

Fabian Tract No. 162.

**FAMILY LIFE ON A POUND
A WEEK.**

BY

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PUBLISHED AND SOLD BY

THE FABIAN SOCIETY.

Fabian Women's Group Series, No. 2.

PRICE TWOPENCE.

LONDON:

THE FABIAN SOCIETY, 3 CLEMENT'S INN, STRAND, W.C.

FEBRUARY, 1912.

FAMILY LIFE ON A POUND A WEEK.

WHO are the poor? Are only those people counted poor who are driven to sleep on the Embankment or to throng the casual wards? Or does the term cover all cheap labor? If so, at what wage does poverty begin? Attention is often diverted from the condition of an individual or of a class by the perfectly accurate announcement that there are "plenty of people worse off than that," to which statement would probably be added the generally accepted formula that the poor should be divided into the "undeserving" and "deserving." Deserving of what? Nobody likes to say "of sufficient pay for the work they do." And yet if they do not deserve that, what do they deserve?

It is the purpose of this tract to describe the resources of London working men and their families when the wages range between 18s. and 24s. a week. These men are often somebody's laborers, or they may be carters, horse-keepers, porters, railway carriage washers, fish-fryers, and perhaps one may be a borough council street sweeper on half time. They are in regular work and receiving a regular wage, which means that they are not in any sense casuals, though they suffer at times from unemployment and live in the dread of it. Whole streets are inhabited by this class of family. They "keep themselves to themselves" with as much anxiety and respectability as the dwellers in a West End square. They generally live in the upper or lower half of a small house, for the whole rent of which either they or the other family are responsible to the landlord. A kind of sordid decency is the chief characteristic of their horribly monotonous streets. Mile after mile of them, every house alike except for the baker's or greengrocer's shop at the corner, they cross and recross, broken occasionally by big thoroughfares where trams, omnibuses, and public houses are. A church, a chapel, or more often a school, makes a welcome oasis in the architectural desert. The ordinary visitor seldom finds access to these houses, where the people are jealously respectable and make no claim on any charity or institution other than the hospital.

The Cost of Houseroom.

How does a Lambeth working man's wife with four children manage on a pound a week? If ordinary middle class persons were to attempt the calculation, they would stop with a sense of shock and come to the conclusion that everything, from rent to food, must be very cheap in Lambeth. Now is this so? The chief divisions in a twenty shilling budget are rent, insurance, light and heat, food. To begin with rent, a good unfurnished room in Lambeth, measuring twelve feet by fifteen feet, costs 4s. a week. A house of eighteen rooms, with storage for coal, with hot and cold water system, and sinks and waste pipes throughout, can be obtained in Kensington, rent, rates, and taxes included, for £250 a

year. If the tenant of this house paid 4s. a week for every twenty square yards of his floor space, he would, roughly speaking, pay £385 a year. But if he paid 4s. a week for the same amount of cubic space that the Lambeth man gets for his 4s., the West End householder would pay about £500 a year instead of £250. These figures are approximate, but they are calculated from real instances. Add to this that the large house has better air, greater quiet, and healthier surroundings. The man who pays a rent of 7s. or 8s. in South London may be paying over one third of his income, for which he may get three tiny rooms in a four roomed dwelling, with a mother or other relative occupying and paying for the fourth room. The living room may be ten feet by eight feet, and three of its walls may be pierced by doors, the room itself being the passage way to the back yard. Two slightly larger rooms are bedrooms. A family of eight persons divides into two parties, four elder children sleep in one bed in one room, while the parents and two younger children sleep in the other. The four elder children go, perhaps, to three different schools. When one of them brings home measles from its school measles go round the bed; when another brings home whooping cough from its school the same course is pursued by whooping cough. The afflicted children are kept away from school, but the baby and the two year old, who are both teething, have no chance of escape. The distracted mothers do what they can, but in many cases the rooms are terribly damp, and in many the chimneys smoke continually. The convalescence of the children—if they do convalesce—is difficult and prolonged. For one third of his income then the man with £1 or 22s. a week cannot afford space enough for health. His wife may have to carry all her water upstairs and, when it is used, carry it down again. There is no storage for coal; perhaps no room for the humblest mailcart for the baby. Add to this that as likely as not the walls are old and infested with bugs, which defy the cleanest woman, and can only be kept under by constant fumigation and repapering. It is obvious that the well-to-do man for less than a third of his income can afford a better bargain than this for the housing of his family.

Coal is another necessary which the poor cannot afford to buy economically. The woman with 20s. a week must buy by the hundredweight. She pays from 1s. 4d. in the summer to 1s. 7d. or 1s. 8d. in the winter. The same quality of coal can be bought by the ton in Kensington for less than 1s. per cwt. in the summer and for 1s. 1d. in the winter. Gas also is dearer by the pennyworth than by the 1,000 cubic feet.

Certain kinds of food can be bought cheaply in Lambeth Walk of a Sunday morning—meat which would not be saleable on Monday—vegetables in the same plight. But sugar has risen as ruthlessly for the poor as for the rich, milk has done the same, and even the tinned milk which is separated before being tinned, and which is the only milk a woman with 20s. a week can afford, is now a halfpenny more a tin. Bread is no cheaper in Lambeth than in Kensington, but the Lambeth woman buys hers at the shop because she is then entitled to the legal weight, whereas the "delivered"

bread of the West End is known as "fancy" bread by the trade and is generally under weight.

Insurance for Funerals.

Insurance in Lambeth (up to the time of writing) means burial insurance. The middle class man does not need to pay out something like a twentieth part of his income in order to provide for the possible burials in his family. The poorly paid working man is driven to this great expense for two reasons. First, he is likely to lose one or more of his children, and the poorer he is the more likely he is to lose them; second, the cost of a funeral, including cemetery fees, is out of all proportion to his means. It is generally supposed that poor people, rather than miss the delight of a gorgeous funeral, will dissipate money which ought to be spent on rent or food or thrift. As a matter of fact undertakers in Lambeth or Kennington will bury an infant for the sum of 28s. or 30s. This includes the cemetery fee of 10s. An older child will cost according to size, a child of three perhaps £2 5s., until the length of the body is too great to go under the box seat of the funeral vehicle, when a hearse becomes necessary and the price leaps to something like £4 4s. At a later stage the cemetery fee goes up. Under these circumstances the poor man has as alternatives burial by the parish and insurance. It is the insurance which is the extravagance—not the way he manages his funerals. But his fear of being made a pauper or of being driven to borrow the price of a child's funeral keeps his wife paying a weekly sum, varying with the number of children, of from 6d. to a 1s. or even over. One penny a week from birth barely covers the funeral expenses at any age in childhood. Adults commonly pay 2d. a week. A peculiar hardship which often befalls the poor man is that, owing to periods of unemployment, his payments are interrupted and his policies may therefore lapse. His children are at those times less well fed and more likely to die, and he may quite well be driven to the disgrace of a pauper burial after having paid insurance for many years. Burial by the parish is taboo among the poor. It is no use arguing the case with them. The parents fiercely resent being made paupers because of their bereavement. Moreover they consider the pauper burial unnecessarily wanting in dignity and respect. They say that as soon as have the parish they would have the dustman call for their dead. The three years' old daughter of a carter out of work died of tuberculosis. The father, whose policies had lapsed, borrowed the sum of £2 5s. necessary to bury the child. The mother was four months paying the debt off by reducing the food of herself and of the five other children. To reduce the food of the breadwinner is an impossibility. The funeral cortège consisted of one vehicle in which the little coffin went under the driver's seat. The parents and a neighbour sat in the back part of the vehicle. They saw the child buried in a common grave with twelve other coffins of all sizes. "We 'ad to keep a sharp eye out for Edie," they said; "she were so little she were almost 'id."

The following is an account kept of the funeral of a child of six months who died of infantile cholera in the deadly month of August, 1911.

The parents had insured her for 2d. a week, being unusually careful people. The sum received was £2.

Funeral	£1	12	0
Death certificate	0	1	3
Gravediggers	0	2	0
Hearse attendants	0	2	0
Woman to lay her out	0	2	0
Insurance agent	0	1	0
Flowers	0	0	6
Black tie for father	0	1	0
	£2	1	9

This child was buried in a common grave with three others. There is no display and no extravagance in this list. The tips to the gravediggers, hearse attendants and insurance agent were all urgently applied for, though not in every case by the person who received the money. The cost of the child's illness had amounted to 10s.—chiefly spent on special food. The survivors lived on reduced rations for two weeks in order to get square again. The father's wage was 24s., every penny of which he always handed over to his wife. Until burial can be made an honorable public service there seems to be no hope of relief in this direction for the family living on any sum round about £1 a week.

How the Budgets were obtained.

In order to explain how the family budgets given further on were obtained, it is necessary to state that an investigation has been carried on for three years by a small committee formed of members of the Fabian Women's Group. The investigation has for its object observation of the effect on mother and child of proper nourishment before and after birth.

To further this enquiry it was found necessary to take down each week in writing the whole family expenditure for that week. The budgets thus collected began before the birth of the child and continued until the child was a year old. The names of expectant mothers were taken at random from the out-patient department of a well known lying-in hospital. Only legally married people were dealt with because the hospital confined itself to such persons. The committee decided to refuse cases where virulent disease in the parents might outweigh the benefits of proper nourishment, but it was considered that moderate drinking on the part of the parents would probably be a normal condition and must therefore be accepted. As a matter of fact, tuberculosis in some form or other was found to be so common that to rule it out would be to refuse almost half the cases. Respiratory and tuberculous disease was therefore accepted. With regard to drink, on the contrary, only one instance did we find of a woman who drank. A few men were supposed to take a glass, but in every case but one they faithfully rendered over to their wives the agreed upon weekly allowance. Out of fifty cases taken at hazard this is a good record.

As may well be imagined, the visitors did not find accounts in being. The women "knew it in their heads," they said, but to write it down was absurdly impossible. Gradually, however, the interest grew, and with patience a few weeks generally saw some kind of record of the family expenditure. The first attempts taught the investigator far more than they taught the mother. A book was supplied to each woman, and week after week she entered in it every penny she received and spent. Wednesday was the great day when, with her floor scrubbed and her hair as tidy as she could manage, she disentangled these accounts with the aid of the visitor. Her spelling was curious, but her arithmetic was generally correct. "Sewuitt . . . 1 $\frac{2}{3}$ " was as serious an error as the figures often knew. "Coul . . thruppons" is Lambeth for "cow-heel . . 3d." Seeing the visitor hesitate over the item "yearn . . . 1d," the offended mother wrote next week, "yearn is for mending sokes." Eight women were found who could neither read nor write. Sometimes they had only forgotten, and were capable of being coaxed back into literary endeavour, but in a few stubborn cases the husband came to the rescue, and in three, eldest sons or daughters, aged ten or twelve, were the scribes. One wrote in large copper-plate, "peper . . . apeny," which threatened to remain ambiguous till his return from school. Fortunately the mother had a burst of memory. Another entry, "earrins , . too d" gave a lot of trouble, but turned out to mean "herrings . . . 2d." A literary genius of thirteen kept her accounts as a kind of diary, part of which ran as follows.

"Mr. D, ad too diners for thruppen, wich is not mutch e bein such a arty man."

Pages of this serial had to be reduced, though with regret, to the limits of ordinary accounts. Many of the women enjoyed their task, and proudly produced correct budgets week after week.

A typical budget is that of Mrs. X. Her husband is a railway carriage washer, who earns 18s. for a six days week and 21s. every other week when he works seven days. He pays his wife all that he earns. There are three children. The two budgets were taken on March 22nd and March 29th, 1911.

A 21S. WEEK.

	s.	d.	
Rent	7	0	
Clothing club	1	2	for two weeks.
Insurance	1	6	for two weeks.
Coal and wood	1	7	
Coke	0	3	
Gas	0	10	
Soap, soda	0	5	
Matches	0	1	
Blacklead, blacking	0	1	

Left for food 8s. 1d.

	s.	d.
11 loaves	2	7
1 quartern flour	0	5½
Meat	1	10
Potatoes and greens	0	9½
½ lb. butter	0	6
1 lb. jam	0	3
6 oz. tea	0	6
2 lb. sugar	0	4
1 tin milk	0	4
Cocoa	0	4
Suet	0	2
	<hr/>	
	8	1

Average per head for food 1s. 7½d. a week, or less than 3d. a day all round the family. But a working man cannot do on less than 6d. a day, which means 3s. 6d. a week. This reduces the average of the mother and children to 1s. 1¼d. or less than 2d. a day.

AN 18S. WEEK.

	s.	d.
Rent	7	0
Coal and wood	1	7
Gas	0	10
Soap, soda	0	5
Matches	0	1
	<hr/>	
	9	11

Left for food 8s. 1d.

	s.	d.
11 loaves	2	7
1 quartern flour	0	5½
Meat	1	9½
Potatoes and greens	0	9
½ lb. butter	0	6
1 lb. jam	0	3
6 oz. tea	0	6
2 lb. sugar	0	4
1 tin milk	0	4
Cocoa	0	4
Suet	0	3
	<hr/>	
	8	1

Average per head for food 1s. 7½d. a week, or less than 3d. a day.

In the same street lives Mrs. Y, whose husband is a laborer who works at Hackney Marshes, a long way off. He earns 24s. and gives his wife 19s. 6d. His fares cost 3s. 6d. a week. There are three children. Date of visit October 25th, 1911.

	s.	d.
Rent	7	0
Insurance	0	7
Calico club	0	6
Coal club	1	0
Soap, soda	0	4 $\frac{1}{2}$
Gas	0	8
Blacklead and blacking	0	1
Mangling	0	2
Wood	0	1
1 yard flannelette	0	2 $\frac{3}{4}$
Hearthstone... ..	0	$\frac{1}{2}$
	<hr/>	
	10	8 $\frac{3}{4}$

Left for food 8s. 9 $\frac{1}{4}$ d.

	s.	d.
7 loaves and 7 loaf bottoms	2	7 $\frac{1}{2}$
$\frac{1}{2}$ quartern flour	0	2 $\frac{3}{4}$
Meat	2	9 $\frac{1}{2}$
Potatoes and greens	0	10
1 lb. butter	0	10
$\frac{1}{2}$ lb. tea	0	7
3 lb. sugar	0	7 $\frac{1}{2}$
Fish	0	3
	<hr/>	
	8	9 $\frac{1}{4}$

Average for food per head 1s. 9d. a week, or 3d. a day.

Mr. Y. is rather a bigger man than most Lambeth workers, and requires at least 4s. a week spent on his food. Hardly too large an allowance for a working man. But that reduces the average spent on the rest of the family to 1s. 2 $\frac{1}{4}$ d. a week per head or 2d. a day.

The housekeeping allowance is often all that the man earns. The wife either allows him a few coppers for fares, or not, as she can afford. Where the wage is regular, but below £1 a week, this is usually the case. A man with 24s. will keep 2s. or 2s. 6d., and will dress, drink, smoke, and pay fares out of it. A very usual amount for a man to pay his wife is 20s. a week. It almost looks as though there were an understanding that, where possible, that is the correct sum. The workman earning 20s. a week often pays it all over to his wife. If his wages rise to 22s. he goes on paying the 20s. and keeps the extra money. Given, then, the 20s. a week it entirely depends on how many children there are, whether the family lives on insufficient food or on miserably insufficient food—whether the family is merely badly housed or is frightfully crowded as well as badly housed.

To illustrate this, here are the budgets of three women with varying numbers of children, each of whom is allowed 23s. a week—an amount which generally means that the husband is earning about 25s. In one of these cases this is so, but in the other two it will be noticed that the 23s. is the whole family income. In spite of this,

and in spite of the fact that it is above the average allowance, the amount spent a week per head on food falls to 1s. 1 $\frac{1}{4}$ d. all round when there are six children. If 3s. 6d. be spent on the man, the average for the woman and children is 9 $\frac{1}{4}$ d. per week.

Mr. A, horsekeeper, wages 25s., gives wife 23s., three children born, three alive, five persons to feed. March 24th, 1909.

	s.	d.
Rent	6	6
Insurance	0	10
1 cwt. coal	1	6
Lamp oil	0	5
Boots... ..	1	6 $\frac{1}{2}$
Soap and soda	0	4
Wood	0	2

11 3 $\frac{1}{2}$

Left for food 11s. 8 $\frac{1}{2}$ d.

	s.	d.
11 loaves	2	6 $\frac{1}{4}$
Meat	3	11
Potatoes	0	10
Greens	0	2 $\frac{1}{2}$
1 lb. margarine, 1 lb. jam	0	9
8 oz. tea	0	8
2 tins milk	0	6
2 lbs. sugar	0	4 $\frac{1}{2}$
$\frac{1}{2}$ quartern flour	0	3
Bacon and fish	0	11
Rice	0	3
Suet	0	2 $\frac{1}{4}$
Pot herbs	0	4

11 8 $\frac{1}{2}$

Average for food per head a week 2s. 4d. or 4d. a day.

Mr. B sells on commission, earns about 15s., boy earns 2s., girl 6s., wife gets in all 23s., five children born, five alive, seven persons to feed. July 6th, 1910.

	s.	d.
Rent	7	6
Insurance	0	7
$\frac{1}{2}$ cwt. coal	0	7 $\frac{1}{2}$
Gas	1	0
Boots... ..	2	6
Soap and soda	0	4 $\frac{1}{4}$
Hat	1	0 $\frac{3}{4}$
Saved	0	2 $\frac{1}{4}$

13 9 $\frac{3}{4}$

Left for food 9s. 2 $\frac{1}{4}$ d.

	s.	d.
9 $\frac{1}{2}$ loaves	2	3
Meat	2	6
Potatoes	0	7
Greens	0	2 $\frac{1}{2}$
1 lb. butter	1	0
7 oz. tea	0	7
1 tin milk	0	3 $\frac{1}{2}$
3 lbs. sugar	0	6 $\frac{3}{4}$
$\frac{1}{2}$ quartern flour	0	2 $\frac{1}{2}$
Bacon	0	4 $\frac{1}{2}$
Cornflour	0	2 $\frac{1}{2}$
Currants	0	1 $\frac{1}{2}$
$\frac{1}{2}$ lb. cheese	0	3 $\frac{1}{2}$
	<hr/>	
	9	2 $\frac{1}{4}$

Average for food per head a week 1s. 3 $\frac{3}{4}$ d. or 2 $\frac{1}{4}$ d. a day.

Mr. C. carter, wages 23s., gives wife 23s., seven children born, six alive, eight persons to feed. April 21st, 1910.

	s.	d.
Rent	8	6
Insurance	1	0
1 cwt. coal	1	6
Gas	0	11
Boots mended	1	8 $\frac{1}{4}$
Clothing club	0	6
	<hr/>	
	14	1 $\frac{1}{4}$

Left for food 8s. 10 $\frac{3}{4}$ d.

	s.	d.
14 loaves	3	2 $\frac{1}{2}$
Meat	2	0 $\frac{1}{4}$
Potatoes	0	9
Greens	0	3
2 lb. margarine	1	0
4 oz. tea	0	4
No milk.		
4 $\frac{1}{2}$ lb. sugar	0	9
$\frac{1}{2}$ quartern flour	0	3
No bacon.		
Dripping	0	4
	<hr/>	
	8	10 $\frac{3}{4}$

Average for food per head a week 1s. 1 $\frac{1}{4}$ d. or almost 2d. a day.

In these three budgets the women housed their families as well as they could and economized in food when the family increased. The rooms were as large and light as they could get—inadequate and

bad, of course, but not specially dark or damp. Mrs. B needed less coal in July, so she laid out extra money on clothes. She always saved, if it were only a farthing. It is curious to note how with the larger family the first set of expenses goes up and the amount left over for food goes down. On the whole these families were about equally housed. The first two women have so far reared all their children. Mrs. C has lost one. Compare this result with the second and third of the following budgets, where the women economized in rent in order to spend more on food.

Mr. D, emergency 'bus conductor, wages 4s. a day, four or five days a week, five children born, five alive. August 25th, 1910.

Rent	9	0*
Insurance	0	7
$\frac{1}{2}$ cwt. coal	0	8
Gas	0	4
Soap, soda	0	2
Matches	0	1
	<hr/>	
	10	10

* Three light, dry, airy rooms at top of model dwelling.

Left for food 6s. 6 $\frac{1}{2}$ d.

10 loaves	2	3 $\frac{1}{2}$
Meat	1	8
Potatoes	0	6
Vegetables	0	2
1 lb. margarine	0	7 $\frac{1}{2}$
6 oz. tea	0	6
2 tins milk... ..	0	6
1 $\frac{1}{2}$ lb. sugar	0	3 $\frac{1}{2}$
	<hr/>	
	6	6 $\frac{1}{2}$

Week's average per head for food 11 $\frac{1}{4}$ d. or 1 $\frac{3}{4}$ d. a day.

Mr. E, fishmonger's assistant, wages 24s., seven children born, four alive. March 24th, 1910.

Rent	5	6*
Insurance	0	7
1 $\frac{3}{4}$ cwt. coal	2	3
Gas	1	0
Starch, soap, soda	0	5
Wood	0	1
Newspaper	0	1
	<hr/>	
	9	11

* Two fair sized, but very dark, damp rooms in deep basement.

Left for food 12s. 7½d.

	s.	d.
10 loaves	2	3½
Meat	5	2
Potatoes	0	6
Greens	0	4
1 lb. butter, 1 lb. jam	1	3½
8 oz. tea	0	8
6½ pints fresh milk	1	1
2½ lb. sugar	0	5¼
½ qrtn. flour	0	2¾
Bacon	0	6
Currants	0	1½
	<hr/>	
	12	7½

Week's average per head for food 2s. 1¼d. or 3¼d. a day.

Mr. F. Carter, wages 22s., nine children born, four alive. July 14th, 1910.

	s.	d.
Rent	4	6*
Insurance	0	8½
1 cwt. coal	1	6
Lamp oil	0	8
Starch, soap, soda	0	5
Boot club	1	0
Clothing club	0	6
	<hr/>	
	9	3½

* Two tiny rooms in very old one storey cottage below level of alley way.

Left for food 10s. 8½d.

	s.	d.
11 loaves	2	6
Meat and fish	3	0
Potatoes	0	8
Vegetables	0	5
1 lb. margarine, 1 lb. jam	0	10½
8 oz. tea	0	8
1 tin milk	0	3½
4 lb. sugar	0	10
1 qrtn. flour	0	6
Bovril	0	6½
2 lb. rice	0	4
Salt, pepper	0	1
	<hr/>	
	10	8½

Week's average per head for food 1s. 9½d. or 3d. a day.

All the children in these three families are delicate. Perhaps there is a worse heredity in the case of Mrs. D's children than in the other two. Mrs. D, who had only 17s. 4½d. to spend and a child more to spend it on, paid 3s. 6d. more in rent than Mrs. E, and 4s. 6d. more than Mrs. F. She spent less on coal and gas than either of the others—even taking into account that July is a warm, light month. She spent less on cleaning and nothing on clothes. She fed her family—her husband, herself and five children—on 11¼d. a head a week. All her children were living.

Mrs. E, who lives in very damp, dark rooms, has to spend heavily on coal and gas to keep them warm and lighted. Even for the time of year she takes an unusual amount of coal. She spends more on cleaning, and takes in a Sunday paper. She had 22s. 6½d. to spend, and was able to allow 2s. 1½d. a week a head for food. She has lost three children.

Mrs. F economizes in food as well as rent, and spends 1s. 6d. a week on clothing. She has lost five children.

Each of these families had lived a very long time in the rooms described. The three women were clean, hardworking, and tidy to a fault. The men decent, kindly, sober and industrious. The comparison of the two tables seems to show that air, light and freedom from damp are as necessary to the health of young children as even sufficient and proper food. In fact, the mother who provided good housing conditions and fed the family on 11¼d. a head per week, did better for her children than the mother who lived in the underground rooms—spent plenty of money on coal, and fed her family on 2s. 1¼d. a head per week. The poor mother who economized on both food and rent in order to clothe decently did worst of all.

Another budget which compares interestingly on this point with Mrs. F's is that of Mrs. G. She has slightly over 20s. a week, sometimes a few pence over, sometimes more than a shilling over. She houses her children better than Mrs. F does, and spends much less a week on food. She has reared all her six children.

Mr. G, printer's laborer, wages 24s., six children born, six living. He goes a long distance to his work and is obliged to spend on fares. Date of budget, September 20th, 1911.

	Mrs. G.						s.	d.
Rent	8	0
Insurance	1	8
¾ cwt. coal	1	0
Gas	0	11
Starch, soap, soda	0	5
Boot club	1	0
Clothing club	0	6
Boot laces	0	1½
Matches	0	1
Blacking	0	0½

Left for food 7s. 11d.

							s.	d.
14 loaves	...	...	...	...	...	...	2	11
Meat	...	...	...	...	...	...	2	0
Potatoes	...	...	...	...	...	...	0	6
Vegetables	...	...	...	...	...	...	0	4
1 lb. margarine	...	...	...	...	...	...	0	6
No tea								
2 tins milk	...	...	...	...	...	...	0	7
2 lb. sugar	...	...	...	...	...	...	0	5
1 qrtn. flour	...	...	...	...	...	...	0	5
Salt	...	...	...	...	...	...	0	1
Pot herbs	...	...	...	...	...	...	0	2
							7	11

Week's average per head for food 1s.

							s.	d.
Mrs. F.								
Rent	...	...	...	...	...	...	4	6
Insurance	...	...	...	...	...	...	0	8½
1 cwt. coal	...	...	...	...	...	...	1	6
Lamp oil	...	...	...	...	...	...	0	8
Starch, soap, soda	...	...	...	...	...	...	0	5
Boot club	...	...	...	...	...	...	1	0
Clothing club	...	...	...	...	...	...	0	6
							9	3½

Left for food 10s. 8½d.

							s.	d.
11 loaves	...	...	...	...	...	...	2	6
Meat and fish	...	...	...	...	...	...	3	0
Potatoes	...	...	...	...	...	...	0	8
Vegetables	...	...	...	...	...	...	0	5
Margarine and jam	...	...	...	...	...	...	0	10½
8 oz. tea	...	...	...	...	...	...	0	8
1 tin milk	...	...	...	...	...	...	0	3½
4 lb. sugar	...	...	...	...	...	...	0	10
1 qrtn. flour	...	...	...	...	...	...	0	6
Salt, pepper	...	...	...	...	...	...	0	1
Bovril	...	...	...	...	...	...	0	6½
2 lb. rice	...	...	...	...	...	...	0	4
							10	8½

Week's average per head for food 1s. 9½d.

It will be seen that Mrs. G spends a regular 1s. 6d. a week on clothes, the same amount that Mrs. F does. She has 21s. 8d. to spend, where Mrs. F has 20s., but she has six children, whereas Mrs. F has four. She spends 3s. 6d. a week more on rent, and certainly houses her family better, having three small, inconvenient, crowded,

but fairly light, dry rooms, in place of Mrs. F's terrible little abode. She buys cheaper bread and flour, and spends but 1s. a week a head on food. She has lost no children, whereas Mrs. F has lost five. It is not to be supposed that the surviving children of Mrs. F, or the children of Mrs. G are robust and strong. Poverty has killed Mrs. F's five weakest children and drained the vitality of her four stronger ones. Poverty has prevented any of Mrs. G's children from being strong. The malnutrition of school children, which was so conspicuously mentioned in the published report of Sir George Newman, Chief Medical Officer of the Board of Education, seems to be explained by these budgets. The idea that mothers who have to feed man, woman and children on 1s. a head a week can do anything else than underfeed them must be abandoned. But it is also evident that the mothers who in desperation try economizing in rent in order to feed better are doing unwisely.

The question of food values is much discussed in connection with ignorance and extravagance on the part of the poor. It is possible, of course, that a shilling, or elevenpence farthing might be laid out to better advantage on a week's food than is done in the foregoing budgets. But superior food value generally means longer cooking—more utensils—more wholesome air and storage conveniences than can be commanded by these women. To take porridge as an instance. When well cooked for an hour and eaten with milk and sugar, most children would find it delicious and wholesome. But when the remainder of last night's pennyworth of gas is all that can be allowed for its cooking, when the pot is the same as that in which fish or potatoes or meat are cooked, when it has to be eaten half raw without milk and with but a hint of sugar, the children loathe it. They eat bread and dripping with relish. No cooking is required there, for which the weary, harassed mother is only too thankful—so they almost live on bread and dripping. A normal menu for a family of seven persons living on £1 a week is as follows:—

Breakfast for seven persons.

1 loaf; 1 oz. dripping or margarine; $\frac{1}{4}$ oz. tea; $\frac{1}{2}$ oz. sugar; $\frac{1}{4}$ d. worth tinned milk.

Dinners.

Sunday, 3 lb. meat; 3 lb. potatoes; 1 cabbage.

Monday, any meat left from Sunday, with suet pudding. The father on weekdays taking a chop or other food with him to work.

Tuesday, Thursday, Friday, Saturday, suet pudding, with treacle or sugar, or gravy and potatoes.

Wednesday, 1 lb. meat and potatoes stewed with onions.

Tea for seven persons.

1 loaf; 1 oz. dripping or margarine; $\frac{1}{4}$ oz. tea; $\frac{1}{2}$ oz. sugar; $\frac{1}{4}$ d. worth tinned milk; Saturday evening may see a rasher or a bloater for the man's tea.

It will be noticed both from the budgets and from this menu that tinned milk is the only milk which the mother can afford. Each of these threepenny tins bears round it in red letters the words "This milk is not recommended as food for infants." Nevertheless it is the only milk the infants get unless their mother can nurse them. If the mothers are able to nurse they always do for two very convincing reasons—it is cheaper—it is less trouble. But the milk of a mother fed on such diet is not the elixir of life which it could be, and which, under different conditions, it should be. Very often it fails her altogether. Then the child is fed on tinned milk. When it is fractious, because it is miserably unsatisfied, it is given a dummy teat to suck or a raisin wrapped in a bit of rag. This is not because the mother is ignorant of the fact that she could nurse much better if she took plenty of milk, or that if her child must be brought up by hand it were better to feed it from the L.C.C. milk depôt. It is because milk usually costs 4d. a quart, and just now costs 5d., and either price is prohibitive. The milk depôt feeds a new baby for 9d. a week till it is three months old, when 1s. 6d. is charged. The price rises regularly till it reaches something like 3s. at the age of a year. In a family where the weekly average is 1s., or even 1s. 3d., 1s. 6d. cannot be devoted to the new baby without cutting down the average for everybody else. So baby often has "jest wot we 'ave ourselves." It is all there is for him to have.

Meals and Manners.

The diet for the other children is chiefly bread, with suet pudding for a change. Often they do not sit down for a meal; it is not worth while. A table is covered with newspaper and as many plates as there are children are put round with a portion on each. The eating of this meal may take ten minutes or perhaps less. The children stand round, eat, snatch up caps and hats, and are off to school again. Breakfast and tea are, as often as not, eaten while the child plays in the yard or walks to school. A slice of bread, spread with something, is handed to each, and they eat it how and where they will. In some cases the father comes home for a meal at some inconvenient hour in the afternoon, such as half past three or four or five. This may mean that the children's chief meal takes place then in order to economize coal or gas and make one cooking do. This is not because the mother is lazy and indifferent to her children's well being. It is because she has but one pair of hands and but one overburdened brain. She can just get through her day if she does everything she has to do inefficiently. Give her six children, and between the bearing of them and the rearing of them she has little extra vitality left for scientific cooking, even if she could afford the necessary time and appliances. In fact one woman is not equal to the bearing and efficient, proper care of six children. She can make one bed for four of them, but if she had to make four beds, if she had to separate the boys from the girls and keep two rooms clean instead of one, if she had to make proper clothing and keep those clothes properly washed and ironed and mended, if she

had to give each child a daily bath, if she had to attend thoroughly to teeth, noses, ears, and eyes, if she had to cook really nourishing food, with adequate utensils and dishes, and if she had to wash up these utensils and dishes after every meal, she would need not only far more money, but far more help. The children of the poor suffer from want of light, want of air, want of warmth, want of sufficient and proper food, and want of clothes, because the wage of their fathers is not enough to pay for these necessities. They also suffer from want of cleanliness, want of attention to health, want of peace and quiet, because the strength of their mothers is not enough to provide these necessary conditions.

Clothing.

It is easy to say that the mothers manage badly. If they economize in rent the children die. If they economize in food the children may live, but in a weakened state. There is nothing else that they can economize in. Fuel and light are used sparingly; there is no room for reduction there. Clothes hardly appear in the poorer budgets at all. In the course of fifteen months visiting, one family on 23s. a week spent £3 5s. 5½d. on clothes for the mother and six children. Half of the sum was spent on boots, so that the clothes, other than boots, of seven people cost 32s. 9d. in fifteen months, an average of 4s. 8d. a head. Another family spent 9d. a week on boots and 9d. a week on clothes in general. There were four children. Other families again only buy clothes when summer comes and less is needed for fuel. Boots are the chief expense under this heading, and few fathers in Lambeth are not able to sole a little boot with some sort of skill. Most of the body clothing is bought third and fourth hand. How it is that the women's garments do not drop off them is a mystery. They never seem to buy new ones, and yet the hard wear to which the clothes are subjected ought to finish them in a month. It is obvious that clothing can hardly be further reduced. Remains insurance. It has been shown that steady, hard-working people refuse to have their dead buried by the parish. If they should change their attitude to this question and decide to economize here, it is difficult to imagine the state of mind of the "parish" when confronted by the problem.

How then is the man on a pound a week to house his children decently and feed them sufficiently? How is his wife to care for them properly? The answer is that, in London at least, be they never so hardworking and sober and thrifty, the task is impossible.

But there is a large class who get less than a pound a week. There is also a large class who get work irregularly. How do such people manage?

A small proportion of the cases undertaken in the investigation, from ill health and other causes, fell out of work. Their subsequent struggles afford material with which to answer this question.

Mr. H, carter, out of work through illness, gets an odd job once or twice in the week. Wages 24s. when in work. Six children born, five alive.

July 7th, 1910, had earned 5s. 5d.						s.	d.	
Rent ...	...	...	...	...	...	goes	unpaid
Insurance ...	...	...	...	...	...	...	lapsed
Coal ...	...	...	...	...	...	0	2
Soap, soda ...	...	...	...	...	...	0	4
Gas ...	...	...	...	...	...	0	6
Matches ...	...	...	...	...	...	0	1
Blacklead ...	...	...	...	...	...	0	0 $\frac{1}{2}$
							<hr/>	
							1	1 $\frac{1}{2}$

Leaving for food 4s. 3 $\frac{1}{2}$ d.						s.	d.	
9 loaves ...	...	...	...	...	...	2	0 $\frac{3}{4}$
Meat ...	...	...	...	...	...	0	9
Potatoes ...	...	...	...	...	...	0	3
Vegetables ...	...	...	...	...	...	0	1
Margarine ...	...	...	...	...	...	0	1 $\frac{3}{4}$
3 oz. tea ...	...	...	...	...	...	0	3
Tinned milk...	...	...	...	...	...	none	
1 $\frac{1}{2}$ lb. sugar ...	...	...	...	...	...	0	3
Dripping ...	...	...	...	...	...	0	6
							<hr/>	
							4	3 $\frac{1}{2}$

Or an average per head for food of 7 $\frac{1}{4}$ d. a week, or 1d. a day.

July 14th had earned 15s. 10d.						s.	d.	
Rent (two weeks) ...	...	...	...	...	...	11	0
Insurance ...	...	...	...	...	...	lapsed	
Coal ...	...	...	...	...	...	0	2
Gas ...	...	...	...	...	...	0	5
Soap, soda, blue ...	...	...	...	...	...	0	4 $\frac{1}{2}$
Wood ...	...	...	...	...	...	0	0 $\frac{1}{2}$
							<hr/>	
							12	0

Leaving for food 3s. 10d.						s.	d.	
7 loaves ...	...	...	...	...	...	1	7 $\frac{1}{4}$
Meat ...	...	...	...	...	...	0	6
Potatoes ...	...	...	...	...	...	0	3 $\frac{1}{2}$
Vegetables ...	...	...	...	...	...	0	1
Margarine ...	...	...	...	...	...	—
4 oz. tea ...	...	...	...	...	...	0	4
Tinned milk...	...	...	...	...	...	—
1 $\frac{1}{2}$ lb. sugar ...	...	...	...	...	...	0	3
Dripping ...	...	...	...	...	...	0	6
1 lb. jam ...	...	...	...	...	...	0	3 $\frac{1}{4}$
							<hr/>	
							3	10

Or an average per head for food of 6 $\frac{1}{2}$ d. a week, or less than 1d. a day.

Mr. I, bottle washer, out of work through illness, wife earned what she could. Wages 18s. when in work. One child born, one alive.

August 10th, 1910. Mrs. I had earned 2s. 6d.

	s.	d.
Rent	went unpaid
Insurance	lapsed
Coal	—
Lamp oil	—
Soap, soda	—
		<hr/>
		nothing

Mrs. I was told by infirmary doctor to feed her husband up.

	s.	d.
3 loaves	0	8 $\frac{1}{4}$
Meat	1	1
Potatoes	0	3
Vegetables	0	0 $\frac{3}{4}$
3 oz. tea	0	3
1 lb. sugar	0	2
		<hr/>
	2	6

Average per head for food 10d. or 1 $\frac{1}{2}$ d. a day.

August 17th. Mrs. I had earned 3s. 6d.

	s.	d.
Rent ... ..	...	went unpaid
Insurance ... ..	...	—
Coal	0	4
Lamp oil	0	2
Soap	0	2
Firewood	0	1
		<hr/>
	0	9

Mrs. I still feeding her husband up.

	s.	d.
4 loaves	0	11
Meat	1	0
Potatoes	0	2
Vegetables	0	1
1 oz. tea	0	1
1 $\frac{1}{2}$ lb. sugar	0	3
Margarine	0	3
		<hr/>
	2	9

Average per head for food 11d. or 1 $\frac{3}{4}$ d. per day.

When Mr. I could earn again, his back rent amounted to 15s. He found work at Finsbury Park, he living south of Kennington Park. He walked to and from his work every day, refusing to move because he and his wife were known in Kennington, and rather than see them go into the "house" their friends would help them through a bad spell. People in that class never write, and to move away from friends and relations is to quit the last hope of assistance should misfortune come. Mr. Y, who works on Hackney Marshes while living at Kennington, is another instance of this. A fish fryer who had to take work at Finsbury Park declared that he walked eighteen miles a day to and from his work.

Mr. J, carter out of work through illness, took out an organ when well enough to push it. Wages 18s. when in work. Six children born, six alive.

Jan. 26th, 1910, Mr. and Mrs. J had earned between them 9s.					
Feb. 2nd,	"	"	"	"	7s.
Feb. 9th,	"	"	"	"	8s. 10d.
Feb. 16th,	"	"	"	"	9s.
Feb. 23rd,	"	"	"	"	7s. 6d.

	Jan. 26th		Feb. 2nd		Feb. 9th		Feb. 16th		Feb. 23rd	
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
Rent ...	5	6	3	0	5	6	5	6	3	6
Coal ...	0	6	0	6	0	4	0	6	0	6
Wood ...	0	1	0	1	0	1	0	1	0	1½
Lamp oil...	0	1	0	1	0	1	0	1	0	1½
Soap, soda..	0	2	0	2	0	2	0	2	0	4
	<hr/>		<hr/>		<hr/>		<hr/>		<hr/>	
	6	4	3	10	6	2	6	4	4	7
Leaving for food ...	2	8	3	2	2	8	2	8	2	11
Average for food per head a week in holidays	0	4	almost 5		0	4	0	4	0	4½

Those children who were of school age in these three families were fed once a day for five days a week during term time. None of the children were earning. The three women were extremely clean and, as far as their wretched means would allow, were good managers. It is impossible to lay out to advantage money which comes in spasmodically and belated, so that some urgent need must be attended to with each penny as it is earned. After a certain point of starvation food must come first, though before that point is reached it is extraordinary how often rent seems to be made a first charge on wages.

It is an undoubted fact that the great majority of babies born to this class of parent come into the world normal as regards weight; cosy fat little creatures who should flourish and thrive in decent conditions. At the end of a year they show many signs of

delicacy most of which have been created by lack of warmth, lack of air, lack of light, lack of medical care, lack of food. It seems certain that could these children have what is necessary to a healthy child they are capable of growing up into healthy men and women. Baby clinics, school clinics, free public baths, free public wash-houses would seem to be but the beginning of a scheme of national care for the nation's children. The argument that the conditions described in this tract are useful in that they kill off the sickly children and allow the stronger to survive is an argument which is not followed by its supporters to a logical conclusion. The conditions which kill a weak child drain and devitalize strong children. For every one who dies three or four others live to be in need later on of sanatorium or hospital, or even asylum. It would surely pay the nation to turn its attention to the rearing of its children. It is no use urging that parents are drunken, and lazy and vicious; where that is true all the more do their children need protection and care; in fact, they only have to be drunken and lazy and vicious enough, for their children to be boarded out by the local authority, and four shillings paid weekly for their food alone, a sum undreamed of by the ordinary decent mother on a pound a week. If the parents, with all the strength, with all the industry, with all the thrift, with all the anxious care shown by these budgets, can only lodge their children as they do, and feed them as they do, what is the use of appealing to the parents for what only money can procure, money being the one thing they have not got? If this rich and powerful nation desires to have strong, healthy children, who are worthy of it, what is to prevent it? There is no reason why the school children should suffer from malnutrition, or why an unusually beautiful summer should kill off the babies like flies.

What Can be Done?

The remedy for this state of things is not easy to devise. Advance is likely to be made along two lines where it has already begun—the growing demand for a national minimum wage and the responsibility for the nation's children which is being increasingly assumed by the State. Trade boards are a beginning, piecemeal and tentative, which should make a starting point for a strong effort to attain a national minimum wage throughout the kingdom. It would be comparatively simple to define a fair wage for the individual worker. In Fabian Tract No. 128, "The Case for a Legal Minimum Wage," the difficulties and limitations, as well as the advantages, of that bed of Procrustes, a family minimum wage, are very fully dealt with. But, after all, the whole question raised by these budgets is one of children. A wage which was a tight fit for three children would be miserably inadequate for six or seven. Add to this that there is no certainty that the wage earner, man or woman, would always spend the whole wage upon actual necessities. If amusements, however innocent, were brought into the budget, something already in it would have to go. Very moderate drinking would upset the balance altogether. It is not reasonable to expect

working class men and women never to spend on other things than rent, insurance, clothing, fring, and food. Middle class people do not expect from themselves such iron self-control. Children, once an economic asset, are now a cause of expense, continually increased by legislation, which tends more and more to take children and young persons out of the labor market. The State, which has wisely decreed that children shall not be self-supporting, has no more valuable asset than these children were they reared under conditions favorable to child life instead of in the darkness and dampness and semi-starvation which is all that the decent, hardworking poor can now afford. Any minimum wage which is likely to be wrung from the pockets of the employing class during the next few years would not affect the question raised by the earlier budgets in this tract where the wage is already over £1 a week. Therefore, along with a strenuous demand for a national minimum wage, advance must be made on the line already laid down by the State in its provision of free and compulsory education for its children and in its statutory endorsement of the principle of school feeding. The establishment of school clinics, which is a step likely soon to become general, ought to be followed by a national system of compulsorily attended baby clinics. It is obvious from official reports already laid before the public that by the time they can be received into a national school many children have already suffered for want of medical attention. The doctors in charge of baby clinics, knowing that what a hungry, healthy infant wants is milk, and being confronted week after week with the same hungry infants gradually growing less and less healthy as their need was not satisfied, would collect and tabulate in their reports an amount of evidence on the subject which would revolutionize public opinion on the question of the nation's children and their needs.

If men, already in steady receipt of wages as high as any minimum wage likely to be attained for years to come, can only feed and house their families after the strictest personal self-denial, as these budgets show, the State, if it is to concern itself with its most vital affairs, should recognize its ultimate responsibility for the proper maintenance of its children. That this responsibility might eventually take the shape suggested in "The Case for a Legal Minimum Wage," for the children of widows or unmarried women, is quite possible. Some form of child maintenance grant might be placed in the hands of parents who, as joint administrators, would be answerable for the well-being of their children. It would be easy to discover through the clinics whether this duty was in each case being efficiently performed. A child, presented happy and well cared for, would be a sufficient guarantee, and a child whose condition appeared to be unsatisfactory would be noted and all necessary steps would be taken to secure its welfare. The country has faced the dead weight of Old Age Pensions; it is not impossible that the creative and repaying task of building up the nation's youth should be collectively undertaken.

WAGE EARNERS' BUDGETS. BOOKS RECOMMENDED.

- BELL, LADY.—At the Works. A Study of a Manufacturing Town. Arnold. 1907. 6s.
- CHAPIN, ROBERT COIT, Ph.D.—The Standard of Living among Working Men's Families in New York City. New York, Charities Publication Committee. 1909. Contains a useful bibliography of methods of budget keeping and tabulation, and of printed collections of budgets.
- DAVIES, M. F.—Life in an English Village. 1909. Unwin. 10s. 6d. net.
- LE PLAY, FRÉDÉRIC.—Les Ouvriers européens. Paris. 1855-1879. Contains a large number of elaborate monographs on working class families, including several in England.
- Liverpool Joint Research Committee.—How the Casual Laborer Lives. 1909. Liverpool, Northern Publishing Company. 1s.
- MANN, H. H.—Life in an Agricultural Village in England. Sociological Papers, Vol. I., p. 163. 1905.
- MORE, LOUISE BOLARD.—Wage Earners' Budgets. A Study of Standards and Cost of Living in New York City. New York, Henry Holt & Co. 1907. A detailed study of two hundred budgets.
- PATON, DUNLOP and INGLIS.—Study of the Dietary of the Working Classes in Edinburgh. *o.p.* Contains probably the most thorough and scientific examination of food yet available.
- ROWNTREE, B. S.—Poverty: a Study of Town Life. 1901. Macmillan. 1s. net.
- The Life of the Railway Clerk. Some Interesting Facts and Figures. Prepared by Three Experienced Railwaymen. 1911. Railway Clerks Association. 3d. Gives budgets of thirty-three railway clerks.
- United States Bureau of Labor. Sixth Annual Report, 1890. Cost of Production: Iron, Steel, Coal. Gives returns from 3,260 families in these industries, including 770 families in Europe.
- WILLIAMS, ETHEL, M.D.—Report on Children on Poor Relief. Poor Law Commission. Vol. XVIII. 1910; Cd. 5037. P. S. King & Son. 2s. 4d.
- WILSON, FOX.—Wages and Earnings of Agricultural Laborers. 1900; Cd. 346. 1905; Cd. 2376.
- Accounts of Expenditure of Wage Earning Women and Girls. Board of Trade (Labor Department). 1911; Cd. 5963. 5d.
- Report on Cost of Living of the Working Classes in Large Towns. Report of an Enquiry by the Board of Trade. United Kingdom: 1908; Cd. 3864. 6s. Germany: 1908; Cd. 4032. 4s. 11d. France: 1909; Cd. 4512. 4s. 1d. Belgium: 1910; Cd. 5065. 2s. 2d. All can be procured from P. S. King & Son.

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