sums as 15s. to 18s. in the hands of children whose parents were in very poor circumstances.

sums are very variable. Although it happened that the boys about whom accurate information was obtained were found to be giving all but 1s. or 2s. of their earnings to their mothers, we know that since public opinion does not require this of a boy—rather looks upon it as so much surplus virtue—it may well happen that in many cases a great part of his income is reserved for his own use.

The income derived from boys and girls has, at any rate, the advantage of being regular, and the fact that it is paid weekly makes it easier to assess. In the case of the labourer's wife, it is like setting together the various component parts of a jig-saw puzzle to reckon out the family allowance, and from a medley of daily and weekly payments to arrive at the illusion described as an average family income.

When the mother is not able to steady the family income by going out to work herself, and when home-work is not to be obtained, she must resort to borrowing and pawning after the manner of her more shiftless neighbours. Some prefer to "go without," that is, to spend less than experience has proved to be the requisite amount upon the necessities of life.

Even for those who conscientiously believe in forcing one's expenditure to fit one's income, there are some inevitable expenses, *i. e.* expenses which a mother, by her utmost striving, is unable to reduce. The rent is generally the lowest that can be paid without danger of indictment for overcrowding, and burial insurance would seem to rank as a similar necessity. These two together form from 12·4 to 44·6% of our mothers' expenditure. The average works out at 22·92%.

There are other expenses which cannot be reduced without evil results, but yet which *are* reduced when there is need for retrenchment. Such necessities as

light, fuel, and cleaning materials are found to form between 4·4 and 23·9% of the total expenditure: average 12·19%. No one would like to suggest an economy in cleaning materials. Coal might be saved by opening the windows more rarely, or if the houses were differently built. As it is, the dampness of the walls necessitates additional heating, and chimneys appear to have been so constructed as to discourage the consumption of the cheaper kinds of fuel. Where some saving might indeed be effected is in light; a few of our mothers have tried, greatly to their husband's disgust, to substitute oil or candles for gas,¹ but the discovery that these had doubled in price has proved a serious discouragement. Habits of earlier rising might, however, without detriment to health, effect a certain economy.

The expenditure on food is rather more elastic, for, whereas custom assists in deciding what part of the income must be spent upon cleaning materials, light and fuel, that same custom decrees that nourishment can be withheld at will.

Our mothers' choice of food was not only influenced by their present circumstances, but accorded with what we know of their past; for instance, the desire for savouries, and consequent distaste for plain, wholesome food, on the part of those whose need to retrench had too often been accompanied by hunger, was very marked. In some cases, what appear at first sight to be excessive sums spent upon food, prove to be merely a mother's conscientious attempt to obey the doctor's instructions as regards milk and eggs for a child made delicate by years of privation.

¹ In connection with the price of gas one mother has added to her budget, "Gas is now 2s. per 1000 feet, but the poor pay 3s. for it. For the use of fittings we pay 10d. per 1000 feet, so if we use 2000 feet 1½ gas per week we pay 1s. 8d. for the use of the fittings." (3s. + 00d. = 3s. 10d.) The fittings are worth about 10s.

Food is naturally the largest item of expenditure, between 31·4 and 70·35% of our mothers' incomes being expended upon it: average 55·16%.

Our most literary mother who edits her budget under the title "How the Poor Live," states that her regular expenses are—

Rent	7s. 6d.	per week
Wood and coals	1s. 2d.	" "
Insurance	9d.	" "
Washing and cleaning materials	6d.	" "
Gas	1s. 1d.	" "
Total	11s.	per week

This deducted from her income of 27s. 6d. leaves 16s. 6d. for food, clothing, boots, etc., for seven persons, "which works out at about 2s. 3 $\frac{3}{4}$ d. per head a week. And taking it for seven days a week makes it amount to 4d. per day to keep each person including a man." "For bread alone," she goes on to explain, "we require eight quarterns at 8d. per quartern. That is, 5s. 4d. for bread alone."

Her first week's budget ends with the following remark, "I have now spent for the week 19s. 4d., so I have either got to borrow or pawn. I should soon be in a very great muddle, so I decide to get work, as I cannot possibly live on the 16s. 6d. left for food."

The regular weekly sums such as 3d. boot club and 3d. clothing club are not counted among the necessities of life; our mothers do not look upon them as inevitable, and in placing the weekly contributions to clubs among the extras, we have accepted our mothers' point of view. This expenditure on extras was, in the case of the soldier's wife, found to claim from 10·5 to 37·3% of the total income: average 21·5%. If, however, we leave out of account the soldier's wife, the portion

of the family income allotted to these extras does not exceed 13%, and the average stands at 7.53%. Generally speaking, there is no margin for so-called extras, but when these occur, as they must at some time or other, they have to be deducted from the amount which is otherwise allotted to the necessities of life.

If we turn to the soldier's wife, we find contributions to clubs amounting to 2*s.* 6*d.*, 5*s.*, or even 7*s.* per week; boots mended, doctors' visits and medicines, stationery and stamps, and even in some cases clothing and household articles bought outright. The word "stationery" is very dear to them—one soldier's wife spent for stationery and stamps as much as 9*d.* in one week. Some expenditure for boots figures in nearly every case of an increased income. Children's stockings are also a popular item; one mother explains that after the children have worn out theirs she puts them on where no one need see them, namely on herself; the thought of this seems to fill her with peculiar satisfaction.

A soldier's wife, whose expenditure during her first week's budget exceeded her income by 14½*d.*, had bought clothing to the amount of 8*s.* 2¼*d.* (viz. baby's pinafore 1*s.* 4*d.*, for making child's dress 1*s.* 3*d.*, boy's boots 5*s.*, children's underclothing 1*s.* 8¾*d.*), in addition to 1*s.* 2*d.* contribution to the boot club.

One woman's extra expenditure runs as follows—

1. Clubs : nil
2. Clothing : nil.
3. Household articles : paper shelf ½*d.*
4. Sundries : Child's eye-glasses 2*s.*
Pennies to children 2*d.*
Cat's meat 1¾*d.*

The question whether cat's meat ranked as food, or as an extra, furnished considerable material for conversation, until public opinion finally decreed that cat's

meat must be regarded as a "luxury." Another extravagance of which some mothers are found to be guilty is the Sunday paper—one of them, who is a particularly good housekeeper, confessed to as much as 6*d.* per week for literature.

The general tendency among our mothers was to look upon all extra expenditure as a luxury or else they were so honestly convinced of the necessity of what, to an outsider, might seem like luxury that classification on the basis of needs became well-nigh impossible.

There are, however, items on the women's budgets which can scarcely be described as luxuries, yet which in some cases form a considerable part of their extra expenditure. In one budget, for instance, we find: Mission woman 3*d.*, cookery class 1*d.*, presentation 3*d.*, women's help society 1*d.*, "on card" 4*d.*, Church money $\frac{1}{2}$ *d.*, School Savings Bank 6*d.* This is by no means an exemplary woman, she is known occasionally to give way to drink, but, having come into more money, she feels it incumbent upon her to support "whatever's going."

In another case, where a family of nine are living on an income of about 25*s.* a week, the total expenditure on luxuries and extras over a period of three weeks amounted to 2*d.*, viz. 1*d.* Church and 1*d.* Hospital Box. No rent was paid the second week and only 1*s.* 6*d.* was left towards rent the third week; only 15*s.* 7 $\frac{3}{4}$ *d.* had been spent on food the first week, when rent was paid, the bread alone amounting to 7*s.* 8 $\frac{1}{2}$ *d.* In addition to the pennies which she drops into a box, this woman, whose family depend on her work as a tailoress, gives up one evening a week to sewing shirts for the soldiers; this must involve a loss of about 5*d.* per night which she could earn at trouser-finishing.

Even the recipient of out-relief, who had literally been starving herself on 4*s.* 8*d.* a week, was found guilty of contributing several pennies a week to Church and Mission work. When asked to keep a budget her entire expenditure on luxuries reads as follows—

First week : Church 1*d.*, Mothers' Meeting 2*d.*, Mother's Help Society 1*d.* The second week, after it had been suggested to her that the Church might get on with a little less, her budget runs : Church $\frac{1}{2}$ *d.*, Mother's Meeting 2*d.*

But our budget mothers' generosity does not necessarily take the form of subscriptions and contributions. The soldier's wife's greatest "extra" expense is naturally the weekly parcel which she sends to her husband; those who cannot get clear of debt yet think it incumbent upon them to spend not less than 2*s.* to 4*s.* upon each parcel. In some cases the husband's parcel takes precedence over every other item of expenditure. There is also the soldier's mother to be considered; a conscientious young wife feels that every penny which can be spared should go to the mother who, without the soothing influence of the separation allowance, suffers the same anxiety as she does herself. One of our budget keepers, whose credit is good, even went so far as to borrow in order to assist her mother-in-law.

There are the Old Age Pensioners to be subsidised from the earnings of relatives and friends; inadequate Parish Relief, inadequate Insurance benefit, Compensation benefit,—in fact, all the poverty suffered by those who are incapable of increasing their incomes, falls back not only upon the shoulders of relatives and friends, but also upon those of mere neighbours. Accurate information on this point was difficult to obtain, for though it was manifest that many were being helped,

no confessions were to be extracted from the helpers; for some reason, best known to themselves, the poor are far more willing that their indiscretion should take the form of revealing their bad habits, their debts, and their mismanagement. When those whom we had under suspicion were questioned, all they could do was to look guilty and suggest that, "Them's the things one don't speak about."¹ Or else, "I ain't able to sit and eat my dinner when I know there's some one what ain't got none—could you?" is asked by a careworn mother at her wits' end how to eke out her income. This is hardly a tactful question to put to those whose purpose it is to study the poverty which they do not share! Nevertheless the fact which it reveals must be taken into account if our study is to be of use.

There is another form of expenditure which we hesitate to classify either as a necessity or as a luxury, and which can scarcely figure as a charity—we mean the weekly sums spent in interest and repayment of debts. During periods of want it is customary for our mothers to run into debt, and the gradually increasing sums which they are obliged to pay out in interest add to their poverty; whereas in moments of prosperity the money which they would gladly devote to other purposes must be spent in clearing old debts. Two to four shillings per week for "repayments" is not an uncommon item upon our budgets.²

If, from the study of the amounts allotted to each

¹ One woman, who frustrated our attempts to discover what she did with her weekly surplus, is reported to us by neighbours as giving every penny which she earns by her own work in charity to those poorer than herself.

² In an inquiry which we did in another connection, we found considerable evidence of the prevalence of money-lending. In the course of our present inquiry we have, however, discovered that borrowing is even more prevalent than we had imagined.

form of expenditure, we pass to methods of spending, it appears that, in addition to borrowing and pawning, there is yet another way in which our mothers' poverty is a very great expense to them—in fact, one might almost say that their poverty costs them more than all their extras put together. To have to buy even such imperishable articles as tea, sugar and coal daily—or even twice daily—is a costly luxury. Some mothers, in their desire not to confuse us, explain that their kind of tea only costs 2s. a pound, but bought, as they must buy it, by the ounce, it comes to 2s. 4d.; that coal stands at 2s. 4d. per cwt., but that for them it comes to 3s., as they are obliged to acquire it by the lb. Sugar when it stood at 3½d. per lb. became 4d. by the mere fact of being bought at 2d. for the ½lb. The wealthiest of our women, being in possession of a good husband and with no children to keep, never wearies of explaining how economically she does her marketing. Being able to store her coal she buys it but once a year—in summer, when its price is lowest—whereas to all our other mothers, who have neither storage room nor the power to pay out so large a sum at once, it is a far greater expense. So great does she find the saving which can be effected by going to market and buying in large quantities, that she argues that it would not pay her to accept a full-time job—since having to do her shopping near home of an evening, like the other women would “eat up” most of her earnings. It would be inaccurate, however, to label the habits of these other women as bad—it would be nearer the truth to say that they are the best possible under the circumstances.

It is easy to detect uneconomical buying in homes where the mother is disabled or goes out to work, and uneconomical cooking when she is engaged in home-

work, the effect of the latter being, however, far less disastrous.

Some mothers have, humorously enough, continued to buy along the same uneconomical lines when drawing a regular income of 30s. to £2 a week. The habit of a lifetime is not so easily discarded. While, on the other hand, women who had before the war been known to us as exceptionally good managers, have in consequence of a considerable reduction in their incomes, been forced to resort to the same evil ways as their neighbours. It is to these that we owe a detailed explanation of exactly what it costs to be impoverished. One of our budget mothers, used to practising thrift on a low but regular income, gave up keeping accounts as soon as her income ceased to be regular. Greeted with the obvious remark that greater poverty necessitated greater efforts at economy, she could only answer, "I used ter think on 'ow to lay it out when I knowed I 'ad it, but 'tain't no use thinkin' when you knows you ain't got it, so I just spends what I 'as."

We were somewhat puzzled to find how rarely their expenditure, when totalled up, coincided with their income. For the most part it was the former which exceeded the latter; in some cases this was accounted for by "money in hand," in other cases by borrowing, in the case of the aged and infirm by gifts. Whereas, on the other hand, in only 10% of the cases there proved to be a margin for savings.¹

Having considered our mothers' sources of income, their inevitable expenses and their so-called luxuries, we are led to the following conclusions—

That, since there are a certain number of inevitable expenses and the margin allotted to extras is so insignificant that it can scarcely be said to exist, the wife

¹ Compare chap. iv. pp. 42 and 44.

when driven to retrench must do so by reducing the amount of food and other necessities. Therefore economy can only be practised at the expense of those forms of spending which would seem the most useful and the most productive.

CHAPTER III

OUR study is limited to the consideration of the economic effects of the war upon some workers in an East End district, and to the consequences of these new conditions upon their lives. The most obvious of these would seem to be the favourable conditions of the labour market and the regularity of the allowance to the soldier's wife. The statement that the labouring classes are better off in consequence of the war requires, however, some modification. It is true that in many cases more money is coming in. If we take, for instance, the families with whose circumstances we are most intimately acquainted, it appears that 60% are in receipt of more money, in 23% of the cases the income has remained approximately the same,¹ whereas in 17% it has decreased.

In the first place it would be inaccurate to conclude that the 60% who are in receipt of more money have experienced a considerable increase in their wage. At the time our facts were collected the war bonus of 10%, generally amounting to from 2s. to 3s. per week, had not yet been increased. Boys' wages have in some cases been doubled, but as far as the home is concerned this advantage is often counter-balanced by the loss of the earnings of older sons who have enlisted. It was usually found that, where more money was coming

¹ Several of these say that they have less, but would seem to be chronic cases of poverty.

in, more work was also being done.¹ A certain number stated that, in addition to the war bonus, there was more opportunity for overtime. This does not necessarily mean being better off. The unfavourable effects of this overtime work upon the boys and girls is very marked,² and there is every reason to suppose that incomes which are increased in this wise will, in the future, suffer more than a corresponding diminution.

In a large number of cases more money is coming in because more members of the family are at work. Where the war has proved a benefit has been not only in enabling all the able-bodied members of the family to be at work at once, but also in making it possible for semi-invalids, the aged, the inefficient, and the unlucky to obtain work as well. The result of more members of the family going out to work is not necessarily to the good—too often this additional member is the mother, and it would seem as though too often also the advantages thereby gained are cancelled by the effect of the resulting neglect upon the children.

Again, there was more money coming in because the work had become more regular. If we take one hundred cases where the husband's earnings constituted the chief source of revenue, we find that fifty-two of these incomes were irregular before the war; forty of these

¹ There are individual cases where the war offers opportunities for doing more work which is not of a very arduous nature. There is, for instance, the case of Kate, aged forty, in receipt of 1d. a week for assisting her mother at tailoring. Since last summer's air raids neighbours are fearful of fetching their own beer from the pub when rumours of "trouble over 'ead" are spread about. Kate does not drink, neither is she afraid of bombs, and so many pennies has she earned through her willingness to transport beer whenever an air raid is expected, that even such luxuries as a flaming old tarlatan skirt, which had lain unreclaimed for fifteen years, have been rescued from pawn and restored to use.

² Cp. *Christian Commonwealth*, Feb. 9, 1916. Article by H. A. Mess, entitled, "Boy Labour at Woolwich Arsenal."

have now become regular, in most cases by the husband's casual earnings being exchanged for a separation allowance.¹

The effect of a regularised income upon the conduct of its recipients will be described in a subsequent chapter. Our present concern is to ascertain whether those of our mothers who have come into receipt of more money are really better off, if so how their surplus income is being expended, and, if poorer, how the resulting deficit is being sustained.

At the time that our budgets were kept—November 1915 to January 1916—the difference between the price which had to be paid then for what we have called the necessities of life,² and the cost of the same two years ago amounted to an increase of from 17·8 to 54·6%.

On the food alone the increase is from 34 to 78%. We took some pains to discover why the percentage of increase should be greater in some cases than in others. No one explanation proved to be sufficient. Some women no doubt exercise special ingenuity in substituting articles of diet which have not greatly risen in price for those which have. On the other hand, some of the most careful housekeepers' budgets are precisely those which show the greatest increase. Further, it appeared that to substitute one article of diet for another is not possible to all. Bread, which requires no preparation, remains the cheapest and most satisfying form of nourishment even when its price has doubled. Poor families which depend chiefly upon bread must, therefore, feel the increase most. Tea also, with the inevitable

¹ One woman's income is made up of such incongruous items as 11s. 6d. from the Guardians on account of an interned husband and 3s. 6d. allotment from her son who had enlisted.

² We limited ourselves to calculating this increase as regards the necessities only when it was found that computations as to what attendance to a mothers' meeting, or a second-hand mattress would have cost before the war, was likely to baffle our imagination.

sugar which accompanies it, is taken in larger doses when the total expenditure on food is being reduced. Bread and sugar being double their price two years ago, and tea having nearly doubled in price, it will easily be seen that it is the poorest who must feel the increase most. Moreover it was found that the cheaper grades of food had increased in price far more than the better quality. Meat "pieces," for instance, used to be obtainable at 5*d.* and even 4*d.* per lb. At the time the budgets were kept no meat prices were to be had under 8*d.* or 9*d.*, the price of meat for those who taste it only as "pieces" having doubled. Better meat was found to have increased only from 8*d.* to 1*s.* 1*d.* per lb., whereas sirloin had risen from 1*s.* to 1*s.* 8*d.* per lb., *i. e.* an increase of about 66% instead of one of 100%.

Having ascertained the increase in the cost of living, our next concern was to discover its results. When we consider the increase on food alone in relation to the income, we find that it amounts to a tax of from 12 to 26% upon the family resources. Variations in the percentage of this tax resemble somewhat those which we had noticed in calculating the percentage of increase. Here, also, the poorest, and the housekeepers who resort to the simplest and most nourishing forms of diet, have suffered the most.

Another point that struck us was that not only poverty but temperance also seems to be taxed. In temperate families the expenditure on tea, coffee, cocoa, soda water, is considerable, consequently the increase in the price of these is sorely felt. Families which rely chiefly upon spirits for their delectation escape the tax altogether, since spirits alone have escaped further taxation.¹

¹ Since the above was written the tax on coffee and cocoa has been removed.

The consumption of spirits has, in addition, the peculiarity of reducing the desire for food, and as plain food has gone up in price even more than beverages the consumption of spirits has been made doubly advantageous.

It is not sufficient to mention that a tax is being levied upon the resources of the poor—we must also see how it is being paid; before going further it might be well to give some instances.

Let us begin with a family consisting of but one member: Mrs. G. had an income of 6s. to 8s. before the war, 7s. 8½d. would seem to be what she required for necessaries (*i. e.* rent and insurance, fuel, light, cleaning materials, and food; the latter amounting to 3s. 8½d.). For the same amount of food, fuel, rent, etc., in December 1915 the cost would have been 10s. 7¾d. or 5s. 10¾d. for food alone. Supposing her income to have remained the same this would show a weekly deficit of at least 2s. 7¾d., in addition to doing continuously without clothes and extras of any kind. It happens, however, that this woman's income has been reduced—in fact, during the week when her expenditure was made known to us, her income was 5s. 10d. Rent claimed 2s., fuel, light and cleaning materials 1s. 3½d.; and only 2s. 5¾d. is left for food, *i. e.* half of the amount that is required.

Or let us take an Old Age Pensioner in receipt of a supplement of 2s. per week. Her income before the war was 8s., her expenditure on necessaries 6s. 11d., leaving a little margin for clothes and other extras. Food came to 2s. 3¾d., and exactly the same amount of food cost 4s. 1½d. in November 1915. Rent, fuel, light, and cleaning materials bring up her expenditure to 8s. There is no margin for extras, and every week she borrows 1s. and gets further and further into debt. In case it should be suggested that the woman should

live on less it may be well to reproduce her budget. (See table on p. 27.)

It will be seen that meat has been cut off altogether, but Mrs. H. explains that she gave up her beer not because it cost more, but because it made her head ache !

Let us now take a family of two—an aged couple, whose income in November 1915 was approximately the same as before the war, 6s. 2d. being spent on food which would have cost 4s. two years before. The total income is 12s. 9d., though the total expenditure ranges from 13s. to 14s. The necessities alone amount to a little over 13s.; the rest is for the husband's tobacco. Rent alone is 6s. 3d., having been raised since the war.¹ Fuel, light, and cleaning materials range from 8d. to 1s., no fuel being used except for cooking. The amount spent on food is approximately the same as before the war, but the amount consumed is very much diminished. The old couple, who are both semi-invalids, feel the effect of this reduction upon their health.

Or let us take a very large family—father, mother, and seven children—income approximately the same as before the war, 22s. to 23s. The following budget speaks for itself. (See table on p. 28.)

A few weeks after this budget was kept the baby showed signs of wasting, and no effort which the mother could make was able to save it.

It may be said that these cases where the income has not increased are exceptions. We shall now give the budget of a woman whose income has risen from 27s. to 32s. 2d.² (See table on p. 29.)

¹ Rent has, however, been again reduced. There is no object in this couple's moving into cheaper quarters, as in that case, whatever they saved in rent, would be deducted from their out-relief.

² It will be seen that this and the subsequent budget are arranged on a different plan from the two preceding ones: this is due to the

(1) Weekly expenditure November 1915).				(2) Cost of these quantities at pre-war prices.		(3) Actual expenditure before war.	
Item.	Price.	Quantity.	s. d.	Price.	s. d.	Quantity.	s. d.
Bread . .	8d. per qtn.	1 qtn.	0 8	4½d. per qtn.	0 4½	1 qtn.	0 4½
Margarine .	8d. per lb.	½ lb.	0 4	6d. per lb.	0 3	½ lb.	0 3
Sugar . .	4d. per lb.	1 lb.	0 4	1¾d. per lb.	0 1¾	1 lb. (better kind)	0 2
Tea . .	2s. per lb.	¼ lb.	0 6	1s. 4d. per lb.	0 4	¼ lb.	0 4
Cond. Milk	5½d. per tin	1 tin	0 5½	3½d. per tin.	0 3½	1 tin	0 3½
Meat . .	8d. per lb.	—	—	5d. per lb.	—	1½ lb.	0 7½
Eggs . .	2½d. each	4	0 10	1½d. each	0 6	6 eggs	0 8
Bloaters .	1½d. for 1	4 bloaters	0 6	¾d. each	0 2	7 bloaters	0 3½
Potatoes .	¾d. per lb.	4 lb.	0 2	3 lb. for 1d.	0 1½	4 lb.	0 1½
Vegetables	Different kinds	—	0 4	—	0 3½	A little more	0 4
Beer . .	1½d. per ½ pint	—	—	1d. per ½ pint	—	½ pint per day	0 7
Total Food			4 1½		2 5½		4 0½
Coal . .	2s. per cwt.	½ cwt.	1 0	1s. 4d. per cwt.	0 8	½ cwt.	0 8
Wood . .	½d. per bundle	7 bundles	0 3½	4d. per bundle	0 1¾	7 bundles	0 1¾
Oil . .	2d. per pint	2 pints	0 4	1d. per pint	0 2	2 pints	0 2
Soap . .	2d. per tablet	1 tablet	0 2	1d. per tablet	0 1	1 tablet	0 1
Soda . .	1d. per lb.	1 lb.	0 1	½d. per lb.	0 0½	1 lb.	0 0½
			1 10½		1 1½		1 1½
Rent . .			2 0		2 0		2 0
Grand Total			8 0		5 7		7 1¾

(1) Expenditure in November 1915.				(2) Cost of these quantities at pre-war prices.				(3) Actual expenditure before war.	
Item.	Price.	Quantity.	1st Week. s. d.	2nd Week. s. d.	Price.	1st Week. s. d.	2nd Week. s. d.	Quantity.	s. d.
Bread . .	8d. per qtn.	12 qtns.	8 0	8 0	4½d. per qtn.	4 6	4 6	—	3 11½
Margarine .	6d. per lb.	½ lb. & 1 lb.	0 3	0 6	6d. per lb.	0 3	0 6	About 2½ lb.	1 3
Sugar . .	4d. per lb.	1 lb. 14 oz. & 1 lb.	0 7½	0 4	1¾d. per lb.	0 3½	0 1¾	1½ lb.	0 2¾
Tea . .	2s. per lb.	—	0 9	0 8	1s. 4d. per lb.	0 6	0 5½	½ lb.	0 8
Cond. Milk	4d. per tin	1 tin	0 4	0 4	3d. per tin	0 3	0 3	Better quality	0 3
Meat . .	8d. per lb.	Different kinds	1 7	1 0	4d. per lb.	0 9½	0 6	" "	0 0
Bones . .	—	—	0 2	—	—	0 1	—	—	0 1
Herrings	1½d. each	1 herring	—	0 1½	3 for 1d.	—	0 0½	7 herrings	0 2½
Rice . .	2d. per lb.	½ lb.	0 1	0 1	1½d. per lb.	0 0¾	0 0¾	1 lb.	0 1½
Flour . .	8½d. per qtn.	—	0 6½	0 3¾	5d. per qtn.	0 3¾	0 2	½ qtn.	0 2½
Pea Flour .	—	—	0 1	0 2	—	0 1	0 2	—	0 1½
Suet . .	8d. per lb.	—	0 3	0 2	6d. per lb.	0 2½	0 1½	½ lb.	0 1½
Soup Powder	—	—	—	0 1	—	—	0 0¾	—	0 0¾
Potatoes .	½d. per lb.	17 lb. & 12 lb.	0 8½	0 6	3 lb. for 1d.	0 5¾	0 4	21 lb.	0 7
Carrots .	1d. per lb.	1 lb.	0 1	0 1	—	0 0¾	0 0¾	—	0 0¾
Onions . .	2d. per lb.	¾ lb. & ½ lb.	0 1½	0 1	1d. per lb.	0 0¾	0 0½	1 lb.	0 1
Condiments	—	—	—	0 1	—	—	0 0¾	—	0 0½
Total Food	—	—	13 6¾	12 6½	—	7 10¾	7 5½	—	11 0½
Coal . .	1s. 10d. per cwt.	—	1 5	1 2½	1s. 4d. per cwt.	1 0	0 11	1½ cwt.	1 8
Wood . .	—	—	0 1½	0 1	—	0 0¾	0 0½	—	0 1
Gas . .	—	—	0 10	0 9	—	0 8	0 7	—	0 7
Matches .	—	—	0 0½	—	—	(?)	(?)	—	(?)
Soap . .	—	—	0 1	0 1	—	0 0¾	0 0¾	—	0 1
Soda . .	—	—	0 0½	0 0½	—	0 0½	0 0½	—	0 0½
Total . .	—	—	2 6½	2 2	—	1 9¾	1 7½	—	2 5½
Rent . .	Raised 6d.	—	6 3	6 3	—	5 9	5 9	—	5 9
Insurance .	—	Not paid	—	1 0	—	—	1 0	—	1 0
Grand Total	—	—	22 4	21 10¾	—	15 5½	15 10	—	20 3

Item.	Price.	Quantity.	s.	d.	Price, 1915.	s.	d.	Quantity.	s.	d.
Bread	5d. per qtn.	14 loaves	2	11	8d. per qtn.	4	8	7 qtns.	4	8
Margarine & Dripping	—	—	1	1	—	1	4	—	1	4
Sugar	2d. per lb.	4 lb.	0	8	4d. per lb.	1	4	Less bought	1	4
Tea	1s. 4d. per lb.	$\frac{1}{2}$ lb.	0	8	2s. 2d. per lb.	1	1	—	1	0
Cocoa	—	—	0	2	—	0	3 $\frac{1}{2}$	—	—	1
Condensed Milk	3d. per tin	2 tins	0	6	4d. per tin	7	0	None bought	—	—
Meat	—	—	5	3	—	0	8	Cows' milk for delicate child	1	3
Bacon	—	—	0	4 $\frac{1}{2}$	—	0	7	Less bought	5	6
Fish	—	—	0	3	—	0	4 $\frac{1}{2}$	None bought	—	—
Flour	5 $\frac{1}{2}$ d. per qtn.	1 qtn.	0	5 $\frac{1}{2}$	—	0	7 $\frac{1}{2}$	None bought	—	—
Oatmeal	—	—	0	6	—	0	7	—	0	7 $\frac{1}{2}$
Potatoes	$\frac{1}{2}$ d. per lb.	12 lb.	0	6	—	0	9	—	0	10
Greens	—	—	0	2	—	0	2 $\frac{1}{2}$	—	0	9
Pot Herbs	—	—	0	1	—	0	2 $\frac{1}{2}$	—	0	2 $\frac{1}{2}$
Jam	6d. per lb.	1 lb.	0	6	8 $\frac{1}{2}$ d. per lb.	0	8 $\frac{1}{2}$	—	0	2
Condiments	—	—	0	1	—	0	1 $\frac{1}{2}$	Treacle	0	3
Total Food	—	—	14	2	—	20	6 $\frac{1}{2}$	—	17	9
Coal	Bought through club	—	2	6	—	3	6	—	3	6
Gas	—	—	1	7	—	1	10	—	2	2
Washing	—	—	0	7	—	0	8	—	0	8
Hearthstone & Matches	—	—	0	2	—	0	4	—	0	4
Total	—	—	4	10	—	6	4	—	6	8
Rent	—	—	6	0	—	6	0	—	6	0
Burial Insurance	—	—	1	6	—	1	6	—	1	6
Total Necessaries	—	—	26	6	—	34	4 $\frac{1}{2}$	—	31	11
Clothing Club	—	—	0	3	—	0	3	—	0	3
Grand Total	—	—	26	9	—	34	7 $\frac{1}{2}$	—	32	2

The following budget (which was also kept before and after the war) gives a good example of how rations must be reduced. In this case the family has been increased by the birth of two children, so that more must be spent upon rent and insurance and there are two more mouths to feed (See table on p. 31.)

All these cases tend to prove that the tax of the increased cost of living is not one which the poorer people are able to pay. The supposition that under all circumstances there is room for retrenchment is doubtless natural to those who have not had personal experience of dealing with family incomes of from 5s. to 30s. a week. The people's budgets reveal, however, the fact that the margin left for all extra expenditure (including boots, clothing, replacing of household utensils, doctors, medicines, surgical appliances, etc.), is in any case so small that no tax could possibly be paid out of the amounts reserved for these purposes, that on the contrary, when such necessary though "extra" expenditure, as, for instance, 2s. for a pair of spectacles, had to be faced, it must be deducted from the amounts usually expended upon food. When 6d. to 1s. for boot club, and 6d. to 1s. for clothing club has been eliminated, the extra resources of the family are practically exhausted. Rent and insurance remain immovable, a little can, perhaps, be saved on cleaning materials, light and fuel, but the chief retrenchment will have to be upon food.

The budgets kept before the war do not indicate that either as regards quality or quantity of food, there

fact that the budgets which we now shall give were obtained by Mrs. Pember Reeves, from the same woman who had kept budgets for her before the war (see *Round About a Pound a Week*); whereas in the case of our own women, absolutely accurate information was only obtainable at present. It was easy to compute what the same amount of food as they were having at the time their budgets were kept would have cost before the war, but the actual expenditure as given by them before the war is only approximate.

<i>Item.</i>	<i>Price.</i>	<i>Quantity.</i>	<i>s. d.</i>	<i>Price.</i>	<i>s. d.</i>	<i>Quantity.</i>	<i>s. d.</i>
Bread	5 <i>d.</i> per qtn.	3½ qtn.	1 5½	8 <i>d.</i> per qtn.	2 4	6 qtns.	4 0
Margarine	6 <i>d.</i> per lb.	3 lb.	1 6	6 <i>d.</i> per lb.	1 6	2 lb.	1 0
Sugar	2 <i>d.</i> per lb.	4 lb.	0 8	4 <i>d.</i> per lb.	1 4	2 lb.	0 8
Tea	18. 4 <i>d.</i> per lb.	½ lb.	0 8	2 <i>s.</i> 2 <i>d.</i> per lb.	1 1	½ lb.	1 1
Cocoa	18. 6 <i>d.</i> per lb.	¼ lb.	0 4½	1 <i>s.</i> 10 <i>d.</i> per lb.	0 5½	None bought	—
Condensed Milk	3 <i>d.</i> per tin	1 tin	0 3	4 <i>d.</i> per tin	0 4	Larger tin	0 7½
Cows' Milk.	2 <i>d.</i> per pint	3 pints	0 6	—	0 7½	None bought	—
Meat.	—	—	4 2	—	6 0	—	6 0
Bacon	—	—	0 8	—	0 11	None bought	—
Fish	—	—	0 6	—	0 10	None bought	—
Flour	—	1 qtn.	0 5½	—	0 7½	—	—
Oatmeal	—	—	—	—	—	—	0 7½
Potatoes	½ <i>d.</i> per lb.	24 lb.	1 0	—	1 6	—	0 3½
Greens	—	—	0 7	—	0 9	Less bought	1 6
Pot Herbs	—	—	0 1½	—	0 3	Less bought	0 2½
Jam	4½ <i>d.</i> per lb.	1 lb.	0 4½	6½ <i>d.</i> per lb.	0 6½	None bought	—
Condiments	—	—	0 1½	—	0 2	Less bought	0 1½
Total Food.	—	—	13 5	—	19 3	—	16 8½
Coal	1 <i>s.</i> 6 <i>d.</i> per cwt.	1½ cwt.	2 3	—	2 10½	—	2 10½
Gas	—	—	0 7	—	0 9	—	1 3
Cleaning and Matches	—	—	0 7½	—	0 10	—	0 10
Total	—	—	3 5½	—	4 5½	—	4 11½
Rent.	3 rooms	—	7 0	Same	7 0	4 rooms	8 0
Burial Insurance.	—	—	0 9	—	0 9	More lives	1 0
Total Necessaries	—	—	24 7½	—	31 5½	—	30 8
Clothing Club.	—	—	1 0	—	1 0	—	1 0
Boot Club	—	—	1 0	—	1 0	—	1 0
Total Extras	—	—	2 0	—	2 0	—	2 0
Husband's Pocket Money	—	—	0 5½	—	0 5½	—	0 4
Grand Total	—	—	27 1	—	35 11	—	35 0

can be much room for saving. Many of the budgets kept since the war reveal a clearly insufficient amount spent upon food. Very often the women's answer to the question as to how they meet the deficit is that they do without relishes. This entails more sacrifice than one would imagine. One woman's opinion of the war all circled around the fact that it had robbed her of the only things she cared about. Her passion, as it happened, lay in the direction of salt haddock and kippers. Still to many, this is a possible solution of the problem.

The case is not so simple for those whose statement is that they "ain't 'ad no relishes before the war, ain't got any now, ain't never 'ad none!" Just as, when there is no margin for extras, retrenchment upon the necessities of life is imperative, so also, when to do without such delicacies as sausages, salt herrings, etc., no longer suffices, more stringent measures must be adopted.

The next step is to reduce the quality of the food: families used to good stewing meat can only secure "pieces." Condensed milk of an inferior grade must also be resorted to. One mother called our attention to a label upon the tin which she was using, a label which proclaimed this milk to be unfit for children. "But what's one to do? 'Tain't our fault, miss, that prices goes up?"

When these and similar economies are insufficient, the quantity of food must likewise be reduced; eventually, the supply of bread must be curtailed. "I used to give them children all the bread they wanted," one woman explained, "now I counts it all out and gives them just what I thinks they ought'er need."

Having studied our mothers' capacity for retrenchment, let us see to what extent this capacity is required to come into play. As already stated, out of the cases

about which full particulars were available, 60% had been able to increase their incomes, 23% had remained approximately the same, 17% had suffered a reduction. Owing, however, to the increased cost of living it was found that 30% only could be said to be really better off, 40% are decidedly worse off, and the condition of the remaining 30% appears to be about the same as before. In dealing with the 30%, whose incomes have so far risen as to more than cover the increased cost of living, we took particular pains to ascertain how this surplus amount was being spent.

In the first place it appeared that considerable sums were required to achieve what is called "getting clear." About a fourth of those who feel richer, are still paying off old debts; a few, in fact, are still obliged to borrow to get through the week; one-fifth were really able to save,¹ while the rest were clear of debt and managed to make ends meet.

We have taken the repayment of past debts (such as arrears of rent and of insurance, old debts to money-lenders, etc.), first as this seemed the most logical order. It must, however, be remarked, that with the mother's themselves, this is not the usual order of procedure. In the case of a good mother, to feed and clothe the children takes precedence over every other obligation. There are arrears to be made up to them also, and surplus earnings must first of all be expended in trying to rebuild the children's health—too often undermined by years of under-feeding and irregular feeding, as the result of a father's inclination to drink, or merely of the system of casual work over which he has no control. To exchange rags for respectable clothing, to

¹ Many more have found it possible to deposit, but the fact of their doing so is no proof that they are out of debt. To deposit in defiance of one's creditors, adds zest to an otherwise unexciting transaction.

acquire a few necessary articles, and, if possible, to embellish the home, seems to be our mothers' greatest ambition.

We were particularly struck by the apparently contradictory assertion made by so many of our women, viz. that the separation allowance was their first chance in life, and that, owing to the high cost of living, they were obliged to deny themselves many a comfort that they were used to. "When 'e was at home," one mother explained—"and 'ad done a good week I could 'ave what I wanted, when 'e ain't 'ad no work—well, when you ain't got nothing you goes without,—but now, —now I 'as to go careful all the time."

If we take those who, in spite of an increase of income, are only about as well off as they were before, we find that a large number of women are spending less upon food, others are borrowing and making repayments, while the rest have always saved, and continue to do so now. Of those who, in spite of a higher income, are less well off than they were before, *i. e.* where the increased cost of living has more than counterbalanced the increase in their incomes, some solved the difficulty by going out to work themselves, a few had savings which they were spending to cover the deficit, others were in receipt of assistance from neighbours, but the majority managed by doing with less food.

So far we have dealt only with those whose incomes had increased ((*i. e.* with 60% of the total numbers.) The rest must all go without sufficient food, or else borrow without any chance of being able to repay.¹ There are many ways of running into debt. Favourite

¹ The greater part of the so-called lending, which goes on in such cases, is, in reality, a form of giving. Etiquette seems to require that it should be described as "lending."

forms of managing are to alternate between having sufficient food and paying one's rent—or between borrowing and pawning. In the case of those whose incomes have decreased, *i. e.* 17% of the total number, it is no longer a question of alternate evils, but a mixture of them all. Retrenchment, indebtedness, and charity must all be resorted to at once. Where assistance is given it can only be from private sources—the Prince of Wales or National Relief Fund, destined for the relief of the distress caused by the war, is not available for the purpose of succouring those who, owing to the increased cost of living, have been reduced to want. Actual hunger is, of course, relieved by the compassion of neighbours—“poor people like ourselves,” they explain, “them what understands.” In all cases of a reduced income, our budgets show that the very poor cannot, and do not, live upon the small sums allotted to them, but that the deficit is made up by the charity of neighbours.

In addition to giving an account of the effect of the war upon their incomes and expenditure, the women were also encouraged to state their views. This was not always an easy task, since our mothers' eloquence, when allowed to follow its natural bent, preferred to expend itself upon the subject of drink.

Some of the soldiers' wives, who are making good use of their money, feel that no amount of wealth could compensate them for their husbands' absence. In other cases, this absence is a relief. One woman, whose circumstances seemed to have greatly improved, asserted that, whether more money was coming in and food cost more, or whether less was coming in and food cost less, to her it was all the same—what she did feel to be a comfort was to have her husband away at work instead of hanging about the house! Where the

husband has not enlisted, the conversation may run like this : “ ‘E wants to go away ’imself, ’e do, and I wants ’im to go away myself, I does, but the Government they don’t take ’im, they doesn’t.”¹ One wife said that her husband would not enlist, because he did not approve of her getting so much money, when *he* had to work for it. This woman tried to make the visitor guarantee that her man would be taken by force. Another wife had arrived at the conclusion that nothing short of Lord Kitchener’s coming in person would induce her husband to enlist, and instructed us to write to Lord Kitchener to that effect.

There are a few who feel it to be a grievance that the war has not benefited them. “*My* man ain’t made nothing out of the war,” one woman exclaimed, “neither has my girl.” The greater number merely assert that they handle more money, while in reality they have to do with less.

But the opinion most frequently expressed by our women is simply this, “No one knows, miss, what suffering them prices means to us mothers.” There are a few who feel that in some mysterious way the burden of the war has been shifted on to the poorest; others again, though they find it very hard, profess to be willing to do their share.

“More money!” one woman exclaimed, when questioned as to the effect of the war, “I’m only too thankful to be alive, with all them awful things going on above!” Another woman explained that whenever she denied herself it comforted her to remember that in so doing she was helping to pay for the war. This submissive attitude is naturally based on the supposition that prices have increased only in so far as is necessary. The fact that war profits are being made upon those

¹ This speech was taken down word for word.

articles of diet whose increased prices cause so much suffering has not been divulged to them.

To sum up the economic effects of the war upon our mothers we would say: that opportunities for doing more work have, on the whole, been so good as to enable them to sustain the increased cost of living; either more money was coming into the family, or else, as in the case of widows, the aged and the infirm, the charity of those who had previously known want has filled the breach.

Secondly, where there is no pauperism, there may yet be much want; that the taxes placed upon the articles of diet which are in use among mothers, as well as the rise in the cost of other necessities, fall most heavily upon the poor, and this, in direct proportion to their poverty.

Thirdly, that the growing inclination to thrift which a regular allowance has engendered, is being checked by the ever-increasing cost of living, and that large sums which might have been saved are lost to the nation.

CHAPTER IV

THE study of our mothers' expenditure, their capacity to save, and their wastefulness is continued in this chapter, which dwells more particularly upon the nature of expenditure and the various causes of waste. Their attitude towards expenditure and thrift reveals what might be called two rival schools of thought: the one is founded on the theory that ends must meet, even though it means going to bed hungry; the other is based on the principle that children *must* be fed however great one's indebtedness. "I lines their insides"—advocates of the latter are fond of explaining—"any one can line their outsides." Clothes, education, and manners would doubtless rank as outside linings which, as their experience has proved, can all be furnished by strangers; but, as the same experience teaches them, all these are of no avail unless the inside linings have first been attended to. It is, of course, in an awkward fumbling way that these women advance their theories—trying with little hope of being understood to explain that there is such a thing as conscientiously running into debt. Some mothers who act on the theory that ends must meet do not defend this principle upon ethical or philosophic grounds, but feel that "being all in a muddle" would drive them out of their senses. There are also those who believe in economy for its own sake, and who, being poor, may be driven to subordinate the welfare of the family to strict adherence to their principles. Such women will not, of course, be found complaining;

but, if taken unawares, a statement of what they feel to be necessary in the way of bread, potatoes, etc., and what they are actually consuming is fairly startling. The form of self-respect or sense of duty which causes these women to cut the household expenditure down to suit their incomes is so often accompanied by ill health and loss of children that the results obtained are on the whole not so good as to impress their neighbours, and inspire them with a desire to follow their example.

One of our budget mothers, after listening patiently to an apparently reasonable discourse upon economy, gravely shook her head. "'Tain't right," she thoughtfully explained, "to first reckon up what you 'as and then cut things down to make it come out; what *I* considers right is to give them children all that they needs first—then you can count up and see what's left." To those who know this woman there can be no doubt that she overruns her income as conscientiously as she performs the other duties of her life. To be told that she is investing would surprise her, but her pack of muscular imps bids fair to accomplish some hard work in the future.

There is, unfortunately, a point which these women fail to perceive. The fact that it is good policy to feed up the breadwinner is generally accepted¹; that it pays not only to feed but to please him is advanced by the more thoughtful, some of whom are unfortunately

¹ One mother found it necessary to keep a special budget for her husband's food, explaining that he, of course, could not be expected to live upon what was good enough for her and the children. Another wife complained that, whereas she had not tasted an egg for a year, her husband had, on that very morning consumed three twopenny ones unaided. One of our women, the mother of quadruplets, is of a more rebellious turn of mind. "Me and my man shares alike—I'll watch it," is her motto. Another rebellious wife went so far as to summon her husband for grudging food to the children, and actually succeeded in having him sent to prison.

unable to act up to this theory. A few mothers realise that in the same way "it pays" to feed the growing children. For this purpose they are too often tempted to run into debt, no doubt on the supposition that once the children are at work the loan will soon be repaid. That it also pays to feed the mother, and through her a new generation of workers, is not understood by any. "I've turned over every penny in my mind, and there ain't anything else but mother's food to save upon"—the thinnest slip of a woman will explain in humble apology.

From a purely economic standpoint it is not difficult to see the reason for satisfying the wants of one part of the family at the expense of another. The husband must not only be fed but kept in good humour; the economic results of his ill-humour—especially in the case of a casual worker—are far too serious to be risked: whereas it is not necessarily economical to preserve the life of infants.¹ As children near the point of adding to the family income it again becomes worth while to invest in muscle and brain power on their behalf.²

Other forms of investment are for the most part closed to the poor, or open only to the most daring among them. The conscientious mother who feels that she cannot afford the seeming luxury of a new suit of clothes

¹ Still less economical is it to increase the family; there are even cases of poverty so great that the mother's ill health, which incapacitates her for further child-bearing, will—from the financial standpoint—be welcomed as a relief.

² It is interesting to note that our mothers regulate their budgets as though this were clear to them, though as a matter of fact they are merely guided by custom, and more tears are expended upon the loss of a useless baby than over that of the best of breadwinners. Custom, or it may be some deep-rooted instinct of which they are unaware, teaches them, nevertheless, that to feed the breadwinners is economy; and women who *must* make both ends meet are forced to practise this economy to their own detriment and ultimately to that of their offspring as well.

for her boy, when he goes to apply for work, will presently find herself worse off than the mother who borrows the wherewithal to clothe her child and secures the job for him, at the expense perhaps of worthier competitors.

As investment, or as an attempt at investment, must also rank much of the money which is apparently being wasted upon externals, *i. e.* the money spent in disguising a poverty which would disqualify a wage-earner for more remunerative work.

Another form of investment which often entails great hardship is the process of learning a trade. In one morning alone three widows were visited, all in need of assistance, and yet all three refusing to withdraw their boys to better paid work on the ground that it might damage their future. Apprenticeship, which is entered into by many who might well plead that they are unable to afford such a luxury, is perhaps the most disinterested form of investment, since the ultimate benefit is not necessarily reaped by the parents who made the sacrifice.

The wife who by extra expenditure on light, on pink tissue-paper, and on fuel contrives to keep her husband at home "of an evening," the mother who spends her savings in building up the eldest boy's health, or the ambitious parent who sends his child to a higher grade school: all these are by instinct investors spending the money which they have in hand upon productive uses.

Lastly, the extravagant charity of the poor contains an element of thrift, even though practised by the least calculating among them. It would be inaccurate to say that those who prosper are those who squander their money upon undeserving neighbours, and yet, broadly speaking, it is those who give much who can count upon their neighbours and are rarely known as applicants for relief.

If, having dealt with the subject of how the poor can invest, we now approach the question of saving, we are struck with the fact that even in what seems like a thriftless home a considerable proportion of the income is allotted to thrift.

There is compulsory thrift to the extent of 3*d.* or 4*d.* per breadwinner for National Insurance, while the disgrace attached to a pauper funeral causes burial insurance to rank as a similar necessity. These contributions to burial insurance amount to an average of about 1*s.* a week on incomes varying from 20*s.* to 30*s.* per week. Another universal form of thrift is necessitated by Christmas, Easter and Bank Holidays, which the poor are forced to take at their own expense. Dividing clubs, the contribution to which is generally 3*d.* to 6*d.* per week, are resorted to throughout the year. In cases where no provision of this kind is made and borrowing is resorted to instead, the expense of taking a holiday becomes much greater. Contributions to boot clubs, clothing clubs, etc., are also a necessity to those who have discovered that the tallyman is a far more expensive alternative. If the money is not actually paid out into clubs, but stored up by a strong-minded housewife instead, the amounts which would need to be subtracted for these purposes from the family allowance might be somewhat lower. The constant claims made upon the charity of the poor, to say nothing of their own temptations, renders this form of saving well-nigh impossible.

Taking a person of thriftless appearance and with no disposition to saving, it may yet appear upon inquiry that 10% of her income is set aside for future requirements.

Unfortunately, experience derived from this "compulsory" saving is on the whole discouraging to any further desire for thrift. Women who are "no scholars"

seem to have a particular faculty for paying up their dues and escaping their benefits. Without wishing to suggest that they are being taken advantage of, it must nevertheless be admitted that the tendency is for the poorest to derive the least possible benefit out of their insurances. After a death occurs the sum which they had been given to understand would be forthcoming is withheld, and a smaller one substituted in its place. The explanation is not given, or in any case not understood. We could quote several instances of this fact; in particular we could relate the experience of a budget mother who, by means of a clear head and threats of exposure, actually managed to recover her dues. In another case, wearied with the solicitations of the insurance agents, a woman who can ill afford it consents to insure her children—no medical examination is required and no conditions are made. When a death occurs the mother is told that her child died of heart failure or tuberculosis, and therefore that no benefit will be forthcoming; the sums paid out in weekly pennies are not returned. By running riotously into debt 30s. is collected, by means of which the child can be “slipped into a grown-up’s funeral,” and the thought of an unknown grave to which her child has been consigned eats into its mother’s heart.

The peculiar reputation which dividing clubs have acquired owing to the frequent absconding of their treasurers is too well established to be dwelt upon here.

In the slum with which we were concerned, experience in fraudulent collectors is so common that personal acquaintance with the bank manager himself is a necessary requisite for the success of the scheme.¹ In the

¹ Some women appear from the first to have resigned themselves to the thought that, whatever they do, some one will cheat them out of their savings. A first deposit is handed to the bank collector

same district, where one bank had, after much striving, obtained only fifteen adherents, another venture, made under more favourable circumstances, recorded a membership of over two hundred in the first few weeks of its existence.

Out of one block of buildings inhabited by 110 families, 66 made contributions to our bank, 16 refused on the ground of having joined other banks or being members of too many clubs already, and only 28 refused on the ground of having no money. It would, however, be a mistake to suppose that all but 28 out of 110 were able to save; frequently we were met with such remarks as: "'Ere's my twopence—I 'ad to borrow it to give to yer!" or "'Ere's sixpence for you. I ain't paid no rent this week." In fact, to acquire a banking account in defiance of landlord and moneylender seemed to add a strange zest to the transaction. For some favour the bank collector at the expense of the landlord, others deposit to the detriment of their creditors; there are members of the bank whose old debts are yet unpaid, and others who gaily save pennies on a Monday knowing that they will have to borrow before the week is over. Some join the bank in a fit of absent-mindedness, and then continue depositing from force of habit; others because they are really better off; the majority join in order not to disappoint the collector; there are also depositors who are fairly starving themselves in their efforts to make ends meet. The taste for depositing, once acquired, tends to become a mania. Assailed by numerous collectors, the woman who dislikes to refuse finds herself committed to them all. "Now which of all 'em is you?" demanded a depositor with a whole collection of membership cards at her disposal.

accompanied by the good-natured remark that "2d. ain't much to lose"; or else a resolute "I'll chance it! 'ere's 3d. for you," is equally descriptive of the situation.

Nothing is easier than to get such people as these to deposit—to determine whether and when they ought to do it is a far more intricate matter.

Moreover, it must be borne in mind that the claims made by thrift upon a wife's income are too often a claim, not upon the resources of the family as a whole, but upon the residue allotted to the necessities of life, the amount devoted to its luxuries having previously been abstracted. Unfortunately, the mother of a family being the only fairly accessible depositor, it is precisely towards this already inadequate residue that the efforts of collectors are mainly directed.

As our budgets were kept by women, it would not be possible for us to state with any accuracy how much of the man's income remained after necessities, such as fares and food, had been accounted for. The two points, however, which obtruded themselves upon our notice were, first, that his pocket-money, however innocently spent, was out of keeping with the poverty of the home; and secondly, that the portion of his pocket-money expended upon luxuries, such as tobacco, to say nothing of drink, was out of keeping with those allotted to the necessities of life.

Further, it appeared that though every additional penny spent upon the home promised to bear fruit, the pocket-money allotted to themselves by the men does not necessarily add to their efficiency, but in too many cases tends to undermine their health. In this it differs from the pocket-money so gaily disbursed at this moment by the boys and girls, and which is wasted only in the sense of not being spent for productive uses.¹

¹ On the other hand, it might be argued that, since public opinion, in any case, allots but a portion of a boy's earnings to his home, let us say a few shillings per week after the expense of keeping him has been covered, a considerable part of his earnings might well be claimed by the State and reserved for his future use.

In the minds of some of the women there was a clear distinction between the expenditure which they hoped would "pay"—*i. e.* expenditure as investment—and the waste which they so deeply regret.

Further, there is a distinction to be made between harmlessly squandering one's money and spending it in ways which are injurious to the health, and which tend to disqualify one for further efforts.

The expenditure which all our mothers, whatever their degree of sobriety, label as waste is that which is spent upon intoxicants—even while yielding to it they regret the waste. "'Tain't as though 'twere to do you good," they explain, "'cause I knows it don't—it only makes you feel all muddy."

In fact, the opinion most often proffered by our mothers appeared to be that no exhortation to economy need be taken seriously so long as "Government allows us to waste our money at the pub." "If the Government really wished to do us good, it would begin by closing them pubs." Waste in high quarters does not trouble them much—our mothers have no opportunities for travelling, and the world west of Aldgate is an unknown wilderness to them. The waste which they deplore is that which goes on under their eyes; this waste is allowed to continue: hence, whatever Ministers may say, economy is not really wanted.

Where drink is not confessed to, the explanation that "my 'usband's an 'eavy smoker" is deemed sufficient to cover a leakage. As public opinion does not require a man to feel any reluctance at explaining that he has ruined his health by smoking, it is easier to obtain information on this point than on that of drink. The expenditure on spirits and tobacco comes out of the husband's pocket, this same pocket-money which so successfully escapes the kindly clutches of the bank

collector. Moreover, spirits and tobacco ¹ have escaped additional taxation.

Of amusements which are taxed, it must be remembered that although picture palaces have undoubtedly failed to do the good which they might have done had they been used for educational purposes, yet as rivals to the public-house they nevertheless have an important mission to fulfil. The money which can be wasted upon them is strictly limited—and their favourable effect upon some natures has been brought to our notice.

As concerns the expenditure upon necessities, even the poor themselves have not failed to notice that the effect of food upon their capacity to earn is very marked. Therefore it would seem as though increased taxation might do the least harm if a start were made with the articles of consumption whose use is not only unnecessary, but also injurious; if these alone did not suffice for the purposes of revenue, then taxation might be extended to such luxuries as penny picture palaces, exhibitions, etc., which, though harmless as compared with spirits and tobacco, yet do not add to one's working power. Whereas sugar, cocoa,² etc., whose nutritive powers are known to be high, might then be exempted. A reduction in the use of the former, *i. e.* those commodities whose use is both unnecessary and injurious, would be a benefit to the people taxed, whereas a reduction in the use of the latter has been seen to become the cause of much suffering.

There are other forms of waste whose significance is not so readily understood as that occasioned by drinking and smoking. The most tangible of these is the habit of living in arrears which expresses itself by borrowing and pawning. The evils of the latter are

¹ While this was being written a fresh tax was put upon tobacco.

² Since this was written, the tax on cocoa has been removed.

somewhat disguised by the fact that to the poor, who have no place wherein to keep their clothes, the pawnshop serves as a warehouse. The loss sustained upon garments which have to be abandoned is, however, very great, as the sums advanced upon their deposit is naturally far below the value of these articles.

But there are no compensations for the evil of borrowing. The usual rate of interest being 1*d.* in the 1*s.* per week, it follows that in twelve weeks' time the amount of the original loan will have been paid in interest, while at the end of the first year it will have been paid four times over, and yet remain as impossible to refund as it was at first. If, for instance, a mother should borrow 12*s.* for boots for two of the children, she will in the course of a year have paid more than four times the value of these boots, and yet be indebted for the whole amount. If, however, she has found it too difficult to pay 1*s.* per week in interest, the arrears of unpaid interest will swell the debt so that at the end of the year the cost of the boots may well be a debt of £10 instead of one of 12*s.* If no interest has been paid, the debt would at the end of one year amount to exactly £30.

We have also spoken of the wasteful habits of buying which appear as a natural consequence of irregular incomes, and which add to the household expenditure. Or else the waste is occasioned not so much by a habit as from sheer necessity—poverty in itself being the cause of much waste.

Further, there is the waste which arises out of past economies. The case of the boy who misses a good opening because his mother cannot afford a new suit of clothes is but one of many instances.

The ill-health of children whose well-meaning parents can only afford inferior food soon becomes a source of

expense to them; indeed, the cost of delicate children is markedly in excess of the sums which would have sufficed to retain them in health. But past economies on food are most keenly felt when they unfit the bread-winners for work; as, for instance, in the case of a widow who had centred her hopes on the wage-earning capacity of her son, the widow's one ambition in life being that her son should learn a trade. For this purpose she scrimped and economised for many a year; a good opening was found for the boy, but his constitution being unable to stand the strain, he died after having been a few weeks at work.

The excessive hours of work, whether required of the workers on the plea of necessity or whether desired by the workers themselves in an attempt to make ends meet, are only another way of meeting the exigencies of the moment by drawing upon future resources; they are in a measure a form of borrowing. The extravagance of overstraining one's strength for the purpose of meeting the exigencies of the moment to the detriment of one's future ability to earn becomes apparent to the individual only when the results of this extravagance are past remedying. The effect of the overtime work upon the health and working power of boys will become apparent in later years, and react unfavourably upon the workers of a future generation.

The responsibility for waste arising out of a desire to save does not necessarily lie with those who bear its consequences. Many are suffering at this moment, not so much from a parent's allegiance to thrift, as from his inevitable compliance with industrial conditions over which he has no control.

Lives are, indeed, wasted as the result of economy, an economy which is natural to employers of labour whenever the supply of workers is plentiful. Though even

in former days there were masters who had discovered that the policy of low wages was not necessarily to their own advantage, others adopted it, regardless of the cost of this policy to the workers themselves, and the slum as it stands at present is its natural outcome. For the slum drawn from its darkest side, with special emphasis laid upon sloth, intemperance, thriftlessness, and above all that lack of independence and initiative about which social reformers are so deeply concerned, is but the outward expression of the wastefulness of the industrial conditions to which it owes its origin.

Though as far as higher rates of payment are concerned some advance has undoubtedly been made, yet the evils of irregular employment are still unmitigated, and will be paid for in days to come. Some of its results are only too apparent at this moment.

In times when economic conditions are such as to create unemployment, the fact that the most capable men are seen to retain their posts, whereas the inferior worker is the first to lose his, has led us to accept the idea that the responsibility for unemployment is to be ascribed to the individual who bears its consequences. The conditions brought about by the war would, however, point to the fact that, with a very few exceptions, there is no such thing as the voluntarily unemployed. Some men are doubtless of more value than others, and when workers are plentiful it will naturally be upon these that an employer's choice will fall.

We have seen the alacrity with which all classes of unemployed have responded to the call of work. Not only have the aged come out of the workhouse and invalids out of the infirmary, each eager to do his share of his country's work, but even the undeserving—reprobates long confirmed in their own evil ways—have proved that they also could be put to good use. The

most striking example that has come under our notice is an Old Age Pensioner—steeped in insobriety, and with an impediment in his speech—he also is busy at his new-found task.

In reference to work done by the infirm, we would mention another old man, also over seventy years of age, and lacking the usual convenience of a pair of arms—*i. e.* possessing but one—who has for some time past been working at the rate of ninety hours per week. In another case, that of a labourer known to us as mentally deficient, we hear of his instalment as “permanent man,” his simplicity and obedience being much appreciated as soon as a fairly good opportunity for displaying these qualities was at hand.

It would be interesting to know what proportion of the unemployed was material wasted beyond retrieve, and how much of it could even now be put to good use. In the slum from which most of our examples are taken, a crowd of some 400 to 500 men stood daily awaiting admittance to a free night’s shelter; 340 only could be admitted—the rest received bread and were told to walk on. Since the war their numbers have so far decreased that there are only 40 to 50 applicants, *i. e.* 10% who doubtless represent the unemployables—the rest were being wasted merely for lack of work.

If the waste were to the individual alone, those who are not personally concerned might continue to ignore it, but the waste is not to the individual but to the country as a whole. We have spoken of the waste of money, of the waste of life and health, and, even greater than these, the waste of useful labour; but there is something more: when one sees the determination with which our mothers, hampered though they may be by ignorance, by debts, by the routine of habit, have gone to work to turn even the calamity of war into a blessing

for their offspring, one cannot but be struck by the waste of national resources which goes on in times of peace where no such opportunities for development are afforded them.

Just as all energy and initiative when too often discouraged tend to become extinct, so even a mother's love, which can be fostered by circumstances, stagnates when the means by which it may prove itself have been removed. For incessant regret—even regret at being unable to “do for” those whom she loves—must in the end resolve itself into indifference.

To sum up we would say—

1. That to increase one's expenditure is not necessarily extravagant—that some forms of expenditure rank as the surest and most profitable forms of investment.

2. That, on the other hand, there are forms of expenditure wasteful not only in the sense that money is withdrawn from productive uses, but that sums are spent in reducing a worker's capacity for further productiveness.

3. That much suffering and much waste are the result of past economies, not only in the short-sighted policy of a mother who underfeeds herself and the children in her attempt to make ends meet, but as the consequence of overwork, low pay, and, above all, of irregular employment.

CHAPTER V

It is our purpose in this chapter to continue our study of the problem of waste, and put forth suggestions which might tend to its removal.

The insistence of the poor themselves upon the wastefulness of drink was somewhat unexpected; we were not equipped for a temperance lecture, nor had we prepared any suggestions to make upon this point. There is no doubt, however, as to what our mothers would suggest—persuasion they deem is of no avail—temperance pledges are impossible to keep, but the voice of experience teaches them clearly the folly of a waste which they cannot restrain. “Why shouldn’t a poor woman drink?” one of our budget mothers boldly argues; “what is there in her life to keep her from drink? Nothing but work all day, and then setting at ’ome to wait till ’e comes in and kicks you; there’s the ‘pub’—to forget as the saying is, is to forgive. When you comes ’ome, you finds it easier ter forgive.” Yet the same woman, who so well understands the use of the “pub,” asks that it may be closed. Half-way measures—such as limitation of hours—are not to our mothers’ taste, a total prohibition of the sale of intoxicant drinks is what they think would meet the case. Whether we argue that the responsibility for this waste lies with the individual alone, or whether we are driven to conclude that, given human nature, the squalor of the home and the attractions of the public-house, this waste is unavoidable—in either case to remove the temptation would

put an end to this evil and destroy the greatest obstacle not only to economy but also to progress.

It cannot, of course, be said that an inclination to drink is a speciality of casual work, it is too prevalent in all classes of society (though not in all classes are its effects so disastrous) to justify us in assigning it to any one cause. What can, however, be said, is that casual work furnishes incomparable opportunities not only for the exercise of intemperate habits, but also for contracting them.¹

The same can be said of the habit of borrowing, which we have seen to be the cause of much waste.

There is, however, another factor which cannot be ignored. At this moment it would seem as though the opportunities for borrowing were almost too good, and as though the lender created the borrower in the same way as the slum and the public-house combined create the drunkard. It had been at one time our hope to snatch a few victims out of the clutches of money-lenders by clearing their debt and setting them straight; but the attempt to set people straight who have once contracted the habit of borrowing proved a delusion, and we were led to the conclusion that it was not so much the money-lender as the custom itself which it was necessary to combat. Loan clubs, which offer opportunities for borrowing at a low rate of interest, are by most of our mothers condemned as fostering this habit; and the same might almost be said of the loans made by friends, poor people like themselves, where no interest at all is required. Yet what renders it so impossible for a friend to refuse to lend is that where the habit of borrowing has once been acquired loans will be contracted at any cost—the would-be borrower, disappointed in his appeal to a neighbour, will seek out one money-lender after

¹ Cp. *Casual Labour at the Docks*, pp. 24–28, H. A. Mess. Ratan Tata Foundation (University of London), G. Bell & Sons.

another, will be forced to contract fresh loans in order to pay the interest due upon the old, and be charged higher interest with each successive loan. Women who are inclined to take a light view of their obligations become more and more deeply involved, until the hopeless tangle in which they find themselves involved robs them of all ambition to do better. Such women speak lightly of debts amounting to £10, £20, or even £30, sums so great to them that their imagination utterly fails to grasp their scope. Such debts will, of course, chiefly consist of arrears of unpaid interest, the amount originally borrowed being generally a small one. Women of this type, should they apply for relief, would appear at once as the perfect expression of what is termed "a hopeless case." Other women to whom the gift of taking things lightly has not been granted, will worry and fret until they have broken down under the strain of the debts which they cannot repay. Thus to avert the utter ruin which too often follows as the result of recourse to money-lenders, it becomes necessary to grant the desired loan, even though one may know that in so doing there is danger that the habit of borrowing will be fostered. It might well be said that so long as lending at high interest is permissible so long must lending at low interest—or with no interest at all—be continued. Indeed, it is only the most scandalously brazen repudiation of one's obligations that will outweary the patience of the poor in their pathetic attempts to keep each other "going." If lending at exorbitant interest, let us say anything in excess of 100% per year, or $\frac{1}{4}d.$ in the 1s. per week, on sums not exceeding £50¹ were pronounced illegal, it would not

¹ To avoid the objection that no impediments should be put upon business transactions the sums to which this legislation should apply would be strictly limited.

pay a money-lender to lend without security upon these terms, and usury would doubtless die a natural death. Once it was found that promises of repayment, however exorbitant the rate of interest, were of no avail in securing a loan, and that ready money could not be obtained by shifting the burden of repayment upon the future, the casual's wife would in time be driven to look about for other means of bridging over the periodic gaps in the family income.

It is, perhaps, too Utopian to hope that such an alternative might be found in thrift, but we have reason to believe that, given what our mothers consider suitable opportunities for investment, *i. e.* a weekly collector, security, secrecy, no forms to fill in, and no impediments to spasmodic withdrawals, a habit of saving is easily formed. Weekly collections are popular, but daily collections would in some cases be preferred. "Call round two or three times a week, miss," was one woman's wish, "and I'll see if I 'as anything for you."

We have already spoken of the need of security, the question of interest is quite a secondary matter; in fact, for small sums no interest is expected. The scheme must also lend itself to secrecy. A wife will deposit *5d.* a week and the husband *5s.* both in the same bank, and both without each other's knowledge. To be able to do this, for reasons best known to themselves, they look upon as a great advantage. For women who cannot write, or write with the greatest difficulty, the desire to deposit in secret adds to their perplexities. Shame at having to expose their ignorance, dislike of official forms, dislike of anything arduous and bewildering, will act as a powerful deterrent. The visitor who serves as secretary, who can sympathise with baby's teething and will admire the family portraits as well, is a valuable asset to them; thrift practised under such conditions as

these tends indeed to become a pleasure. The question of speedy withdrawals is very vital to the poor, who live from hand to mouth. It is clearly a disadvantage to deposit when delay in recovering these deposits might necessitate borrowing from a money-lender—in which case the exorbitant interest which would have to be paid might well exceed in a single week that which would be gained by years of saving.

Collecting banks, whose organisers are not disinclined to meet the various requirements of the people whom they purport to benefit, are capable of doing much good. Though a first deposit may well be made for some trivial purpose—in any case not with the desire to remodel one's life upon the basis of thrift—yet after weekly visits have compelled a habit of weekly deposits, it will be found that this habit resembles all other habits—drink, borrowing, etc.—in so far, at least, that it grows with practice.

In putting forward these two suggestions, the one for the State regulation of interest where loans not exceeding a certain sum are concerned, the other for the encouragement of voluntary collectors, we fully realise the fact that these measures are only directed against some of the various symptoms of a social evil whose root is found in the economic conditions which effect the employment of male workers.¹ For, in considering the various wasteful habits of living to which we gave our attention, it was found that they were closely connected with, if not

¹ Already, in dealing with the conditions of payment in some of the sweated trades for which Minimum Rates of payment have been fixed by the Trade Boards (see *Studies in the Minimum Rates*, Nos. 1, 2, 3, 4), and more especially where those conditions affected the women home-workers, it was seen that the chief obstacle to higher rates of payment lay not in the exigencies of the trade concerned, but rather in the willingness of the married women to obtain work at any price; this willingness for the most part occurred in cases where the husband's earnings were irregular.

necessitated by, a system of casual work. Or, to put it more accurately, in every case which came under our notice, casual work was found to have preceded habits of thriftlessness and waste, to have, as it were, created a network of wasteful habits, out of which no human being is likely to extricate himself unaided.

As a large number of families whose conditions we studied had, since the war, exchanged casual work for a regular allowance, it was possible to take note of the effect of this change and to watch its influence upon their conduct. It appeared that in cases where the habit of casual work had not obtained too great a hold upon our mothers, they were able to make immediate use of the opportunities afforded for their development. The best results were obtained by mothers who either had not been used to casual work for more than a few years, or whose husbands had already been in regular work for some months before the outbreak of the war. In other cases the process of renovation involved more time—the delay being due to the state of indebtedness in which they lived, or else they were so hampered by ignorance, by habits derived from poverty and casual living, that the responsibility of laying out a weekly amount weighed as a burden before it could be translated into a blessing.

Some of our mothers we were able to watch, practically from the day of their husband's enlistment, and to take note of each successive stage in the evolution of a regular income. Its first effect, like that of any other sudden change, was somewhat upsetting. "I'm that crazy," as one of them expressed herself, "I can't think how to spend it!" Others who had under the most adverse conditions succeeded in paying their way, began the new era by riotously running into debt. It would seem as though Nature had failed to equip them with such elementary arithmetical faculties as would warn

them that clothes and furniture, however useful—to the amount of £2—cannot be purchased out of an allowance of 30s. But experience soon began to teach its lessons, and a few weeks later the same mothers who had so outrageously exceeded their incomes, were already making contributions of from 2s. to 5s. per week to a collecting bank. For the same mother who attempts to reclothe her half-dozen children out of a first week's allowance, soon acquires a more sober conception of her responsibilities. Gradually she settles down to the more restricted task of letting one item be followed by another, of clothing her children in rotation, and of allowing one part of the room to continue in its unregenerate condition while another part of it gleams resplendent.

Clothes for the children would, indeed, appear to be the primary expression of this awakening to a new mode of life; window curtains often come second, then better food and more of it, and, lastly, enough food for every one, including the mother herself. Then come the debts—arrears of rent and arrears of insurance, the family treasures to be released from pawn and restored to their place of honour upon the mantelshelf.

A taste for civilising the home having once been acquired, the soldier's wife, whose efforts have been checked by the increased cost of living, rather than sink back to her former level, decides to go out to work. The feeling of being very rich—too alarmingly rich to know how to place one's money—soon passes away. As the standard of living is raised, the sense of having more to spend is lost, and the feeling of poverty returns, but it is poverty with a sense of responsibility and of new-born dignity. In some cases hope alone was able to kindle these virtues; at the first gleam of hope the mother was ready, as though all her life had been spent

in preparation for this amount. But the greater number have to wait for months of steady possession, for the discipline of experience, for a more gradual awakening.¹

A striking feature in the study of our budgets would seem to be that the soldier's wife derives benefit out of her allowance even when it is distinctly below the average of her ordinary income—the advantages of a regular income are so great as to more than counterbalance its decrease. Further, it must be remembered that the tendency among casual workers is for the family to live upon the residue of an irregular wage, *e. g.* upon what is left of an irregular wage after a man's varying needs have been gratified. Therefore, it is not strange that the absence of a compulsorily wage-earning husband with a compulsory separation allowance should be an ideal solution of the troubles of many a wife. Of the men who were never willingly out of work, some had already been connected with schemes dealing with the unemployed, and the depressing influence of their connection with works to which the stigma of relief is attached was in striking contrast to the inspiration derived from the thought of serving their country. "Your King and Country need you," would seem to be an incentive not only to the man who responds to it, but to the family as well. The study of these cases leads to

¹ There would also seem to be a few—a small proportion of the total number—whose habits are so confirmed that they cannot avail themselves of opportunities for development. It must, however, be noted that where this is the case it proceeds from one cause only, and a cause which the total prohibition of intoxicants would be able to remove. Though the poor themselves are eager to explain that money does no good to those who spend it at the "pub," the facts which we collected would seem to prove that alcoholism itself is amenable to the influence of a regular income. Drink is not thereby cured as though by a sudden stroke of conversion, but given really favourable opportunities it is kept in abeyance, or at any rate, its evils are mitigated in such a way that children may, to a certain extent, escape the penalty which is attached to being born of undesirable parents.

the conviction that a government which on grounds of patriotism undertook works of public utility,¹ would do more towards assisting the unemployed than all the schemes which have been designed for their relief. The establishment of rates of payment which would ensure the co-operation of trained workmen would, of course, be a necessary condition of success.

To sum up, we would say that, whereas men have demonstrated their willingness to work, women who were not too heavily handicapped by improvident habits—and even in some cases those who were—have shown their ability to invest the earnings; that the social problems said to pertain to a certain class are really not a class problem at all, but merely a question of opportunity, and that the cure for these social problems would seem to be on the one hand the retrenchment of opportunities for such waste as is caused by the use of intoxicants, or by the habit of living in arrears—and on the other, by the provision of an opportunity for work.

¹ All work beneficial to the country as a whole, rather than favouring the interests of individuals, would come under this heading—it might include the strengthening of the natural defences of the country, the oft advocated schemes of reclaiming waste land, of afforestation, improved sanitation, etc.

CHAPTER VI

IN conclusion, we would say that the study of our budgets has brought us to a realisation of the peculiar difficulties which attend the practice of economy among the working classes—difficulties which are not necessarily obvious to their well-wishers. Advocates of economy generally reason on the supposition that there is room for retrenchment, and, therefore, that economy is good; whereas in reality retrenchment which necessitates curtailing an already insufficient food supply is an evil which ultimately leads to greater expenditure and to waste.

Unfortunately those most deeply concerned, *i. e.* our budget mothers themselves, are least able to state their own case. Well might they complain that the sums received from their husbands and children are often not only inadequate, but in many cases represent too small a proportion of their wages. The war has intensified this disparity, and to a great extent shifted its economic burdens upon the shoulders of the housewife. The fact that the problem of the increased cost of living falls more particularly upon women, and that the women upon whom it weighs most heavily are the poor whose habit it is to suffer in silence, would seem to be in large measure responsible for the fact that the evil has been allowed to grow unopposed.

The lack of resistance which the increased cost of living has evoked is in inverse ratio to its importance. The health of mothers and of infants, including the unborn, is being undermined by a continuous period of

silent privations, and the strength of the future generation is being sapped at its source.

The use which the soldier's wife has made of her allowance during the period which intervened after this allowance had been raised and before the cost of living had reached the point at which it stands now, has drawn attention to an instinct still alive, though dormant, in most of the poor and ready to spring into being at the bugle call of opportunity. It is no other than the instinct to build, to improve, to lift their offspring beyond themselves, the instinct which makes for progress and development; and neither the difficulties which attend its awakening nor the often grotesque form in which it is cloaked can altogether conceal its identity. Moreover, our mothers could scarcely await the moment when they should be clear of debt in order to avail themselves of the services of bank collectors. In cases where enthusiasm predominated over common sense, we regret to state that they even went so far as to borrow in order to become depositors.

One by one these women whose pride it was some months ago to devote themselves exclusively to the needs of the home, have been driven to seek work outside the home, with the inevitable result that its improvement has been arrested. The willingness with which women burdened with young children, old men and women, invalids and cripples, have availed themselves of the opportunity to work is very marked; still more marked, however, is the disappearance of the undeserving—said in themselves to have created a social problem which defies solution. There is, indeed, a residue of unemployables, but favourable opportunities for work have reduced it to almost imperceptible dimensions.

It was seen that even drunkenness does not necessarily deprive a derelict of a desire for work, and that

given suitable opportunities he will do it, despite old age, infirmities, and ingrained perversity.

Even though drink did not appear to us as an insuperable hindrance to work, yet, if there is one evil of which the women are fully conscious, it is that of intemperance. Whether the desire for intoxicants emanates from themselves, or whether their reduced income is the result of a husband's indulgence, or whether both husband and wife are strict teetotallers, they know that so long as the public-house stands open, so long will a certain number become its victims. Moreover, when economy is preached, the minds of these women naturally turn to possible ways of saving, and must arrive at the inevitable conclusion that if economy were really needed, the first step taken would be to suppress the use of intoxicants. It is indeed difficult not to be led to the reflection that a country must truly be rich which can afford such waste in times of peril.

Even more urgent, however, would seem to be the elimination of surplus profits made upon the necessities of life, since it is generally known that these profits are unnecessary, and the evil results which are accruing from the dearness of food are detrimental to the nation.

That, in spite of the existing distress, applicants for relief have notably diminished is due to the charity of the poor, which under favourable conditions of employment is able to find expression.



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