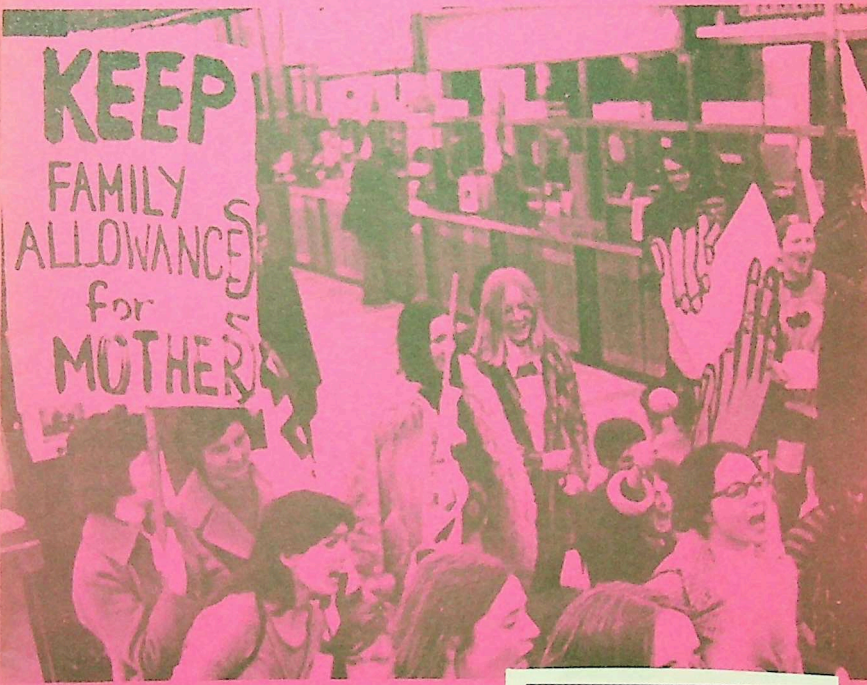


# THE FAMILY ALLOWANCE UNDER ATTACK



Suzie Fleming

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# THE FAMILY ALLOWANCE UNDER ATTACK

## INTRODUCTION

The Women's Family Allowance Campaign began as a defensive response to the Government's attack on a right that women already have: the right to some money from the State paid to all women with two or more children. But, taking strength from the fact that many women already felt strongly about the need for financial independence from men, it quickly became an offensive campaign, a fight to not only keep but extend the State's payment to women. One result is that the general question of money for women working in the home is being articulated in a way that it wasn't eight months ago.

In this pamphlet, I'm not attempting a comprehensive history of the campaign to date. Rather, I want to say something of what I think we have learnt (or learnt better) about the State in relation to us—its plans, its characteristic attitudes and manoeuvres, and some of their implications for us.

## HOW THE WOMEN'S FAMILY ALLOWANCE CAMPAIGN STARTED

In October 1972, the Government published a Green Paper called *Proposals for a Tax Credit System*. But it was not until the national Women's Liberation Conference the following month that many of us first registered its significance for women. A group of women announced that this Green Paper contains a proposal to abolish the Family Allowance, and that they'd already started campaigning to prevent this happening. The prevailing feeling was that a threat to Family Allowances was something the women's movement should fight.



Introduced as a statutory benefit in 1945, the Family Allowance stands at the moment at 90p for the second child and £1 each for any subsequent children. It's not much. But it's paid each Tuesday (through the Post Office) to women, many of whom depend on that money to keep the family in food till the man's next wage packet on Friday. And for many women, who work unpaid in the home full-time, it's also crucially significant as the only money that is paid *direct to them*, the only money of their own—the only money they have that they don't get from the man they live with, don't have to account for, and can spend as they please (though usually it's spent on the kids). It is this that has given strength to the Campaign, and has provided the connection between those of us who don't get the Family Allowance but have worked in the Campaign, seeing it as part of our struggle to get money for all women, and those who became involved because they didn't want to lose the Family Allowance which at present was theirs. The Campaign has continually sparked off more general discussion of the need for money for women. "Why don't we ask for a lot more than the 90p or £1 per child. Why don't we ask for a proper income?"—this is the sort of question the Campaign has provoked.

## WHAT DOES THE GREEN PAPER SAY?\*

The Green Paper makes proposals for a total revision of the tax system. These proposals affect not only the Family Allowance but all other income and benefits, too.

The proposed 'tax credits' are intended to replace personal tax allowances; but they would also replace most of the cash allowances that are at present paid to families, including the Family Allowance. The Family Allowance would be replaced by 'child tax credits'; but not all families, even with two or more children, would get them. Those left out of the proposed Tax Credit scheme include families on Social Security, families of those on strike, and students' families; while families of self-employed people would be credited on a retrospective yearly basis. The Green Paper estimates that 10% of the population would be outside the scheme.

\* A 'Green Paper' is a first step towards new Government policy. The Green Paper is published, public discussion and comment invited, and a Parliamentary 'Select Committee' of MPs set up to investigate the proposals and objections. The Select Committee makes its report, and this is used as the basis for a 'White Paper'. This is then debated in Parliament.

In addition to all this, the Government thought that for those families lucky enough to qualify for the new child tax credits, it might be a good idea to pay the money via the man's employer - i.e. to pay it to the man.\* So not only would many families be outside the scheme altogether, but it looked as though even for those families within the scheme, the woman would lose the right to collect the cash payment from the State.

The ways of the State are devious and difficult to follow. It took us some time simply to get through the Green Paper's prose. It took us longer still to work out that *its basis is the idea that benefits should increasingly be tied to waged work outside the home, and that the families of those people not doing such work or getting a National Insurance income would lose entitlement to benefits.*†

People with low wages would receive tax credits in the form of 'negative income tax': in other words, they would physically receive a cash handout. (People with higher wages, paying tax, would have their credits set against that tax.) The effect this would have on those people *outside* the tax credit system has been explained by Claimants Union women. They have pointed out that the purpose of the Green Paper's scheme in relation to them would be to drive women out into low-paid jobs, to force them to work outside the home as well as in it, to accept a job with any conditions. This is because a woman with children could get more money even doing a low-paid shit job than she could while on social security. If she had a job outside the home she would be entitled to tax credit payouts. If she were on social security, she wouldn't.‡

\* These proposals would amount to a system similar to that in some EEC countries where all family benefits are paid to the man, and are linked to waged work.

† A National Insurance income - i.e. sickness or unemployment benefit - is of course available only to people who have bought the right number of Insurance stamps.

‡ How apt the Claimants Union analysis is can be seen from a recent *Guardian* article (14 May). The Child Poverty Action Group are supporting the Tax Credit system on the basis that—

... the number of families with dependent children drawing supplementary benefit could be halved if a small minimum income were provided as of right. A survey of 500 families on supplementary benefit revealed that 56% of the married men and women expected that if they received tax credits of £6 plus £2 for each child one or other of the couple would be able to find sufficient work to enable them to cease drawing benefit. More than 40% of unsupported mothers expected that if they had tax credits as of right they would be in a position to work and so cease claiming benefits.



## ACTIONS IN THE CAMPAIGN

Representatives from local women's liberation groups who were organising round the issue of Family Allowances came together at several national meetings, to formulate demands and discuss ideas for action. We decided to call ourselves the Women's Family Allowance Campaign\* and to make the following demands in response to the Green Paper:

1. The Family Allowance must be kept and increased.
2. It must remain a statutory benefit (i.e. not be made part of the tax system as proposed, because it would then be easier to alter or phase out).
3. It must be given to every mother for every child (i.e. including the first child).
4. The Family Allowance must be made tax free (i.e. men must no longer be taxed on this money paid to women).
5. The maternity allowance must remain tax free.

Subsequently, we added another demand—that women on social security must get Family Allowance on top of social security, and not have it deducted from social security payments as at present. The fact that we didn't think to make this demand until women from the Claimants Union came to the meetings is a serious criticism of the rest of us. And because it was a late addition, this sixth demand isn't on our petition to Parliament.

We refused to word our petition in the 'correct' form, "We humbly petition and pray". We didn't feel in the least humble in the face of that lot; and the petition demands rather than asks. As we went about, on a group basis, gathering signatures—in shopping centres,† outside factories, or going from door to door in our neighbourhoods—this offensive stance was reinforced by the response we met. Most of the women we spoke to had not heard about the Government's proposals (which had been given hardly any coverage by the media); and most of the women with kids were angry, and talked of how hard pressed they'd be without the money. They also made it clear how they felt about the prospect of the men getting the only bit of money the State pays to women. Some said that if the money were paid via the man, they'd never see it.

Many groups called public meetings to get a chance to talk more with some of the women they'd met and to decide on future activities together. In Bristol we called local meetings, rather than try to have a meeting for

\* Other groups also campaigned on this issue—e.g. the Child Poverty Action Group and the Labour Party. They made different demands on their petition forms. These demands were more limited than ours.

† A few groups set up special stalls in markets.

the whole city. We wanted to reproduce the structure of our own local groups, to have meetings small enough for everyone to have a chance to speak, with no platform speakers faced by an audience. As a result we have managed to keep in contact with a number of the women who came to these meetings; and have followed them up with other kinds of discussion.

Activities such as these have continued, but there have been other kinds as well. There was a sit-in at the main London Post Office on 10 March (following the Women's Day March) when 200 women and a few men held out for over an hour. There has been at least one sit-in since then (in Lancaster), as well as demonstrations outside Post Offices and marches through the centre of many towns. And there must have been many actions that I haven't heard about.

As a result of the Campaign, those of us within the Women's Liberation Movement have made much more contact with women outside it than ever before. In the longer view, the chief significance of gathering signatures for the petition was just this—that it gave us an opportunity to meet other women. At the same time, the response we met outside Post Offices, on marches, at public meetings, made us all the keener to make the Campaign really effective. We also felt a sense of urgency because the Government had been moving fast.

The Parliamentary Select Committee set up to study the Green Paper and the objections to it was to report in July; so it was important to influence their thinking, by making sure they knew of the strength of opposition to the Government's proposals, long before then. The most effective way of doing this was by the various forms of public protest; but we felt we might as well, in addition, write to the Select Committee, and submit a fairly detailed account of our objections to the Green Paper. We decided it wasn't worth a lot of people spending time on this sort of job, so just a few women got together to do it, and sent in the report at the beginning of March.

## HINTS OF PROGRESS

Occasional newspaper reports began to hint that the Government was being forced to take women's protest at their scheme into account. But the first clear indication that they felt under pressure was the Chancellor's statement in the Budget speech:



There is one point which I should add. This concerns the payment of child credits. The House should know that the Government will not adopt any arrangement which leaves mothers being paid less than they are at present.

Although this showed that they were trying to deal with opposition to their plans, it was a fob-off that didn't really make clear whether they were actually having second thoughts or not. In particular, there was no clear assurance about keeping the Family Allowance. We took the statement to mean that those mothers *eligible* for child tax credits wouldn't get less than they do now; but saw no reason to believe that the Government had dropped the idea of making payment selective. On the other hand, it did seem that they were no longer intending to pay the money via the men—though again, nobody had said anything definite about this.

Because of rather garbled press reports, and ambiguous statements like Barber's, it was difficult to know what was going on. (This of course was their intention: they were trying to undercut protest by blandly vague reassurances that all was rosy.) Our visit to the Parliamentary Select Committee therefore turned out to be a useful opportunity to get a bit more information.

## OUR VISIT TO THE SELECT COMMITTEE\*

We were summoned to appear before the Select Committee as a result of the written evidence of objections we'd sent in. We were sent a list of questions in time to consider them beforehand. These questions centred on the idea of "universal child credits". If these were paid, would we drop our objections to the Tax Credit scheme? We had no notion of what they meant by "universal child credits", so we thought the most important thing we should do was to find out what they were, since they seemed central to the Select Committee's thinking. The only child credits mentioned in the Green Paper itself are non-universal "child tax credits".

When we walked into the large panelled room, we were a bit daunted by the set-up. There were many more of them than we'd expected, and they

\* For a word by word account of what was said at this meeting, see the official minutes of evidence to the Select Committee on Tax Credits (House of Commons Papers series no. 64) for 17 April, 1973. These papers are available from Government bookshops and some public libraries.

dominated the room. Although there were some members of the Family Allowance Campaign who'd come as observers to support us, when we started giving evidence they were sitting behind us, so we couldn't look to them for support! But we got rid of some of our nervousness while sitting through the evidence before ours; and by the time the eight of us moved towards the tiny table placed in front of the Committee for witnesses to sit at, we were feeling quite confident. We enjoyed trooping towards the table and crowding round together—seeing that we were obviously freaking the Committee out because there were so many of us giving evidence.

Throughout, members of the Committee were in some ways more sophisticated than we expected. They always referred to "women who work outside the home in gainful employment" as against "women who work in the home". They never talked about 'women who don't work'—obviously having realised that we all work, and it's just that some of us get paid and others don't.

The Chairman (William Clark M.P.) who, more than any of the others, seemed freaked by us, started by asking us who'd answer the questions. He was put out when we said we all would. He then tried hard to establish who, in his terms, we 'represented'. One of us replied by explaining that ours is a movement, not a committee structure, and that really we represented every woman who has signed our petition. Two women held up a headline from the *Daily Express* (9 April), which read "Heath Loses the Women", to suggest just what kind of opposition there is from women to recent Government measures. This caused some amusement among the Committee, though the Chairman didn't like it. I think we managed to get across the fact that we were representing a large number of women—way beyond what could be calculated in terms of organised groups. Some of the M.P.s were clearly put out by the fact that they couldn't, in conventional terms, assess what our strength was; and were further put off by our appearance and manner. None of us had dressed up for the occasion; and while we answered as politely as we could manage, we were refusing to be awed by them or the occasion.

The Chairman told us that the Family Allowance Campaign was making a fuss over nothing—hadn't we read the Budget speech where the Government said women would not be worse off as a result of the new proposals? We said we had seen the speech, and that it contained no assurance about Family Allowances. His response was that we ought to have known by now that the Select Committee were intending to propose "universal child credits". We asked what they meant by that, since "child credit" must refer to the "child tax credit" described in the Green Paper, and a tax credit can't by definition be universal because not everyone would be in the



Tax Credit scheme. Clark replied that the credit *would* be universal and that we clearly hadn't read the Green Paper. We began to wonder whether *he* had. Certainly, he was being very rude. We made it clear that we had *studied* the Green Paper, and that it was unambiguous about the fact that the child tax credit was to be a *tax* credit which not everyone would get. Barbara Castle then stepped in to explain that the Select Committee was proposing something different from the original Green Paper plan, that they were proposing a "universal child credit" which would in fact be universal, and would be like the Family Allowance. (We wondered why, if that were the case, they were changing the name.) The Chairman told us that, if we had read the written reports of evidence already presented to the Committee and the discussions they'd had, we'd know all this. We pointed out that we'd been called to give evidence on the Green Paper, not on what the Committee had discussed since its publication, that we hadn't even known you could get hold of published proceedings of the Committee, and that as a group of ordinary women we didn't actually spend out whole time following what their Committee did each day.

The Chairman was by this time angry, and told us forcefully that we had come there to answer their questions:

May I make it absolutely clear that this is not a discussion. It is a question and answer session, and I must ask you only to answer the questions you are asked. You may, of course, add your comments, but two or three talking together can only lead to difficulties.

But of course the reason we'd been trying to establish what they meant by "universal child credits" was that it was crucial for us to know what they meant, both for the sake of the Campaign and in order to answer the questions they'd sent us. Nevertheless, our attempt to establish exactly what they meant was seen as a distinct cheek.

After the exchanges over "universal child credits", they moved on to ask questions about married women's earnings (on which we'd also submitted evidence). But they didn't ask any more of the questions on Family Allowances of which they'd given us notice. Clark in fact closed the meeting very hurriedly. We'd been given hardly any time to present our case. One woman pointed out that we'd not even been given a chance to answer the questions they'd sent to us (to which we'd prepared such careful replies!); but Clark told us he thought they'd heard enough from us, and indicated he was ending the occasion. They all then got up to leave, and that was that.

But we had at least discovered that we could get hold of written reports of some of the Committee's sessions, and so find out what they'd been up to.

## IT LOOKS AS THOUGH WE'VE WON SOMETHING

The idea of "universal child credits" came from the Government's Tax Credit Study Group, consisting of civil servants from the Department of Health and Social Security and the Inland Revenue.\* What they mean by the phrase *is* that all families now getting the Family Allowance should get the proposed child tax credits. How it came about that they recommended something that undermines a central principle of the Green Paper it's impossible to say precisely. But I think it's largely because they realised women wouldn't put up with what was being proposed; they therefore suggested a solution that fits the terminology of the original Green Paper, and contradicts its substance only on close inspection.

Anyway, it does seem likely now that the Select Committee will recommend in its Report that the child credits should be universal, and should be divided between the father and mother in roughly the same proportions as the present child allowances (where the father gets a tax allowance and the mother collects the cash benefit—the Family Allowance). This would be an important victory. We have probably managed to halt their attempt to tie benefits more closely to waged work outside the home, and so 'discipline' people by forcing them to take such work. And we have halted the attempt to pay the benefits via the man's employer.

But we have not yet won our other demands—for an increased payment,† for Family Allowance payments to remain a statutory right, and for payment to be made irrespective of income (i.e. not to be taxed or docked from Social Security payments). In addition, we have certainly not seen the end of State attempts to use certain benefits to control us. They are already planning new ways to do this.

## 'FAMILY RESPONSIBILITY PAYMENT': A NEW ATTEMPT AT CONTROL

There is a new proposal in the air, to pay mothers (a pittance) for

\* See House of Commons Papers nos. 64/5 and 64/6.

† Though we seem to be on the way to winning at least some increase. On 23 May, the Chancellor of the Exchequer, addressing the Conservative Women's Conference, said that under the Tax Credit system mothers would receive "not less, and it may be more". He also promised that the money would be paid out in cash, weekly, to all mothers—i.e. it would be a universal credit. (See *The Guardian* or *The Times*, 24 May, 1973.)



staying at home with very young children. This I think must be seen in the light of 'encouraging' women to work outside the home as well as in it.

When we visited the Select Committee, we had first to sit through the evidence given by the group before us. Four women were speaking on behalf of the National Joint Committee of Working Women's Associations, which turned out to represent the Labour Party and the TUC's women's sections (among others). They were proposing that women with young children, who are unable to work outside the home because of "family responsibilities", should get an allowance paid to them as a right, to compensate them for the loss of wages they could otherwise be earning outside the home; and that this allowance should be paid as well as, and separate from, the Family Allowance. This was the first time I'd heard such a proposal,\*and it was obvious immediately that the idea much interested the Liberal on the Committee (John Pardoe, M.P.). Since then, this idea has cropped up several times, and is becoming something of a currency. At first, it seems an attractive idea. The Sunday *Observer* of 22 April had an editorial, "Pay Mothers to Stay at Home", which talked about the problem of unregistered child-minders, and continued:

The mothers are usually forced to go out to work through sheer economic necessity, many of them being unsupported by their husbands. So one way to deal with the problem would be to pay them to stay at home to look after their children, through a non-means-tested family responsibility payment.

But on 30 April 1973, Michael Meacher (Labour M.P.) said in the House of Commons:

What equity now clearly and loudly demands is the award of a home responsibility payment to women who are not employed but who look after young children or disabled relatives at home. If this were paid at an untaxed rate of £4 a week it would cost the Exchequer £850 million. But it could very largely be paid for by withdrawing the married tax allowance from wives who neither work nor have these home responsibilities, which would save the Exchequer £750 million a year.

What does this proposal mean? The first thing to say is that it's not a proposal for wages for housework: it undercuts such a demand. It's clear to them, as it has been to us, that the Family Allowance Campaign has led beyond a demand for Family Allowances, and has meant that more women have been articulating openly their discontent with their position as

\* Though apparently at a meeting on the Green Paper at Conway Hall in London on 26 February 1973, Mollie Meacher of the Child Poverty Action Group made a similar suggestion. She and Michael Meacher (see below) are wife and husband.

unwaged workers in the home. This discontent has found factual support in studies, by various bodies, of the contribution to the economy of women's unwaged work in the home. *New Society* of 10 May, 1973, has an article, "Woman Power", which quotes a survey undertaken by the National Council of Women. This survey estimates that in homes where there are children, women work 75 hours a week running the home and cooking; and in homes where there are no children, 40 hours a week. (This report was sent to the Select Committee on Tax Credits.) Michael Meacher is suggesting a payment of £4 a week for women with *very young* children. Conservative estimates show that mothers with children of this age do at least an 80 hour week, so he's suggesting payment at 5p an hour. Alternatively, if you discount the 40 hours a week spent on housework apart from baby/child care, as Meacher presumably means us to, that means a more princely sum of 10p an hour. And it would be found very largely at the expense of the housewives who don't have children (the ones who do a mere forty hours a week).

In addition to all this, at a time when there is pressure to get women into the 'labour market', these proposals could be used forcefully against women. They could be used to make sure we 'go out to work'. As soon as the child was old enough for school, the State would withdraw the allowance. If the family had got used to having the extra £4, it would be very difficult to then suddenly do without the money, so women would be forced to get jobs—often shit jobs—as soon as the State wanted them to. And if the State withdrew the allowance as soon as a nursery was available, then many mothers would, effectively, be obliged to leave their children there whether they wanted to or not.

In fact, of course, a woman's work in the home doesn't actually end when a child goes to a nursery or to infant school. But the 'family responsibility payment' is a proposal that is being made more and more, so we need to be sure about our attitude to it. One of the members of our delegation to the Select Committee got close to suggesting to the Government a similar measure when answering questions about the general taxation scheme embodied in the Green Paper. I haven't gone into the exchanges on this subject; but I mention the incident because I think it illustrates well the way in which, if we spend too much of our time thinking about how we are going to talk to the State, and what proposals the State might find acceptable, we land up making suggestions which can be used against us. Most of us who worked on the written evidence to the Select Committee and then went on the delegation felt it was our business to make clear the basis of our objections to the Government's scheme, but to avoid making alternative proposals *within their frame of reference*, because we want no part in helping them to govern us.



## WHAT DO WE WANT?

The proposals *they* make for us limit us all over again. The demands we make should be for things that would help us to break out of the roles and structures that confine us. No one demand, or group of related demands, can indicate all we want. But the Family Allowance Campaign has expressed our desire for financial independence from men in a new way. We know how important economic independence from men is if we are to live our own lives, and if they are to have a chance to move without the burden of having to support us. But in the past, demands for money for women have been expressed in a way that has simply led to more work for us. They have been in terms of getting a job outside the home, without seriously challenging the burden of work we do *in* the home—which has remained as our other, 'hidden' job. The Family Allowance Campaign has given practical expression to the idea of extending payment from the State for work women already do, work in the home.

We are beginning to get a sense of how crucial the work done in the home is to the economy, and how reluctant the State is to pay for this huge quantity of 'hidden' work. But just because it's not on their agenda, it doesn't mean that we shouldn't put it on ours. A demand for money for that work can do two things. It aims to bring us economic independence without bringing us more work. In doing so, it challenges the idea that 'home-making' is just a 'natural' expression of our femininity, a godgiven part of our relationship with children and men. It underlines the fact that housewives, in servicing men and rearing children in our society, are working for capital.

The threat to the Family Allowance, the threat to the little money that the State now pays to women, has highlighted how important that money is for women. The fact that such a small sum of money is so important gives us some idea of what a difference it would make if, instead of a pittance, we could make the State pay women a proper income.

June 1973

## AFTERWORD, SEPTEMBER 1973: COMMENTS ON THE SELECT COMMITTEE'S PROPOSALS

The Select Committee Report was published on 19 July, 1973. Many of its recommendations (including all those related to the changes in Family Allowance payments) have been accepted by the Government.

The Report says that the Tax Credit System substantially as put forward in the Green Paper should be implemented, but that some changes should be made. The changes are largely in relation to the proposed child tax credit, and the Report makes it clear that of the objections received to the Tax Credit Scheme, most of them related to this part of it.

The Report recommends:

1. That all child credits should be paid to the mother (or person with day to day care of the child).
2. That the mother should receive payment for the first child as well as for subsequent children.
3. That the child credits should be paid to *all* mothers (whether or not they or their husbands qualify for entry into the rest of the Tax Credit Scheme).
4. That payment should be made as a cash payment through the Post Office.

They have effectively decided that the Family Allowance must be kept, and given it a different name so that it appears to be part of the Tax Credit Scheme. In fact the universal payment of the child credit is quite contradictory to the original plan to limit payment to those families who come within the scheme (i.e. those with a wage or National Insurance benefit), and because it's not related to income, it is in no sense a tax credit.

So we have won a lot of what we demanded. The Family Allowance has been kept in all but name (though no longer as a statutory benefit), the money will be paid to *all* women, through the Post Office, for all children including the first, and the men won't be directly taxed on it. In addition, *if* the money is in fact paid at the suggested rate of £2 per child, that will mean an increase in payment to women.

But for mothers on Social Security, although they will get the payments along with everyone else, under Social Security regulations the money will be docked from their Social Security payments, so they'll be no better off, and will still be subject to the 'incentive' to get a job outside the home as well as in it (see p.3 above). However, since child credit payments will

*/ Continued on back cover*



continue irrespective of S.S. payments, at least mothers cut off from S.S. for 'co-habiting' will have a tiny source of income as of right.

The main opposition to the Green Paper proposals came from women, and centred on the refusal to let the Family Allowance payment disappear. The proposal to limit payment of this money is a central part of the scheme that has definitely been defeated. But other retrogressive aspects of the Tax Credit System remain as proposed because there was no general opposition to the scheme. The increased payments to women will be made at the expense of men – many men will take a cut in their pay packets because they will lose their present child tax allowance. The Government of course is keen to play off men against women, to divide the opposition to their proposals. But if the men had organised *with us*, together we could have made sure that they held on to their money *and* we got an increase; and we could have achieved a more total rejection of the scheme. Both men and women will suffer the disadvantages of the new system. For instance all National Insurance benefits are to be taxed, ranging from the tax that we will pay on maternity benefits, to tax on sickness benefits etc. which both women and men will pay. And it is becoming clear that the new 'simplified', 'unified' tax system will be very easy to manipulate for whatever ends the Government of the day has in mind.

We couldn't do everything. But as a result of an offensive campaign, we have won at the least an important defensive victory. The Family Allowance was the welfare cut they couldn't make, because women said – This is the woman's money, hands off! We want more, not less!

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