

U. S. DEPARTMENT OF LABOR

JAMES J. DAVIS, Secretary

CHILDREN'S BUREAU

GRACE ABBOTT, Chief

UNEMPLOYMENT AND CHILD WELFARE

A STUDY MADE IN A MIDDLE-WESTERN AND AN
EASTERN CITY DURING THE INDUSTRIAL
DEPRESSION OF 1921 AND 1922

By

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Bureau Publication No. 125



WASHINGTON
GOVERNMENT PRINTING OFFICE
1923

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LETTER OF TRANSMITTAL.

U. S. DEPARTMENT OF LABOR,
CHILDREN'S BUREAU,
Washington, February 28, 1923.

SIR: There is transmitted herewith a report on Unemployment and Child Welfare which is based on a study made in two cities.

Emma O. Lundberg, director of the social service division, was in charge of the investigation and has also written the report. Assistance in conducting the field study and preparing the material for publication was given by Mary E. Milburn and Ruth Bloodgood, both of the staff of the social service division of the Children's Bureau.

The findings of this report make it clear that large groups of children suffer not temporary but permanent losses as a result of a period of industrial depression. Those who are interested in raising the standard of our citizenship through better care of the children of the country can not regard as outside the field of their concern, proposals for preventing unemployment and, failing in a program of prevention, measures which are necessary for safeguarding the children during a period of unemployment.

Respectfully submitted.

GRACE ABBOTT,
Chief.

HON. JAMES J. DAVIS,
Secretary of Labor.

UNEMPLOYMENT AND CHILD WELFARE.

WHAT THE FATHER'S UNEMPLOYMENT MEANS TO THE CHILDREN.

During the industrial depression of 1921 and 1922, the Children's Bureau undertook a careful study of the effect of unemployment upon local problems of child welfare. For this inquiry two cities were selected in which there was successful coordination of the public and private resources and generous expenditure for the mitigation of the hardships incident to that period. They were cities in which the industries required a large percentage of skilled workers and paid wages that permitted a higher standard of living than the workers in many industrial communities enjoy; both had been unusually prosperous during the period immediately preceding the industrial depression.

The families for whom schedules were taken were selected from the lists of the men who were registered in the local employment offices and represented, as nearly as possible, a cross section of families of unemployed men in which there were two or more children under 18 years of age. The evidence shows that their earnings prior to the period of depression had permitted the families of many of these workingmen to begin payments on homes, lay aside money for the education of their children, for possible emergencies and for old age, and that they were at the same time living comfortably. It is probably safe to say that the families of these two cities had resources both in actual savings and in credit which the workers in many communities did not have.

But a long period of unemployment—more than two-thirds of the fathers included in the study had been out of work for more than a year—had gradually exhausted the resources of the families, and recourse to public and private relief as well as great changes in the family life had become necessary.

A large proportion of the men being skilled workers, the incomes in the families had, in normal times, ranged from \$75 to more than \$200 per month. More than nine-tenths of the men for whom complete information as to income was secured had been earning between \$100 and \$175 per month. During the period of unemployment, the complete family resources in four-fifths of the families of these

same men amounted to between \$25 and \$100 a month—this, too, when the earnings of the father in such temporary work as could be secured, the wages of the mother and the children, the savings that were taken from the bank, and the loans that were made, the food and other necessities purchased on credit, and aid from relatives and public and private relief agencies were all included. Half of the families for which there was complete information averaged for their maintenance during unemployment one-half as much as while the father was working.

It is inevitable that there should be a lowering of the standards of family life when the regular income is interrupted. Frugality in food, even to the point of actual privation, a dangerous saving of fuel, economy in clothing and household supplies, reduction of the housing cost through seeking cheaper quarters or crowding the family to secure an income from lodgers, always follow the breadwinner's loss of work, even though the family does not actually have to seek outside sources of aid. When the father loses his job the mother must secure work if it is possible for her to do so. Approximately one-third of the children included in the study were in families in which the mother did undertake and was engaged in gainful employment either within or outside her home. The evidence indicates that in some of these families the money for the family's food was secured at the cost of permanent injury to the health of the mother and neglect of the children.

The investigation made by the bureau shows that unemployment not only carries with it immediate deprivation and hardship but leaves a burden of debt and discouragement for the years to come. More than two-fifths of the families included in the study had been able to maintain themselves in part during the unemployment period on their savings. In many cases these savings represented years of economizing and of planning for the future. Homes that had been purchased in whole or in part had to be sacrificed by many families.

Over four-fifths of the families were in debt for food, rent, fuel, medical attendance, and other necessities. When the father eventually secures work, those families which lived on credit at the stores, or on borrowed money, will have a burden of debt to meet.

It has been pointed out that the families included in this inquiry represented as nearly as possible a cross section of families of unemployed men in two cities in which wages had been high. It is therefore especially significant to find that over half of them had received charitable aid from public or private agencies during the father's unemployment. In almost three-fourths of the families receiving such aid, the men had been skilled workers, and 42 per cent of the families that had had savings when the father was thrown out of

work had been compelled to seek aid from public or private relief agencies after their savings were exhausted.

In addition to the other hardships, almost two-thirds of the families reported the illness or disability of one or more members during the time the father was out of work. Of especial interest in connection with child welfare are the families—almost a fourth of the whole number—in which the mother was pregnant or had been confined during the father's unemployment.

One of the outstanding conditions incident to the industrial depression, and one that on its face would appear to be entirely beneficial, was the shortage of work for children. Many children who had been employed were forced to go back to school, and others who would have tried to eke out the family income while the father was unemployed remained in school because work could not be secured. But this gave no guaranty of permanent educational gains. Savings that would have assured many of the children real educational opportunities had been spent. Many of the children in the families whose future had been burdened by debts would undoubtedly be sent to work just as soon as they could find any kind of a job. Some children during all the time when men and women were so desperately in need of employment left school and secured work.

Thus, the hardships that must be endured by a family when the father is out of work do not end when conditions improve and he again has a steady job. The savings of years have been used up in order to provide maintenance during months of enforced idleness, perhaps the home whose purchase represented the fulfillment of the family's ambitions has been sacrificed. For many months after the father secures work his wages will have to be divided between the purchase of the necessities of life and the payment of the heavy burden of debt. Many of the fathers interviewed had little hope of successfully taking up again the task of providing a home and comforts for those dependent on them.

Besides the deprivation of material needs, there is the suffering that perhaps can be understood only by those who have themselves been the victims of the dread uncertainty and fear that besets a workingman's family when the father is "laid off." The most important feature of unemployment is its effect on the family morale—the father idle about the house, unsettled, disheartened; the mother going out to work if she can secure it, and using up every bit of her strength in the double task of providing for the family's maintenance and caring for the household and the children; the children suffering from the depression and uncertainty of what the future may mean, which is even more to be dreaded than the discomforts of the immediate present.

Unemployment, then, because it means lowered family standards anxiety and dread, the loss of savings, and the mortgaging of the future, has a direct and disastrous effect upon the welfare of children. While communities are usually able to organize their resources so that children are not removed from their own homes because of poverty caused by an industrial crisis, these resources have not been sufficient to prevent very real suffering in family groups stricken with the misfortune of loss of work by the father.

THE FIELD OF THE STUDY.

PURPOSE.

For a large proportion of the families of this country, food and shelter and all the other things necessary to the maintenance of a fairly adequate standard of life are so contingent upon steady employment that loss of income for even a very short time may spell deprivation or actual hardship. The present study was undertaken during a period when many sections of the country were suffering from serious industrial depression,¹ and its purpose was to secure such concrete first-hand information as could be obtained with reference to the effect of the father's unemployment on the welfare of his children.

In certain localities unemployment had been prevalent for many months, and all grades of workers had suffered—the skilled as well as the laborers and casual workers. In some types of industries the shutdown followed closely the unusual activity of the war years. The high wages that had prevailed had been largely offset by the higher living costs and the fever for spending which usually accompanies a sudden increase in income. Many workers who probably for the first time in their lives found themselves with earnings which permitted a margin for luxuries spent them for more comfortable living, and for automobiles, pianos, phonographs, or other means of recreation that served as an outlet for the tension of the times. There were, however, many families that put the surplus income into payments on homes, bank accounts, Liberty bonds, or other forms of savings which helped them to tide over the period of unemployment. Because of the increased populations in the centers of war activity, it had been necessary for large numbers of families to undertake to buy homes in order to be assured of a place to live. Loss of work found many of these families suddenly deprived of their incomes while they were burdened by obligations assumed when earning conditions were favorable. Sometimes their acquisitions could be turned into assets, though often at considerably depreciated values.

Employment that had been plentiful for men, women, and children of working age came to be at a premium for both adults and children in the unemployment areas. There was slight possibility of making up for the loss of the father's income through the earnings of the mother or the children. The situation was thus not without con-

¹ The field work of this study was done between Dec. 5, 1921, and Feb. 28, 1922.

structive features, which must be given due weight. Women, many of them with families needing their care at home, had gone into industry during the war because of the demand for workers and the high pay offered; they now found it difficult to secure work of any kind. Boys and girls 14 years of age and over were no longer induced by unprecedented wages to leave school and go to work, and many working children were compelled to return to the educational system. Unfortunately, the deprivations resulting from the loss of employment by the father as well as by the other wage-earning members of the family often outweighed the better chances for schooling and the advantages of the mother's care in the home.

In this study an effort was made to discover the relation between the unemployment situation and the more or less definable factors of child welfare, using this term as applying not merely to conditions related to the individual child but also to his welfare as a member of a family group affected by the father's unemployment. The most definite criterion of the results of unemployment is, of course, dependency, interpreted to include not only child dependency but the need of the family for outside aid. Even dependency, however, is not so significant a phase of the problem as the less clearly defined condition of "half rations" and deprivation of accustomed comforts among families that do not apply for charitable aid. Relief agencies report tremendous drains on their resources when periods of unemployment occur in their localities, and point out how quickly many families are brought to the need of outside aid when wages are cut off. Some families manage, without assistance, to survive the period of stress by living under such conditions of lowered standards and deprivation of ordinary comforts that the children suffer very real harm.

While this report includes certain statistical facts in regard to the families that make up the unemployed groups, as a necessary general basis for consideration of the child-welfare problem, the purpose of the inquiry was to throw as much light as possible upon the extent to which the father's loss of work affected the well-being of his children. Such human facts as those related to the lowering of living standards and other special hardships coincident with a reduction in the family income, can be analyzed to only a limited extent by the statistical method; they must be dealt with in the main by the "case method," presenting the combinations of elements in the conditions of various representative families.

CITIES INCLUDED.

Reasons for selection.

The study of unemployment was made in two cities located in different parts of the country and having somewhat different indus-

trial backgrounds—Racine, Wis., and Springfield, Mass. Both cities were reported by the United States Employment Service as having serious unemployment. The first was rated as having a situation that was as severe as any in the country; in the second city the industrial depression was less general, though affecting a large number of men over a considerable period of time. These cities were chosen for the study also because their populations included a number of nationalities and represented a variety of social and economic conditions.

Racine, Wis., had in 1920 a population of over 58,000. When the study was undertaken the unemployment situation had been serious for more than a year. Springfield, Mass., had a population of almost 130,000. At the time this city was visited, unemployment had been prevalent for about 10 months.

Among the leading industries in Racine were manufacture of agricultural implements, foundries and machine shops, manufacture of automobiles and automobile parts, electrical-machine apparatus and supplies, boots and shoes, trunks, furniture, and hardware. In Springfield, the main industries were foundry and machine shops, manufacture of electrical-machine apparatus and supplies, brass and bronze products, automobile bodies and parts, stationery, sporting goods, and games and toys.

Extent of unemployment.

Racine.—The estimates given in regard to the number of unemployed men indicated that the total was somewhere between 10,000 and 12,000. This apparently included a considerable number of single men, many of whom had come to the city when workers were in demand and had left when they lost their jobs. It was impossible to secure a fair estimate of the probable proportion of unemployed men in the city at the time the study was made. The following data secured from the Wisconsin Industrial Commission in regard to the numbers of workers in three Racine factories give an indication of the unemployment situation:

Plant No. 1:

Men employed July, 1920.....	948
Men employed October, 1921.....	199

Plant No. 2:

Men employed July, 1920.....	4,382
Men employed October, 1921.....	824

Plant No. 3:

Men employed July, 1920.....	1,291
Men employed October, 1921.....	484

The manufacturers' association had compiled a chart on which were plotted figures from the reports of 70 factories giving monthly

information to the association on the number of employees. The following figures were given:

Month and year.	Employees.
March, 1920.....	19, 351—The employment peak.
April, 1921.....	9, 215—52 per cent less than the peak.
June, 1921.....	7, 785—60 per cent less than the peak.
August, 1921.....	6, 415—67 per cent less than the peak.
October, 1921.....	6, 600—66 per cent less than the peak.
December, 1921.....	6, 192—68 per cent less than the peak.

The reports made by the State and city employment office on the number of registrations for jobs give something of a guide to the situation, though one not entirely reliable because of the fact that when jobs are very scarce men do not keep on applying.

Springfield.—No definite data on the extent of unemployment could be secured for Springfield. Excerpts from the Industrial Employment Survey Bulletin, published monthly by the Employment Service of the United States Department of Labor, give a general indication of the situation in the city. The bulletin published in April, 1921, states: "There is much unemployment in the metal and building trades, and in the textile, paper, motor-vehicle, and motor-accessories industries. A large rubber company in this vicinity normally employing 5,000, now employing 1,600, has increased working schedule from 32 to 48 hours a week." May, 1921: "A large motor-vehicle plant employing 900 is working three days a week, with prospects for improvement not promising. A large tool plant is closed indefinitely. A machine tool plant, closed for one week, has reopened and is working three days a week with a small force. A large plant engaged in manufacturing games and toys has reduced its force from 550 to 400." June, 1921: "Unemployment continues in metal and building trades." July, 1921: "Unemployment is general in all lines. The mayor of Springfield has appointed a committee to devise ways and means of relieving the situation. Textiles are working full time, but with reduced forces. Manufacturing plants are running with greatly reduced forces." August, 1921: "There is much unemployment in the metal trades and paper industry, while part time prevails in nearly all plants." November, 1921: "The general opinion of those engaged in business is that the next three months will show a slow but steady improvement. The metal trades show the largest unemployment. There is no activity in the building trades. A large firearms plant is closed, affecting 800. An automobile plant has but few working. Paper has shown some improvement. Paper-box workers advertising for night crews. Certain textiles report shortage of skilled help." December, 1921: "Metal trades are very quiet. One large industry, employing 1,000 hands, is about to lay off 200. Two plants, employing 1,250, are still closed. Paper and textiles show a steady upward trend. Railroad shops are on full time. Iron

foundries are good. Auto-tire industry very busy." January, 1922: "Ice cutting, now at its height, will give employment to hundreds of men for several weeks. Unemployment conditions improved in some industries, but the metal trades continue to be the hardest hit. Building trades are dull, with indications of improvement in the spring. One drop-forge plant is practically closed, affecting about 500 hands. One plant manufacturing small arms closed, about 270 affected. * * * One textile plant which was closed has reopened. One concern, closed since last July, with a normal force of 825, has reopened with a force of 250 men. One plant manufacturing agricultural implements closed, affecting about 150."

Measures taken to provide employment.

Racine.—In August, 1921, the city of Racine appropriated \$150,000 for road work, bridge building, and park work, in order to relieve the unemployment situation. The selection of the men for this work was placed in the hands of the State and city employment office. The superintendent of the employment office reported that a chance at this city work had been given to about 500 men a week, the usual policy being one week of employment and two weeks off. Sometimes a man was given work for two or three weeks in succession, with a proportionate period of unemployment following. The pay was 35 cents an hour. Park work was for 9 hours a day and street work for 8 hours. It was stated by the employment office that the men averaged about 5 days a week when employed, and their pay averaged about \$15 a week. The employment office received between 200 and 300 applications a day for work on the streets and in the parks; a large proportion of these men had been skilled factory workers.

Springfield.—In August, 1921, the mayor of Springfield put into operation a plan for city employment, and an appropriation of \$5,000 was made for special work by the street and park departments for the month of August. This work was continued, and the amount available for wages was increased as needed. The expenditures for the city work ran from \$4,000 to \$6,000 a month, except in December, 1921, when wages amounted to more than \$18,000. This was not due to increase in unemployment, but was to be accounted for almost entirely by the policy of giving employment to as many men as possible during the Christmas season. The distribution of this special city work was placed in the Soldiers' Relief Office, and investigations were made in all cases by the Union Relief Association, which reported to the employment office. Employment was limited to men with dependent children or with more than one adult dependent on them. The work was given for 5 hours a day, 6 days a week, usually 120 hours at a time. Then the man was laid off, and reemployment de-

pendent on the number of applications on hand. Usually there was about a week's interim. The wages were \$12 for 30 hours' work. It was stated at the employment office that the average amount earned by the men was about \$10 a week, because bad weather and other conditions interfered with steady work. From August through November, 1921, there were 975 applications for work, of which 213 were disapproved because of absence of dependents living in the city, residence in the city for less than a year, or for some other reason. By February 15, 1,017 men had been given city work through the emergency employment office.

SOURCES OF INFORMATION.

General information in regard to the unemployment in the two cities and the basic data for the various sections of the study were obtained from the following sources, effort being directed toward securing facts which bore a special relation to the welfare of the children of unemployed men.

1. State and city employment offices.
2. City officials and others concerned with special efforts to relieve the unemployment situation.
3. Manufacturers' associations and committees dealing with the problem.
4. Industrial concerns affected, and especially welfare workers of factories giving assistance to families of employees.
5. Public and private relief agencies, visiting nurse associations, and other organizations assisting families.
6. Offices issuing employment certificates, and vocational or continuation schools attended by working children.
7. Child-welfare agencies, including the juvenile court, the agency administering mothers' pensions, children's aid and protective societies, institutions for dependent children.

The inquiry differed somewhat in the two cities, in accordance with the features of the situation that appeared especially significant in each place. Aside from the general information concerning the background, the study included the following main divisions:

- A. Schedules secured through interviews with families of unemployed men.
- B. Data from records of relief agencies concerning families given assistance because of unemployment.
- C. Data from employment-office records relating to men with dependent children.
- D. Comparative data on the extent of child labor, and the effect of the unemployment situation on schooling.

By far the most important part of the inquiry was the securing of direct information from 366 families of unemployed men. The re-

sulting schedules yielded information pertaining to all phases of the study, and since the group of families visited in each city was selected as fairly representative of the "average run" of families affected by unemployment, this material is especially significant. In Racine a cross-section study was made of unemployment cases in the records of a large private relief agency. In Springfield an analysis was made of the data recorded concerning the men with dependent children who applied for emergency city work. In both cities studies were made of the child-labor situation, comparing the period of industrial depression with preceding years. Certain other special phases of the problem were considered—employment of mothers, health conditions in the families during the unemployment period, juvenile delinquency, and dependency, and the credit granted by retail stores as a substitute for charitable aid in tiding the family over the period of unemployment.

Because of the differences inherent in the industrial and social conditions in the two cities, it is necessary to present separately the analysis of the general statistical data relating to the families in each city. Under special topics, however, the data from the two cities are dealt with together. It has already been pointed out that the real meaning of the misfortune of unemployment can best be shown through the presentation of the situations in individual families are presented, and the coincidence of various factors that affect the welfare of the children in these families.

THE FAMILIES OF THE UNEMPLOYED.

The section relating to the home conditions of unemployed men constituted the main part of the inquiry, both because of the relative importance of the data and the time expended in securing the first-hand information from the families. A total of 366 families in the two cities were visited by agents of the Children's Bureau, and information was obtained from them in accordance with a prepared schedule form.² The study was confined to families in which there were two or more children under 18 years of age living in the home. It covered facts as to the father's previous employment, the duration of his unemployment, the composition of the family, home conditions, resources of the family during the unemployment period, special handicaps under which the family was suffering, the losses suffered, debts accumulated, and the extent of retrenchment in their manner of living.

In order to be of value for the purpose intended, it was necessary that the group of families selected for scheduling should be representative of the general run of families of unemployed men, and not overweighted by families known to social agencies or from the lower occupational groups. In both cities representative lists of unemployed men with dependent children could best be secured from the records of the State and city employment offices. While in times of normal industrial conditions laborers and casual workers would probably predominate in the applications for work, the unemployment periods in both cities had been of such long duration, and all classes of workers had been affected so seriously, that the danger was rather that the lists of families might include an undue proportion of skilled workers. This was the case especially in one city, where applications by laborers were not being recorded at the time of the inquiry, because these jobs were filled by any men who happened to be in the employment office at the time of the infrequent applications for such workers. Overweighting was guarded against in so far as it was possible to do so.

For the most part, families were selected for study in which the father had been out of regular work for at least six months. In Racine only 3 per cent and in Springfield 10 per cent of the fathers of the families included in the study had lost their regular employment less than six months before the agent's visit. On the other hand, in 71 per cent of the families included in Racine and in 48 per cent of those included in Springfield the unemployment of the father had been of a year's duration or longer. As defined in the instruc-

² For schedule form see p. 169.

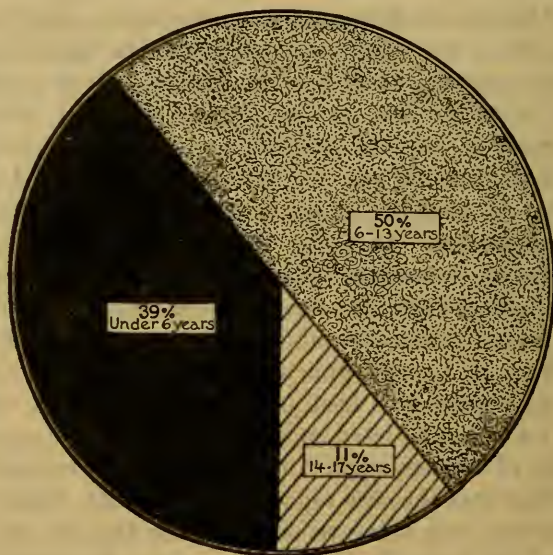
tions to the agents, the unemployment period was held to cover the time from the loss of the man's regular work; during this period he might have had temporary work at other occupations than his trade or usual employment.

The lists of families selected in this way from the employment-office records were "cleared" through the records of public and private relief organizations, children's agencies, and other sources of information that might supplement the data secured directly from the fami-

CHART I.

AGES OF CHILDREN IN FAMILIES OF UNEMPLOYED MEN

1315 CHILDREN IN 366 FAMILIES IN TWO CITIES



lies. The person interviewed in the home was either the father or the mother; frequently both were seen. The agents were instructed not to attempt to secure any information unless the family understood the purpose of the inquiry and was interested in assisting. The instructions to the field agents contained the following paragraph:

The purpose of the inquiry is to discover what happened to the family—especially the children—as a result of the unemployment of the father. The statistical items are important as furnishing a background for analysis of the situation, but the most valuable part of the material will be information that shows what unemployment means in human terms.

RACINE, WIS.³**Duration of unemployment.**

At the time the study was undertaken there had been a serious unemployment problem in Racine for about a year and a half. In this city 231 representative families were selected for study, in accordance with the plan already outlined. For only 3 per cent of these had the lack of regular employment of the chief breadwinner covered a period of less than six months; for 26 per cent the unemployment had continued for from six months up to a year, for 67 per cent for from a year to a year and a half, and for 4 per cent for still longer periods. The details of the duration of unemployment in months are as follows:

Duration of unemployment.	Number of fathers.
Total.....	231
Less than 4 months.....	2
5 months.....	5
6 months.....	3
7 months.....	11
8 months.....	17
9 months.....	10
10 months.....	8
11 months.....	10
12 months.....	40
13 months.....	24
14 months.....	31
15 months.....	29
16 months.....	18
17 months.....	11
18 months.....	4
19 months.....	2
20 months.....	1
21 months.....	1
22 months.....	1
Not reported.....	3

Number of children affected.

In the 231 families there were 823 children under 18 years of age living at home. As the following list shows, almost half of these children (48 per cent) were under 7 years of age. Those from between 7 and 14 years of age comprised 42 per cent, and 10 per cent were 14 years of age or over.

Ages of children.	Number of children.
Total.....	823
Under 1 year.....	48
1 year.....	51

³ See Appendix A, Tables 1, 3, 5, 7, 9, 11, 13, 15, 17, and 22.

Ages of children.	Number of children.
2 years.....	49
3 years.....	55
4 years.....	60
5 years.....	62
6 years.....	67
7 years.....	57
8 years.....	51
9 years.....	57
10 years.....	49
11 years.....	45
12 years.....	49
13 years.....	43
14 years.....	29
15 years.....	20
16 years.....	17
17 years.....	14

The age distribution of the children did not differ materially from that of the children under 18 years of age in the general population, except that there were proportionately fewer children of possible working age in the families of the unemployed, as is shown by the following figures:^{3a}

Ages of children.	Per cent distribution in families of unemployed men.	Per cent distribution in general population.
Total.....	100	100
Under 7 years.....	48	45
7-13 years.....	42	37
14-15 years.....	6	9
16-17 years.....	4	9

Two-fifths of the 231 families had more than three children. The following list gives the number of children under 18 years of age in each family:

Number of children under 18 years.	Number of families.
Total.....	231
2.....	65
3.....	72
4.....	32
5.....	36
6.....	18
7.....	5
8.....	2
10.....	1

General facts concerning the fathers.

Most of the fathers in this group of families were young men; 58 per cent were under 40 years of age, 49 per cent being between 30 and 40. Thirty-three per cent were from 40 to 50; 9 per cent were over

^{3a} The smaller proportions in the upper age groups in the families studied are due in part to the limitation to families with two children under 18 years of age.

50. Nineteen fathers were from 50 to 60 years old, and 3 were 60 or over.

Among the unemployed men included in the study the proportion of foreign born was much larger than among the males 21 years of age or over in the general population of the city—the comparative percentages being 77 and 45. Of the foreign-born fathers, however, 85 per cent had been in the United States for 10 years or longer and only 1 for less than 5 years. The length of time the 179 foreign-born fathers had been in the United States is shown in the following list:

Length of residence in the United States.	Number of foreign- born fathers.
Total.....	179
Less than 5 years.....	1
5-9 years.....	25
10-14 years.....	52
15-19 years.....	60
20-24 years.....	20
25 years and over.....	20
Not reported.....	1

Four-fifths of these fathers had become citizens or had taken out their first papers.

More than half of the 231 men had been residents of the city for 10 years or more, only 6 had lived there for less than two years. The following list gives the length of residence in the city:

Length of residence in city.	Number of fathers.
Total.....	231
1 year.....	6
2-3 years.....	29
4-5 years.....	16
6-7 years.....	23
8-9 years.....	35
10 years and over.....	121
Not reported.....	1

All the native-born fathers were reported as able to read and write. Of the foreign-born, 13 per cent were reported as illiterate, but only 2 men were unable to speak English.

Previous work status of fathers.

Almost three-fourths of the unemployed men had previously been skilled workers in regular trades or semiskilled operatives, and one-fourth had been unskilled workers; only two men had been casual laborers. A greater proportion of the native born and those who had been in the United States for 20 years or over were rated as skilled workers than of those who had been in the country for a shorter period—that is, 84 per cent as against 67 per cent. The majority of the men had been employed in manufacturing or me-

mechanical occupations. The following list gives the occupations as reported by the men:

Last regular occupation before unemployment.	Number of fathers.
Total.....	231
Laborer in factory.....	49
Molder and caster.....	34
Machinist.....	32
Assembler.....	13
Machine operative.....	11
Blacksmith, forge or hammer man.....	7
Truckers and drivers.....	7
Coremaker.....	5
Mechanic.....	5
Tool and pattern maker.....	4
Riveter.....	3
Bench worker.....	3
Welder.....	3
Blacksmith's helper.....	3
Painter, varnisher, and sander.....	3
Filer, polisher, and buffer.....	2
Miscellaneous manufacturing and mechanical.....	33
All other.....	14

The father's monthly wages in his last regular employment are shown below:

Monthly earnings.	Number of fathers.
Total.....	231
Less than \$100.....	27
\$100, less than \$125.....	58
\$125, less than \$150.....	48
\$150, less than \$175.....	29
\$175, less than \$200.....	22
\$200, less than \$225.....	14
\$225, less than \$250.....	9
\$250 and over.....	1
Not reported.....	23

It is seen that prior to the loss of employment more than a third of the families included in the inquiry had had a monthly income of \$150 or over through the earnings of the chief breadwinner. The wages of more than one-tenth of the heads of families had been \$200 or more a month.

Ninety per cent of the men stated that their loss of employment was caused by shutdown of the factory or "lay-off" of workers. In seven cases illness was given as the active cause; in three, "trouble with the boss or company," and various reasons were alleged in the remaining cases.

Ownership of home.

Ownership of homes had been almost a necessity, in order to be assured of a place to live during the period of congestion of popula-

tion in war time. It was found that more than three-fifths of the families studied had bought their houses, only 29 per cent of these having acquired them before the war period. The true situation, however, is shown by the fact that payments had been completed on only 6 per cent of these "owned" homes, while 94 per cent were mortgaged. Two of the 9 families who owned their homes free of encumbrance had lived in them 10 years or longer, 5 for from 5 to 9 years, 1 for 4 years, and 1 for 3 years. Seven of them had presumably bought the homes before the war period. On the other hand, almost half the families whose homes were mortgaged had lived in them for less than 3 years. Of the families who were renters, nearly three-fourths had lived in the same house for less than 3 years. On the whole, the families of unemployed men represented fairly steady residents, for only 23 per cent of them had moved into their present living quarters within a year. Following are the details as to length of residence in the homes occupied at the time of the investigation:

Length of time in house.	Families owning homes.	Families renting homes.
Total.....	145	86
Less than 6 months.....	2	26
6 months.....	3	20
1 year.....	25	11
2 years.....	33	7
3 years.....	30	3
4 years.....	6	9
5-9 years.....	32	7
10 years and over.....	9	1
Time not reported.....	5	2

Seven of the families who had previously owned their homes, presumably mortgaged, had been compelled to give them up and to become renters. Four families, on the other hand, who had been renting, had had to buy homes because of the housing situation and had invested their savings in this way during the unemployment period.

Housing conditions.

Housing conditions in this city were not such as to necessitate overcrowding under normal conditions, and at the time of the investigation 50 per cent of the families had a housing standard of one or more rooms per person; 45 per cent of the families averaged between one and two persons per room, 4 per cent averaged between two and three per room, and 1 per cent three or more persons per room. In view of the large proportion of owners as compared with renters, the crowding that was found is no doubt to be accounted for largely by the custom of letting rooms or taking in boarders to eke out the family resources. In five instances the overcrowding was particularly serious. A family with six members lived in a single room.

Another of the same size occupied only two rooms. A family of eight persons had three rooms, and each of two families with nine members lived in four-room apartments.

Rents paid.

Nearly three-fourths of the families renting their homes paid a rental of between \$10 and \$20 a month. Four-fifths of the families giving information on the amount of rent paid lived in houses or "flats" having four or more rooms; three-fourths of these families, also, were in the \$10 to \$20 rent group.

The amounts paid at the time of the visits to these families—in December, 1921, or January, 1922—were as follows:

Amount of rent per month.	Number of families renting.
Total.....	86
Less than \$10.....	4
\$10, less than \$15.....	28
\$15, less than \$20.....	36
\$20, less than \$25.....	10
\$25, less than \$30.....	5
\$30-\$35.....	3

The difficulties which loss of steady income entailed are indicated by the fact that of the 86 families who rented their homes at the time of the study 7 had owned homes before unemployment and had had to give them up; 1 family remained in the house and was paying rent, and 6 had moved to rented quarters. Forty-eight other families moved during the unemployment period, some of them to quarters having lower rents, and others apparently because "it was cheaper to move than pay rent." Of the families who had moved, 25 were paying lower rents at the time of the study than they had paid before unemployment; 5 were paying more than they had done while the father was working; and 13 were paying approximately the same as before. Four families had moved from rented houses to homes which they had had to buy. Complete information was not obtained in regard to amount of rent paid by one family.

Of the 35 families who rented previously and had not moved, 7 were paying less than they had done while the father was working, and for 26 families the rents were approximately the same before and during the unemployment period. For 2 families information was not obtained as to the amount of rent paid.

In connection with the rentals reported above, it is important to remember that three-fifths of the families visited in Racine had bought their homes. It may well be assumed that the renters represent to a considerable extent the families of a lower economic status, and those who could not afford to make the payments necessary to "own" a home. The estimates made by one of the large manufac-

turing concerns in the city of the budgets required for workingmen's families, based on data secured from families of their employees, placed the amount of rent at \$30.⁴

CHART II.

DURATION OF UNEMPLOYMENT

356 FAMILIES IN TWO CITIES, REPORTING DURATION
OF FATHER'S UNEMPLOYMENT



If it had been possible to ascertain the average monthly amounts paid out by the families who had bought their homes and were paying interest and principal on the mortgages, the figures on cost of housing would undoubtedly have been found to equal or exceed the amount given in the budget estimate.

⁴ See budget estimate, p. 37.

SPRINGFIELD, MASS.⁵**Duration of unemployment.**

In Springfield 135 families were visited. Almost half the fathers had been out of work for a year or longer. Ten per cent had been unemployed for less than 6 months, 42 per cent for from 6 months to a year, and 48 per cent for a year or more. These percentages contrast strongly with the 3 per cent, 26 per cent, and 67 per cent unemployed for the corresponding periods in Racine. It is seen that the unemployment situation in Springfield had been much less serious than in the first city studied.

Duration of unemployment.	Number of fathers.
Total.....	135
Less than 4 months.....	9
4 months.....	2
5 months.....	2
6 months.....	10
7 months.....	15
8 months.....	9
9 months.....	12
10 months.....	6
11 months.....	2
12 months.....	6
13 months.....	16
14 months.....	14
15 months.....	8
16 months.....	4
17 months.....	5
18 months.....	1
19 months.....	3
24 months.....	2
25 months.....	2
Not reported.....	7

Number of children affected.

The 135 families of unemployed men included 492 children under 18 years of age living at home. Forty-three per cent of these children were under 7, and 43 per cent were from 7 through 13 years of age; 14 per cent were 14 years or over. The corresponding percentages for Racine were very nearly the same—48, 42, and 10. The numbers of children of each specific age are shown below:

Ages of children.	Number of children.
Total.....	492
Under 1 year.....	29
1 year.....	27
2 years.....	34
3 years.....	34
4 years.....	28

⁵ See Appendix A, Tables 2, 4, 6, 8, 10, 12, 14, 16, 18, and 22.

Ages of children.	Number of children.
5 years.....	32
6 years.....	28
7 years.....	41
8 years.....	29
9 years.....	29
10 years.....	34
11 years.....	22
12 years.....	30
13 years.....	27
14 years.....	18
15 years.....	22
16 years.....	16
17 years.....	12

The following list shows that the proportion of children of working age was smaller in the group of families studied than in the general population of the city—14 per cent as against 18 per cent.

Ages of children.	Per cent distribution in families of unemployed men.	Per cent distribution in general population.
Total.....	100	100
Under 7 years.....	43	45
7-13 years.....	43	37
14-15 years.....	8	9
16-17 years.....	6	9

In 49 per cent of the 135 families there were more than three children living at home. Seventeen families had six or more children.

Number of children under 18 years.	Number of families.
Total.....	135
2.....	45
3.....	25
4.....	27
5.....	21
6.....	9
7.....	5
8.....	2
9.....	1

General facts concerning the fathers.

More than half the fathers whose ages were given (54 per cent) were under 40 years of age, the greater proportion being between 30 and 40 years. Of the 128 men, only 10 were between 50 and 60 years, and 1 man was over 60. Eight of these 11 older men had been out of work for periods ranging from 13 to 25 months. Of the men under 50 years of age, 40 per cent had been out of work for 13 months or longer.

In the general population of the city the foreign born represented 36 per cent of the white males 21 years of age and over. Among the

group of unemployed men, on the other hand, 54 per cent were of foreign birth. However, more than two-thirds of the 73 foreign-born men had been in the United States for 15 years or over, and only 8 had been in this country for less than 10 years.

Length of residence in the United States.	Number of foreign- born fathers.
Total.....	73
Less than 5 years.....	2
5-9 years.....	6
10-14 years.....	14
15-19 years.....	20
20-24 years.....	15
25 years and over.....	15
Not reported.....	1

Only 48 per cent of the foreign-born fathers had become naturalized, but an additional 22 per cent had secured their first papers. Thus, 30 per cent, as against 19 per cent in Racine, had taken no step toward Americanization. It is interesting to note that more than two-fifths of the men who had been in the United States for 15 years or longer had not become citizens, whereas more than three-fifths of those who had resided here a shorter time had failed to become naturalized.

The following list gives the length of residence in the city. It is seen that the greater proportion had been residents for 10 years or longer.

Length of residence in city.	Number of fathers.
Total.....	135
Less than 1 year.....	2
1 year.....	8
2 years.....	9
4-5 years.....	17
6-7 years.....	12
8-9 years.....	12
10 years and over.....	73
Not reported.....	2

As in Racine, all the native-born fathers were reported as literate. Five of the 73 foreign born were found to be illiterate, while 18 could read in their native language only. Only 1 man could not speak English. Therefore, 17 per cent of all the men in the unemployed group were handicapped by inability to read English.

Previous work status of fathers.

By far the largest number of men (83 per cent) had been employed in skilled occupations; 15 per cent were classed as unskilled workers, and 2 per cent as casual laborers.

A list of the last regular occupations of the 135 men follows:

Last regular occupation before unemployment.	Number of fathers.
Total.....	135
Machinist.....	33
Laborer in factory.....	9
Painter.....	7
Laborer, other.....	6
Molder and caster.....	5
Truckers and drivers.....	5
Tool and pattern maker.....	5
Assembler.....	4
Clerical worker.....	4
Machine operative.....	4
Mechanic.....	4
Filer, polisher, and buffer.....	3
Miscellaneous mechanical and manufacturing.....	39
All other.....	7

In this city there was not found the distinction that might be expected between the occupational status of the men who were born in the United States or who had been in this country for a considerable number of years and those of foreign birth and more recent arrival. The native born and those who had been in the United States for 20 years or over represented 69 per cent of the entire group; 84 per cent of them were classed as having been employed in skilled trades. Of the 31 per cent who had been in this country for less than 20 years, practically as large a proportion (81 per cent) had also been in skilled occupations. The two casual laborers were native born.

The men who had been in the city 10 years and over comprised practically the same proportion of all skilled workers as they did of the entire group of unemployed men—58 and 55 per cent, respectively. Apparently, the occupational status had no direct relation to the length of residence in the country or in the city.

More than one-fourth of the men had earned \$150 or more a month when regularly employed. The numbers in each monthly wage group were as follows:

Monthly earnings.	Number of fathers.
Total.....	135
Less than \$100.....	21
\$100, less than \$125.....	38
\$125, less than \$150.....	35
\$150, less than \$175.....	23
\$175, less than \$200.....	5
\$200, less than \$225.....	3
\$225, less than \$250.....	2
\$250 and over.....	1
Not reported.....	7

Practically all the men gave as the reason for their loss of employment the shutdown of the factory or the "laying off" of workers. One ascribed his lack of work to a strike; and in six cases illness was the cause of unemployment.

Ownership of home.

One-fifth of the families were reported as owning their homes, but in every case there was a mortgage. In this city there had, apparently, not been the same inducements for buying homes as had existed in Racine during its period of increased production and the consequent crowding of the population. In the latter city more than three-fifths of the families had bought their homes, a considerable proportion of them before the war period, and a few owned their homes free of mortgages.

Sixteen of the twenty-eight families who "owned" mortgaged homes had lived in them for less than five years, evidently having bought them during the recent period of industrial prosperity. Of the renters, almost a third had lived for less than a year in the residence occupied at the time of the study; only 16 per cent had lived in the same place for five years or more.

Length of time in house.	Families owning homes.	Families renting homes.
Total.....	28	107
Less than 6 months.....		18
6 months, under 1 year.....	1	15
1 year.....	6	19
2 years.....	4	16
3 years.....	4	8
4 years.....	1	12
5-9 years.....	6	14
10 years and over.....	4	3
Time not reported.....	2	2

In Racine the greater proportion of the families were found at the address given at the employment office. In Springfield, on the other hand, more than one-third of the families could not be located because they had moved from the address given, and though many of them were traced to several subsequent addresses, their present whereabouts was unknown to their former neighbors. Since so large a majority of the families in this city were renters, it is probable that difficulty in meeting payments of rent was largely responsible for this shifting.

Housing conditions.

There were proportionately more families in Springfield than in Racine living under crowded conditions. In 7 per cent of the families there were between two and three persons per room, and in 1 per cent three persons or more. The average was between one and two persons to a room, in 51 per cent of the families. In 41 per cent of the families there was one or less than one person per room.

Rents paid.

Four-fifths of the families visited in Springfield were renters. Information was obtained regarding the rents paid by these 107 families. The largest number paid from \$20 to \$25 a month. The number of families paying rents of the different amounts follows:

Amount of rent per month.	Number of families renting.
Total.....	107
Less than \$10.....	2
\$10, less than \$15.....	15
\$15, less than \$20.....	25
\$20, less than \$25.....	32
\$25, less than \$30.....	24
\$30, less than \$35.....	9

The majority of the families (87 per cent) lived in houses or "tenements" having four or more rooms, and two-thirds of these families paid rents of \$20 to \$35.

It has been stated that there was considerable difficulty in finding families whose addresses had been secured from the employment offices, because of the frequent moving. The proportion of families scheduled who had moved obviously does not represent the situation as fairly as was the case in Racine. However, it is of interest to note that 1 family formerly owning its home had moved after unemployment, and of 29 others who had moved, 5 were paying lower rents and 7 higher rents than when the father was working; 12 were paying approximately the same rent in the new quarters, and for 5 there was insufficient information.

Of the 77 renters who had not moved, 4 were paying less for rent at the time of the study than they had paid when the father was working; 6 were paying higher rent during the time of unemployment; 59 were paying approximately the same, and there was insufficient information concerning 8.

RESOURCES DURING UNEMPLOYMENT.⁶**Sources of livelihood.**

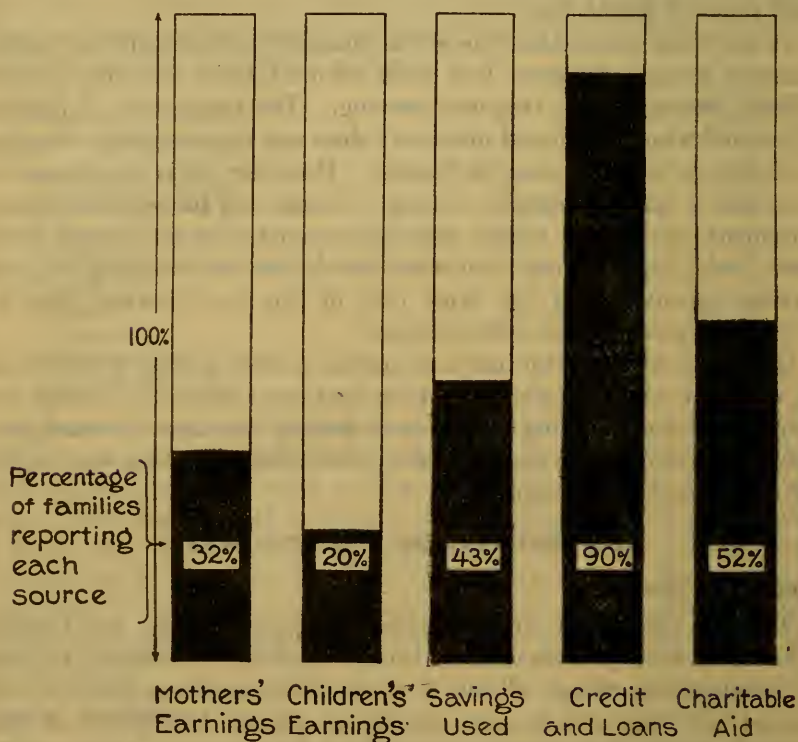
Through emergency work provided by the two cities, and through other short-time jobs secured by their own efforts or assigned to them by employment offices, all but 4 of the 366 men whose families were visited had been able to earn something toward the support of their families during the months that followed the loss of their regular occupations. The inadequacy of these earnings, by men who had previously been the sole or main support of their families, is shown by the facts presented in regard to the sources of livelihood during unemployment. Whereas only 32 of the mothers had worked prior to the unemployment period, in spite of the incentive offered by the

⁶ See Appendix A, Tables 17-24, inclusive.

war activities, 91 who had not previously worked had secured employment after their husbands had lost their jobs. All but 7 of those previously employed had had some work during the unemployment of the fathers, making a total of 116 mothers who supplemented the family income to some extent. This number would undoubtedly

CHART III.

PERCENTAGES OF FAMILIES REPORTING VARIOUS SOURCES OF MAINTENANCE DURING THE FATHERS' UNEMPLOYMENT 366 FAMILIES IN TWO CITIES



have been much larger had not employment been even more scarce for women than for men.

There had been a slight increase in the proportion of families that kept boarders or lodgers or rented parts of their houses during the period of unemployment. That this increase was not greater is readily accounted for by the unusual demand for housing accommodations during the preceding period, and the consequently decreased

opportunities for this type of income during the time of industrial depression. In Racine approximately 5,000 single men who had come in when labor was in demand were said to have left the city when they were thrown out of work. That the proportion of families keeping boarders and lodgers was as large as it was found to be is indicative of the unusual efforts made by them to gain means of subsistence.

Only 30 of the 191 families who were compelled to apply for charitable aid at this period had previously needed such assistance.

Loans, frequently obtained on very disadvantageous terms; debts contracted, especially for rent, food, clothing, and medical attendance; aid from relatives; and the expenditure of savings—these were other means of support for the families of the unemployed.

The following list gives the number and per cent of the 366 families reporting the various sources of livelihood during the unemployment period. Instead of specifying the many confusing combinations of sources, the items are given separately, with the percentage of families reporting each source. Many, and sometimes all, of the sources were found to have been used by a considerable number of the families.

Sources of livelihood.	Number of families reporting.	Per cent.
Total.....	366	100
Father's earnings at temporary work.....	362	99
Mother's earnings.....	116	32
Earnings of children.....	75	20
Income from boarders and lodgers.....	56	15
Income from rent.....	60	16
Savings used.....	158	43
Loans contracted.....	117	32
Debts for food.....	240	66
Other debts.....	253	69
Aid from relatives.....	38	10
Charitable aid.....	191	52
Other sources.....	15	4

Sixty-six per cent of the families had gone into debt for food. In Racine, where unemployment had been of longer duration, 81 per cent of the families reported debts for food, while in Springfield the proportion was less than half as large. Loans and other debts, exclusive of credit for food, reported by more than three-fourths of all the families, formed the largest source of maintenance, both as to aggregate amount and the number of families reporting them. The percentage of such families in Racine was 82, as compared with 66 in Springfield. The use of savings, on the other hand, was reported by almost the same proportion of the families visited in each city—42 per cent in the first city, and 45 per cent in the second. More than a tenth of the families had received aid from relatives. The families in Springfield appeared to have had the greater resources from this

type of aid—almost three times the proportion of families found in Racine—and this no doubt explains to some extent the lower proportions of loans and debts reported in Springfield. More than half the total families visited in the two cities were given assistance by public or private relief agencies. In Racine 61 per cent of the families received such aid, and in Springfield 37 per cent. This, again, is apparently to be accounted for by the longer duration and more wide-spread unemployment in the first city.

In addition to showing the variety of ways in which the families of unemployed men had been forced to secure the means of subsistence, these figures are especially significant for two other reasons. First, 191 of the 366 families (52 per cent) had become partially dependent upon charitable aid, presumably after other resources had been exhausted. Second, a large proportion of the families—278, or 76 per cent of the entire number—had been forced to mortgage the future through loans and other debts.

Proportions of total maintenance derived from the various sources.

Complete reports on total resources during the unemployment period were secured from 136 families in the two cities. The information obtained shows that only 4 per cent of these families derived their entire maintenance during the unemployment period from the father's earnings at temporary jobs. The greater number of fathers were able to provide only between 15 per cent and 39 per cent of the total family income by means of temporary jobs. More than half the mothers gainfully employed contributed less than 15 per cent of the family maintenance, and in nearly two-fifths of the families the wage-earning children under 18 years contributed similar proportions. Aid from relatives was small in amount. Income from lodgers, boarders, and rent constituted in nearly three-fifths of the cases less than 15 per cent of the total resources.

Of the families receiving charitable aid, over two-thirds reported less than 15 per cent of their total living from this source; for the remainder, with one exception, charitable aid constituted from 15 to 39 per cent of the total maintenance during the unemployment period.

Approximately three-fifths of the families reporting that they had incurred debts for food and other articles had derived less than 15 per cent of their total maintenance, during the unemployment period, from this source. For a third of the families, 15 to 39 per cent of the maintenance was secured through credit and for 9 per cent of the families from 40 to 69 per cent. Money loans had supplied less than 15 per cent of the maintenance for more than a third of the families and from 15 to 39 per cent for almost half the families. In almost a fifth of the families loans accounted for 40 per cent or more of the resources during unemployment.

Savings, on the other hand, supplied larger proportions of the total resources. For almost two-fifths of the families, the use of savings furnished from 15 per cent to 39 per cent of the total living expenditures; for two-fifths, the savings spent during the unemployment period represented from 40 per cent to 69 per cent of the total maintenance.

Table I gives these figures in detail, showing the percentages of total income during unemployment derived from the various sources:

TABLE I.—*Sources of family maintenance during father's unemployment; based on reports of 136 families.*¹

Sources of family maintenance during father's unemployment.	Families reporting each specified source of maintenance.					
	Total.	Per cent of total family maintenance from each specified source.				
		Less than 15 per cent.	15-39 per cent.	40-69 per cent.	70-99 per cent.	100 per cent.
Father's earnings from temporary work...	135	39	59	23	10	4
Mother's earnings.....	31	18	8	3	2	.....
Earnings of children under 18 years.....	27	10	9	6	2	.....
Income from boarders or lodgers.....	19	14	4	1	.....	.....
Income from rent.....	20	9	5	5	1	.....
Savings used.....	65	9	2 24	3 26	6	.....
Loans contracted.....	48	18	21	7	2	.....
Debts for food.....	36	51	28	7	.....	.....
Other debts.....	84	48	28	8	.....	.....
Aid from relatives.....	5	5	.....	.....	.....	.....
Charitable aid.....	66	46	19	1	.....	.....

¹ Only 136 families returned complete reports.

² One includes a strike benefit.

³ One includes \$2,000 life insurance, \$300 allotment from Navy.

Weekly resources at the time of inquiry.

At the time of the visit by the bureau's agents, one-third of the 347 families reporting as to earnings during the preceding week had no income from earnings of father, mother, or children. In a total of almost three-fourths of the families there were no earnings or they amounted to less than \$20 a week. The percentages of families having weekly earnings of various amounts were as follows:

Weekly earnings.	Per cent distribution of families reporting.
Total.....	100
No earnings.....	33
Less than \$5.....	7
\$5, less than \$10.....	12
\$10, less than \$15.....	10
\$15, less than \$20.....	12
\$20, less than \$25.....	10
\$25, less than \$30.....	7
\$30, less than \$35.....	5
\$35, less than \$40.....	2
\$40 and over.....	3

Average monthly resources during unemployment.

From 188 families in the two cities it was possible to secure what appeared to be a close approximation to their average monthly resources during the entire unemployment period. The figures below show the number of families and the number of children represented in each income group.

Average monthly resources of families.	Num- ber of fam- ilies.	Num- ber of chil- dren.
Total.....	188	673
Less than \$25.....	6	19
\$25, less than \$50.....	43	147
\$50, less than \$75.....	63	213
\$75, less than \$100.....	45	163
\$100, less than \$150.....	26	114
\$150, less than \$200.....	5	17

Of the 673 children, only 131, or 19 per cent, were in families whose average monthly resources were \$100 or more. A fourth of all the children were in families having an average of less than \$50 monthly. It should be remembered that these families averaged more than five members each and that the amounts reported as resources included everything that the family had had to live on—credit, loans, charitable aid, and savings used, as well as wages.

Income during year preceding unemployment.

Complete information as to income during the year preceding unemployment could be ascertained for somewhat less than three-eighths of the families. Nevertheless, the following data covering 131 of the families are believed to be fairly representative of the whole group:

Income during year preceding unemployment.	Number of families report- ing income previous to unemployment.
Total.....	131
\$800, less than \$1,000.....	1
\$1,000, less than \$1,200.....	7
\$1,200, less than \$1,400.....	15
\$1,400, less than \$1,600.....	17
\$1,600, less than \$1,800.....	23
\$1,800, less than \$2,000.....	14
\$2,000, less than \$2,200.....	18
\$2,200, less than \$2,400.....	13
\$2,400, less than \$2,600.....	6
\$2,600, less than \$2,800.....	13
\$2,800, less than \$3,000.....	2
\$3,000, less than \$3,200.....	2

According to these figures, two-fifths of the families had total incomes during the year preceding unemployment of \$2,000 or more.

A more complete index of the previous economic status of the families may be found in the following figures relating to the father's

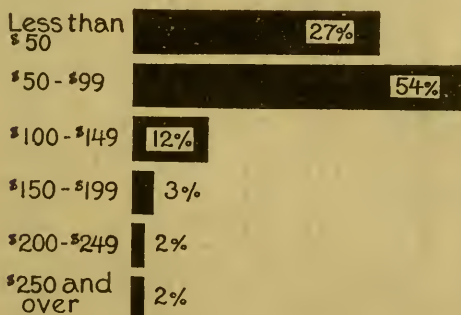
monthly wages in his last regular job, which were reported for 336 fathers.

Monthly wages in last regular job.	Number of fathers reporting monthly wages.	Per cent distribution.
Total.....	336	100
\$100.....	48	14
\$100, less than \$125.....	96	29
\$125, less than \$150.....	83	25
\$150, less than \$175.....	52	15
\$175, less than \$200.....	27	8
\$200, less than \$225.....	17	5
\$225, less than \$250.....	11	3
\$250 and over.....	2	1

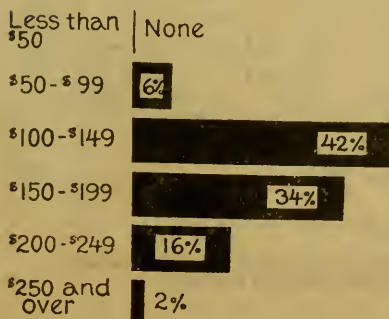
CHART IV.

AVERAGE MONTHLY RESOURCES DURING THE UNEMPLOYMENT PERIOD COMPARED WITH INCOMES IN THE PRECEDING YEAR

Unemployment Period



Year Preceding Unemployment



DETAILED TABLE A.—*Sources of maintenance during father's unemployment.*¹

Schedule No.	Duration of unemployment (months).	Average monthly resources during unemployment.	Per cent of income derived from each source.							
			Father's earnings.	Mother's earnings.	Children's earnings.	Income from boarders and lodgers.	Savings used.	Loans.	Debts.	Charitable aid.
3	16	\$57.24	22.1				44.0		25.0	8.9
8	16	75.59	23.4	8.4		12.6	25.1	25.5	5.0	
11	8	25.73	28.3			71.7				
17	15	35.61	6.3			36.9	37.0		8.5	11.3
21	20	41.60	38.9						35.8	25.3
26	14	71.44	3.6			7.2	20.0		50.2	19.0
27	10	54.22	42.9			57.1				
29	15	97.63	7.9			13.5	47.2	27.4	3.0	1.0
39	13	63.00	4.0	.5			44.0		27.5	24.0
40	8	83.84	8.4				44.0		35.6	12.0
42	17	84.24	22.7			10.5	28.0	27.8	4.0	7.0
43	17	50.46	34.0					33.7	31.3	1.0
49	13	60.34	10.9			6.6			63.5	19.0
50	8	60.63	11.5					10.3	63.2	15.0
51	8	30.91	11.0				84.7		4.3	
52	19	268.09	4.8		1.6	31.2	262.4			
55	16	46.38	36.9			44.8			18.3	
56	14	44.11	28.6				11.1		60.3	
58	15	81.09	3.3				48.8	24.4	11.2	12.3
59	16	60.54	8.1	.5			55.7	5.1	25.5	5.1
60	10	54.19	42.3					4.9	32.7	20.1
62	15	52.00	22.1				25.0	37.8	2.1	13.0
63	21	49.35	23.8	5.7	9.5	46.0			4.2	10.8
64	13	69.56	24.0				19.0	2.6	50.4	4.0
68	13	29.92	18.6			14.9	43.0	14.5	9.0	
69	9	49.70	5.1	32.3				15.0	45.8	1.8
74	8	120.36	1.0	7.6	30.8		32.0		28.6	
75	12	96.57	2.4	24.7	2.1	7.1	63.7			
76	12	236.03	2.1		35.4				31.5	31.0
78	15	79.33	7.7	12.9		14.5			50.9	14.0
79	16	44.96	41.0						25.5	33.5
83	18	223.43	31.5		68.5					
84	14	103.28	17.7				21.0	35.5	6.8	19.0
85	8	44.44	16.3						19.2	64.5
86	18	66.85	16.3			23.0		40.9	17.8	2.0
88	6	67.80	14.5					5.2	74.3	6.0
89	16	43.88	56.3	7.0					34.7	2.0
90	8	72.84	25.1				34.0		40.9	
91	8	106.03	21.2			9.7		48.4	1.0	19.7
92	10	60.42	48.3				51.7			
94	8	62.85	23.8	17.4	10.3	8.4			27.1	13.0
96	16	88.01	25.5		72.4				0.9	1.2
102	15	94.63	7.0					70.0	8.0	15.0
103	13	90.98	44.4	.9	.5	35.9		15.3	3.0	
109	11	63.39	26.8				50.0	4.7	18.5	
110	14	42.11	15.4		50.8		33.8			
111	12	42.99	3.2						96.8	
112	15	40.06	12.1			7.1	34.0	13.3	33.5	
118	15	85.16	15.3	9.8			12.0	47.1	14.8	1.0
125	17	69.25	25.0			8.7		20.4	42.9	3.0
126	23	37.75	7.4			68.3			16.3	8.0
127	8	99.36	8.3				85.6		6.1	
136	13	115.45	31.2		51.7				16.1	1.0
137	13	97.97	38.1			1.1		30.4	30.4	
139	6	152.50	26.9					36.3	36.8	
140	13	126.05	9.3	26.5		17.4			46.8	
145	10	35.11	33.5					6.0	45.5	15.0
146	14	20.36	31.5						68.5	
151	3	593.71			3.8		96.2			
152	13	51.38	22.5						77.5	
153	14	30.29	42.1		52.6				5.3	
155	11	411.80	14.8				85.2			
157	18	55.74	41.2				58.8			
162	4	36.57	32.9						67.1	
163	5	24.87	100.0							
165	10	48.26	16.8						66.2	17.0
168	15	148.56	32.1	6.2				61.7		
175	12	101.33	9.9	21.3		10.7	47.0		11.1	
177	9	44.51	34.4						65.6	
179	13	83.48	59.3						27.7	13.0
180	13	37.48	35.5						44.5	20.0

¹ Includes only the 136 families for whom complete information was obtained.² Includes \$2,000 life insurance and \$800 allotment from the Navy.

DETAILED TABLE A.—*Sources of maintenance during father's unemployment*—Contd.

Schedule No.	Duration of unemployment (months).	Average monthly resources during unemployment.	Per cent of income derived from each source.							
			Father's earnings.	Mother's earnings.	Children's earnings.	Income from boarders and lodgers.	Savings used.	Loans.	Debts.	Charitable aid.
184	12	\$56.84	59.0				14.3		21.1	5.6
185	11	85.28	17.8		25.7		43.4	2.1	11.0	
187	15	52.14	88.4	0.9					5.6	5.
188	13	82.67	20.6			23.0	53.0		3.4	
189	12	62.25	28.6				6.0	15.3	50.1	
190	13	123.29	30.4		30.8	17.2	20.2	1.4		
191	15	73.09	40.1				8.3	27.1	11.9	12.6
192	9	56.33	4.9				61.5	20.6	13.0	
193	12	53.84	21.4					74.6	4.0	
196	15	83.40	50.7	2.2				17.1	21.0	9.0
197	8	85.52	8.7	2.7	32.3	11.7	44.6			
198	16	62.51	12.3				24.6		30.7	32.4
199	10	33.10	8.1					60.8	31.1	
200	15	56.98	68.8			14.0		11.2	6.0	
201	15	136.62	41.4		47.3		9.1		2.2	
202	13	40.28	31.8				12.0	29.9	23.3	3.0
203	17	70.94	12.2	10.4		2.4		41.1	21.9	12.0
205	10	79.63	24.4					8.0	55.6	12.0
208	17	60.81	29.5				³ 28.0	3.0	22.5	17.0
209	13	157.34	14.6			10.8	49.7	9.2	14.4	1.3
210	8	25.73	17.0				25.2	37.8	20.0	
212	16	56.77	8.5	10.5			14.0		65.3	1.7
217	12	44.59	70.4						19.6	10.0
219	16	54.11	30.4			5.1		33.5	26.0	5.0
220	19	65.46	5.0	53.1	3.7			19.0	12.0	7.2
222	13	60.88	83.4						16.6	
223	13	56.07	24.3					3.7	40.0	32.0
229	15	119.71	47.1	12.5		9.5		8.0	22.9	
231	16	109.29	70.6	17.4					11.3	0.7
236	9	67.28	13.6		18.7		64.6		3.1	
237	6	168.47	28.3	12.7	22.5	13.0		23.6		
240	10	103.28	51.6				48.4			
246	19	53.70	21.7	77.4					0.2	0.8
247	17	150.87	19.1			42.2	38.8			
249	13	86.09	56.3		25.0				9.7	9.0
252	7	41.10	22.5	23.8					53.7	
253	10	58.14	3.7	27.0				50.6	16.2	2.5
256	9	20.58	100.0							
257	2	36.95	100.0							
258	17	118.01	87.5					9.9	2.7	
259	4	84.99	79.1				16.9			4.0
273	8	46.14	39.3	45.0			15.7			
278	14	85.93	27.3				66.6			6.0
282	12	91.30	7.4		32.6		54.8		1.6	3.7
299	n. r.	n. r.	41.3				58.7			
306	10	37.63	7.7			16.4	68.5		7.4	
307	8	58.24	66.3						33.7	
309	n. r.	n. r.	33.0	50.5			15.0		1.5	
312	9	100.26	64.2		7.2	10.3			7.6	10.7
329	14	77.50	41.1				37.7			21.2
331	13	46.53	95.9						4.0	
334	14	78.28	47.3			24.8	27.9			
335	10	50.86	50.0		10.0		40.0			
336	10	101.69	20.0				80.0			
342	14	53.28	100.0							
344	8	89.20	84.7	1.3			14.0			
346	17	106.20	38.5			44.9	16.5			
347	14	111.94	9.9		48.8				13.4	27.9
348	15	87.33	20.1		1.6	2.9	75.3			
356	12	52.21	81.6				16.1			2.3
357	13	34.88	16.4	81.5						2.1
358	24	65.76	70.2				25.1		4.7	
359	15	32.15	16.7				62.5		20.8	
361	7	62.70	22.7						75.3	1.9
365	15	205.03	11.0		86.0				3.0	

³ Includes \$400 strike benefit.

LOWERED STANDARDS OF LIVING.⁷**Monthly resources before and during unemployment.**

It was not practicable to undertake an intensive study of the standards of living prior to and during unemployment. The only available criteria of the effects of the unemployment are, therefore, to be found in a comparison of the resources of the families before and after the father was thrown out of work, and in data based on estimated budgets of the minimum requirements for the needs of the families. For 61 families—including 203 children—the average monthly resources during the period of unemployment were compared with the family income while the fathers were regularly employed. Half of these children (101) belonged in families whose average monthly resources during the unemployment periods were less than 50 per cent of the average monthly incomes while the fathers were working at their regular occupations. Six of the 101 children were in families in which the income had been reduced to less than 15 per cent of what it had been under normal conditions, and in the families of 13 children the total resources during unemployment were only from 15 to 25 per cent of what the income had been when the father was working. The families of almost two-fifths of the children were forced during the unemployment period to live on from 50 to 75 per cent of the amount of the income when the father had been employed.

For the younger children, especially, the deprivations implied in these findings can not help but have serious and lasting results, and the fact that 60 per cent of the children under 7 years of age were in families in which the average monthly income had been cut to less than half of that previously available is evidence of the relation of unemployment to child welfare.

Comparison of resources during unemployment with estimated family budgets.

Analysis of average monthly resources during unemployment as compared with estimated family budgets is even more conclusive. As a basis for budget estimates applying to the individual families included in the study, there were available some especially valuable data that had been collected by one of the large manufacturing plants of Racine. For a year and a half prior to the study of the results of unemployment, this company had obtained from families and from retail stores data which were compiled to furnish information on the monthly variation in the cost of the main items of family needs, on the basis of which had been figured a standard budget for a family of five. Such a budget had been compiled by the company

⁷ See Appendix A, Tables 20, 25, 26, and 27.

as of December 27, 1921. Since this date was included in the time period of the inquiry made by the Children's Bureau in Racine, this budget is of especial value here in connection with the study and is given below.

MONTHLY BUDGET FOR FAMILY OF FIVE, CONSISTING OF MAN, WOMAN, GIRL 10 TO 14,
BOY 6 TO 10, AND CHILD UNDER 3 YEARS.³

DECEMBER 27, 1921.

<i>Food.</i>		<i>Rent, fuel, and light.</i>	
Man.....	\$2.97	Rent.....	\$30.00
Woman.....	2.55	Coal.....	7.50
Girl 10 to 14 years.....	1.98	Wood.....	1.75
Boy 6 to 10 years.....	1.80	Fuel gas.....	2.50
Child under 3 years.....	1.69	Light.....	1.75
Per week.....	10.99		43.50
Per month (4½ weeks).....	47.62		
<i>Clothing.</i>		<i>Miscellaneous.</i>	
Man.....	6.33	Soap, towels, etc.....	5.00
Woman.....	4.43	Car fare.....	1.80
Girl 10 to 14 years.....	3.46	Insurance.....	2.00
Boy 6 to 10 years.....	2.77	Doctor and medicine.....	5.00
Child under 3 years.....	1.05		13.80
	18.04		

TOTAL ESTIMATE.

	Amount.	Per cent.
Total.....	\$122.96	100.0
Food.....	47.62	38.7
Clothing.....	18.04	14.7
Rent.....	30.00	24.4
Fuel and light.....	13.50	11.0
Miscellaneous.....	13.80	11.2

Using this budget as a basis, and estimating the amount required for each family in accordance with the number, ages, and sex of its members, a comparison is here made between the average monthly resources during unemployment and the estimated budgets for 126 Racine families and 60 families in Springfield from which sufficiently detailed information was secured to make the comparison possible. There is possibility of differences in the cost of items in the two cities, but the variations were probably not sufficient to invalidate the data as given in groups of amounts. Table II compares the monthly receipts with the budget estimates for each of the total 186 families.

³ Compiled by the Case Threshing Machine Co., Racine, Wis. As no amounts were specified for food and clothing for boys and girls of certain ages, the same amount was allowed for a boy 14 years of age and over as for a man, and the same amount for a girl 14 and over as for a woman. The allowance for food and for clothing for both boys and girls from 10 to 14 years of age and from 6 to 10 years was the same. For a child from 3 to 5, \$1.75 per week was allowed for food and \$1.91 per month for clothing.

TABLE II.—*Comparison of average monthly resources and estimated budget requirement; families for whom average monthly resources were reported.*

Average monthly resources during unemployment period.	Total families.	Families with specified estimated monthly budget requirements.					
		\$75-\$99	\$100-\$124	\$125-\$149	\$150-\$174	\$175-\$199	\$200-\$224
Total families.....	186	5	87	61	29	3	1
Less than \$25.....	6	1	3	1	1		
\$25, less than \$50.....	43	1	21	14	7		
\$50, less than \$75.....	63	2	38	14	9		
\$75, less than \$100.....	47	1	20	21	5		
\$100, less than \$125.....	19		1	8	6	3	1
\$125, less than \$150.....	4		1	2	1		
\$150, less than \$175.....	4		3	1			

Under the scheme worked out by the industrial plant the monthly budgets for 5 families would be estimated at between \$75 and \$99; only 1 of them had resources during the unemployment period which fell within the same group. Of the 87 families whose budgets should have been between \$100 and \$124, 62 had average monthly resources of less than \$75, 3 of them having an average of less than \$25 a month. In the next group, 50 of the 61 families for whom the budgets were figured at \$125 to \$149 a month had actual resources of less than \$100, 15 of them averaging less than \$50 a month.

While there were 94 families for whom the estimated budgets exceeded \$125 a month, only 8 of the scheduled families had resources of \$125 or over. Conversely, 49 per cent of the budget estimates were for monthly averages of less than \$125, while the actual resources of 96 per cent of the families were under this amount.

The data given in Table II show 9 families of the 186 as having average monthly resources falling in the same group as the budget estimate, or in a higher group. In almost every instance this was accounted for by doctor bills or other emergency expenses not allowed for in the budget estimates, or by savings that had permitted the family to maintain something like their usual standard of living. In some families the amounts of the budgets were considerably below the income they had had when the father was working, so that even though they appeared to have had a fairly adequate amount to live on during the father's unemployment, the standard of living for the family had been greatly reduced.

One of the 9 families had used up savings amounting to \$700, and another almost \$2,000, for the family maintenance. Loans or debts for food, fuel, and other necessities, amounting in some cases to several hundred dollars, accounted for a considerable proportion of the family resources. In one family whose resources and estimated budget both fell within the \$100 to \$124 group, the man had earned \$220 a month when he was regularly employed; obviously there had

been a considerable decrease in the family's living costs, the greater share of the maintenance during the father's unemployment having been derived through borrowed money, and groceries and fuel bought on credit; a child was the only member of the family who was working, and the rent was in arrears. In another family the income through the father's earnings of \$145 a month prior to unemployment was practically the same as the average expenditures while he was out of work, but the family had lived mainly on borrowed money, being in debt to the extent of \$1,400; the mother worked regularly, earning \$15 a week, and the father had had some temporary jobs. This family's actual monthly expenditures during the unemployment averaged \$148, while the budget estimate amounted to only \$112. They were, as noted, living up to their former income mainly through loans and the contribution of the mother who had gone to work.

Income data in sufficient detail to furnish the basis for reliable percentage comparisons with the estimated budgets were secured for 90 families. The findings were as follows:

Ratio of monthly income to estimated budget.	Number of families.
Total.....	90
Less than 15 per cent.....	1
15-24 per cent.....	6
25-49 per cent.....	38
50-74 per cent.....	34
75-99 per cent.....	11

Thus, for almost half these families the average monthly resources during the unemployment period amounted to less than 50 per cent of the budget estimates based on the costs of food, clothing, rent, fuel, and other necessities.

Illustrations of the effect of unemployment on standards of living.

The conditions that resulted from the loss of employment by the chief breadwinner may best be shown through brief summaries of conditions in a few of the many families in which the investigators found distinct indication of the lowering of the standards of family life. These accounts, secured from the families themselves, give a picture of the results of unemployment, including many factors which do not lend themselves readily to statistical interpretation. The stories are related as of the day on which the visit of the bureau's agent took place.

One family consists of American-born parents—about 30 years of age—and three children, 4, 9, and 11 years old. The father, a welder for an implement works, lost his job a year ago. Since then he has worked three weeks for the city and has had irregular employment at his former place, earning a total of \$505 during the year. An

aunt came to live with the family during the summer. For four weeks she paid \$2.50 a week and the fifth week \$4. Then she lost her job and has paid nothing since.

The family has not yet been obliged to ask for charitable aid, but the struggle to keep from it has been hard. When the father was laid off they were living in a nine-room house, for which they paid \$35 a month. Realizing they could not keep up this rent they moved into a six-room flat at \$20. After four months they felt they must retrench even more, so they moved across the street into their present flat of four rooms, at \$15 a month. It is heated by a stove and has few of the conveniences they had in the other houses. There are no sidewalks, and the street is unpaved.

The father had to drop his own \$2,000 insurance policy and also smaller policies for his wife and children. The mother has cut the food down to the minimum. She tries to give the children milk once a day now instead of every meal, as she did when the father was working. They have run up a \$200 grocery bill, owe \$29 for clothing, \$6.50 for gas and electricity, and have borrowed about \$400 from friends. In addition, they owe \$9.50 for coal to the factory where the father was formerly employed and \$160 for groceries obtained through the commissary.

A Hungarian couple who have been in the United States 18 years, and residents of the city 9 years, are about 35 years old and have four boys, whose ages are 1, 4, 9, and 13 years, and a girl of 11. The father is a molder and in ordinary times can earn about \$1,800 a year. With so large a family it was not possible to save much, but they were buying their home by monthly payments of \$20.

The father was laid off in October, 1920, and the period of unemployment had stretched to 15 months. During this time he had picked up a few short-time laboring jobs, the pay for which totaled less than \$150. The mother economized as much as possible on food, reducing the milk from 4 or 5 quarts to 3 a day, cutting out fruit and sweets, and buying meat once a week instead of once or twice daily. They ran up a \$66 grocery bill and a debt of \$6 at a tea and coffee store, and then credit was refused them. They borrowed \$60 from friends and ran behind on insurance payments and payments on the house. Finally the mother, although not a strong woman, and with much to do in caring for her own home, succeeded in finding cleaning to do, two days a week for seven weeks. Part of the time she took the children to a day nursery and the other days the 11-year-old girl cared for them at home. The mother has earned a total of \$42 during the father's unemployment. The family is now living entirely on city-commissary orders, and has a bill there of \$36.35.

The 13-year-old boy had kept the family supplied with fuel by picking coal off the railroad tracks. He finally was caught and arrested and he and his father were brought into the juvenile court. At the first hearing the father was ordered to pay \$14 for the "stolen" coal and was given two weeks in which to get the money. Only two days of the two weeks are left, and the father expects to go to jail because he has nothing with which to pay.

A man who had been earning \$18 a week working for a baking company lost his job just before Christmas, and in order to reduce expenses his family went to live in an apartment with the family of his brother. Including the child of the brother and his own little boys, aged 1 and 3 years, there are seven people living in four rooms. During the two months of his unemployment the father has had but one job—cutting ice—at which he has earned only \$9. Because of a weak heart he can not continue at this work or stand city work. The payments on insurance policies, which had been carried for the father, mother, and one child, have been dropped. No milk is being taken, even though the children are so small. The relief society has given aid to the extent of \$15.46. The mother says that the family is not in debt.

Slack work caused the unemployment of a metal-pattern worker who had been making about \$48 a week. In the 13 months since he lost his job he has earned only \$202. To get the wherewithal to live, he and his wife have sold their jewelry and a considerable amount of their furniture, including two stoves. They have also cashed in at a considerable loss the insurance they were carrying. None of the three children is strong. The eldest—a girl of 14 years—has been declared by the school physician undernourished, but the mother says that it is impossible to afford the daily quart of milk prescribed for her. The family already owes \$537.50, although part of the \$225 grocery bill will probably be offset by the father's services in repairing and keeping in order the grocer's automobile. In their prosperous days the family had evidently lived quite up to their income, since they are still in possession of an automobile, said to be too old to bring anything at a sale, which they can not now afford to run.

A family in which there are four children has managed to get along "somehow"—as the mother put it—although in over a year the father had apparently earned only \$75. Yet they have kept out of debt. Shoes and stockings are one of the things they have not been able to manage, however, and lack of them had kept two of the children out of school and brought a visit from the truant officer. In this cold month of February, the 2-year-old baby is running around barefoot.

Over 14 years ago a Syrian father and mother emigrated to America, leaving in their native land three little sons. Nine months before the visit of the agent, these boys arrived in this country. They are now 16, 17, and 18 years of age, and are crowding the disordered home, which shelters also a Syrian-born daughter, four American-born children, and the 18-year-old brother of the father. Soon after the arrival of the three boys, the father was laid off, and there was no market for the young strength and ability of these additions to the family. The father has earned only \$283 in seven months, a friend has loaned him \$400, and the overseer of the poor has supplied some clothing. The mother and the oldest son have had spells of sickness, and all the children have had the mumps. The family is in the habit of huddling in the kitchen, which is the one heated room. The 15-year-old daughter has just got her working certificate and is employed in a laundry. Her wages—\$6 a week—are the only ascertainable present income of the family. The one pleasant thing apparent in the situation is the fact that two of the young immigrants, unable to secure work, are getting their first training for future citizenship in the schoolroom instead of the factory.

A sturdy Russian-German couple in their forties, with five children—girls of 16 and 6 years, and boys 14, 13, and 10—live in a 10-room frame dwelling in a good residence neighborhood. The rooms are newly papered and comfortably furnished—victrola, china closet, library table, books, and pictures. The father is illiterate and a common laborer, but a steady worker. The mother is evidently a good manager. They are buying their house on "contract," for which the monthly payment is \$25. The mother says they have struggled for years to get ahead, but as soon as they had a little money saved it had to be used for emergencies. One child died a few years ago, and they had large doctor and funeral bills; then the mother had an operation on her leg, which has not healed properly, and she still has to spend money for doctor and medicine. However, with all their economizing they never lived as they have to now. They have meat only twice a week, instead of once or twice a day, do without fruit and desserts entirely, and get only one quart of fresh milk daily. They live on what they can get through the city commissary.

During the 14 months since the father lost his employment he has had some short-time jobs. He could not remember just how long these lasted, nor how much he has earned, but reported it was well under \$200. The mother tried taking in roomers, but they have lost their jobs, too, so can pay no rent. Debts have piled up until the mother has become almost frantic. The meat bill was \$140, and the butcher threatened to cut off further credit unless something

could be done about it. He finally told the mother that if she would do the washing for his family he would credit her \$5 a week on the bill and allow her to continue getting meat there. The washings are huge—6 to 10 large butcher aprons in addition to a good-sized family wash. It takes her at least three half-days a week to do the work, and she is scarcely strong enough to do even her own washing. She has cut the bill to \$109. Besides this, they owe \$250 in payments on the house, \$69 interest, \$64 for last year's taxes, \$10 for fuel, \$100 cash which was borrowed, a balance of \$55 on a victrola bought in 1920, and \$74 to the city commissary.

The oldest two boys have had for two years a paper route for Sunday papers only, and they earn about 50 cents a week—which is the only income the mother can count on. During the summer the boys caught fish. The family used what fish they could, and then the mother took the rest to the neighbors and exchanged it for coffee or other groceries which they could spare.

They have given up six insurance policies, the weekly premiums for which came to 90 cents. The hardest thing the family has had to do was to ask for charity. Both the private relief society and the city poor office have helped with clothing and groceries.

The parents are utterly discouraged over the future. Credit has been cut off, taxes are due again, and the mother has just 23 cents in the house—what is left of the boys' paper money. "Sometimes I sit and cry—it is so heavy."

A carpenter, the father of a family of four children whose ages range from 7 to 16 years, has not had steady work for 13 months. When he lost his job, his oldest boy had completed the eighth grade and was about to begin learning his father's trade by working with the father. After half a year out of school the boy became a clerk in a store, and is now earning \$8 a week. His wages, together with his father's earnings at temporary work, bring the family income for the 13 months up to \$913.67, as against the \$3,100 which the father alone was able to earn during the same period at steady work. In arrears for five months' rent, the family moved to a house at a higher rental, this being cheaper than to pay the back rent. The home is in great disorder, and the house old and dilapidated.

A family with three children—8, 10, and 12 years of age—had always lived comfortably, and had begun to get ahead financially when the father lost his job. He had been in this country 18 years and has taken out his first citizenship papers. He made \$30 a week as a machinist until May, 1921. Since October he has had about half-time work, earning \$18 a week. The mother has been doing laundry work two or three days a week and averages \$6 a week, but feels that she is not strong enough to do this.

The family live in a four-room frame bungalow, which they are buying. The house has neither gas nor electricity and no furnace, so that during the winter the upper rooms can not be used, as there is no way of heating them. They have no money for the overdue taxes nor for the interest on the mortgage, and the mother is afraid they will have to lose the house. She has been considering borrowing money on a high-interest plan, without consulting the father, in order to pay the taxes.

The father refused an offer of help at Christmas time from the church to which they belong—they are too proud to let it be known that they are in need. He did, however, accept a loan of \$5 from a visitor from the church and a ton of coal was accepted—the mother explained—because it was left at the door and they were entirely without fuel. The amount of milk has been reduced from 2 quarts a day to 1. Although they have been able to keep in food supplies, they do not have what they were used to, and the food the mother buys is of a very cheap grade. The two older children are undernourished. The youngest child has trouble with his eyes, and his teacher says he needs glasses. The mother is worn out from overwork and worry. When the mother and father are both at work, the children have to shift for themselves, and frequently they have no lunch. There is a little garden in which they raise their potatoes for the winter. They also have a few hens. The father killed a number of rabbits during the fall, which helped their meat supply. All their clothes have been made over as there has been no money for new ones. The mother says that she and her husband worry all the time, but on account of the children they always pretend to others that they are getting along very well.

In an American-born family, of higher type than many of the families visited, the mother is an intelligent woman of 38 years, who is seemingly trying, against great odds, to keep up her standard of living. The father is a sheet-metal worker with an earning capacity of about \$114 a month in normal times. They have 4 boys, 1, 3, 5, and 6 years of age. They have put every cent they could save into their house and have paid over \$1,000 of \$4,600—the price of the house—and in addition have painted it at a cost of \$179, put on a new roof for \$175, and had it wired for electricity, the bill for which was \$104. It is a two-story frame building with a large, grassy, well-fenced back yard. The rooms are nicely furnished, and there is a victrola.

In almost 14 months the father has had only a little irregular work. For six weeks they had a boarder who paid \$10 a week, and the mother earned \$15 making a layette for her sister. The family owes \$285 for 1920 and 1921 taxes and interest on the mortgage, \$147 for gro-

ceries, and \$12 for fuel. For the first time the family has had to accept charity. The relief association has given about \$35 in groceries and milk books. The mother would like to keep roomers, but hasn't bedding enough to keep them warm.

The mother has cut expenses to the minimum, getting 1 quart of milk a day instead of 2—the children drink tea and coffee. The family suffer most for clothing. The things they had when the father lost his job were good, but they have had hard wear and the mother has not been able to replace anything. A friend gave her two overcoats, which she ripped, washed, turned, and made over for the children. The children's shoes are in very bad condition; the soles are worn through and there are such holes in the toes that new soles can not be put on. The 5-year-old boy is absent from school because he has no shoes, and the mother estimated that the oldest child's shoes will last just about one week longer. The mother had on her only housedress and she has no aprons. The father is working this week. He will make about \$26, but \$6 will probably be deducted before he gets it for union dues. He will also have to pay out \$12 for coke that has already been delivered. That will leave only \$8. "What can you do with that?" asked the mother.

EMPLOYMENT OF THE MOTHER.⁹

Relation to unemployment of father.

In the families of the unemployed men, 29 per cent of the mothers in Racine and 37 per cent in Springfield were gainfully employed—almost one-third of the total number of mothers in the families visited. Of the 116 working mothers in the two cities, 26, or 22 per cent, had been engaged in some gainful employment before the father's loss of work and 90, or 78 per cent, had apparently begun work as a result of his unemployment. The proportion in the latter group was greater in Springfield than in Racine. In both cities only 7 of the mothers had worked prior to but not during the unemployment period. The employment offices reported that it was very difficult for women to secure work, either in factories or in household service. Women of moderate means, who had formerly employed help for washing, cleaning, and other domestic service, were doing their own work, and the industrial establishments offered as few opportunities for women as for men. If employment had been more readily obtainable, undoubtedly a much greater proportion of these mothers would have secured it. Under the circumstances, it is surprising that almost a third of the mothers had been able to find some work to aid in supporting their families while the fathers were out of regular employment.

⁹ See Table I (p. 31) and Appendix A, Tables 32-34, inclusive.

Work at home and away from home.

Three-fourths of all the working mothers were employed away from home. The proportions working at home and away from home were practically the same for each of the two cities. The following list shows the occupations of the mothers, according to whether they worked at home or away from home:

Type of work.	Number of mothers gainfully employed.
Total.....	116
At home.....	25
Sewing.....	12
Laundry work.....	9
Keeping store.....	2
Baking bread.....	1
Weaving rag rugs.....	1
Away from home.....	91
Cleaning.....	25
Laundry work and cleaning.....	16
Factory and laundry work.....	14
Laundry work.....	14
Nursing.....	5
Hotel and restaurant work.....	4
Sewing.....	4
Working in beet field.....	2
Clerking in store.....	1
Other.....	2
Day work, type not reported.....	3
Type of work not reported.....	1

Seventy of the 90 mothers who began to work during the father's unemployment were working away from home; the proportion for those who began work before the father's unemployment was somewhat larger—21 out of 26.

Hours employed per week.

The average hours of work per week for the women employed away from home are given below:

Hours of work per week.	Number of mothers reporting hours.
Total.....	66
Less than 12.....	8
12-23.....	20
24-35.....	12
36-47.....	12
48-59.....	12
60 and over.....	2

CHART V.

EMPLOYMENT OF MOTHERS BEFORE AND DURING UNEMPLOYMENT OF FATHERS 366 FAMILIES OF UNEMPLOYED MEN



The children of working mothers.

In the families of the 116 working mothers there were 406 children under 18 years of age. The age distribution was as follows, according to whether the mother was working at home or away from home.

Age	Children in families of mothers working away from home.	Children in families of mothers working at home.
Total.....	¹⁰ 298	108
Under 1 year.....	12	9
1-2 years.....	32	6
3-5 years.....	60	19
6-13 years.....	164	57
14-15 years.....	18	10
16-17 years.....	12	7

¹⁰ Includes 20 children whose mothers were working both at home and away.

Care of the children during the mother's absence.

The deprivation of the mother's care was particularly serious in the case of the children of preschool age. In the families of the 91 mothers working away from home, there were altogether 298 children. In 48 of these families there were children under 6 years of age—a total of 104 children. Of these 16 were going to school, leaving a total of 88 children under 6 years of age who were at home.

Twenty-five of the 91 unemployed fathers in families where the mother went out to work remained at home to look after the children all or some of the time while she was away. Only seven older children were reported as caretakers of their younger brothers or sisters part of the time, and three others looked after the little children whenever the mother was away working. The children who acted as caretakers some of the time may have done so mainly when school was not in session, as they were all of school age. One was 15, two were 14, one was 13, three were 12, one was 11, one was 10, and one was 8 years of age. The three children reported as the only caretakers of younger children were 15, 13, and 12 years of age.

The caretakers while the mothers were away working were reported as follows:

Caretaker.	Number of families with children under 6.
Total.....	48
Father.....	12
Father and older child.....	5
Relative.....	5
Neighbor.....	3
Day nursery.....	4
Older child.....	3
Father and day nursery.....	3
Paid caretaker.....	2
Father and other relative.....	2
Father and neighbor.....	2
Father and roomer.....	1
Older child and paid caretaker.....	1
Older child and day nursery.....	1
Mother.....	2
None.....	1
Not reported.....	1

For the older children as well, the absence of the mother or her gainful work at home meant deprivation of care, protection, and supervision. They went to school with insufficient breakfast, returned at noon to a hastily picked-up lunch, and could not help but suffer ill effects both physically and mentally. The father's presence in the home to some extent offset the dangers that are frequently found to accompany the absence of the mother. In fact, the attendance officers reported that truancy had decreased during the unemployment period, presumably due in a measure, at least, to the

father's opportunity to exercise a stricter discipline over the children. But this gain did not offset the injury resulting from the neglect of the housekeeping, the ill-prepared food, and the lack of care of the children's clothing, which followed when the mother was absent at work and was worn out by her excessive duties.

The mother's earnings.

The average weekly earnings of the mothers are best shown in Detailed Table B which gives wages for the individual mothers, and also in relation to the number of hours worked. For the two cities combined it was possible to secure from only 31 of the families in which the mother was working complete information on the proportion of the total family resources represented by her earnings. The figures are as follows:

Per cent of total family resources represented by mothers' earnings.	Number of families reporting.
Total.....	31
Less than 15.....	18
15-39.....	8
40-69.....	3
70-82.....	2

In the cases where the mother contributed a considerable part of the family maintenance, the hardships endured by the family must have been especially great. The mother, absent from the home or busy with paid work for a large proportion of each day, could not give the necessary care to her children, and the total resources were low.

Typical instances.

The effect of the employment of the mother is shown more clearly in the presentation of individual cases than would be possible in any general analysis.

One father has had no work at all for 10 months. During the whole of that period the mother has gone out every day to do housework, and by this means earned enough to keep the family going. Since the father often went out to look for work, the two boys of 7 and 11 years had to prepare their own lunch at noon and were left without any supervision after school hours. Finally the mother broke down from the double work of earning the living and caring for her home and family, a burden which was made all the harder to carry because of worry over their unfortunate circumstances. When the father obtained employment from the city the mother gave up her outside work but began doing fine laundry work at home. These parents have a fine, independent spirit and do not wish to apply for charity. They have accepted two loads of wood from the city, because the father was working in the parks where the wood was being cut.

A family with two children aged 4 and 12 years had lived very comfortably while the father was earning between \$37 and \$40 a week. They were buying a home, the mother helping by taking lodgers or boarders. But with the closing of the plant which employed the father and the lodgers the sources of income were cut off. During the eight and a half months since the shutdown the father's earnings by casual employment have amounted to about \$600, and meeting the payments on the house is a very difficult matter. The mother now does "work by the day" for the first time in her life, and an aunt cares for the children while she is away from home. The family can afford no recreation of any kind, and they are badly in need of clothes.

In July, 1921, the father of a family in which there are two children, now 7 and 9 years of age, was laid off, and the mother—a registered nurse—went to work in a sanitarium. After three weeks she had to give up this employment, because a full day's work of 12 hours was demanded of her, and she could not give so much time without neglecting her home and children. The father was caring for the house and the children, but he became ill, and the mother took up crocheting babies' booties at \$1.10 per dozen pairs, and could earn on an average only \$5.50 a month. She was not very strong and had been ill in bed the previous summer, though she kept on crocheting all the time. The total earnings of the father and mother during the seven months of unemployment had been only \$129.50. The father is now employed, but is earning only \$15 at unfamiliar work as against the \$25 which he earned at his regular employment.

In one family visited there are five children, a baby born less than a month ago, and four children 1, 3, 7, and 14 years of age. The father, 41 years old, and the mother, 35, are both native born. The father earned \$28 a week as janitor-guard in a foundry, but since he lost that employment in October, 1920, he has had only a little city work and a few odd jobs, amounting to about four weeks' work in all, for which he received an average of \$10 a week. When the father lost his job the mother got housework in a private family for six days a week and also worked half a day on Sunday cleaning a bakery. She continued to do this, earning \$12 a week and her meals, until a week before the baby was born. She was cared for during confinement by a visiting nurse. The 14-year-old girl had been kept out of school to care for the younger children while the mother was at work and the father was hunting employment. She is now at home working on a "home permit" from the school attendance office. She is in the eighth grade, but she has lost about half the present term. The father says he is sorry she has been kept out of school, as he might as well have stayed at home himself—he had wasted his time looking for work.

The family lives in a dilapidated four-room frame cottage located behind other buildings, so that the only entrance is through an alley or between the houses which face on the street. They have lived here three years, and the rent has been raised from \$10 to \$12 a month since the father's unemployment. The floors are bare and the rooms are very scantily furnished, but everything is neat and clean. The kitchen stove furnishes the only heat. In order to save electric light bills kerosene lamps are used except when one of the family "gets excited over reading" and the lamplight is too poor to see by.

A relief society gave the family grocery orders during the time the mother was unable to work before and after her confinement. The father now has temporary city work; if he is able to keep this or to get other steady work the mother will stay at home. The total amount of charitable aid the family has received during the father's unemployment amounts to \$75. They were compelled to give up the life insurance held by the mother, father, and children, the loss amounting to about \$20 in all. The mother has a horror of debts and will not allow anything to be bought on credit, and they have contracted no debts except the doctor's bill for the mother's recent confinement. If they have no money they have no food. They have been getting no milk and only cheap food—and little of that.

The father has had blood poisoning since he lost his job, the 3-year-old girl fell and cut her face and eye while the mother was at work, and the year-old child has had a crushed hand. The family has had fewer comforts than ever before and nothing but the absolute essentials. Practically all their clothes have been made over from articles given the mother by the people for whom she worked.

One mother expressed surprise at the very little that her family of four could get along on. Except in the very coldest weather the fire in the cook stove has to suffice to heat all their six rooms. This means that the family practically lives in the kitchen. The piano and then the parlor furniture were sold for half of what they cost. Insurance payments were stopped, and this meant the loss of most of what had been paid in. In spite of these sacrifices and the \$137.50 earned by the mother, who had done her best to help, the family owes \$167. Since the children are 1 and 3 years of age, and the elder has some form of seizures, the father has to give up his hunt for employment in order to care for them when the mother goes out working.

During the year preceding unemployment one father estimated that his income was \$2,600, and when he was laid off he was getting \$60 per week. The family was in very comfortable circumstances and would have saved a considerable amount had it not been for the fact that the older of the two children, a girl 2 years of age, had been

under the care of an orthopedic specialist since birth, on account of a weak spine. The father says that no expense was spared, and they were always hoping that something could be done for the child. In this case a comfortable income was cut off very suddenly, and the father has had only four months' work during the past year. The mother is now doing work by the day five days a week. It is evident that this hurts the father, because she is not accustomed to hard work and has never gone out before. The family has found it cheaper to send the crippled child to a hospital, where the charges are made as low as possible (\$7 a week) and where the bill can run as long as necessary. Feeding the child and paying the specialist cost a great deal more than \$7 a week. The baby is taken to a day nursery every morning that the mother goes out to work. The father feels that the home has been completely broken up since his unemployment. The little savings have long since been eaten up, and the family is deep in debt. Even if the father gets work soon he will not be out of debt for years.

Just when a sheet-metal worker—a man of 56 years—was put on half-time, his landlord announced a substantial increase in his rent. To meet this difficulty, he bought the house—a three-flat tenement—investing in the equity \$1,000 which constituted all his savings. Since that time the two rented flats have brought in steadily \$64 a month. Of this, \$40 has had to be used for the interest on the mortgage, leaving only \$24 a month for taxes, water rent, repairs, and the payments to the real estate agent on the remaining \$1,500 purchase price of the house. The arrangement means, at any rate, that the family is not paying rent.

The father's total earnings in the 17 months since he was first put on half-time have been only \$492, and for 4 months he has been entirely out of employment. The city work he found too hard. The three children are going to school; the eldest—a girl of 17—is in high school. The mother has attempted to help the financial situation by making bungalow aprons, but finds that the most she can earn in the time left after she has done her regular housework and the family sewing is 72 cents a week.

If the father's unemployment continues much longer, it is difficult to see how this family, whose home though plain is exceptionally neat, can fail to lose their equity in the house, which represents the savings of a lifetime; and the ambitions of the parents for the better education of their children can not be fulfilled.

About two years ago a Polish father invested his savings in the purchase of a store. He did not make a success of the enterprise, and most of the money was lost. He had a few months of employment as a sheet-metal worker and then lost his job, and he has been

out of steady work for over a year and a half, getting a little work during this period at repairing and plumbing. To keep the family from actual want, the mother has done work by the day, earning an average of \$6.50 a week for something over a year. While she is at work, the little 3-year-old girl stays at a friend's house, and before the mother leaves home in the morning she sets out the lunch for the three children 6, 12, and 13 years of age, who go to school.

Their troubles have been complicated by ill health, for the mother is worn out and sick, though she will not call in a doctor because she says they can not afford one. Within the year the eldest child has had an operation for glandular trouble and also an attack of grippe; the second child has been anemic ever since she had scarlet fever nine years ago. The relief society helped in arranging for the operation, and has given aid during the two winters to the extent of \$339.22. The father is now working temporarily for the city at \$12 a week. The family seems to be doing its best to keep up self-respect, and the home, though plain and somewhat scantily furnished, is clean, well-lighted, and well-ventilated, and is in a good neighborhood.

One father lost his job at Thanksgiving time in 1920. During the 13 months since then, he has worked a few weeks for the city and perhaps five weeks altogether at his old job at a factory, earning a total of \$204. This has been entirely inadequate for the maintenance of the family of seven. Since there were no savings to fall back on, the family had no resource except to go into debt. They now owe a total of \$345.32, as follows:

Grocer.....	\$32.00
Butcher.....	23.00
Baker.....	50.00
Coal dealer.....(last winter)..	11.75
Coal from city.....(this year)..	31.87
Landlord.....	182.00
Commissary.....	14.70

The mother, in order to help, goes out ironing one day a week, making 75 cents or \$1. On the day of the visit made by the bureau's agent the 14-year-old girl was staying away from school doing the family ironing and waiting on the father, who was not feeling well. She formerly earned a little money caring for children after school hours, but soon after the beginning of the industrial depression she lost her job because the neighbors could not afford to pay for that sort of service.

The 16-year-old daughter left school two years ago, when in the seventh grade, but did not try to find work until last fall. The school authorities insisted that she attend the continuation school, so she went to Chicago to work. The family does not seem to know much about what she is doing, except that she is in a factory. So far, she has sent no money home.

DETAILED TABLE B. — *Mothers working away from home during father's unemployment.*

Sched- ule num- ber.	Duration of father's unem- ploy- ment (months).	Mothers working before and during father's unem- ploy- ment.	Mothers begin- ning work during father's unem- ploy- ment.	Type of work.	Average time per week.	Average earnings per week when working.	Num- ber of child- ren.	Age of each child (years).	Caretaker of children under school age during mother's absence.
8	16		✓	Cleaning and washing.	n. r. ²	\$3.00	2	9, 14	Father.
15	15		✓	Sewing in shirt factory.	44 hrs.	8.00	2	3, 10	Father or child 14 years.
22	13		✓	Ironing in laundry.	1 da.	8.87	2	5, 9, 10, 12, 14.	Grandmother.
23	12		✓	Sewing in tailor shop.	n. r.	10.00	4	6, 9.	Father.
36	16		✓	Laundry work.	irreg.	3.75	3	2, 4, 6.	Mother takes child with her.
39	13		✓	Garment factory.	n. r.	n. r.	3	1, 3, 8.	Father.
53	17	✓		Washing and cleaning (keeping lodgers) ³	2 das.	2.50	3	1, 2, 4, 8, 10, 12, 13, 15,	Father.
54	13		✓	Stringing beans for cannery.	42 hrs.	7.50	10	4, 16.	Father.
59	16		✓	Scrubbing store and house cleaning.	16 hrs.	5.00	2	2, 7.	Father.
63	21		✓	Corer in cannery.	48 hrs.	15.00	2	13, 16.	Father.
65	15		✓	Chambermaid in hotel.	48 hrs.	8.00	2	6, 7.	Father.
66	n. r.		✓	Washing for butcher.	8 hrs.	n. r.	8	1, 2, 4, 6, 8, 10, 12, 14.	Father.
69	9		✓	Washing.	2 das.	3.50	3	8, 10, 11.	Father.
70	14		✓	do.	1 or 2 das.	1.50	4	4, 5, 7, 8.	Father, or child 8 years.
74	8		✓	Nursing and cooking (sewing at home) ³	irreg.	n. r.	3	5, 14, 17.	Father.
75	12		✓	Trimming leather in tannery.	44 hrs.	16.80	3	7, 9, 13.	Father.
78	15		✓	Laundry work, cleaning (sewing at home) ³	50 hrs.	4.00	5	1, 2, 5, 7, 10.	Father, or day nursery.
81	16		✓	Ironing in laundry.	irreg.	8.00	2	7.	Father.
89	16		✓	Laundry work.	12 hrs.	2.00	2	6, 12, 13, 13.	Father.
94	8	✓		Laundry work and cleaning.	44 hrs.	2.50	3	7, 8, 11.	Father.
95	10		✓	Machine operator in shirt factory.	44 hrs.	9.00	3	2, 6, 9.	Father.
100	14		✓	House cleaning and sewing.	n. r.	n. r.	2	9, 11.	Elderly woman.
103	13		✓	Sewing.	n. r.	n. r.	3	2, 3, 6.	Father or grandmother.
107	14		✓	Cleaning and staining furniture.	44 hrs.	12.00	3	1, 3, 5.	Day nursery.
118	13		✓	Collar maker in tailor shop.	48 hrs.	15.00	3	1, 4, 5.	None.
119	16		✓	Laundry work and cleaning.	irreg.	n. r.	3	2, 5, 8.	Father.
128	9	✓		Washing and cleaning.	16 hrs.	4.80	2	11, 13.	Father.
132	9	✓		do.	4 da.	.58	2	12, 15.	Father.
140	13		✓	Cleaning and washing in hotel.	n. r.	14.00	2	12, 15.	Father.
141	15		✓	Washing, and caring for a child.	n. r.	n. r.	4	3, 8, 12, 17.	Father.
148	14		✓	Cleaning in restaurant (2 weeks on, 1 week off).	n. r.	10.00	2	12, 13.	Father or neighbor's child.
149	13		✓	Washing.	2 das.	6.00	2	6, 16.	Father.
150	14		✓	Cleaning.	2 hrs.	.50	2	2, 4.	Grandmother or father.
154	18		✓	do.	27 hrs.	8.10	3	1, 2, 5.	Father or neighbor's child.
168	15		✓	Packing in rubber shop.	54 hrs.	17.50	2	5, 9.	Father.

174	✓	Working in cannery	2 das.	n. r.	3, 4	n. r.
175	✓	Cleaning	3 das.	5.00	6, 8, 12, 14	
178	✓	Washing	n. r.	3.00	6, 10, 12	
187	✓	Picking beans	3 das.	n. r.	7, 9, 12	
196	✓	Attendant at confinement	irreg.	n. r.	2, 3, 8, 9, 15	Father.
203	✓	Washing	15 hrs.	7.00	3, 5, 8	Day nursery.
206	✓	Cleaning (washing at home) ³	irreg.	12.65	3, 8, 11, 12	
212	✓	Operating speed drill in factory	40 hrs.	11.00	2, 7, 9	
219	✓	On sugar-beet farm	irreg.	n. r.	3, 1, 3, 5	n. r.
220	✓	Scrubbing	24 hrs.	8.50	1, 5, 12, 14, 16	Father or roomer.
222	✓	On sugar-beet farm	irreg.	n. r.	4, 7, 9, 11, 12	Father or child 12 years.
223	✓	Housework	7 das.	10.00	3, 12	Child 11 years or nursery.
228	✓	Cleaning	2 das.	.60	1, 4, 9, 11, 13	
229	✓	"Old-clothes room" of relief society	8 hrs.	2.50	2, 8, 10	Father or day nursery.
230	✓	Daywork	irreg.	6.50	1, 5, 7, 10	
231	✓	Washing	32 hrs.	10.00	6, 5, 8, 10, 11, 13, 14	
232	✓	Housework, cleaning	n. r.	7.00	2, 4	Day nursery.
235	✓	Laundry work	16 hrs.	5.00	2, 6, 9, 12	Grandmother.
237	✓	Nursing	32 hrs.	10.00	3, 1, 5, 8	Neighbor.
239	✓	Nursing	56 hrs.	10.37	2, 6, 17	
241	✓	Housework	n. r.	10.00	6, 3, 7, 8, 10, 12, 13	Child 13 years.
242	✓	do	33 hrs.	8.00	2, 4, 12	Aunt.
246	✓	do	48 hrs.	12.00	4, 8, 10, 12	Child 12 years.
252	✓	Housework (laundry work at home) ⁴	24 hrs.	6.00	2, 7, 11	
253	✓	Nursing ³	n. r.	n. r.	2, 7, 9	
255	✓	Housework	15 hrs.	4.00	2, 10, 14	Father or child 14 years.
262	✓	do	52 hrs.	12.00	1, 1, 3, 7, 14	Day nursery.
263	✓	do	40 hrs.	11.25	1, 2	Mother takes child with her.
264	✓	do	20 hrs.	7.50	1, 2	Child 15 years in morning;
265	✓	do	8 hrs.	n. r.	2, 7, 9, 15	alone in afternoon.
266	✓	Laundry work	20 hrs.	6.00	3, 8, 10, 12	
267	✓	Sewing in store	48 hrs.	12.00	2, 10, 16	
271	✓	do	n. r.	15.00	3, 5	Father or neighbor.
272	✓	Daywork	18 hrs.	6.50	4, 3, 6, 12, 13	Friend.
273	✓	Kitchen work in hotel	48 hrs.	11.60	4, 6, 9, 10, 13	
277	✓	Housework and cleaning	n. r.	n. r.	2, 1, 2	Aunt.
287	✓	do	43 hrs.	10.00	4, 3, 9, 11, 13	Neighbor.
296	✓	Cleaning and washing	40 hrs.	12.50	1, 2, 3, 5, 7	Father.
304	✓	Cleaning	48 hrs.	12.00	2, 10, 15	
309	✓	Cleaning and work in factory	n. r.	15.00	2, 1, 3	Father.
311	✓	do	20 hrs.	4.50	3, 5, 9, 11	Neighbor.
313	✓	do	19 hrs.	5.32	1, 4, 7, 9	
320	✓	Cleaning and washing	24 hrs.	7.50	5, 9, 12, 13, 15, 16	
323	✓	Clerking	24 hrs.	9.00	2, 5, 6	
325	✓	Laundry work and cleaning	45 hrs.	10.00	6, 8, 11, 13, 14	
339	✓	Rug making	16 hrs.	6.00	3, 10, 11, 13	Father.
			44 hrs.	12.00	1, 1, 2, 3, 4, 5, 8	

¹ Children under 6 years not attending school.² n. r. signifies not reported.³ Mother working both at home and away from home.⁴ Working.

DETAILED TABLE B.—*Mothers working away from home during father's unemployment*—Continued.

Sched- ule num- ber.	Duration of father's unem- ploy- ment (months).	Mothers working before and during father's unem- ploy- ment.	Mothers begin- ning work during father's unem- ploy- ment.	Type of work.	Average time per week.	Average earnings per week when working.	Num- ber of child- ren.	Age of each child (years).	Caretaker of children under school age during mother's absence.
340	15	✓	✓	Washing and cleaning.	16 hrs.	\$4.50	2	11, 16.	Older child 10 years or paid caretaker. Father or older child 12 years. Aunt. Paid caretaker. Father or day nursery.
344	8	✓	✓	Laundry work.	16 hrs.	4.80	2	5, 7.	
345	15	✓	✓	Laundry work and cleaning.	40 hrs.	13.50	4	9, 15, 16.	
352	15	✓	✓	Machine operator in factory.	37 hrs.	5.00	6	8, 10, 11, 13, 4, 15, 4, 16.	
357	13	✓	✓	Pantry girl in hotel.	7 das.	3.00	5	2, 4, 9, 10, 11.	
362	10	✓	✓	Nursing.	7 das.	10.00	5	1, 4, 8, 10, 12.	Older child 10 years or paid caretaker. Father or older child 12 years. Aunt. Paid caretaker. Father or day nursery.
363	n. r.	✓	✓	Laundry work and cleaning.	24 hrs.	7.80	5	3, 3, 7, 9, 11.	
366	25	✓	✓	Laundry work.	20 hrs.	5.00	2	1, 7.	
367	2	✓	✓	do.	24 hrs.	7.20	2	4, 10.	
367	2	✓	✓	do.	24 hrs.	7.20	2	4, 10.	

² Mother working both at home and away from home.⁴ Working.

EMPLOYMENT OF THE CHILDREN.¹¹**Family income from children's earnings.**

In the discussion of the family's resources during the unemployment period it was pointed out that in 75 families children under 18 years of age had aided in the support of the family while the father was out of work. The amount earned by the children was reported for 46 of these families; in 20 families they earned less than \$100; in 11 families they earned from \$100 to \$199; in 4 from \$200 to \$299; in 3 from \$300 to \$399; in 1, \$455; in 1, \$550; in 3 from \$600 to \$699; and in 3 from \$700 to \$799. In 3 of the families in which the children's earnings amounted to \$600 or more, 2 children were at work.

Attention has been called to the fact that the children's earnings were a source of maintenance during the father's unemployment in 27 of the 136 families for which complete reports were obtained. In 10 of these 27 families less than 15 per cent of the maintenance came from the children's earnings. In 9 families the children's earnings made up from 15 to 39 per cent, in 6 from 40 to 69 per cent, and in 2 families 72 and 86 per cent, respectively, of the entire amount used by the family.

Number of children employed.

Of the 148 children 14 to 17 years of age, inclusive, in the 366 families included in the study, 45 had been regularly employed at some time during the father's unemployment. At the time of the agent's visit, however, only 32 children were working. In addition to the 45 children—in 41 families—who were regularly employed, there were 42 children—in 34 families—who made some contribution toward the family's support by working after school, on Saturday, or during vacations.

Twenty-two of the 45 children who had worked on regular permits during the father's unemployment left school to go to work during the unemployment period, 21 started to work before the father lost his job, and for 2 it was not reported whether the children went to work before or after that time. In addition to these there were 4 children who worked before the father's unemployment but not after, making a total of 49 children who had been employed at some time.

Ages of working children.

Of the 21 children who went to work before the father's unemployment, 17 were boys and 4 were girls. Three of these were 15, 8 were 16, and 10 were 17 years of age when they left school and began working. Apparently it was easier for girls to find work during the

¹¹ See Table I (p. 31), and Appendix A, Tables 19 and 37-41, inclusive. See also the more detailed sections on "Child Labor in an Unemployment Period" and "Child Labor in Springfield," pp. 115, 120.

unemployment period than it was for boys, since only 8 of the 22 who started to work after the father lost his job were boys and 14 were girls. A larger proportion of these children were of the lowest age—10 were 15 years of age, as against 3 of those who went to work while the father was employed; 8 were 16 and 4 were 17 years old.

The following list shows the ages of the boys and girls who began work before and of those who went to work after the father's unemployment (for two 17-year-old boys the time of beginning work was not reported):

Ages of children.	Began work before father's unemployment.	Began work during father's unemployment.
Total.....	21	22
Boys.....	17	8
15.....	3	5
16.....	7	3
17.....	7	.....
Girls.....	4	14
15.....	.....	5
16.....	1	5
17.....	3	4

During the time the fathers were out of work 47 children passed their fourteenth birthdays; only one of these went to work.

Grades completed by children who went to work.

A comparison of the grades completed by the children who worked before the father's unemployment began and those who left school and went to work subsequently is of interest in this connection. The grade completed by the 21 children who went to work before the father's unemployment is shown in the following list:

School grade completed.	Number of children.
Total.....	21
Fourth.....	1
Seventh.....	4
Eighth.....	11
First year high school.....	4
Not reported.....	1

The grades completed by the 22 children who left school and went to work for the first time during the father's unemployment are listed below:

School grade completed.	Number of children.
Total.....	22
Sixth.....	1
Seventh.....	4
Eighth.....	9
First year high school.....	2
Second year high school.....	1
Not reported.....	5

The high educational requirements for employment certificates in the States in which these two cities are located are reflected in the above figures on the grades completed.

The length of time the 45 children who worked during the father's unemployment had been out of school is shown in the following list:

Time since leaving school.	Number of working children.
Total	45
Less than 6 months.....	4
6-11 months.....	10
12-17 months.....	3
18-23 months.....	11
24-29 months.....	1
30-35 months.....	5
36 months and over.....	3
Time not reported.....	8

Occupations.

The occupations of the 45 children who had been regularly employed at some time during the father's unemployment are shown in the list below:

Occupation.	Boys.	Girls.
Total.....	27	18
Factory worker.....	11	7
Clerical worker.....	4	3
Housemaid.....		3
Errand boy.....	3	.....
Telephone operator.....		2
Clerk in store.....	1	1
Machinist's apprentice.....	2	.....
Apprentice in garage.....	1	.....
Telegraph messenger.....	1	.....
Laundry operative.....		1
Sewing in store.....		1
Printing.....	1	.....
Not reported.....	3	.....

Wages.

Four of the 45 children who worked during the father's unemployment earned less than \$5 a week; 15 received between \$5 and \$10; 17 between \$10 and \$15; and 5 earned \$15 or over. For 4 children the wage was not reported. The children earning less than \$5 a week were 2 boys of 15 and 16 years and 2 girls of the same ages.

The majority of the 42 children working during vacation or after school worked for short periods or on an average of about one day a week and the amounts earned were necessarily small. Seventeen sold papers; their earnings were reported as from 25 cents to \$4.50 a week. The other 25 children worked in factories, on truck farms, in stores, or in private families as domestic servants or nurse girls.

The facts in regard to the employment of children are of special significance in relation to the industrial conditions that prevailed during the unemployment period. The question arises as to whether the children may not have been given work that was needed by adult men and women who were unable to secure employment.

SAVINGS EXHAUSTED.¹²

The previous economic status of the families included in the study, as well as the character of the fathers as workmen attempting to provide not only for the present but for the future needs of their wives and children, is indicated by the fact that 43 per cent had accumulated savings which helped to tide them over the time of unemployment. Among the families giving complete information in regard to the sources of maintenance during unemployment, and who reported the use of savings, 46 per cent had supplied two-fifths or more of their living by this means. The majority of the families had exhausted their savings before the time of the inquiry. The effect upon the families of loss of savings combined with the acquisition of a load of debts or with the necessity of seeking charitable aid is obvious.

Amount of savings.

A total of \$51,635 in savings was reported as having been spent by 158 families while the father was unemployed. In Racine 97 families had used up savings amounting to \$32,322, and in Springfield, where the loss of work had been less serious, 61 families had spent a total of \$19,313 of savings. The average amount of savings used per family in Racine was \$333 and in Springfield \$316.

The amount of savings that were used up while the father was out of work prior to the time of the agents' visits to the families is shown in the following list, for the two cities combined:

Savings spent during unemployment.	Number of families reporting savings.
Total number of families reporting savings.....	158
Less than \$100.....	23
\$100, less than \$200.....	18
\$200, less than \$300.....	22
\$300, less than \$400.....	21
\$400, less than \$500.....	11
\$500, less than \$600.....	9
\$600, less than \$700.....	7
\$700, less than \$800.....	8
\$800, less than \$900.....	2
\$1,000, less than \$1,100.....	6
\$1,200, less than \$1,300.....	2
\$2,000, and over.....	3
Amount not reported.....	26

¹² See Table I (p. 31), and Appendix A, Table 19.

Charitable aid in relation to savings.

The information regarding the relation between savings and charitable aid furnishes an especially significant indication of the straits into which unemployment forced these families, and of the character of the families. In Racine 49 of the 141 families that had received aid had been tided over a part of the time by savings reported as ranging from \$45 to more than \$2,000. In Springfield 18 of the 50 families given aid had used savings amounting to from \$30 to \$800. The effect of the longer and more general unemployment problem in the former city is here evident.

One of the most disheartening facts brought out in the study is that 42 per cent of the 158 families reporting savings at the time the father was thrown out of work had been compelled to seek charitable aid. And in this connection it must be remembered that the families were still suffering from unemployment, and many of those who had not asked for relief might have to apply for it before the father was again regularly at work.

Loss of homes.

The agents making the study reported that many of the families who had bought their homes during the time of the post-war industrial prosperity or even earlier, making monthly payments on the interest and principal of the mortgage, were now facing the loss of the homes and of the money invested. That the mortgages had not already been foreclosed appeared to be due, in some cases, to the fact that there was no market for real estate during the time of depression, and the high prices for which the houses had been sold to the owners made it more desirable to let the sales stand than to foreclose, even though the payments lapsed for some months. But at the time of the study a considerable number of families were daily expecting that the loss of the home would be added to their other hardships, and that the money they had already paid in would be forfeited.

Families who had used up their savings.

Stories of individual families will give a clearer idea of the seriousness of the loss of savings than can be gained from statistical data.

One family had economized and saved for years, denying themselves many of the comforts and all of the luxuries of life. They had never gone to movies or spent money for any kind of recreation. When the father lost his job a year ago, the mother said that the only thing left to cut down on was food, and this has been done to the limit. The family used to take 2 or 3 quarts of milk a day, but now they get 1 quart of whole milk and 1 of skim milk. This has to suffice for the four children, whose ages are 4, 6, 7, and 9 years.

The father was a coremaker at an implement factory. Though he had been employed steadily, he found it impossible to get ahead, for all the money saved was paid out in doctor's bills for a crippled daughter. Three years ago the family decided to buy a house "on contract." They chose one in a respectable residential neighborhood, a two-story 7-room frame house, with inside toilet and electric lights. In addition to the initial payment the family had paid \$1,260 in monthly installments when the depression came. Now they feel they can not continue to pay the \$35 a month, nor afford the upkeep of so large a house, so they are offering it for sale or in trade for another on which the payments will be lower.

The father worked irregularly at his old job for two months during the past year, and also four weeks for the city. His earnings and the board paid by his brother, who lives with them, make a cash income of \$460 for the year. The family owes \$100 for groceries at a local store and \$112 to the commissary run by the father's former employers. The relief association has furnished \$26 worth of coal and groceries, and the church has given money for fuel, clothing, and food. The father says that the family could not have managed at all without this assistance. All insurance policies have been dropped, because the payments could not be kept up.

The father of an exceptionally industrious and ambitious Ukranian family is a pleasant-appearing man of about 50 years, a blacksmith by trade, capable of earning an average of \$175 per month. The mother, 40 years old, has been laid up for five months with a sore knee. The doctor says the cartilage is loose. She is in such pain that she can not sleep. The father and the children have been doing the housework, and a neighbor comes in to bake bread.

There are five children, the oldest of whom, a girl of 16 years, is in Chicago taking nurse's training. The others are 4, 7, 11, and 14 years of age.

The family is buying the house in which it is living. This is a two-story frame building, which the family remodeled, painted outside and in, papered, and wired for electricity just before the father lost his employment. The parlor, shut off for the winter, had been newly furnished, but the rest of the furniture was old, though in good condition. The living room was crowded with furniture, including a bed in the corner. It was overheated by a small, rusty coal stove. The washing was hung on the chairs to dry.

The mother says that during the first years of their married life they despaired of ever getting ahead. Though the father was making fairly good wages, their expenses increased as the children came and they could do no more than break even at the end of the year. The mother planned carefully and bought for cash, trading where she could get the most for her money. After the last child was

born, the mother decided to help out, and for two years she worked in a cracker factory. In this way they managed to save \$1,500 during the two years, and this they invested in the stock of a municipal-service corporation. The following year they started buying a house, borrowing \$500 from the bank for the initial payment. The place was in bad condition, and the father used all his surplus, even going into debt, to have it repaired. The consequence was that when the father lost his job 13 months ago he had nothing on hand. In order not to have to sell his stock, he applied to the city and to the relief association for a loan until work started up again. The loan was refused, and he was advised to sell his stock. This he did, and after paying \$500 to the bank, his 1920 taxes, and the various bills for repairs he had \$435 of his \$1,500 investment left for living expenses. This was used for food only. The father has earned only \$83.12 since he lost his job, and the second floor, which rented for \$25 a month, has been vacant for five months. When the savings were gone, they were unable to get credit and they had to ask for help from the relief association. The mother wept at the thought that the earnings of those two hard years were gone with nothing to show for them.

The mother has cut down expenses as much as possible. She takes 1 quart of milk a day instead of 2, though the children beg for milk on their oatmeal. She gets no meat except the 3 pounds a week with the commissary orders. They live chiefly on bread, coffee, potatoes, and cereals. The most urgent need at present is clothing—the children's underwear is thin and worn, and the oldest boy has no waists for school. The teachers are urging the mother to send the youngest boy to school, but he has nothing to wear but thin cotton suits.

The situation seems to be getting more difficult every day. The parents gave up insurance policies the premiums of which came to \$5 a month, and the surrender value of these was applied on the future payments of remaining policies. They are five months in arrears for payments on the house, \$150 interest is due, and also the 1921 taxes of \$105.98. Altogether they owe \$338.75. The electricity has been cut off, because of a \$5.30 bill. The daughter in Chicago is badly in need of clothing, but the mother has nothing to send her. The mother refuses, however, to allow the girl to drop the nurse's training course and go to work, since in one more year she will be able to earn at least \$25 a week. Both the mother and father are very proud of her.

One father came from Armenia to America 11 years ago, full of hope that he would make money and soon be able to send for his wife and baby, whom he had left behind. He was a common laborer, and because he was willing and industrious he easily found work.

He worked hard and steadily, living as cheaply as possible, and measuring his income not by his earnings but by what he was able to save. After he had been in America only a few months he received the news of the birth of his second child. Before long there came rumors of Armenian massacres, and word of the desperate need of his own family and of other relatives. He sent them as much money as possible, and still continued to lay aside a small amount monthly with which to bring his family over. By January 1, 1920, the father had managed to save \$1,950, so he quit his job and went back to Armenia. He found his friends and relatives on the point of starvation, so he kept only just enough of his money to bring to America himself, his wife, and one child, and gave away the rest. He could not afford to bring the second child, so left her with his uncle. When the family landed at Ellis Island they had just \$100 left, which was spent for railroad fare to the city where he had been employed. The father, however, was not worried, for he was confident he would get his old job back. When they arrived there, the factory where he had formerly worked had been shut down, and there was no work whatever to be found. His immediate need of work and money was the more pressing, because his wife gave birth to their third child two days after they reached the city.

The father has walked the streets in vain to find work and has called daily at the employment office, yet in the year since his return to America he has earned only \$142.80. He was not known in the neighborhood, so was able to obtain credit only to the extent of \$25. When this was exhausted he turned to his "partner," from whom he has borrowed a little at a time until he now owes \$500, and this friend can lend him no more.

The family is living in one of a row of small frame houses built flush with the sidewalk, and with narrow passages between them. The interior contains only the most necessary articles of furniture, but it is spotlessly clean. They live very meagerly, using very little meat, no fruit, no cakes, and they are buying no milk, though the mother realizes that she should have it for the baby. She has had no new clothes since she left Armenia. The mother demands very little—says she only wants a crust of bread and that just to be safe in America is heaven.

A Polish family after 10 years of hard work and strict economy has managed to pay off the mortgage on a home. Although the neighborhood is not very desirable, the house is well built and is located on a good-sized corner lot, neatly fenced in. The furnace, electric lights, and gas range with which the house is equipped, as well as the inside toilet, were added by the family and have also been paid for, in spite of the fact that there are six children. The oldest boy, 19 years of age, has been in the Navy for three years and

has not given much help financially. The other five children range from 4 to 16 years.

When the father was laid off over 11 months ago the family was free from debt and had a small savings account of a hundred dollars or so. He has worked very little since then—one week for the city and two days a week for a couple of months weeding onions on a farm. The mother, well accustomed to planning carefully and living cheaply, made what money they had last as long as possible. When it was gone she obtained credit at the local stores to the extent of about \$45, when she was told she could not have more. She then was obliged to apply for charity. The relief society sent groceries and fuel worth \$33.76, and the Red Cross helped for two months. However, the assistance given was not adequate, and neither organization wanted to help them because they owned their house. "Can I eat the house?" said the mother sarcastically. "People who rent are better off." She says no one wants to rent the upstairs rooms because the family has so many children. The mother is very bitter about present conditions. The family is behind on insurance payments to the extent of \$55.73.

A Bohemian family, father 45 years old and mother 43, by years of economizing had managed to raise a family of eight children—the oldest 21 and the youngest 1 year of age—and in addition to save enough to buy a house. At the time the father was laid off in August, 1920, the house was clear of debt, and the family had \$1,000 in the bank. The three eldest children had worked and had done their share toward putting the family on its feet. The father and the oldest two boys all lost their jobs about the same time. One of the boys was on a strike and received \$8 a week strike benefit from the union. During the past 17 months the father has worked about 6 weeks, earning a total of \$103. The 18-year-old daughter is the only one who has had steady work, and she has turned every cent of her \$70 a month over to the family.

At the time of the agent's visit the father had just drawn the last of the savings from the bank. The family has lived as economically as possible, but they have come to the end of their resources, and the father feels that the only thing left to do is to sell the house. He is very unhappy about it, but it seems his only alternative.

THE BURDEN OF DEBT.¹³

Extent and forms of indebtedness.

Of the 366 families 83 per cent (303) had incurred debts because of the father's loss of work, or were unable to continue payments for which they had obligated themselves while the father was working.

¹³ See Table I (p. 31) and Appendix A, Table 19.

In Racine the proportion was higher than in Springfield—91 per cent as against 69 per cent. The largest number of families—240, or 66 per cent of the total visited—were in debt for food supplies. The next largest proportion (43 per cent) were in arrears with rent or the periodic payments on their homes. Medical attendance had burdened with debt over a third of the families, and almost an equal number had been obliged to borrow money. The details as to the kinds of debt follow. The different groups include many of the same families, since four-fifths of the 303 families had debts of more than one kind.

Kind of debt.	Per cent of 366 families reporting debts incurred for each object.	
	Num-ber.	Per cent.
Loans.....	117	32
Food.....	240	66
Rent.....	83	23
Payments on house, taxes, interest.....	75	20
Medical attendance.....	127	35
Fuel, gas, light.....	57	16
Insurance premiums.....	55	15
Furniture.....	33	9
Repairs on house.....	17	5
Funeral expenses.....	7	2
Merchandise.....	5	1
Other items.....	16	4

A total of \$81,629 in debts was reported for the 303 families—an average of \$269 per family. Two hundred and ten families in Racine had debts amounting to \$70,423, or an average of \$335 per family, and 93 families in Springfield owed \$11,206, or an average of \$120 per family.

The amounts of indebtedness are shown in the following list:

Amount of debt.	Number of families reporting debts.
Total.....	303
Less than \$100.....	85
\$100, less than \$200.....	69
\$200, less than \$300.....	49
\$300, less than \$400.....	29
\$400, less than \$500.....	21
\$500, less than \$600.....	16
\$600, less than \$700.....	3
\$700, less than \$800.....	8
\$800, less than \$900.....	3
\$900, less than \$1,000.....	3
\$1,000, less than \$2,000.....	8
\$2,000 and over.....	2
Amount not reported.....	7

Proportion of maintenance secured through credit or loans.

From only 106 of the families reporting the debts incurred was it possible to secure adequate information on the proportion of the total

family resources during the unemployment of the father which the debts represented. For these families the figures are as follows:

Per cent of total family resources represented by debts.	Number of families reporting.
Total.....	106
Less than 15.....	25
15 to 39.....	38
40 to 69.....	34
70 and over.....	9

More than two-fifths of these families derived over 40 per cent of their maintenance through credit or loans, nearly a tenth of the families had to incur debts for 70 per cent or more of their entire living expenses.

The fathers in all the 303 families reporting that they had gone into debt in order to provide the family's livelihood and also in the remaining 63 families not reporting debts, were still out of regular employment, and so long as this condition continued, and steady income through wages was cut off, the burden of debt would keep on piling up.

The cost of cash loans.

A number of the families visited had secured loans for small amounts from a company having branches in various parts of the country. Its method of lending was very attractive, in that money could be secured quite readily, and the borrower, in dire need of the funds, did not figure on the total cost in interest and penalties. On its face, the plan seemed to lend money at 6 per cent interest. The usual amount borrowed was \$100, and separate loans were made for each \$100. To secure a loan two guarantors, or "comakers" had to sign the note and they became equally liable with the borrower for repayment. Men who had secured loans stated that they sometimes had to wait as long as two weeks for an answer as to whether the loan was to be granted.

The borrower was given \$94 for every \$100 for which a note was given—that is, 6 per cent interest for a year was deducted at once, and borrowers were told they were getting the money at 6 per cent. Beginning with the Saturday after the loan was made, the borrower was required to make weekly payments of \$2 for every \$100 borrowed. The payments thus extended over a period of 50 weeks. If any payment due was not made by the time the office closed at noon on Saturday, a fine of 5 cents on every dollar due was added, and an additional 5 cents was added for each dollar for every week it remained unpaid. An additional charge of 50 cents was made in case the borrower lost the little coupon book in which payments were receipted. Usually loans were not allowed to run more than two weeks without payment. By this plan the borrower at no time had

the use of the full \$100. He had the use of the \$94 for only one week or less, and then the loan was reduced at the rate of \$2 a week, until at the end of the forty-ninth week the borrower had the use of only \$2, although he had paid in advance 6 per cent interest on \$100 for a year.

It is obvious that this method of securing money to tide over emergencies became a serious drain on the weekly resources of the family during a time when the income was very uncertain. It was used, apparently, not to help out on the current living expenses of the family, but to satisfy requirements for the outlay of a considerable sum that had to be met somehow at once, even though the continuing payments on the loan meant the depletion of the already meager weekly resources.

Families who had mortgaged the future.

A few examples of families who had become heavily burdened by debts will serve to illustrate the situation in which a large proportion of families found themselves after the father had been out of work for a few months.

An Italian family consisting of father, mother, and four children ranging from 2 to 10 years of age, is heavily in debt. The father is 42 years old, and has been in the United States 10 years. He has recently passed the examination for his citizenship papers but can not afford the \$4 necessary to obtain them. He is a laborer and a steady worker and eager to get ahead. In 1920 he earned in the neighborhood of \$2,000. Three years ago he began buying a six-room house on "land contract"—the monthly payment of \$20 covering interest on the mortgage and a small payment on the principal. The house is comfortably furnished, having a good dining-room set and a victrola and a leather davenport in the parlor.

The family had not been able to save, because the house was old and in need of repairs, they needed furniture, and the poor health of the mother had necessitated large expenditures for doctors and medicine. As a result, the father was utterly unprepared for the long period of unemployment which came upon him without warning in October, 1920. The family was favorably known in the neighborhood, so obtained credit and struggled along for over a year without asking public aid. The father's total earnings during 14 months were \$28, which he made at work for the city. To add to their difficulties the mother had to undergo a serious operation, the bills for which are still unpaid. Also, the father's brother died, and the father had to share in the funeral expenses. Since credit was cut off in November, 1921, the family has been receiving one grocery order a week from the city commissary, and also was given a Christmas basket and some clothing by the relief association.

The mother has cut down living expenses to the limit. She takes less milk, and no meat, fruit, or sweets. The meals are practically all alike—bread, coffee, and spaghetti, or bread, coffee, and beans. The children's outside clothing is holding out pretty well, but their underwear, which was cheap to begin with, is torn, thin, and much patched. The day before the agent's visit a large amount of plaster had fallen from the dining-room ceiling, and the father has managed to buy "on trust" the materials to repair it. The rooms need repapering badly. The payments on the house are seven months in arrears, and the father fears he will lose it.

The family now owes:

Groceries.....	\$400
Meat.....	15
Shoes.....	10
Clothing.....	80
Doctor's bill.....	114
Hospital bill.....	28
Repairs to house.....	155
Uncle's funeral.....	55
Payments on house.....	140
Cash borrowed.....	155
Total.....	1, 152

To this must be added what they owe the city commissary.

Both the mother and father are nearly frantic with worry. The mother has a great deal to do at home, yet she has been walking the streets looking for work. She broke down and cried over the situation. The father figures that even if work begins at once it will take him at least 10 years to get out of debt. He dreads the time when he begins earning again, for he will be working for less pay, every one of his creditors will want to be paid immediately, and his family must live.

A family consisting of father, mother, and five children, ranging in age from 9 months to 9 years, occupies four small rooms on the second floor of a three-story frame building, above two stores. The halls are dingy and dirty, and the air vile with stale tobacco smoke and the odor from the toilets at the head of the stairs. One bedroom which opens off the dining-room has no window, and is just large enough for a double bed. The father, mother, and two children sleep here. The rooms were orderly but not very clean. The furniture was worn and shabby.

The mother says she never had been in such need. They had never been able to save because they had so many children to feed and clothe, but they had always been able to pay cash for everything. The mother has a great fear of debt, and of accepting charity. The father has been out of work for 10 months now, but has been called back to his old job occasionally for a few weeks at a time, so that he

has managed to earn about \$200. Except when he had temporary work there was nothing to do but go in debt, for the children had to eat. The family owes \$300 for groceries, \$15 for milk, \$8 for gas, \$70 borrowed from friends, \$18 on a baby carriage which they bought just before the father lost his job, and \$33.80 to the city commissary. In addition, they owe \$80 for rent, and the landlord is becoming very disagreeable. "Landlord want to kick us out," the mother says. "My man say 'You get me job, I pay rent.' I don't know what he going do."

The mother has always been economical but now has not even the necessities. She used to get 2 quarts of milk a day, now gets only 1. She said she did not realize they could get along on so little. The clothing was old and worn. The aid society has given \$93 worth of groceries and milk and also considerable old clothing. When the mother feels badly about accepting charity, the father, who came from Italy 17 years ago and took out his naturalization papers as soon as possible, tells her, "We good citizens. We help America. Now America must help us."

The father strained his back while working last fall and was in a hospital in Chicago for a number of weeks for examination and treatment. He is better, but his back is still not very strong. The mother says he refuses to go to the aid society for their weekly grocery order and also refuses to care for the children while she does so. "My man no like kids—no like bother when they cry." Consequently, the 9-year-old girl is kept home half a day every week while the mother goes after the groceries.

A Polish father, a machinist 36 years of age, has been in the United States 20 years and was progressive enough to take out his naturalization papers. His wife, an American-born woman, is 33 years old, and they have 5 children, 2 boys and 3 girls, ranging in age from 7 months to 13 years. They live in a pretty little bungalow, most attractive from the outside, shrubs around the house, a corner lot. The inside of the house presents a great contrast. Several of the rooms have been shut off for the winter. There are no rugs on the floor, and the furniture is much battered and worn.

The father has been out of work for 16 months, with only one month's work on a farm and four weeks' work for the city to help out during that time. The total earnings were \$85. The family has been buying the house. This has taken every cent over and above what they needed just to live on, so they had no savings to fall back on when the father lost his job. The last child was born after the father was laid off, which meant an added expense, and two of the children have been ill enough to need a doctor. The family is now so deeply in debt that the father doubts if he ever can get paid up again. After exhausting their credit with the local grocers and

borrowing all they could from friends they turned to the commissary run by the father's former employers, where they have been allowed to run up a large bill. The debts are as follows:

Groceries.....	\$200
Meat.....	100
Bread.....	75
Payments on house.....	540
Taxes.....	105
Doctor's bill.....	3
Midwife's bill.....	20
Borrowed from friends.....	300
City-commissary account.....	56
Factory-commissary account.....	229
Total.....	1,628

In addition, there are arrears for insurance on the house and the father's life insurance, but the father can not tell just how much is due on them. The family has also had charitable aid. The relief association has given groceries, milk, fuel, and clothing amounting to \$133.

The mother now takes 2 quarts of milk daily instead of 3. They are living on charity entirely at present. They have meat only when the father gets an odd job and they can pay cash for it. The electricity has been shut off because the family can not afford it, and several of the rooms have been closed to save fuel. At the time of the visit the father was neatly dressed, but the children were playing around with scarcely any clothing on.

The father of a family of four children, 7, 12, 13, and 15 years of age, earned \$21 a week as a laborer in a brickyard, but in the eight months of his unemployment he has earned only \$108. During this time the family income has been supplemented by \$42 earned by the eldest boy and by \$41 received from the insurance company as the cash value of a policy on which payments had been made for 10 years, representing a loss of \$89. During the summer the mother had helped the situation by taking the three younger children with her to Connecticut, where she was able to earn their support. The family lives in a house owned by the brickyard company and are compelled to buy groceries, except bread, at the company store. They owe \$58.10 for rent and food.

A Hungarian family is living in a small one-story house, with garden space in the rear. The house is very damp—frost on walls, doors, and floors, and the room supposed to be a kitchen is too wet for use. The family was obliged to move here because unable to pay the rent (\$25) of the former home, which had electricity, gas, and a bathroom. The house they now occupy has stove heat, kerosene lights, no gas, and an outside toilet.

The parents have been in the United States 18 years. There are five children—two boys of 7 and 8 years and three girls of 10, 12, and 16. The father, a molder, was laid off 14 months ago. He had but \$250 saved and this was soon used up. He picked up what odd jobs he could—painted three houses in return for three months' rent, worked for the city—in fact did anything that would help the family along. Since November, or for the last two months, he has been working for \$4 a day five days a week, so the family is getting along better at present. Shortly after the father began his present job he cut his finger to the bone while splitting wood and lost three weeks' work. The mother dressed the finger to avoid a doctor's bill. The oldest girl works when she can find anything to do. She was employed in an ice cream parlor for several months, but was laid off last July and could not find another job until November, when she went out to do housework at \$4 a week.

The mother has had difficulty in getting credit in the neighborhood. "Butcher no want give me meat. On Saturday give only 1 pound—not enough for a big family." The landlord of their former house, she said, did not want them because of their race, and told them to get out. A coal man near by let the mother have a ton of coal. The mother had a small garden last year. "Lady from association see garden, say 'Got much fine garden—lots to eat.' But it is only green stuff—that give me no bread or lard. I can't eat only that with my big family." The mother is in wretched health. Seven years ago she used to go out washing every day; now she is scarcely able to do her own housework—has to wash one day and hang out the clothes the next. The second daughter was ill and required the services of a city nurse for two weeks.

The family has had charitable aid to the extent of \$101.49 and the debts amount to \$187.60:

Meat and groceries.....	\$93.00
Bread.....	16.00
Coal.....	8.75
Clothes.....	5.00
Insurance.....	6.85
Rent (former home).....	45.00
Dentist.....	5.50
Doctor.....	7.50

An Armenian father came to America in 1909, worked hard, and saved about \$3,000 so that he might bring his wife and child from Armenia. When he went after them in October, 1919, he found his wife and child and a few relatives the only survivors of a large family. He gave all the money he could to assist his relatives. Then he and his wife and child came to America, bringing with them his sister's child, a girl of about 14 years, who is paralyzed. The father began work at an implement factory as soon as he got back and was kept

on until 6 months ago. What little money he might have been able to save he spent in doctors' bills for his niece, taking her first to one doctor and then to another. Finally he asked the relief society to help him, and they are trying to get the girl into a hospital.

The family lives on the second floor of a two-story house in bad repair, in a neighborhood of factories and railroads. The entrance to the rooms is by a very dark hall and stairway. The home is fairly well furnished, though not orderly. A second child is now a year old.

Since the father was laid off he has worked a week for the city and about a month and a half in another city, where he repaired oriental rugs. He earned a total of \$237. He says that they can live on much less food than Americans, and get along with canned goods. They buy less milk and just half as much meat as formerly. They ran up a \$156 grocery bill, and then credit was cut off. They have borrowed \$325 from relatives, owe \$35 on furniture, \$96 for six months' rent, and \$35 to his former employers. The father has had to drop his insurance. Relatives in Armenia beg him for money. The father has told them that he is hard up, but they can not believe him. He hopes to be able to borrow a few dollars to send them.

During the past 10 months an Italian father has earned \$192 by labor on the city sewers, and the only additional income has been \$100 paid as damages when he was run over by an automobile. This last sum met the rent for five months. Since there are five children—although the mother is but 23 years old—debts have been incurred for food, rent, and medical care. In an attempt to meet some of the payments due, the father borrowed \$200 on a plan which involves high interest and had the unhappy result of losing him further work from the city government. The family is now in debt nearly \$1,100. While the father was steadily earning \$30 a week as a metal worker, they bought furniture, clothing, and a player-piano on the installment plan, meeting the payments regularly until he lost his job. Of the total debt, \$600 is for the piano which will probably be taken away from them soon; the sum already paid on it will be forfeited. Twenty-five dollars have been lost through the lapsing of insurance payments. The home is squalid, the children are badly in need of clothes, and it is apparent that they have altogether too little to eat.

A painter who was forced to stop work last August because of lead poisoning, bought a horse and wagon and tried to make a living for his family by peddling fruits and vegetables. This venture was an unfortunate one, because his customers failed to pay their bills; and in October, because he was unable to meet the payments due on the horse and wagon, he lost the money (\$125) already paid on them.

In the past four months the family—consisting of the parents, seven children ranging in age from 2 to 14 years, and a grandfather—have subsisted on what the father has earned at a few scattering jobs, the \$5 a week which the grandfather pays for room and board, and the total of \$48 which the mother has earned at crocheting bags. Friends have given some clothes, and are supplying the family daily with skimmed milk. Although there are seven children, most of them at ages when whole milk is indispensable for health and growth, this is practically all the milk the family is now getting. For two weeks the father has been peddling fruit, clearing about \$2 a day. The parents have fallen behind with their insurance and are heavily in debt for rent, groceries, and medical attendance. Besides the fathers's illness, he and two of the boys had the "flu," and the 5-year-old boy was severely burned. The mother expects soon to get temporary work nursing a friend, during which time the eldest daughter, who is 14 and attending the afternoon session of the high school, will presumably have to stay out of school to care for the smaller children.

DETAILED TABLE C.—*Debts incurred or unpaid because of unemployment.*¹

Schedule number.	Duration of unemployment (months).	Average monthly resources during unemployment.	Amount of debts for—							
			Loans.	Groceries and meat.	Fuel and light.	Doctors, dentists, midwives, hospitals.	Payments on house (including mortgage, interest, taxes).	Rent in arrears.	Arrears on insurance.	Other.
3	16	\$57.24		\$157.26		\$2.00		\$65.00	\$1.60	
8	16	75.59	\$300.00	65.00						
17	15	35.61		38.11					4.00	
21	20	41.60		172.00		116.00			10.47	
26	14	71.44		219.55			\$285.00			
29	15	97.63	400.00	50.00						
39	13	63.00		155.11				50.00	23.71	
40	8	83.84		202.57				45.00		
42	17	84.24	400.00	50.95						
43	17	50.46	300.00	200.00				72.00		
49	13	60.34		237.69	\$3.00		251.97		1.24	\$3.23
50	8	60.63	50.00	54.13		9.00	238.89		6.93	
51	8	30.91		10.00						
55	16	46.38		137.00						
56	14	44.11		379.57						
58	15	81.09	300.00	25.00		67.00				47.00
59	16	60.54		167.34		6.00		78.00		
60	10	54.19		69.00		8.00		100.00		
62	15	52.00	300.00	18.37		1.00				
63	21	49.35		43.43						
64	13	68.56	25.00	246.73				75.00	6.00	132.00
68	13	29.92	120.00	5.00			60.00			
69	9	49.70		222.26				45.00		
74	8	120.36		150.00			132.00			
76	12	236.03		222.59			352.00			335.00
78	15	79.33		14.00		2.00	420.00			
79	16	44.96		66.22		71.00				38.00
84	14	103.28	500.00	72.93		10.00				
85	8	44.44		69.93						
86	18	66.85	483.00				210.00			
88	6	67.80	20.00	136.80		30.00		30.00		100.00
89	16	43.88		71.83			146.00			28.00
90	8	72.84		83.00		5.00	154.00			
91	8	106.03	400.00				117.00		35.00	

¹ Includes only the 104 families reporting debts and average monthly income during unemployment.

DETAILED TABLE C.—*Debts incurred or unpaid because of unemployment*—Continued.

Schedule number.	Duration of unemployment (months).	Average monthly resources during unemployment.	Amount of debts for—							
			Loans.	Groceries and meat.	Fuel and light.	Doctors, dentists, midwives, hospitals.	Payments on house (including mortgage, interest, taxes).	Rent in arrears.	Arrears on insurance.	Other.
94	8	\$62.85		\$30.00	\$5.00		\$100.00			
96	16	88.01		12.00						
102	15	94.63	\$1,000.00	39.75						\$5.00
103	13	90.98	180.00		35.00					
109	11	63.39	35.00	5.92		\$13.00			\$35.00	
111	12	42.99		154.77			81.00			194.75
112	15	40.06	80.00	75.88	34.00	35.00	163.66			
118	15	85.16	300.00	50.00		30.00	105.00	\$54.00		
125	17	69.25	250.00	199.84			250.00			63.00
126	23	37.75		107.08		30.00				
127	8	99.36		50.00						
136	13	115.45		1.50	8.75	22.50	200.00			
137	13	97.97	400.00	360.00	16.00					
139	6	152.50	325.00	156.00	35.00					35.00
140	13	126.05		250.00		500.00				
145	10	35.11	20.00	113.14	7.00			32.00		
146	14	20.36		165.93						
152	13	51.38		94.38	4.38	15.00	355.00			
153	14	30.29		20.00						
162	4	36.57		80.00						10.00
165	10	48.26		86.17	10.00		225.00		7.00	
168	15	148.56	1,400.00							
177	9	44.51		197.00	12.00	8.00	15.00			
179	13	83.48		269.31		19.00				
180	13	37.48		131.13	8.75			76.00		
184	12	56.84		27.00	44.00	21.00		55.00		
185	11	85.28	20.00	100.00						
187	15	52.14				48.00				
188	13	82.67		18.00	12.00					
189	12	65.25	120.00	210.47			160.00			25.00
190	13	123.29	20.00							
191	15	73.09	350.00	89.73	4.00			60.00		
192	9	56.33	100.00	64.15						
193	12	53.84	500.00	25.00						
196	15	83.40	200.00	77.97	20.00		135.00		3.90	
198	16	62.51		100.00	52.00	20.00		200.00		
199	10	33.10	200.00	100.00						
200	15	56.98	100.00	41.35		8.00				
201	15	136.62		45.00						
202	13	40.28	150.00	52.00				60.00	7.01	
203	17	70.94	500.00	165.00	39.00					75.00
205	10	79.63	70.00	348.80	8.00			80.00		18.00
208	17	60.81	35.00	32.80				40.00		50.00
209	13	157.34	150.00	68.00		5.28	207.00		6.04	
210	8	25.73	75.00	39.50						
212	16	56.77		112.00		31.00		78.00		372.00
217	12	44.59		105.82		12.00				4.00
219	16	54.11	295.00	28.49	5.00		46.00			150.00
220	19	65.46	235.00	53.63		70.00	28.30			
222	13	60.88		97.00	31.09					
223	13	56.07	25.00	150.72				90.00		45.00
229	15	119.71	150.00	90.00	10.50	32.00				4.00
231	16	109.29		108.46		8.00		27.00		55.00
236	9	67.28							19.00	
237	6	168.47	250.00							
246	19	53.70							2.21	
249	13	86.09						110.00		
252	7	41.10						150.00		
253	10	58.14	300.00			30.00		66.00		
258	17	118.01	205.00	18.00		34.00				
282	12	91.30						9.00	8.14	
306	10	37.63				3.00			24.00	
307	8	58.24					156.00			
309	n. r.	n. r.				5.00				
312	9	100.26					66.00			
331	13	46.53		15.00				9.00		
347	14	111.94		120.00				66.00		28.00
358	24	65.76		75.00						
359	15	32.15		100.00						
361	7	62.70		300.00		25.00		16.00		10.00

Credit for food supplies.

In order to secure information concerning the extent to which it was possible for families to get food supplies on credit, and especially in regard to the comparative prevalence of such debts during the period of unemployment and the period preceding, neighborhood grocers were interviewed. The stores from which information was sought were those patronized by the families of unemployed men included in this study. The results of these interviews are set forth below.

1. This store is located in a good residence neighborhood, where most of the families own their own homes. It is a grocery store with a rather large stock of perishable vegetables and fruits, no meats except smoked meats and these in a very small quantity. Not many of the customers who trade at this store pay cash. The grocer said that most customers ran a bill for from two weeks to a month and then paid when the father received his pay. At the present time he has 300 families on his books—100 of these are families in which the father has been unemployed for more than 1 year. He has had to refuse credit to 12 families from which he never expects to receive what is due him. The total amount due from 100 families in which the father is unemployed is approximately \$6,000—amounts varying from \$25 to \$200. Most of the fathers the grocer thinks are honest and will pay when they are again employed. Some who have had temporary work for a while have paid a small proportion of what they owe and then continue to buy on credit.

2. A double-store building—one side used for dry goods, the other for groceries, bakery goods, and smoked meats. The amount of credit given to a family depends upon circumstances and the family's reputation and the length of time they have been trading with him. The grocer watches the purchases pretty closely but finds most of the families buying on credit choosing wisely and reducing their purchases to the minimum. He has about \$5,000 on his books, representing 200 families with bills varying from \$25 to \$250. The year has been a terrible one. He did not have the heart to refuse credit, and bit by bit he used up all his reserve funds just keeping things going. All his life's earnings have gone, Mr. X. says. He feels that fully one-half of this will never be paid, for already those owing the largest amounts are moving—some to other neighborhoods and others out of town. Many of the families owing bills are ashamed to come to his store, so go elsewhere when they have a little cash—which he feels is unfair. Those customers to whom he had had to refuse further credit are getting deeper in debt at the city commissary every day, and since this will be deducted from the man's pay every week it, of course, will be paid off first. Bills to the local merchants will be paid last, if at all. He feels that the city commissary, while a blessing to the poor families, has made it hard for the merchants, for it has taken

away the cash trade that used to be given them by the public and private relief agencies.

3. Small butcher shop and delicatessen. The proprietor is not giving much credit this winter. He is carrying about 15 or 16 families well known to him, to an amount of about \$300, but his trade is chiefly cash. Said he learned his lesson last year. At one time he had \$4,000 on his books and had to borrow money at the bank to tide him over. The greatest part of that has been paid now, but it came in slowly. He felt this year would be worse than last. He thinks that the people did not properly appreciate being "carried," and says that he noticed no difference in their buying, when doing so for credit or for cash. The majority refused soup bones and the cheaper cuts of meats and ordered steaks and chops. He seems to feel that the men won't look for work very seriously while they are able to get meat and groceries on credit.

4. Medium sized well-equipped and well-stocked store. Fruit and green vegetables upon display. The grocer also carries brooms and other household utensils. Most prosperous appearing store of any that agent has visited. Has been in business here since April, 1921, and is carrying on his books some of the people that the former owner had. He tries not to close any accounts unless the family makes no effort to pay. Many of his credit customers had been in the habit of charging their groceries and then paying the bill weekly or monthly. Now, however, some of them have not been able to keep the bill paid up. Some of his customers would have been getting aid from the relief society if he had not extended their credit. This grocer thinks that for the most part people are buying very economically. Several customers came during the interview and the agent noticed that all but one charged their purchases.

5. Family of owner lives in the rear of the store. Fairly well-stocked shelves, mostly canned goods although there were apples and oranges and cabbages in the window display. The grocer carries no meat except a little cooked meat. Not much bread is sold, because most families are now making their own bread. Average about 12 quarts of milk per day and other sales consist mostly of bread and potatoes. The grocer has 10 or 15 families on his books. Most of these are also getting groceries at the city commissary and therefore give very little trade to the store. The largest bill on the books at time of the interview was \$41.36. Other accounts run between \$5 and \$10 apiece. The grocer admitted that it was better for the families to buy from the commissary because they could get things cheaper. Families whom grocer is carrying pay a little each week. They buy only what is absolutely necessary.

6. The store has a small line of goods, mostly canned vegetables; shelves about half empty. Owner can not replenish the stock because he can not collect bills due him. He had about \$700 on his books at

time of visit. He has no limit set for credit but allows families to get according to what he thinks they are good for. At present has 15 or 16 families on his books. So far thinks he has lost only about \$100 in bad bills. Few people have moved away without paying.

7. Rather small grocery store on business street and car line. It carries staple and fancy groceries, flour, feed, lime, and cement. The manager said he knew all of his families and in the last year had not taken on any new families for credit. He carries about 100 families on credit. At the end of the year 1919 these 100 families owed bills amounting to \$1,200. These same 100 families at the end of the year 1920 owed \$1,700 and at the end of 1921 owed \$3,300. Most of these families own their homes, and the manager said he knew he would get all of the money. In the three years he had been running this store he had lost only \$250 by people moving away.

8. A fair-sized, attractive looking store, carrying a good line of fruit, fresh vegetables, etc., in addition to staples and dairy products. This store has extended credit to 90 or 100 families, to a total of \$6,000. Can not make ends meet, so have had to refuse further credit in most cases, though they hate to do it. They feel that fully one-half of this is "bad debts," not so much that the families' intentions are not good, but that they are so deeply in debt that they never will get out. Since the commissary accounts must of necessity be paid first, the merchants may never receive their money. The prospect looks even more discouraging because when the men do go back to work it will be at less pay and possibly for shorter hours. One customer lost his house last week and left town suddenly, owing \$290. The amount of credit depends upon circumstance. They have been lenient with old patrons who paid regularly and some of these families have run bills as high as \$250 or \$300. To other families not so well nor so favorably known they have limited the amount to \$25 or \$30. Most of the families buy economically, but occasionally a man or woman orders extravagantly.

The quantity of milk sold remains about the same but there has been a perceptible drop in the demands for butter. Very little fruit or sweet stuff is purchased now. Mr. A carries less than one-third as many boxes of cookies and cakes as formerly. Aside from depriving themselves of fruit, sweets, and butter, the grocer does not feel that the families have been lowering their standards of living the past year.

9. The store is a combination meat market and grocery with bakery goods, candy, and smoking supplies on the side. It has much less stock on hand now than before, because there is much less demand. The owners are now carrying on their books 50 families whose fathers are out of work, and have been for the last year and a half. The total amount due from these families is about \$5,000,

the amounts varying from \$10 to \$200. The grocer interviewed feels they will be very lucky if one-half of what is owed them is paid. Many families have moved away from the district, some out of the city, and from these they expect nothing. Some people come in with a good story that the husband has a job and they will pay the first pay day; they are given credit for a couple of weeks and then are never seen again. Only necessities of life are given on credit by these grocers. Bakery goods are a serious problem. Many of those to whom credit is given have been refused credit at bakeries. The grocers discourage charging bread and cakes, but are very willing to give flour on credit to those who will use it.

10. The store is located in the "Flats," a district where people of the poorer class live—many of whom are renters. The store is a combination meat market, grocery, and bakery; and carries candy, tobacco, and some dry goods. Previous to this time the grocer has kept a very large stock on hand, but at the present time all the stock which he owns is on the shelves. The grocer is at present carrying 25 families whose fathers are unemployed, and in most cases he has been carrying them for more than a year. The total amount owed by these families up to date is \$1,501, the smallest amount being \$10 and the greatest amount \$160. In addition to these 25 families, the grocer has been forced to refuse credit to 10 other families, the total amount due from them being more than \$800, which amount the grocer says he never expects to receive. He still has some families, possibly 10 or 15, who run bills and pay every two weeks. These, together with the few who pay cash, help him to continue in business. His business has fallen off 50 per cent during the year.

CHARITABLE AID BY PUBLIC OR PRIVATE AGENCIES.¹⁴

Assistance given the families.

The families selected for visiting represented, as nearly as possible, a cross section of families of unemployed men in the two cities. The data in regard to the aid given these families by public or private relief agencies should, therefore, be of special significance, as showing the degree to which families of working men are likely to need such assistance when the misfortune of unemployment overtakes them. Of the 366 families, 191—over half—had received charitable aid during the father's unemployment, some of which, however, was very small in amount. In Racine three-fifths of all the families received such assistance; in Springfield the proportion was lower but still over one-third. It has been pointed out that the period of serious unemployment had been of considerably longer duration in the former city, which undoubtedly accounts for the greater proportion of families seeking aid.

¹⁴ See Table I (p. 31), and Appendix A, Tables 28-31, inclusive.

Interval between loss of work and application for aid.

The following list shows, for each city, the time that elapsed after the father lost his regular work before the families applied for assistance.

Interval before application for aid.	Families aided, Racine.	Families aided, Springfield.
Total.....	141	50
Less than 1 month.....	6	5
1-2 months.....	33	4
3-5 months.....	42	6
6-8 months.....	19	5
9-11 months.....	12	2
12 months and over.....	6	..
Not reported.....	23	28

In terms of percentages, it is seen that of the 140 families in the two cities for whom the interval before the application for aid was reported 8 per cent applied for charitable aid within less than a month of the time when the father became unemployed. Twenty-six per cent applied within 1 or 2 months; 34 per cent within 3 to 5 months; 17 per cent within 6 to 8 months; 10 per cent within 9 to 11 months, and 4 per cent when the father had been unemployed a year or longer. Thus, more than two-thirds of the families who were aided had been unable to maintain themselves by means of their other resources for as long as half a year after the regular employment of the father ceased. Since over one-half of all the families received aid, this means that approximately one-third of all the families visited in the two cities were forced to seek charitable aid within six months of losing their regular incomes. It is probable that a family would neither apply for, nor be granted, charitable aid from public or private agencies until all other resources had been exhausted. This supposition is borne out by data presented earlier in this report in regard to loans and debts, and especially debts for food. There is, of course, to be taken into account the important but less readily demonstrated factor of the deprivation endured by many families who do not apply for aid.

Duration of aid.

The length of time over which charitable aid to these families extended is shown below:

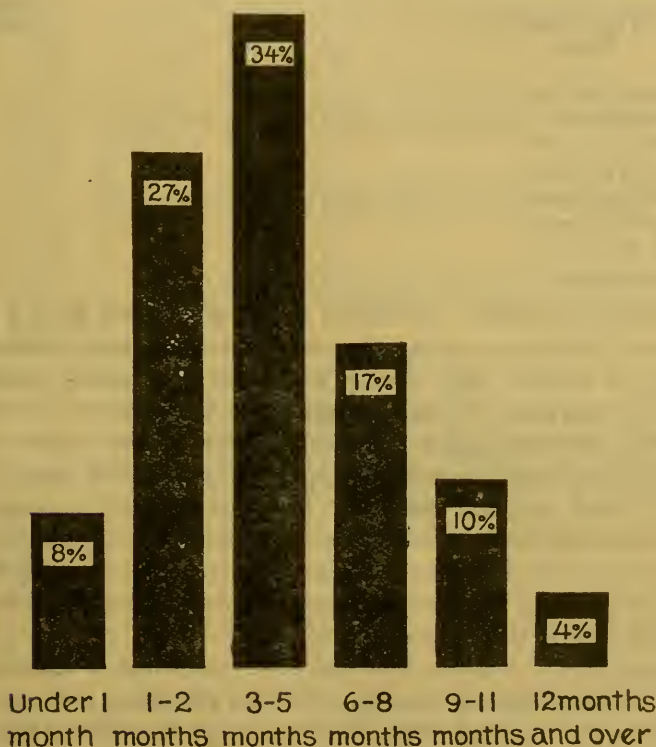
Duration of aid.	Number of families report- ing duration of aid.
Total.....	141
2 weeks, less than 1 month.....	5
1-2 months.....	17
3-5 months.....	21
6-8 months.....	21
9-11 months.....	62
12 months and over.....	15

Aid extending over periods of six months or more had been given 70 per cent of the families. More than one-third of the families had been given aid amounting to \$100 or more.

CHART VI.

INTERVAL BETWEEN LOSS OF WORK AND APPLICATION FOR AID

140 FAMILIES APPLYING FOR CHARITABLE AID



Aid to families of skilled and unskilled workers.

Bearing in mind the extremity represented by application for assistance, especially on the part of families that have always been self-sustaining, it is surprising to find that almost three-fourths of the men in the families receiving charitable aid had been skilled workers, and only one-fourth had been employed at unskilled labor. Looking at these facts from another angle, it is found that 50 per cent of the families of skilled workers visited had received charitable aid, and 58 per cent of the families of the men who had done work classed as unskilled. The similarity of these percentages indicates

the stress in which the families of higher- as well as of lower-grade workers had found themselves when employment ceased.

The information regarding length of time between loss of work and application for charitable aid showed practically the same situation in the cases of skilled and of unskilled workers.

Relation of aid received to total resources.

For only 65 families in the two cities was it possible to secure apparently adequate data regarding the relation between the amount of charitable aid and their total resources. The findings, expressed in percentages, were as follows:

Relation of charitable aid to total resources.	Number of families.
Total.....	65
Less than 5 per cent.....	20
5-9 per cent.....	12
10-14 per cent.....	13
15-19 per cent.....	8
20-24 per cent.....	5
25-29 per cent.....	2
30-39 per cent.....	4
65 per cent.....	1

For half these families charitable aid formed more than a tenth of their total resources during the entire unemployment period. This implies, of course, that during a part of the period considerably greater proportions of their maintenance were received from public or private relief agencies. A later section of this report discusses charitable aid from the point of approach of the relief agency and the general relief problem resulting from widespread unemployment. The present analysis based on two representative groups of families affected by unemployment is the more valuable as showing the effect of loss of work on families previously having an income adequate to maintain a good standard of living.

Illustrations of families that had been compelled to seek charitable aid are included among those given in the preceding sections. When the man could not find work, the usual steps in reaching the stage of dependency were: First, the use of savings or the employment of mother or children when it was possible for them to get work; second, securing loans or credit; third, applying for charitable aid when aid from relatives and other resources had been exhausted.

DETAILED TABLE D.—Families receiving charitable aid during unemployment of father.¹

Schedule- ule num- ber.	Num- ber of child- ren.	Age of each child (years).	Father's previous occupation.	Income for year previous to un- employ- ment.	Duration of un- employ- ment (months).	Charitable aid.		Other resources during the unemployment period.						Total amount includ- ing char- itable aid.		
						Duration of aid.	Relation to total receipts (per cent).	Total amount.	Father's earnings.	Mother's earnings.	Child- ren's earnings.	Income from boarders and lodgers.	Sav- ings.		Debts.	
17	3	8, 10, 13.	Machinist.	\$2, 021	15	3 mos., 28 das.	11.3	\$60	\$33	.....	.....	.....	\$196	\$200	\$42	\$331
21	5	4, 7, 9, 11, 14.	Tinner.	2, 000	20	1 yr., 2 das.	25.3	211	325	.....	.....	.....	.....	.....	298	834
26	5	1, 2, 4, 10, 12.	Laborer.	1, 000	14	10 mos., 21 das.	18.9	189	36	.....	.....	.....	72	200	505	1, 002
29	5	1, 3, 5, 7, 8.	Core maker.	2, 341	15	1 yr., 1 da.	9	14	116	.....	.....	.....	200	700	450	1, 480
39	3	1, 3, 5.	Machinist.	1, 500	13	11 mos., 2 das.	23.9	201	34	\$4	.....	.....	.....	375	228	842
40	3	1, 3, 5.	Woodsman.	1, 700	8	5 mos., 10 das.	11.5	79	38	.....	.....	.....	.....	300	250	687
42	2	3, 5.	Painter.	1, 874	17	7 mos., 7 das.	6.8	96	322	.....	.....	.....	149	400	451	1, 418
49	4	10, 12, 16, 17.	Molder.	n. r.	13	9 mos., 15 das.	18.2	140	84	.....	.....	.....	51	.....	497	1, 772
50	5	3, 5, 6, 9, 9.	Laborer.	1, 700	18	6 mos., 20 das.	15.1	74	56	.....	.....	.....	.....	.....	359	489
58	6	1, 4, 6, 8, 9, 11.	Tinner.	n. r.	15	11 mos., 5 das.	12.3	150	40	.....	.....	.....	.....	600	439	1, 229
59	2	2, 7.	Machinist.	n. r.	16	11 mos., 6 das.	3.1	50	80	5	.....	.....	.....	500	301	936
62	3	1, 2, 3.	Solderer.	1, 742	15	11 mos., 5 das.	12.9	102	177	.....	.....	.....	.....	200	319	708
63	2	1, 3.	Laborer.	n. r.	21	11 mos., 1 da.	10.8	114	250	60	\$100	484	.....	.....	43	1, 051
78	5	1, 2, 5, 7, 10.	do.	n. r.	15	11 mos., 1 da.	14.3	166	88	150	.....	168	.....	.....	588	1, 160
79	3	1, 2, 6.	Mechanic.	2, 000	16	1 yr., 7 das.	34.0	264	295	.....	.....	.....	.....	300	180	1, 719
84	6	1, 4, 6, 8, 10, 12.	Molder.	2, 770	14	5 mos., 13 das.	19.5	276	250	.....	.....	.....	.....	.....	358	1, 414
86	3	3, 6, 11.	Bench hand.	n. r.	18	10 mos., 26 das.	2.0	24	192	.....	.....	.....	272	.....	683	1, 181
88	3	1, 5, 7.	Blacksmith.	2, 568	6	2 mos., 24 das.	5.9	23	57	.....	.....	.....	.....	.....	316	396
91	5	1, 2, 6, 8, 10.	Machinist.	n. r.	8	2 mos., 12 das.	19.9	200	175	.....	.....	80	.....	.....	552	1, 007
91	5	6, 12, 13, 13.	Metal worker.	n. r.	16	7 mos., 18 das.	13.3	67	119	87	52	1, 000	.....	.....	135	502
91	3	9, 12, 14.	Laborer.	n. r.	16	10 mos., 16 das.	1.2	16	353	.....	.....	.....	.....	.....	12	1, 381
102	4	5, 6, 8, 9.	Sand blaster.	n. r.	15	1 yr., 1 mo., 12 das.	19.5	278	100	125	.....	.....	.....	150	785	1, 422
118	4	1, 3, 5.	Toolmaker.	n. r.	15	7 mos., 29 das.	1.3	16	195	.....	.....	.....	.....	.....	763	1, 271
125	2	3, 5.	Riveter.	1, 831	27	11 mos., 4 das.	2.7	32	300	.....	.....	105	.....	.....	137	1, 849
126	4	1, 1, 3, 6.	Hand machinist.	n. r.	23	8 mos., 27 das.	8.2	69	63	.....	.....	580	.....	.....	232	1, 469
136	4	5, 11, 16, 17.	Machinist.	2, 152	13	11 mos., 9 das.	1.2	17	459	.....	550	211	.....	.....	329	1, 496
165	4	1, 2, 4, 5.	Molder.	1, 287	13	4 mos., 26 das.	16.9	84	83	.....	.....	.....	.....	.....	216	479
180	3	1, 7, 8.	Auto mechanic.	1, 340	13	4 mos., 27 das.	13.5	86	170	.....	.....	.....	.....	100	437	633
184	3	1, 2, 5.	Solderer.	2, 000	12	9 mos., 13 das.	5.6	39	345	25	.....	.....	.....	.....	779	1, 147
195	6	2, 3, 8, 8, 9, 15.	Machinist.	1, 701	15	1 yr., 1 mo.	9.1	104	581	125	.....	30	.....	.....	925	1, 229
203	3	3, 5, 8.	Molder.	1, 000	17	1 yr., 1 da.	11.6	142	150	.....	.....	.....	.....	.....	558	1, 052
205	5	1, 3, 5, 7, 9.	do.	n. r.	10	7 mos., 20 das.	11.9	97	200	.....	.....	.....	.....	.....	331	583
208	4	1, 4, 6, 8.	Assembler.	n. r.	17	11 mos., 14 das.	17.5	183	311	95	.....	.....	.....	125	.....	912
212	2	7, 9.	Machinist.	2, 253	16	4 mos., 28 das.	2.3	21	78	.....	.....	326	.....	.....	1, 000	1, 551
215	5	4, 7, 9, 14, 16.	Molder.	3, 400	14	10 mos., 15 das.	.6	10	152	.....	66	.....	.....	.....	.....	.....

¹ Includes only the 49 families in which the amount of charitable aid and the family income during unemployment were reported.

DETAILED TABLE D.—Families receiving charitable aid during unemployment of father—Continued.

Sched- ule num- ber.	Num- ber of chil- dren.	Age of each child (years).	Father's previous occupation.	Income for year previous to un- employ- ment.	Duration of un- employ- ment (months).	Charitable aid.		Other resources during the unemployment period.						Total amount includ- ing char- itable aid.
						Duration of aid.	Relation to total receipts (per cent).							
217	3	1, 4, 6.....	Laborer.....	\$1,287 n. r.	12	9 mos., 26 das.....	9.9	\$435	.....	.....	.....	.....	.....	\$613
219	3	1, 3, 5.....	Welder.....	.....	16	11 mos., 4 das.....	5.4	270	.....	.....	.....	.....	.....	887
220	5	1, 5, 12, 14, 16...	.....do.....	1,864	19	1 yr., 16 das.....	7.4	63	.....	.....	.....	.....	.....	1,256
223	3	1, 9, 12.....	Laborer.....	1,380	13	7 mos., 26 das.....	31.9	171	.....	.....	.....	.....	.....	1,708
231	6	5, 8, 10, 11, 13, 14	.....do.....	.....	16	22 das.....	5	300	.....	.....	.....	.....	.....	1,723
243	5	1, 3, 7, 8, 15.....	Factory hand.....	n. r.	13	11 mos., 27 das.....	39.8	286	.....	.....	.....	.....	.....	525
249	4	7, 10, 13, 16.....	Carpenter.....	2,860	13	1 yr., 21 das.....	9.0	638	.....	.....	.....	.....	.....	1,133
259	5	3, 5, 7, 12, 14.....	Die repairer.....	1,660	14	11 mos., 29 das.....	4.0	934	.....	.....	.....	.....	.....	1,181
278	4	1, 4, 5, 8, 14.....	.....do.....	1,820	14	7 mos., 8 das.....	6.0	328	.....	.....	.....	.....	.....	1,200
312	5	2, 5, 8, 14, 17.....	Machinist.....	n. r.	9	3 mos., 18 das.....	10.7	560	.....	.....	.....	.....	.....	872
319	3	3, 4, 6.....	Carpenter.....	n. r.	3	2 mos., 13 das.....	7.1	120	.....	.....	.....	.....	.....	236
329	3	10, 14, 16.....	Machinist.....	n. r.	14	5 mos., 13 das.....	18.8	436	.....	.....	.....	.....	.....	1,061
356	2	2, 4.....	Molder.....	n. r.	12	5 mos., 28 das.....	2.3	595	.....	.....	.....	.....	.....	618
357	5	2, 4, 9, 10, 11.....	.....do.....	n. r.	13	1 yr., 8 das.....	2.1	76	.....	.....	.....	.....	.....	462

THE COINCIDENCE OF ILLNESS AND UNEMPLOYMENT.

Extent of illness.

It is obviously impossible to attempt to relate unemployment of the breadwinner and illness in the families as cause and effect, definite as the correlation may seem to be in certain cases, since there is no basis for a comparison of the prevalence of illness in the families of unemployed men with its extent among families in the general population. It is, however, important to call attention to the very considerable proportion of families in which sickness or accidents were added to the misfortunes incident to the father's being out of work. Often the incapacity of the father prevented him from earning something at temporary work or the illness or disability of the mother made it difficult for her to give her family the necessary care.

It is, moreover, evident that families that were using up their savings or were dependent largely on food secured through credit, or were being supplied with necessities by charitable agencies, would frequently deprive themselves of food required to maintain health and strength. Insufficient clothing and lack of fuel, together with the inevitable lowering of sanitary standards through crowding together in order to keep warm, to economize on rent, or to add to the income by letting rooms can not fail to affect the health of the members of the family.

In nearly a fourth of the 366 families the mother had given birth to a child or was expecting confinement during the time the father was unemployed. Coming at a time when the family was deprived of ordinary comforts or was actually suffering for want of proper food, this meant undue worry and hardship for the mother, with greater probability of ill health for both mother and child. Illness or disabilities, including pregnancy or confinement, during the time of unemployment were reported by 231 families—63 per cent of the entire number. These families included 852 children—almost two-thirds of the entire number of children.

The following list gives the number of families in which the various members were ill:

Members of families ill.	Number of families reporting illness.
Total.....	231
Mother.....	52
Father.....	12
One or more children.....	58
Mother and father.....	10
Mother and one or more children.....	64
Father and one or more children.....	11
Mother, father, and one or more children.....	24

The seriousness of the situation is evidenced by the fact that three-fourths of these families reported one or both parents ill, while only

68 per cent of them reported illness among the children. Under ordinary circumstances it would be expected that more families would report illnesses among the children than among the parents, especially since several contagious diseases had been epidemic among children in one of the cities studied.

Debts for medical care.

Doctors' bills and hospital care comprised a very considerable part of the burden of debts which would continue to oppress these families long after the father resumed work. Judging from the conditions reported by the families, many were going without needed medical attention. Others were receiving medical aid through the companies that had employed the men, from free clinics or dispensaries, charitable societies, or the city poor department. The longer duration of unemployment in Racine is reflected in the information given by the families regarding doctors' bills, and debts for confinement expenses, and hospital care. Although a larger proportion of the Springfield families reported illnesses during the father's unemployment, many of these were apparently not of so serious a nature, or else the families still had sufficient funds to pay the bills. A total of 128 families—more than a third of all the families visited—said that they had outstanding debts for medical service. The amounts of these debts were given by 76 of the 85 Racine families, and by 32 of the 43 families in Springfield. More than a fourth had debts amounting to \$50 or more for the services of doctors, dentists, midwives, and hospitals.

Amount of debt.	Number of families reporting.
Total.....	108
Less than \$50.....	78
\$50, less than \$100.....	16
\$100, less than \$200.....	8
\$200 and over.....	6

The amounts reported by the families in the last group were \$200, \$210, \$272, \$275, \$437, and \$500. Only 1 of the Springfield families reported outstanding debts of \$100 or more, while 13 of the Racine families had the larger amounts.

Seven of the Racine families were in debt to undertakers. The six who stated the amounts of this indebtedness owed from \$22 to \$85 for funeral expenses. The aggregate indebtedness because of illness or death was \$5,772.50 for a total of 108 families.

Unemployment among families given nursing service.

It was not possible to secure general information regarding the prevalence of unemployment among the families who were receiving medical or nursing care in the two cities. Certain data were, however,

secured from the Visiting Nurses' Association of Springfield concerning 70 families under its care in February, 1922, in which the father was unemployed. These figures are of special interest in connection with infant welfare.

In 53 of the 70 families there was a newborn baby or the mother was expecting confinement. As has been pointed out elsewhere in this report, this situation adds to the handicap of the loss of the father's earnings and the need of relieving the mother of some of her household duties, and interferes with her efforts to increase the family income through her own earnings. It means in every case some added burden of expense, even though the nursing service is provided free. Of the babies born in the city during the entire unemployment period, many who did not come to the attention of the visiting nurses must have been handicapped, even before birth, by the hardships incident upon the loss of a steady family income.

In these 70 families reported by the Visiting Nurses' Association there were 188 children, of whom more than half were under 3 years of age, a fifth were between 3 and 6 years, and only 3 were of possible working age. Two of the 70 families had no children, and in 23 families there was only 1 child. A total of 34 families had 2, 3, or 4 children. In 8 families there were 5 children, 2 families had 7, and in 1 family there were 11.

Almost half of the 70 families had received assistance from a public or private relief agency or other organization. The leading relief society in the city had given aid to 17 families who had not been helped by any other agency, and to 10 others who had received assistance from the city poor department, children's aid or protective societies, churches, dispensaries, and other organizations. The city poor department was the only agency helping 2 families, and was one of the agencies aiding 11 other families.

The foregoing facts are not given as representing a complete report on the prevalence of unemployment among families given nursing care by this organization. The information is necessarily incomplete, because it relates only to the families that the nurses on the staff of the association had visited recently, and about which they were, therefore, informed at the time of the inquiry.

DETAILED TABLE E.—Families reporting illness during the period of the father's unemployment.¹

Schedule No.	Duration of unemployment.	Average monthly resources during unemployment.	Employment of mother.		Number of children.	Age of each child (years).	Illness reported by family.
			Away from home.	At home.			
2	16 mos. 4 das	n. r. ²	.....	.....	4	1, 3, 5, 7...	Child 5 years, typhoid, scarlet fever, measles; child 7 years, diphtheria, scarlet fever.
10	8 mos. 5 das...	n. r.	.....	.....	4	6, 9, 11, 13...	Child 6 years, pneumonia.
12	12 mos. 23 das...	n. r.	.....	.....	5	2, 4, 6, 7, 8...	Mother sick; child 7 years, always has been weak; child 8 years, sore throat.
18	14 mos. 29 das...	n. r.	.....	.....	5	9 mos., 2, 5, 6, 8.	Father, rheumatism; mother, confinement; child 6 years, pleurisy, pneumonia; child 8 years, scarlet fever.
19	7 mos. 20 das...	n. r.	.....	.....	5	1, 3, 4, 8, 10.	Father, pain in side; child 4 years, fever 105°, blood running out of mouth.
21	20 mos. 2 das...	\$41.60	.....	.....	5	4, 7, 9, 11, 14	Father, operation; mother, ill "inside and in head"; child 4 years, stomach trouble.
25	14 mos. 1 day...	n. r.	.....	.....	3	10, 14, 16...	Mother, tumor, sick for a long time, died in April, 1921.
27	10 mos. 5 das...	54.22	.....	.....	2	6, 8.....	Children 6 and 8 years, scarlet fever, city nurses, 6 weeks (no doctor).
31	14 mos. 19 das...	n. r.	.....	.....	5	2, 4, 9, 10, 12	Child 9 years, tonsils removed; child 10 years, diphtheria, tonsils removed; child 12 years, weakly, tonsils removed.
32	13 mos. 26 das.	n. r.	.....	✓	4	1, 3, 5, 6...	Mother, womb trouble; child 6 years, rheumatism.
33	14 mos. 9 das...	n. r.	.....	.....	5	7, 8, 10, 12, 16.	Father, cut his hand; mother, stomach trouble; child 12 years, bad cough and colds.
34	11 mos. 10 das...	n. r.	.....	.....	5	4, 6, 8, 11, 16, 16.	Child 6 years, mumps; children 4, 8, and 11 years, scarlet fever (no doctor).
36	15 mos. 24 das...	n. r.	✓	.....	3	2, 4, 6.....	Father, in hospital (illness not given); mother, pleurisy.
37	12 mos. 9 das...	n. r.	.....	.....	3	4 mos., 4, 6.	Father, kidney trouble; mother confinement; child 6 years, scarlet fever.
38	13 mos. 28 das...	n. r.	.....	.....	2	11 mos., 7...	Mother, confinement; child 11 months, ill; child 7 years, diseased tonsils, undernourished.
39	13 mos. 5 das...	63.00	✓	.....	3	1, 3, 5.....	Mother, nervous breakdown; child 3 years, diphtheria.
40	8 mos. 5 das...	83.84	.....	.....	3	1, 3, 5.....	Mother, pregnant; child 5 years, hurt head.
41	11 mos. 10 das...	n. r.	.....	.....	3	2 mos., 2, 4	Mother, confinement; child 4 years, scarlet fever and diseased tonsils.
43	17 mos. 5 das...	50.46	.....	.....	2	10, 10.....	Mother, influenza twice, ill now (stomach, throat, nose, and head).
44	12 mos. 26 das.	n. r.	.....	.....	7	2, 4, 6, 9, 11, 13, 14.	Mother, confinement (baby died); child 4 years, colds.
50	8 mos. 2 das...	60.63	.....	.....	5	3, 5, 6, 9, 9.	Mother, operation; child 5 years, chills and fever; children 6 and 9 years, scarlet fever; whole family has had colds.
52	19 mos. 8 das...	268.09	.....	.....	3	10, 13, 15...	Father, rheumatism; mother, operation, died June, 1921.
53	17 mos. 3 das...	n. r.	✓	.....	3	4, 5, 8.....	Child 4 years, pneumonia.
56	14 mos. 8 das...	44.11	.....	.....	3	6, 8, 10.....	Father, blood poisoning; mother, "sick inside"; children 6 and 8 years, tonsillitis.
58	15 mos. 5 das...	81.09	.....	.....	6	5 mos., 4, 6, 8, 9, 11.	Mother, confinement; all the children had scarlet fever and diphtheria; child, age n. r., died; child 8 years, measles.
59	16 mos. 9 das...	60.54	✓	.....	2	2, 7.....	Father, stomach trouble; child 7 years, scarlet fever, tonsillitis.
60	10 mos. 5 das...	54.19	.....	.....	3	2, 4, 5.....	Father, tubercular; mother, scarlet fever and diphtheria; child 4 years, scarlet fever and diphtheria.
62	15 mos. 11 das...	52.00	.....	.....	3	1, 2, 3.....	Father and mother and all children had "itch"; mother, confinement; child 1 year, boils, undernourished.
63	21 mos. 9 das...	49.35	✓	.....	2	13, 16.....	Father, influenza and rheumatism; mother, stomach trouble, swollen foot; child 13 years, undernourished.
64	13 mos. 5 das...	69.56	.....	.....	2	2, 4.....	Children 2 and 4 years, scarlet fever.

¹ Includes only a partial list of the families reporting illness.² N. r. signifies not reported.

DETAILED TABLE E.—Families reporting illness during the period of the father's unemployment—Continued.

Schedule No.	Duration of unemployment.	Average monthly resources during unemployment.	Employment of mother.		Number of children.	Age of each child (years).	Illness reported by family.
			Away from home.	At home.			
66	n. r.	n. r.	✓		8	4 mos., 2, 4, 6, 8, 10, 12, 14.	Mother, confinement; child 4 years, ill; child 4 months, undernourished, sick since born; all children pale and emaciated.
67	14 mos. 10 das ..	n. r.			3	7, 9, 14....	Father, rheumatism; mother, operation needed.
69	8 mos. 22 das ..	\$50.00	✓		3	2, 4, 5....	Mother, operation.
74	18 mos. 7 das ..	120.36	✓	✓	3	5, 14, 17....	Mother, overwork after operation.
78	14 mos. 19 das ..	79.33	✓	✓	5	5 mos., 2, 2, 5, 7, 10.	Mother, confinement; children 10, 7, 5, 2 years, all mumps; child 2 years, eczema.
79	16 mos.	44.96			3	10 mos., 2, 6.	Father, bad cold; mother, poor teeth, pregnant during unemployment, has had two operations; children, 10 months, 2, 6 years, bad colds.
82	15 mos. 15 das ..	84.05			3	2, 4, 7....	Father, stomach operation, rupture; mother, operation, diphtheria, sleeping sickness.
84	13 mos. 21 das ..	103.28			6	6 mos., 4, 6, 8, 10, 12.	Mother, confinement, heart trouble and rheumatism; child 12 years, heart trouble.
87	10 mos. 25 das ..	n. r.			2	4, 7....	Mother, confinement (baby died).
88	5 mos. 26 das ..	67.80			3	1, 5, 7....	Mother, needs operation; child 1 year, convulsions.
90	8 mos. 3 das ...	72.84			2	1, 2....	Father, bad colds; mother, miscarriage all children, colds.
95	9 mos. 29 das ..	n. r.	✓		3	7, 9, 11....	Father, inflammatory rheumatism; mother, kidney trouble; child 11 years, leakage of heart; all children, whooping cough.
100	13 mos. 18 das ..	n. r.	✓		3	2, 6, 9....	Mother, premature birth, operation later; child 2 years, tonsils removed; all children, bad colds.
102	15 mos. 1 day ..	94.63			4	5, 6, 8, 9...	Mother, rheumatism; child 5 years, whooping cough.
105	13 mos. 10 das ..	n. r.			5	8 mos., 2, 6, 10, 12.	Mother, confinement; child 12 years, diseased tonsils, threatened with tuberculosis; child 2 years, abscess on eye, children 2 years and 8 months, undernourished.
106	16 mos. 17 das ..	n. r.			2	2, 6....	Child 6 years, whooping cough; child 2 years, pneumonia, whooping cough, and bad cold.
108	16 mos. 25 das ..	n. r.			2	9, 10....	Mother, nervousness; child 10 years, diphtheria.
112	14 mos. 24 das ..	40.06			3	1, 3, 6....	Mother, rheumatism, goiter, nervousness.
118	14 mos. 28 das ..	85.16	✓		3	1, 3, 5....	Mother, confinement; child 5 years, nervous, rundown; children 5, 3, 1 years, bad colds.
120	13 mos. 8 das ..	n. r.			3	9, 10, 17....	Children 17 and 10 years, scarlet fever.
121	15 mos. 3 das ..	n. r.			6	1, 4, 8, 10, 15, 17.	Child 8 years, pneumonia; child 4 years, bad cold.
122	8 mos. 15 das ..	n. r.			3	3, 4, 7....	Children 3, 4, 7 years, scarlet fever.
123	11 mos. 25 das ..	n. r.			6	3 mos., 3 mos., 2, 4, 6, 7.	Mother, had nervous breakdown after birth of twins.
129	8 mos. 19 das ..	n. r.			6	1, 5, 7, 10, 11, 12.	Child 11 years, diphtheria.
135	12 mos. 26 das ..	n. r.			3	10, 12, 14..	Child 10 years, scarlet fever in hospital.
142	16 mos. 6 das ..	n. r.		✓	3	10 mos. 6, 11.	Mother, confinement, operation for appendicitis.
143	13 mos. 22 das ..	n. r.			3	1, 3, 6....	Mother, not well, has had city doctor several times.
145	9 mos. 19 das ..	35.11			3	6 mos., 3, 5.	Father, has mastoid trouble.
46	13 mos. 19 das ..	n. r.			6	9 mos., 2, 7, 8, 13, 15.	Father, rheumatism; mother, confinement.
150	13 mos. 22 das ..	n. r.	✓		2	2, 4....	Child 4 years, ear trouble, should have treatment.
152	12 mos. 20 das ..	52.73			3	2, 11, 13....	Mother, sprained arm; child 11 years, diphtheria; child 2 years, influenza.

DETAILED TABLE E.—*Families reporting illness during the period of the father's unemployment—Continued.*

Schedule No.	Duration of unemployment.	Average monthly resources during unemployment.	Employment of mother.		Number of children.	Age of each child (years).	Illness reported by family.
			Away from home.	At home.			
156	6 mos. 21 das..	n. r.	.....	.....	5	1, 3, 7, 9, 11.	Mother, pregnant; child 3 years, put her eye out; whole family quarantined for scarlet fever.
161	6 mos. 21 das..	n. r.	.....	.....	6	1, 9, 12, 13, 15, 17.	Children 17 and 1 years, influenza.
164	12 mos. 20 das..	n. r.	.....	.....	5	4, 11, 13, 15, 16.	Child 16 years, operation.
169	14 mos. 16 das..	n. r.	.....	.....	2	6, 9.	Child 9 years, whooping cough; child 6 years, pneumonia.
173	15 mos. 9 das..	n. r.	.....	.....	3	1, 6, 9.	Child 6 years, scarlet fever.
174	15 mos. 8 das..	n. r.	✓	.....	2	3, 4.	Mother, operation; child 4 years, subnormal and "fits"; child 3 years, tonsils and adenoids removed.
179	12 mos. 16 das..	\$83.48	.....	.....	4	8 mos. 4, 6, 8.	Mother, confinement; child 8 years, broke arm; child 6 years, cut blood vessel.
180	12 mos. 24 das..	37.48	.....	.....	3	9 mos., 7, 8.	Mother, confinement; child 7 years, tonsils and adenoids removed.
182	13 mos. 19 das..	n. r.	.....	.....	2	12, 16.	Mother, rheumatism; child 12 years, diphtheria.
186	14 mos. 3 das..	n. r.	.....	.....	3	4, 9, 14.	Child 9 years, influenza.
187	15 mos.	52.14	✓	.....	3	7, 9, 12.	Father, pneumonia; mother, general breakdown.
190	12 mos. 21 das..	123.29	.....	.....	8	1, 3, 6, 9, 11, 13, 15, 17.	Mother, rheumatism; child 6 years, diphtheria; child 9 years, scarlet fever
194	12 mos. 24 das..	n. r.	.....	.....	4	4, 7, 12, 14.	Father, operation; mother, appendicitis, miscarriage.
195	9 mos.	n. r.	.....	✓	4	9 mos., 7, 9, 11.	Child 4 years, kidney trouble, died August, 1921.
196	14 mos. 28 das..	76.80	✓	.....	6	2, 3, 8, 8, 9, 15.	Children 3 and 2 years, diphtheria; child 15 years, tonsillitis.
198	16 mos.	n. r.	.....	.....	3	1, 5, 6.	Father, diphtheria; mother, confinement, blood poison, influenza, leakage of heart; child 1 year, bronchitis; all children, diphtheria.
203	17 mos. 10 das..	70.94	✓	.....	3	3, 5, 8.	Child 3 years, scarlet fever.
205	10 mos. 10 das..	79.63	.....	.....	5	9 mos., 3, 5, 7, 9.	Father, strained back while at work, in hospital.
209	12 mos. 23 das..	157.34	.....	.....	6	1, 4, 5, 7, 9, 12.	Mother, operation.
212	16 mos. 2 das..	56.77	✓	.....	1	7.	Mother, general health not good, complication following influenza.
213	13 mos. 2 das..	n. r.	.....	.....	4	4, 7, 11, 14.	Father, grippe; mother, sore knee; child 11 years, scarlet fever.
214	17 mos. 18 das..	n. r.	.....	.....	3	5, 6, 8.	Mother, operation; child 5 years, tonsils and adenoids removed, epileptic; child 6 years, mumps.
216	15 mos. 3 das..	n. r.	.....	✓	5	6, 10, 13, 14, 16.	Mother, not very strong, open sore on ankle resulting from operation 2 years ago.
217	12 mos. 15 das..	49.49	.....	.....	3	5 mos., 4, 6.	Children, 4 and 6 years, scarlet fever.
218	7 mos. 20 das..	n. r.	.....	.....	5	1, 4, 7, 10, 12.	Child 4 years, diphtheria and pneumonia; child 1 year, broken leg.
220	19 mos. 6 das..	65.46	✓	.....	5	1, 5, 12, 14, 15.	Father, leg broken and foot crushed, run over by auto; mother, confinement.
227	13 mos. 5 das..	n. r.	.....	.....	4	3, 5, 9, 13.	Child 13 years, tuberculosis of bone, leg in a cast; all children, scarlet fever and diphtheria.
228	15 mos. 5 das..	n. r.	✓	.....	5	1, 4, 9, 11, 13.	Child 4 years, rheumatism.
229	15 mos. 12 das..	119.71	✓	.....	2	8, 10.	Child 8 years, diphtheria.
230	16 mos. 11 das..	n. r.	✓	.....	4	1, 5, 7, 10.	Father, operation for rupture; child 1 year, diphtheria and mumps.
231	15 mos. 23 das..	109.29	✓	.....	6	5, 8, 10, 11, 13, 14.	Mother, colds and backache; children 11 and 13 years, diphtheria.
232	n. r.	n. r.	✓	.....	2	2, 4.	Child 2 years, infantile paralysis; child, age n. r. died, stomach trouble.
233	6 mos. 17 das..	n. r.	✓	.....	4	2, 6, 9, 12.	Mother, "run down"; child 9 years, mumps.
239	1 yr. 4 mos. 1 da	n. r.	✓	.....	6	3, 7, 8, 10, 12, 13.	Father, rheumatism; mother, miscarriage, nervousness.

DETAILED TABLE E.—Families reporting illness during the period of the father's unemployment—Continued.

Schedule No.	Duration of unemployment.	Average monthly resources during unemployment.	Employment of mother.		Number of children.	Age of each child (years).	Illness reported by family.
			Away from home.	At home.			
242	9 mos. 9 das. . .	n. r.	✓	.....	4	4, 8, 10, 12.	Father, nervous indigestion "attacks"; mother, two operations; child 12 years, pneumonia.
244	10 mos. 10 das. .	n. r.	.....	.....	5	3 mos., 1, 3, 5, 6.	Father, auto accident; mother, confinement; child 1 year, grippe.
246	1 yr. 7 mos. 12 das. .	\$53.70	✓	✓	2	7, 11.....	Mother, breakdown on account of hard work and worry.
252	6 mos. 23 das. . .	41.10	✓	✓	2	7, 9.....	Father, breakdown; mother, nervous, operation; child 9 years, operation.
254	10 mos. 20 das. .	n. r.	.....	.....	4	7, 11, 12, 16	Mother, operation.
259	1 yr. 1 mo. 27 das. .	\$4.99	.....	.....	5	3, 5, 7, 12, 14.	Child 14 years, infected tonsils; child 12 years, heart trouble.
262	1 yr. 4 mos. 6 das. .	n. r.	✓	.....	5	11 mos., 1, 3, 7, 14.	Father, blood poisoning; mother, confinement; child 3 years, eye and face cut; child 1 year, hand crushed.
263	2 yrs. 1 mo. 6 das. .	n. r.	✓	.....	2	1, 2.....	Child 2 years, spinal trouble.
264	1 yr. 4 mos. 6 das. .	n. r.	✓	.....	2	7 mos., 2..	Mother, confinement; child 2 years, tonsillitis.
265	1 yr. n. r. mos. — das. .	n. r.	✓	.....	4	2, 7, 9, 15..	Mother, nervous trouble; child 7 years, ptomaine poisoning; child 9 years, stomach trouble.
266	8 mos. 9 das. . .	n. r.	✓	.....	3	8, 10, 12..	Mother, worn out; child 8 years, eye trouble; children 10 and 12 years, undernourished.
271	1 yr. 10 das. . . .	n. r.	✓	.....	2	3, 5.....	Child 5 years, tonsillectomy and colds; child 3 years, colds.
272	1 yr. 7 mos. 6 das. .	n. r.	✓	.....	4	3, 6, 12, 13.	Mother, "run down"; child 12 years, anaemic; child 13 years, gland operation.
273	8 mos. 8 das. . . .	46.14	✓	.....	4	6, 9, 10, 13.	Mother, grippe and general breakdown.
274	6 mos. 23 das. . .	n. r.	.....	.....	3	1, 4, 5.....	Mother, ear trouble; children 4 and 5 years, ear trouble; child 4 years, teeth infected; child 5 years, tonsillectomy.
277	4 mos.	n. r.	✓	.....	2	21 das., 2..	Mother, confinement; child 2 years, pneumonia and convulsions.
278	1 yr. 1 mo. 29 das. .	\$5.93	.....	.....	4	1, 4, 5, 8..	Mother, pregnant; children 1, 5, 8 years, chicken pox.
288	1 yr. 2 mos. 24 das. .	n. r.	.....	.....	7	4, 7, 8, 12, 13, 16, 17.	All children had influenza.
291	9 mos. 19 das. . .	.....	.....	.....	2	1, 12.....	Mother, grippe; child 12 years, tonsillectomy.
295	6 mos. 13 das. . .	.....	.....	✓	7	2, 5, 7, 9, 10, 12, 14	Father and children 9 and 10 years, influenza; child 5 years, burned arm severely.
300	1 yr. 1 mo. 15 das. .	n. r.	.....	✓	6	5, 7, 9, 12, 15, 17.	Mother, operation for cancer.
301	1 yr. 3 mos. 18 das. .	n. r.	✓	.....	2	10, 15.....	Mother, ill; child 15 years, in hospital.
310	1 yr. 2 mos. — das. .	n. r.	.....	.....	4	7, 9, 12, 14.	Father, rheumatism (can not work regularly); child 14 years, operation on head.
313	6 mos. 20 das. . .	n. r.	✓	.....	5	9, 12, 13, 15, 16.	Child 12 years, has been ill, in open-air school now; child 15 years, not well.
316	8 mos. 23 das. . .	n. r.	.....	.....	4	3, 5, 8, 11..	Father, pneumonia.
324	1 yr. 1 mo. 18 das. .	n. r.	.....	.....	4	6, 9, 10, 13.	Mother, neuritis; child 6 years, cold; children 9 and 13 years, tonsils and adenoids removed.
326	1 yr. 2 mos. 21 das. .	n. r.	.....	✓	5	3, 5, 7, 9, 10.	Mother, run down because of overwork; child 7 years, tonsillitis; child 9 years, tuberculosis of the hip.
331	1 yr. 22 das. . . .	46.53	.....	.....	3	3, 5, 8.....	Child 3 years, pneumonia.
333	6 mos. 28 das. . .	n. r.	.....	.....	2	7, 10.....	Child 7 years, intestinal trouble.
334	1 yr. 1 mo. 22 das. .	78.28	.....	.....	2	9 mos., 1..	Mother, confinement, pregnant again; child 1 year, mumps.
335	9 mos. 25 das. . .	50.86	.....	.....	3	7, 14, 16..	Mother, threatened with tuberculosis; child 7 years, diphtheria and cold; child 16 years, cold.
336	9 mos. 25 das. . .	101.69	.....	.....	4	4, 6, 8, 10..	Child 4 years, pneumonia; child 6 years tonsils removed, kidney trouble.
337	10 mos. 25 das. .	n. r.	.....	.....	5	6, 8, 11, 14, 15.	Mother, heart trouble; child 11 years, pain in side due to fall; child 14 years, results of being struck by auto.

DETAILED TABLE E.—*Families reporting illness during the period of the father's unemployment—Continued.*

Schedule No.	Duration of unemployment.	Average monthly resources during unemployment.	Employment of mother.		Number of children.	Age of each child (years).	Illness reported by family.
			Away from home.	At home.			
345	1 yr. 3 mos. 1 da.	n. r.	✓	.....	4	6, 9, 15, 16..	Father, appendicitis; mother, "run down"; children 6 and 9 years, tonsils removed; child 16 years threatened with tuberculosis.
346	1 year. 5 mos. 3 das.	106.20	.....	.....	6	2 das., 2, 4, 6, 7, 10.	Mother, confinement; child 4 years, tonsillitis; child 7 years, nasal diphtheria.
347	1 yr. 2 mos. 6 das.	111.94	.....	.....	8	2, 4, 6, 8, 11, 13, 15, 16.	Father, strained back; child 2 years, pneumonia; child 13 years, crippled from infantile paralysis; child 15 years, appendicitis; child 16 years, blind in one eye.
351	1 yr. 1 mos. 6 das.	n. r.	.....	.....	5	4, 6, 8, 11, 12.	Father, ulcers of the stomach; mother, pregnant; child 12 years, kidney trouble.
354	1 yr. 6 mos. 9 das.	n. r.	.....	.....	6	2, 4, 6, 8, 13, 15.	Father, grippe; mother, abscess under arm, grippe; children 2, 4, 6, 8, 13 years, grippe; child 18 years, pneumonia.
358	2 yrs. 8 das....	65.76	.....	.....	3	4, 7, 8....	Mother, "not strong"; child 4 years, boils, tonsils removed.
361	7 mos. 12 das..	62.70	.....	.....	2	4, 7.....	Child 4 years, diphtheria; child 7 years, heart trouble.
365	1 yr. 2 mos. 16 das.	205.03	.....	.....	2	9, 15.....	Father, malaria; mother, Bright's disease (died); child 15 years, nervousness and leakage of heart.
366	2 yrs. 29 das...	n. r.	✓	✓	2	1, 7.....	Father, effects of being gassed in war; mother, weak and nervous; child 1 year, undernourished; child 7 years, undernourished and needs glasses.
367	1 mo. 29 das...	n. r.	✓	.....	2	4, 10.....	Mother, confinement (child died).

Families handicapped by illness.

The many factors interrelated with illness in the families of unemployed men—whether as cause, effect, or merely occurring coincidentally—are best shown in illustrations such as the following.

The father of five children, ranging in age from 1 to 11 years, was born in England 35 years ago, has been in America 19 years and has taken out his citizenship papers. The mother is American born. They live in a respectable residential section of the city. The house needs painting, but otherwise is in good repair; it has furnace heat and gas. It is well furnished. There is a yard of good size in the rear.

The father was a machinist in a shoe factory and earned about \$140 a month. In June, 1921, he injured his hand with a needle; blood poisoning set in, and when he was well several weeks later he could not get work. Since then he has earned only \$30 at irregular work. Besides the father's accident the family has had a great deal of illness and misfortune. Last September the 3-year-old girl lost the sight of one eye as the result of a fall. The whole family has just come out of six weeks' quarantine for scarlet fever. The father had temporary work at the time the children were taken ill and had

to give up his job. The mother is pregnant and expects confinement in February, and is feeling so miserable that she has to spend most of her time in bed. The mother says every time the children go out they contract colds, and she attributes this to undernourishment. They have never had much sickness in the family before.

The mother would like to give the children milk but can not afford it. She used to buy 2 quarts daily but now buys none, and the children are not given milk at school. The family has eaten more bread and sirup the last six months than ever before—to make up for the lack of other things. The mother says they have had no new clothes, but that she has done her best to make over everything in the house. She has even taken her last petticoat to make a dress for the oldest girl; she does not need it, as she spends most of her time in bed. The family is deeply in debt. They owe one doctor a bill of \$60, and the specialist who operated on the little girl's eye, \$150; also \$80 to a grocer, and a large amount to the city for rent and groceries. They have had to drop all their insurance policies—\$1,500 for the father, \$350 for the mother, and small industrial policies costing 10 cents a month for the children.

A young Irish couple has been unable to keep up the payments on the insurance policies which both had been carrying, and this has meant the loss of a large part of the \$141.44 already paid in. During the year's unemployment of the father, they have also gone into debt for food and medical attendance to the amount of \$88. The father has secured temporary jobs amounting to something over two months' time, and the mother for six months sewed in the alteration room of a department store, earning \$15 weekly. The two little girls of 5 and 3 years were left in the care of the father when he was at home, and at other times with a neighbor. The mother is not now working, and the \$12 a week which the father is earning at city work represents the entire income. The elder child has had her tonsils removed during the year, and both children have suffered much with colds. Not able to afford coal to heat all of their four-room apartment, the family is living in the kitchen and one bedroom. The children are drinking large quantities of tea, because the parents can not afford to buy milk.

In a Slavic family consisting of a father, two sons of 10 and 16, and two daughters of 14 and 18 years, the mother died nine months ago, after a lingering illness. The father is a blacksmith's helper and had been a steady worker, the mother had been economical, and the family had managed to save \$1,200 by the time the father lost his job. During the 14 months he has been out of work he has earned just \$88.90. The 16-year-old boy earned \$30 on a farm last summer, the oldest girl worked two weeks making about \$7.50 a

week, and the rent of the second floor had brought them \$180, making a total of \$313 since the period of unemployment began. The doctor came every day during the last two or three months of the mother's illness, charging \$3 a visit. This bill has all been paid except \$15 or \$20, and also the funeral expenses, which came to \$500. These bills, plus expenditures for food and clothing, have eaten up every cent of their savings.

The 18-year-old daughter has been keeping house since her mother's death. Just two weeks before the agent's visit she had obtained work in a shirt factory, to earn money enough for clothes for herself. The house seemed beautifully kept, but the father thought it was too hard for her to work and to keep house too.

The 16-year-old boy has finished the eighth grade and is now going to a business college. It means a real sacrifice for the family, for it costs \$150 a year, but the father will not let him stop. He says that if the boy has an education he can get a job anywhere, and he will be able to help him—the father—in later years; but if he doesn't get an education he will never be able to get along in life. The father is very much interested in helping his children to get ahead and become respected citizens. The rent from the second floor is being used for the boy's schooling.

A team driver lost his place in the late summer of 1921 because of lack of work. There are seven children in the family, about two years apart, the youngest a child not a month old and the oldest 13 years of age. The father is rapidly losing his eyesight. The city had given him employment for three weeks, and then laid him off because he could not see well enough to perform even the unskilled job of a laborer. This family of nine is living in four undesirable rooms, almost unfurnished; rags were stuffed in the broken windows.

Living in an apartment of four rooms on the first floor of a two-story frame house is a family of eight. The father is a native-born American, 31 years of age, the mother a frail-looking woman of 30, a Hollander. Of the six children the youngest are twin girls 3 months old and the oldest is a boy of 7. The house is in a fairly good residence neighborhood, and is comfortably furnished. A large basket of clothes stands ready to be ironed. The home and the babies are kept spotlessly clean, for the mother says "I just have to have things clean even though it takes all my strength."

When working the father earned about \$130 a month as a core maker, but because his family was large he could save very little. Consequently, less than a month after he lost his job he was forced to ask aid from the relief society. He has now been out of steady work about a year, during which time he has worked very irregularly on a bridge that is under construction. He has a horror of debt, so

with the exception of a \$57 grocery bill, which the family was obliged to run last summer when he could find nothing whatever to do, he has paid cash for everything, going without whenever there is no money on hand. The mother says they live on bread, jam, and potatoes most of the time. The children often go to their grandmother's across the street, because there is nothing in the house to eat. The mother is grateful for the help already given. For two months after the twins were born a class of young girls at the church sent 2 quarts of milk a day, but now the family is taking only a pint or two and the mother adds hot water to make it enough for the children's oatmeal.

The mother's pregnancy has complicated the situation, for during the months when she specially needed good food, rest, and freedom from worry she was forced to work very hard under a severe nervous strain and with little to eat. Just prior to her confinement in October she broke down completely from undernourishment and worry, and after the twins were born she was weak and nervous and generally wretched. The other grandmother has taken the 4-year-old girl home with her to Michigan because the mother is not well enough to care for so many children.

The family had paid \$50 on a lot they were buying, but were forced to sell for \$20 because they were unable to keep up the payments. The father has also had to give up his membership and insurance in a lodge to which he had belonged since he was a boy. The grocery bill and a doctor's bill of between \$75 and \$100 are worrying the family considerably.

In another family the father had tried to do city work for two weeks but had broken down because he was not used to outdoor labor. There were three children—1, 5, and 8 years of age. The pregnant mother had to stop her work, and the family was at the end of its resources when the 8-year-old son was run over by an automobile. The owner of the car offered to pay the parents \$125 to settle the case out of court and thereby relieve himself of all further responsibility in the matter. The parents were more than willing to accept the money. The boy's front teeth were knocked out, and two teeth had been driven into his jaw, causing great pain. His collar bone also was broken. He was attended by the family doctor because he was "cheaper than down-town doctors." He charged only \$15, and the mother explained that they were "\$110 clear" on the boy's accident. The \$110 was used immediately for family living expenses. The injured boy was unable to eat solid food on account of the condition of his mouth. His mother said he cried from hunger, but she could afford to buy him very little of the two things that he could eat with any degree of comfort—milk and eggs; he finally had to

eat food that hurt his mouth. He has "picked up a little," but the school has sent home word that he is still 10 pounds under weight. The "\$110 clear" tided the family over a few weeks until the father began to get a little money from odd jobs.

In order that her children might look as well in school and at work as the other children of the neighborhood, one mother has not hesitated to add to her other heavy tasks the making of clothing for all seven of them, even their stockings, and hats for the girls. There were five girls, 7, 8, 13, 16, and 17 years of age, and two boys, 4 and 12 years of age. An uncle lives with the family as a boarder. The eldest girl is working, and the second helps an aunt most of the time when she is not in school, so the mother does all the work necessary in a household of 10 persons. Her burdens were still further increased when the children all had the influenza during the first winter after the father lost his steady employment. Perhaps the family epidemic of influenza may be partly accounted for by the fact that during that winter less than a ton of coal was used, oil stoves serving, on occasion, to heat their eight-room home. They had been making payments on this house for five years, but after the father lost his work it became very difficult to meet taxes and interest. Last year the uncle helped, but this year the mother feels there will be no way of meeting the \$88 tax bill which will fall due in a few days.

A Russian-Polish family has been living in the same house for seven years. They have been buying it by monthly payments which include interest and a small amount of the principal. They occupy the lower part of the house and receive \$18 a month for the second floor. The father, a man of 37 years, can speak English but can not read. Although he has been in the United States since he was 21 and has lived in this city for the last 12 years he has never applied for citizenship papers. He and his wife have been industrious and thrifty, for in addition to the payments on the house they had saved \$1,000, although there are six children from 1 to 12 years of age.

The works in which the father was employed as a molder were shut down a little over a year ago. With their savings, the rent the family received from their tenants, and the father's earnings at temporary work (though this has amounted to less than \$300 in the year), it would seem as if the condition of this family should not have been desperate. But the mother was ill and had to have an operation, and during the nine months of her illness all of the \$1,000 was absorbed in paying the hospital and doctors and druggists, leaving a bill of \$38 still unpaid. So the family, almost wholly deprived of the mother's services and care, began to acquire debts—for payments on the house, insurance, food, gas, a cash loan of \$150, and the medical attendance mentioned—until they now owe \$474.32, and their savings of years are gone.

UNEMPLOYMENT AND THE RELIEF PROBLEM IN RACINE.

The preceding discussion ¹⁵ of the charitable aid given the families selected for visiting shows that over one-half of them had been forced to apply for assistance from public or private relief agencies. More than two-thirds of those who asked for aid did so within half a year after the father was thrown out of work; more than a third of them reached this extremity within three months. It is believed that the information secured from the families visited in the two cities presents a much more just picture of the relation between unemployment and dependency upon relief than can be formed through the records of relief societies since these relate only to groups of dependents. It was, however, deemed of interest to this study to secure information concerning the relief problem, through study of the cases dealt with by public and private relief agencies, those especially in which unemployment was given as the reason for needing aid.

The main relief agencies in Racine were the Central Association, a privately supported organization cooperating with the public agencies and the city poor department. There was also a county poor agent, who gave aid to families having no legal residence in the county, and also to transients. Because of the unusual need, in April, 1921, the city appropriated \$50,000 for the relief of the families of the unemployed. This aid was given through the existing relief agencies.

THE CITY COMMISSARY.

The city commissary was established in October, 1921. The fund for the commissary was taken from the unexpended balance of the \$50,000 appropriated in April, \$20,000 being added to this amount in January, 1922. One large manufacturing concern had been helping their former employees who needed assistance, through granting them grocery orders as loans. This company donated the use of quarters for the city commissary, and provided light and heat. In turn, they were allowed the use of the city commissary for their families, reimbursing the city fund monthly.

The supplies were given in the form of loans, except that in cases in which repayment seemed impossible free aid might be given. To apply for credit at the commissary the unemployed man had to come to the office of the Central Association or of the city superintendent of the poor. Unless the family was already known, the application

¹⁵ See pp. 79 to 84.

was investigated. When it had been approved, the father signed a promissory note to repay the debt at the rate of \$3 each pay day after he secured employment. He was then given an order on the commissary, and checked the articles he desired on a list of staple articles of food and household supplies. The provisions could not be secured until the following day, since a copy of the order had to be sent to the city comptroller, who forwarded it to the commissary. The agencies received from the city comptroller monthly statements for each of the families to whom they had given orders so that a family could at any time find out the amount of its debt. A ledger account for each family was kept at the office of the city comptroller.

Only one order could be secured by a family in a week. The list from which selection was made specified the following items, with limitations as to quantities:

$\frac{1}{2}$ bushel potatoes.	2 pounds onions.
2 pounds butterine.	3 pounds carrots.
2 pounds lard.	3 pounds rutabagas.
$\frac{1}{2}$ pound peanut butter.	3 pounds cabbage.
1 pound coffee.	2 pounds oatmeal.
$\frac{1}{2}$ pound cocoa.	2 pounds cornmeal.
1 pound rice.	2 cakes yeast.
1 pound beans.	$\frac{1}{2}$ pound barley.
1 pound spaghetti.	$\frac{1}{2}$ sack wheat flour.
3 pounds sugar.	$\frac{1}{4}$ sack rye flour.
3 pounds boiling beef.	1 pound prunes.
1 pound salt pork.	1 pound dried apples.
1 can sirup.	1 pound jelly.
1 pound cheese.	1 package pepper.
1 dozen eggs.	5 pounds salt.
1 can tomatoes.	1 can mazola.
1 can peas.	1 package postum.
2 cans condensed milk.	1 pound tea.
1 can evaporated milk.	1 pound crackers.
Vinegar.	Oranges.

Soap and other supplies for washing also could be ordered.

An important item was the issuing of books of milk tickets as a part of the orders for provisions. The commissary list did not specify the number of such books that could be secured. Each book contained a dollar's worth of tickets for 11 quarts of milk.

The following list shows the amount of credit given families of unemployed men through the city commissary during the first three months of its operation:

Amount of loans to January 21, 1922	Number of families aided in 3 months.
Total.....	308
Less than \$5.....	40
\$5, less than \$10.....	63
\$10, less than \$15.....	39

Amount of loans to January 21, 1922.	Number of families aided in 3 months.
\$15, less than \$20.....	34
\$20, less than \$30.....	59
\$30, less than \$40.....	33
\$40, less than \$50.....	21
\$50, less than \$60.....	11
\$60, less than \$70.....	6
\$70, less than \$80.....	2

The total amount of the credit or aid given during the three months was \$6,282.63, averaging \$20.40 per family.

RELIEF WORK AND LOANS BY FACTORIES.

One of the largest concerns in Racine—an implement works—employed in normal times between 4,000 and 5,000 men. Early in January, 1922, it had only about 700 men working.

Previous to the establishment of the city commissary this company gave their former employees orders on local grocers. These were in the form of loans, the men signing a promissory note to repay the amount at the rate of \$3 each pay day when they had regular employment. It was stated that if the company found that a man could not pay back at this rate, he would be allowed to pay according to his ability. The only requirement for eligibility to these loans was that the man must have been a former employee in good standing. In all except emergency cases, investigation was made before the loan was granted. With the establishment of the city commissary, arrangements were made to give orders on the commissary for groceries, coal, and underwear, on promissory notes as before. Books of milk tickets were also issued. Each month the company reimbursed the city for the cost of the articles withdrawn. This company collected food prices for each month, and made up budgets, estimated according to the prevailing prices for the month, on which they based their relief work. Information as to the quantities of food and household supplies needed was obtained from the families of the employees.¹⁶ Medical care was given to families by the company doctor. A small number of men had been placed at outside work through the factory's employment office. During the year 1921, about 300 families of former employees were aided with credit for groceries and other necessities.

Another large manufacturing plant granted similar loans to men who had been in the employ of the company for at least six months, and who had not quit of their own accord or been discharged. The procedure here was for the man to apply to the welfare worker for each order, signing an agreement with the company to repay the loan at the rate of \$3 each pay day when he should be taken back to work permanently. Groceries and fuel were obtained in this manner. A

¹⁶ See details of budget, p. 37.

grocery order for a certain amount would be given, to be filled by grocers with whom the company had made agreements for trade. The needs of each family were considered in granting the orders, the family being permitted to select the food. The welfare worker checked up on the items as the bills came in from the stores, and she frequently taught the families how to buy and cook economically. This company did a great deal for their families at Christmas time, sending them food, toys, and Christmas trees. Old clothing was collected and given to those who needed it. The families who received loans from the company were not supposed to receive aid from the public or private relief agencies. Up to the middle of January, 1922, 63 families of former employees had been aided by loans, and 52 had been given clothing.

THE CITY POOR OFFICE.

The city superintendent of the poor reported ¹⁷ that there had been four times as much need for city aid during the year 1921—the unemployment period—as there had been in the preceding year. In 1920 a total of 84 cases were recorded on the city's books, as against 336 for the year 1921. The 1920 cases included 120 adults and 146 children; in 1921 the numbers were 622 adults and 963 children. It was impossible to secure figures in regard to the number of families aided in each of these years but the comparative number of children reported would seem to indicate that approximately six times as many families with children were given aid during the unemployment year as during the preceding year.

The office of the superintendent of the poor formerly gave grocery orders on local stores, but after the establishment of the city commissary all orders were filled through it. In 1921 the expenditures for groceries totaled \$17,303.21 as compared with \$2,952.25 for the preceding year; the rent item (\$5,792.60) was almost six times as large as for 1920. Other expenditures were: Fuel, \$2,169.14; shoes, \$544.55; burials, \$290.50; caring for sick in homes, \$457.78; caring for sick in hospitals, \$1,385.65; miscellaneous, \$392.77. The total expended for aid during the year was \$28,472.50, exclusive of salaries and other expenses of conducting the office. The monthly totals show a definite increase as the unemployment period continued, ranging from \$787.60 in January to more than \$3,000 in May and June, there being a slight decrease in the last two months of the year.

THE PRIVATE RELIEF AGENCY.

The largest private relief society in Racine was called the Central Association. In addition to a relief department this organization conducted a day nursery, an employment agency (mainly for women

¹⁷Racine Journal-News, December 31, 1921.

doing work by the day), and a "Big Sister" department which worked with girls. At the time this study was made the staff of the relief or "family department" included in addition to the superintendent who was in charge of all branches of the work of the association, a visiting housekeeper who also passed upon the recommendations of the visitors in regard to aid to be given; one visitor who did all the investigation and supervision work with families other than unemployment cases; three visitors—two paid and one full-time volunteer—who devoted all their time to work with unemployment cases; and an office staff consisting of one interviewer, one file clerk, and one bookkeeper.

Relief to families of unemployed men.

On January 27, 1921, the Central Association was allotted a special fund of \$25,651.07 from the community "war chest." This fund was disbursed during the four months from February to May, inclusive.

When relief was applied for, if unemployment was not a factor in the situation, the family was given aid from the regular fund of the association. When unemployment was the occasion for the need, the aid was given from the special city fund, through orders on the city commissary, a promissory note for the amount being signed by the applicant. Previous to the establishment of the commissary in October, 1921, books of milk tickets were given out as relief, and "unemployment" families, whenever possible, were given orders on the grocer who had already allowed them credit but refused to extend it further. The association did not grant grocery orders to families until their credit was entirely exhausted, although it might help with fuel and clothing.

When an order for coal was allowed a family, a promissory note was signed by the applicant. The association had paid rent in a few extreme cases, but refrained from doing so as much as possible. Rents paid by it were always in advance. Occasionally a landlord was an applicant for aid, and the association aided him by paying the rent for his tenant. The association reported that it had given out at least 1,000 new garments, 5,000 articles of old clothing during 1921, and 200 layettes. It had also issued orders on local shoe stores for 114 pairs of shoes which were donated by a shoe-manufacturing company. Prescriptions were allowed to all sick people. If the family was one receiving commissary orders, the city doctor was called, the medicine or anything else ordered by the doctor was furnished to the family. Confinement cases were sometimes given free care by the city health department.

Between the latter part of October, 1921, when the commissary was established, and January 7, 1922, 852 commissary orders were

issued by the association to 352 persons. About 20 of these were single men to whom meal tickets were issued; the remainder represented families of unemployed men. It was estimated that about 75 per cent of the men applying for aid because of unemployment were totally unemployed; 25 per cent were partially employed, earning from \$12 to \$15 a week, which was not enough to support their families. Frequently the families of men who had some work managed to buy food, and the association furnished them with clothing and other necessities. Many of the men had earned 50 cents now and then, with which they had paid their gas and light bills. About a fourth of the families had their gas and light shut off because of nonpayment, and many families were burning kerosene for lighting because they could get this on their commissary orders.

Increase in the relief problem.

The annual report of the Central Association for the year November 1, 1920, to November 1, 1921, states that the society aided 2,027 families during the year, 1,642 of whom came to their attention because of the widespread unemployment. Thus, the relief problem dealt with by this society was increased to over five times its usual proportions.

The total amount of relief given through the association during the year was \$30,938.36, which included the \$25,651.07 from the "war chest" fund, which was used, as noted above, during the period extending from the 1st of February through the month of May, 1922. A comparison of the amount expended for relief during this year of serious industrial depression, with the amounts for the four preceding years is shown by the following figures:

July 1, 1916, to June 30, 1917.....	\$718. 41
July 1, 1917, to June 30, 1918.....	1, 450. 19
July 1, 1918, to June 30, 1919.....	2, 125. 60
July 1, 1919, to June 30, 1920 ¹⁸	2, 917. 77
Nov. 1, 1920, to Oct. 31, 1921.....	¹⁹ 30, 938. 36

Comparative data in regard to the number of families aided were secured for four years, as follows:

	Families aided.
July 1, 1917, to June 30, 1918.....	391
July 1, 1918, to June 30, 1919.....	387
Nov. 1, 1919, to Oct. 31, 1920.....	441
Nov. 1, 1920, to Oct. 31, 1921.....	2, 027

The above figures show that five times as many families were given aid during the unemployment period as the average during the preceding years, and that the average amount of relief for each family during the unemployment period was about three times as much as in preceding years.

¹⁸ Change in fiscal year. Amount of relief given from July 1, 1920, to Oct. 31, 1920, was \$610.53.

¹⁹ Includes \$25,651.07 from "war chest."

FAMILIES GIVEN AID BECAUSE OF UNEMPLOYMENT.

The November, 1921, records of the private relief agency were examined and a cross section study was made of all the families that applied for aid apparently because of the father's unemployment. The total number of such families applying during the month was 179.

The 179 fathers had been employed in 32 different establishments, mainly foundries or factories where farm implements, electrical supplies, automobiles, or rubber products were made.

Duration of unemployment before applying for aid.

More than three-fourths of the families (138) were new to the agency and had applied for aid for the first time during this unemployment period. Of these, 54 per cent applied for charitable aid within three months of the time the father was thrown out of work. Of the total 179 families, one-seventh required assistance within a month of the time when the father lost his job. The following list shows these facts in more detail for the families for whom the time was reported, according to whether the family applied for aid for the first time during this unemployment period or was previously known to the society:

Period before application for aid.	New cases receiving aid.	Old cases receiving aid.
Total.....	116	24
Less than 1 month.....	12	8
1-3 months.....	51	10
4-5 months.....	28	3
6 months and over.....	25	3

Nativity and residence of fathers.

The greatest contrast appears between the nativity of the fathers of this group and that of the white males 21 years of age and over in the general population of the city. Of the former, 28 per cent were native and 72 per cent foreign born; the corresponding percentages for the general population were 56 and 44.

Only 5 per cent of the 179 fathers were known to have lived in the city during their entire lives, another 5 per cent had lived there for 20 years or longer. None of the families had come to the city within a year, but more than half had been residents for less than 10 years.

Length of father's residence in city.	Percent distribution.
Total.....	100
Life.....	5
20 years and over.....	5
15-19 years.....	13
10-14 years.....	25
6-9 years.....	23
1-5 years.....	29

Children in families given aid.

In 176 of these families there were 595 children under 18 years of age.²⁰ The following list gives the number of children in each family:

Number of children in family.	Number of families reporting.
Total.....	176
1.....	22
2.....	35
3.....	46
4.....	34
5.....	22
6.....	7
7.....	5
8.....	3
9.....	2

There were more families with three children than with any other number, and the families with one, two, or three children formed 59 per cent of the total.

About one-tenth of the children were under 1 year of age. These families showed a preponderance of children under 7 years of age—56 per cent as compared with the 45 per cent in the general population. The percentages of children from 14 to 17 years of age inclusive were 9 in the group applying to the association and 10 in the general population.

Ages of children.	Number of children in families reporting.
Total.....	595
Under 1 year.....	59
1-6 years.....	271
7-13 years.....	211
14-15 years.....	36
16-17 years.....	15
Not reported.....	3

Employment of children.

Only 40 families had children 14 years of age or over. Of the 51 children of working age, only 13, in the same number of families, were working during the time aid was given. Thus, in more than two-thirds of these families, children who might have been employed were presumably unable to find work or were not eligible for working permits because they had not completed the required schooling.

Illness in the families.

Of the 179 families, 106 (59 per cent) were reported as having had some serious illness during the period of the father's unemployment. The details in regard to the members of the families who were ill are as follows:

²⁰ For three families the number and ages of the children were not reported.

Members of families having illness.	Number of families having illness.
Total.....	106
Mother.....	55
Father.....	10
One or more children.....	17
Mother and father.....	6
Mother and one or more children.....	12
Father and one or more children.....	2
Mother, father, and one or more children.....	4

In 63 families, or more than a third of the entire group, the mother was pregnant or confined during the time the father was unemployed. This disability of the mother, added to her special need for medical service and other assistance, was undoubtedly the real occasion for the application for aid in a considerable proportion of these families.

FREE MILK TO SCHOOL CHILDREN.

In the latter part of 1921, the Women's Civic League raised a special fund for furnishing milk to school children. Each school sent weekly reports to the milk committee of the league, noting the improvements that appeared to have followed the supplying of milk in the case of each child. The children received the milk free or were charged a nominal sum. The teachers decided which children should have the milk free. It was reported that some children who had been paying and were no longer able to do so, frequently discontinued drinking milk because they were too proud to say that they could not afford to buy it. The following list shows that 2,131 children in 14 schools of the city (including one parochial school) were served milk during the week of January 16, 1922, of whom at least 742 (35 per cent) received it free.

School.	Children served milk free.	Children served milk at nominal charge.
Total.....	²¹ 742	²¹ 1, 106
1.....	70	90
2.....	122	113
3.....	106	104
4.....	27	108
5.....	32	94
6.....	15	.....
7.....	60	.....
9.....	60	115
10.....	.....	²² 251
11.....	16	28
12.....	127	87
13.....	85	61
14.....	22	55

²¹ Total not complete because data not reported from School No. 8.

²² The principal and the teachers paid for some of these children.

On January 1, 1922, it was necessary to raise the price from 2 cents to 3 cents a day for each child; that same week 287 children discontinued taking it. During the week January 16 to 20, 23,104 half-pints of milk were served to the school children of the city.

CHILDREN BROUGHT TO THE DAY NURSERY.

On January 15, 1922, the day nursery conducted by the Central Association was caring for 22 children from eight families in which the mother was working. These represented about half of the total number of children in the day nursery at that time. The attendance at the nursery was not constant, because the mothers were doing work by the day which was not at all regular. In seven of these eight families the mother had not worked prior to the unemployment of the father. The nursery had previously cared for the children of five other families in which the father was unemployed. The reasons given for no longer bringing the children to the nursery were that the father had secured work and the mother stayed home, the mother lost her work and was not able to obtain any other, and in one case the mother died and the children were placed in an orphanage.

The small number of children brought to the day nursery is largely explained by the scarcity of employment for women, and also by the fact that the unemployed fathers often cared for the children at home during the mother's absence. The only day nursery in the city was inaccessible to many families. One working mother walked three miles to place her children in the nursery. The largest numbers of children under care were reported for May and June, 1920, early in the unemployment period, and again for August, September, and October, 1921. The total families and children cared for monthly at this nursery from April, 1920, to January, 1922, are shown in the following list:

Year and month.	Families.	Children.
1920:		
April.....	25	59
May.....	24	51
June.....	24	62
July.....	21	46
August.....	20	49
September.....	21	45
October.....	18	41
November.....	(²⁴)	(²⁴)
December.....	19	41
1921:		
January.....	20	39
February.....	21	45
March.....	18	44

²⁴ Number not reported.

Year and month.	Families.	Children.
1921—Continued.		
April.....	19	44
May.....	19	42
June.....	21	46
July.....	19	52
August.....	20	55
September.....	28	70
October.....	25	58
November.....	22	52
December.....	15	41

MOTHERS' PENSIONS AND UNEMPLOYMENT.

Unemployment was a factor in increasing the number of mothers applying for and receiving pensions through the juvenile court, which administered this aid in Racine. In August, 1920, there were 85 widows receiving pensions; on December 14, 1921, the number had increased to 132. The court reported for the year ending September 30, 1921, that 136 families, with a total of 337 children, had been aided during the year, the sum expended for this purpose being \$22,696.

Thirty-seven of the women granted pensions during the year had been widowed for five or more years and had been able to support themselves up to the time of applying for aid.

Not only did mothers who were employed outside of the home become dependent through unemployment, but those who were supporting themselves by taking roomers and boarders were deprived of this source of income because the roomers left or were unable to pay their rent.

The following are stories illustrative of the cases of mothers to whom pensions were granted in 1921 because their means of living were cut off through the general unemployment:

Mother with three children. The father had been dead five years. Up to the time of application for a pension in February, 1921, the mother had been able to support herself and the children. She owned her home, but it carried a \$1,200 mortgage. She had previously been able to rent rooms, but because of the unemployment situation in the city, she had not for some time been able to get tenants. The only income she had at the time of application was rent from the downstairs flat. She was granted a pension of \$20 a month.

A mother with two children—aged 7 and 5 years—whose husband had been dead four years, applied for a pension in October, 1921. She had supported herself by working outside of the home and by renting the upper flat of the house which she owned. She had been "laid off" for some time previous to the application for aid, and the

tenants in the upper flat had not been able to pay any rent for five months because the man was out of work. A pension of \$12 a month was granted.

A mother with three children, who had been earning from \$18 to \$22 a week, had been out of work for some time. She was buying her property, had paid \$3,000 on it, but still owed \$1,100. She was given a pension of \$20 a month.

Another mother had supported herself and one child by keeping boarders for the six years since her husband's death. Because of unemployment the boarders had left, and she had not been able to get others or to find outside work for herself. The pension granted was \$15.

No matter how many children a mother had, or what the hardships of her situation, the maximum pension she could receive in Racine was \$40, so the grants were inadequate in many cases. Before the unemployment period, supplementary aid to mothers receiving pensions had been given only in exceptional cases by the private relief society. Such aid had usually consisted only of clothing. Since the unemployment period began, far greater demand for supplementary aid in these cases had been made, and orders for groceries as well as clothing had been granted to a much greater extent than formerly. The small amount of the grant that could be made undoubtedly explains why many of the mothers worked when they could secure employment, instead of applying for mothers' pensions.

**FAMILIES OF MEN GIVEN EMERGENCY EMPLOYMENT IN
SPRINGFIELD.²⁵**

An earlier section of this report includes information regarding the plans for city employment that were put into operation in Springfield in August, 1922. Applications for the emergency work furnished by the city street and park departments were made to the special employment office designated for the purpose by the mayor. The private relief society cooperated in this enterprise and made the investigations for the employment office, visiting the homes of all the men applying for work, and verifying statements in regard to dependents, resources of the family, and other items needed in determining whether the applicants should be given city work. Since it was necessary to give preference to those who stood in the most immediate need, the work was limited to men with dependent children or with more than one adult dependent upon them.

During the first six and a half months of the operation of the special employment office, 1,017 men were given city work. Of these, 663 were men with dependent children. This last group was thought to constitute one of special interest in a study of the nature of the unemployment problem. The facts secured from records of the investigating office concerning the 663 fathers of dependent children form the basis for the discussion that follows.

THE FATHER'S PREVIOUS EMPLOYMENT.

Interval between loss of employment and application for city work.

Almost one-fifth of the 663 men had applied for city work within a month after becoming unemployed, and nearly half within three months. It is evident, however, that some of the longer intervals shown in the following list may be accounted for by the fact that the office was not opened until August 1, 1921, when unemployment had been serious for some months.

Duration of unemployment before applying for city work.	Per cent distribution.
Total.....	100
Less than 1 month.....	19
1 month.....	16
2 months.....	12
3 months.....	9
4 months.....	8
5 months.....	5
6-11 months.....	25
12-17 months.....	6

²⁵ See Appendix A, Tables 47 and 48.

Weekly wages.

The weekly rates of wages these men had received in their previous employment were reported as follows:

Former regular weekly wages.	Per cent distribution.
Total.....	100
\$10, less than \$15.....	2
\$15, less than \$20.....	11
\$20, less than \$25.....	29
\$25, less than \$30.....	28
\$30, less than \$35.....	16
\$35 and over.....	14

The above figures show that considerably more than half the men with dependent children who were given city work had received in their regular employment a weekly wage of \$25 or over. It is, therefore, of interest to find that two-fifths of the men previously receiving such wages remained unemployed for six months or more before applying for city work, as against one-fifth of the men who had earned less than \$25. More than half the men in the lower wage group sought city employment within three months of being thrown out of work.

Occupations.

For 628 of the men the last regular occupation was entered on the records. Thirty-three per cent had been in occupations classified as skilled, 19 per cent were semiskilled workers, and 44 per cent were laborers. The remaining 4 per cent included retail dealers, clerks, servants, railroad employees, and others.

Previous occupation.	Number of fathers reporting.
Total.....	628
Laborer.....	273
Machinist.....	89
Chauffeur.....	24
Filer, grinder, polisher.....	23
Carpenter.....	19
Painter.....	18
Machine operative.....	13
Assembler.....	12
Mechanic.....	9
Toolmaker.....	9
Drop forger.....	9
Mason.....	8
Molder.....	8
Inspector.....	6
Metal worker.....	6
Tinsmith.....	6
Weaver.....	6
Fireman.....	5
Punch pressman.....	5

Previous occupation.	Number of fathers reporting.
Servant.....	5
Tire maker.....	4
Woodworker.....	4
Steam fitter.....	3
Shoemaker.....	3
Billing and shipping clerk.....	2
Box maker.....	2
Cement finisher.....	2
Clerk.....	2
Core maker.....	2
Foreman.....	2
Machinist's helper.....	2
Millwright.....	2
Rifle tester.....	2
Stockkeeper.....	2
Welder.....	2
Other.....	39

SOCIAL DATA.

Ages of fathers.

The ages reported for these 663 men at the time of their applications for city work showed that 89 per cent of them were in the vigorous years of life, between 21 and 50. The largest number (38 per cent) were between 30 and 40, 26 per cent were between 21 and 30, and 25 per cent between 40 and 50. A further 10 per cent were between 50 and 60 years of age, while 14 men were 60 years of age or over, and 2 were under 21.

Nativity and length of residence in city.

The foreign born formed a considerably larger proportion of the 663 men than of the general population of the city—52 per cent in the unemployed group as against 36 per cent in the population. Men born in Italy constituted nearly half of those of foreign birth who were given city work. Of the remainder no considerable number came from any one country—19 countries being represented.

Only 52 of the 663 men were natives of the city; on the other hand, only 1 per cent had been in the city for less than a year. A total of 53 per cent had been resident there for less than 10 years; 25 per cent for from 10 to 19 years; and 22 per cent for 20 years or over.

Number and ages of children.

In two families the ages and the number of children were not reported. In the other 661 families there were 1,776 children under 18 years of age. More than half of these children were under 7 years of age. In the general population of the city 45 per cent of the children under 18 were under the age of 7 years as compared with 51 per cent in the unemployed group. Almost two-fifths of the children

were of compulsory school age. One-tenth had reached the minimum legal working age. The age distribution of these children was as follows:

Age of child.	Number of children under 18 years.
Total.....	1, 776
Under 1 year.....	155
1 year.....	132
2 years.....	123
3 years.....	139
4 years.....	122
5 years.....	115
6 years.....	123
7 years.....	113
8 years.....	111
9 years.....	101
10 years.....	87
11 years.....	75
12 years.....	98
13 years.....	74
14 years.....	70
15 years.....	51
16 years.....	34
17 years.....	27
Age not reported.....	26

Although there were 182 children 14 to 17 years of age, inclusive, only 17 of them were working. This is a striking indication of the unemployment situation with respect to children of working age. Under ordinary circumstances a considerable proportion of these children would undoubtedly have been compelled to leave school and go to work when their fathers became unemployed. Probably many of them had been at work but could no longer secure it. The compensating factor here was, of course, that the unemployed children under 16 years of age had to remain in or return to school.

Debts.

When the men applied for city work, inquiry was made in regard to indebtedness. Two-thirds of the families were reported as having debts ranging from a few dollars to several hundred. The amounts are shown below:

Amount of indebtedness.	Number of families reporting.
Total.....	663
No debts.....	222
Under \$10.....	16
\$10, less than \$25.....	56
\$25, less than \$50.....	97
\$50, less than \$75.....	71
\$75, less than \$100.....	48

Amount of indebtedness.	Number of families reporting.
\$100, less than \$125.....	35
\$125, less than \$150.....	15
\$150, less than \$175.....	17
\$175, less than \$200.....	8
\$200, less than \$225.....	23
\$225, less than \$250.....	1
\$250, less than \$300.....	5
\$300, less than \$350.....	9
\$350, less than \$400.....	1
\$400, less than \$450.....	5
\$450, less than \$500.....	2
\$500.....	1
\$700.....	1
Amount not reported.....	30

Assistance by public and private agencies.

The data in regard to relief and other assistance given to the families of this group of unemployed men indicate to some extent the status of the families, but the figures obtainable unfortunately relate to the period preceding, as well as during, this time of special stress. It is, therefore, not possible to relate this information directly to unemployment conditions.

Almost a fourth of the 663 families had been given some form of assistance by the private family-relief agency, the city overseers of the poor, visiting nurses, or other social agencies or institutions. All but 7 of these 157 families had received charitable aid. Almost half had been given assistance by more than one agency, while 8 per cent were known to four or more agencies. One family was reported by six agencies as having been aided—the private-relief society, the overseer of the poor, the Visiting Nurses' Association, the Society for the Prevention of Cruelty to Children, a church organization giving relief, and the State board of charities. There were 7 families each having one child in an institution—of these children 2 were in a home for dependent children, 2 were in the State hospital for epileptics, and 1 was in a training school for delinquent children. In 79 families the Visiting Nurses' Association had given assistance during illnesses; all but 23 of these families were known also to other agencies.

Number of agencies aiding each family.	Number of families
Total	157
1	85
2	39
3	21
4	7
5	2
6	2
7	1

Perhaps the most significant fact in connection with this phase of the problem is that, up to the time of applying for city work, three-fourths of the families of the 663 men with dependent children had not been known to social agencies, either before unemployment or because of it. The corollary to this in the case of many families may be found in the preceding paragraphs relating to debts.

CHILD LABOR IN AN UNEMPLOYMENT PERIOD.

CHILDREN ELIGIBLE FOR WORK.

In each of the two cities an effort was made to determine the effect of the unemployment situation on the continuance of schooling and on the prevalence of child labor. For this purpose data were secured from the offices issuing employment certificates to children, and from the continuation schools attended by working children within the permit ages.

Under the Wisconsin law no child between the ages of 14 and 17 years may be employed or permitted to work at any gainful occupation other than agriculture or domestic service unless he has secured a working permit authorizing the employment. The granting of a permit for work is contingent on the child's completion of the eighth grade or school attendance for nine years. Children who have completed the period of compulsory full-time education, but who have not completed a four-year high-school course and are not attending a regular day school for at least half-time, must attend a continuation school, where such schools have been established, for one-half day of each school day until the end of the term of the school year in which they become 16, and thereafter they must attend such a school eight hours a week until the end of the term in which they become 18. In cities where continuation schools are maintained, children employed in domestic service must also secure working permits and attend the part-time schools.

In Massachusetts no child under 16 years of age, unless physically or mentally unable to attend school, may secure an employment certificate until he has completed the sixth grade and is to be employed for at least 6 hours a day. This law applies to all occupations, special forms of permits being issued for work at domestic service and on farms. All children between the ages of 14 and 16 years thus excused from full-time school attendance must attend a continuation school, wherever such a school is established, for 4 hours a week, and if they become unemployed they must attend for 20 hours a week, provided the school is in session for that length of time.

EFFECT ON CHILD LABOR IN RACINE.

In Racine child-labor permits are issued at the office of the continuation school. This school has been in operation for several years, and has had an opportunity to enroll all the children who leave the regular schools to enter employment. The most recent

amendment to the law requiring part-time school attendance of working children extended its application to children under 18 years. But at the time of the study the law was not being enforced in the case of children who were 17 years of age before September 1, 1921, so that the figures in regard to children who had left school to go to work may be considered as being fairly adequate only for children under 17 years of age. The enrollment in the part-time school included children who had left the regular schools to go to work but who were unemployed, as well as those who were working. All-day classes were provided for unemployed children, many of whom, however, reentered the regular schools.

Children enrolled in continuation school.

It was obvious that the number of children reported in the records of this school as working at the time of the inquiry was larger than the number actually at work. The law requires the employer to return the working permit of a child to the issuing officer within 24 hours of the time that the child leaves his employment. During the unemployment period this requirement was liberally construed because the industries that were compelled to cut down their force on account of slack work hoped to be able in a short time to reemploy those discharged and for this reason held the permits, interpreting the situation to mean that there had been a temporary reduction of force rather than a permanent discharge. For the same reason the length of unemployment for the children could not be accurately ascertained from the records of the school or the permit-issuing officer.

It was reported that there had been considerable complaint at the permit office during the unemployment period because of the school attendance requirements, some families claiming that they meant lower wages and interfered with a boy or girl holding a job at a time when the father was out of work and it was absolutely necessary that the child should be allowed to work full time. The school superintendent had made an effort to secure reliable information in regard to the families of pupils whose nonattendance had been attributed to lack of sufficient income because of the unemployment of parents or of older brothers and sisters, and there had been a tendency toward leniency in such cases. To a certain extent the data secured from the continuation school relative to working children would be affected by this, offsetting in some measure the figures in regard to children who were at work, which apparently included some who had been laid off, but whose permits had not been returned to the school.

Another probable weak spot in the statistics on working children is in connection with the number of girls who were employed at house-

work. The theory was that they should attend the continuation school, but it appears probable that they were not all registered, especially if they had not gone to work immediately after leaving the regular schools.

On December 31, 1921, there were 742 children—355 boys and 387 girls—enrolled in the Racine continuation school. It was known that at least 130 of these children—67 boys and 63 girls—had left the regular schools and gone to work after November 30, 1920; that is, during the period of serious industrial depression in that city. The ages of the children were as follows:

Ages December 31, 1921.	Children enrolled during unemployment period.
Boys.....	67
14 years.....	3
15 years.....	21
16 years.....	33
17 years ²⁶	10
Girls.....	63
14 years.....	1
15 years.....	22
16 years.....	37
17 years ²⁶	3

Time elapsed since leaving regular school.

The length of time since leaving the regular school was reported for 54 per cent (403) of the children. More than two-fifths of these had left school to go to work between a year and a half and two years prior to the time of the inquiry. Over one-fourth had left school within the past year—the period of most serious unemployment.

Time elapsed since leaving school.	Per cent distribution.
Total.....	100
Less than 6 months.....	14
6-11 months.....	13
12-17 months.....	3
18-23 months.....	43
24-35 months.....	24
36 months and over.....	3

Decline in child labor.

The accompanying graph, based on the number of working children in the continuation school over a period of eight years, shows clearly the decline in child labor during the industrial depression. It also shows the earlier period of abnormal demand for labor, so that the acute industrial depression really meant—so far as child labor was concerned—a sudden drop to what had been normal conditions before the war activities produced the great increase in the number of employed children.

²⁶ It has been pointed out that the enrollment of boys and girls 17 years of age was incomplete.

The following figures, comparing for certain dates the total enrollment in the school with the number of children enrolled in the school who were actually working, show the sharp decline in jobs available

CHART VII.

RACINE, WISCONSIN-EMPLOYMENT OF CHILDREN

NUMBER OF BOYS AND GIRLS ENROLLED IN VOCATIONAL SCHOOL
WHO WERE WORKING ON JUNE FIRST OF EACH YEAR



to children. It has been noted that children who had left the regular schools to go to work were required to attend the continuation school whether or not they were employed, unless they reentered the regular schools.

Date.	Enrollment of children under 18 years of age.	
	Total.	Working.
June, 1914.....	498	456
June, 1915.....	355	347
June, 1916.....	510	475
June, 1917.....	708	609
June, 1918.....	855	827
June, 1919.....	1,232	1,134
December, 1919.....	991	893
June, 1920.....	916	648
December, 1920.....	1,077	736
June, 1921.....	1,269	326
December, 1921.....	866	364

The decrease in the number of new permits issued during 1921, as compared with the preceding year, is shown in the following monthly totals:

	1920.	1921.
Total permits issued.....	707	172
January.....	50	13
February.....	73	16
March.....	42	16
April.....	35	12
May.....	22	15
June.....	5	11
July.....	133	1
August.....	3	1
September.....	295	43
October.....	16	18
November.....	14	18
December.....	19	8

During 1920 a total of 391 permits were issued to boys and 316 to girls, and in 1921, 79 were issued to boys and 93 to girls. These figures represent children leaving school to enter work for the first time. They give a clear picture of what happened when the industrial depression made it difficult for children to find work; the difference between the numbers in the two columns shows how many more children remained in school.

Jobs secured by children during unemployment period.

Because of the great scarcity of work for men the jobs secured by the children who were still of compulsory-school age are of special interest. The following were reported as the first occupations of children who secured their first working permits after November 30, 1920.

Occupation or place of employment reported.	Children beginning work after Nov. 30, 1920.
Total.....	130
Boys.....	67
Clerk and errand boy for stores.....	21
Factory worker.....	18
Messenger and errand boy.....	4
Newspaper and printing office.....	3
Office work.....	3
Tailor shop.....	2
Shoe-shining or repairing shop.....	2
Working for father—plumbing or garage.....	2
Caddy.....	1
Carpenter shop.....	1
Contractor.....	1
Dental-supply company.....	1
Ice company.....	1
Janitor.....	1
Not reported.....	6
Girls.....	63
Factory and laundry work.....	20
Housemaid (including 1 nursemaid).....	16
Clerk in store.....	13
Stenographic or other office work.....	8
Newspaper and printing office.....	3
Millinery apprentice.....	2
Not reported.....	1

It is, of course, impossible to conjecture as to the probable number of these jobs that might have been accepted by adults even with the presumably low rate of pay, in order to tide over the unemployment period. In a time of such scarcity of work and the suffering entailed upon great number of families, it might well be seriously urged that an even greater proportion of children be permitted to continue their schooling and many of the jobs be given to men and women who had spent months in fruitless search for work.

EFFECT ON CHILD LABOR IN SPRINGFIELD.²⁷

Employment certificates.

In Springfield several types of employment certificates and permits are issued by the school-attendance department: (1) Working certificates for children between 14 and 16 years of age working in Springfield. These children must attend the Springfield continuation school. (2) Working certificates for children of like ages residing in Springfield but working in other towns. These children must go to the continuation school in the town of employment. (3) Permits for home work for children between 14 and 16 years of age; they, also, must attend the continuation school. (4) Permits for work out of

²⁷ See Appendix A, Tables 42-46, inclusive.

school hours for children of the same ages. (5) Certificates to minors between 16 and 21 years of age whom the law requires to attend evening school; that is, illiterates and persons who have not had the schooling necessary for securing a regular work permit.

A comparison of the total number of certificates and permits issued during the year which included the unemployment period, with those issued during the preceding year, will be of interest.

Type of permit.	Children granted permits.	
	1920.	1921.
To residents employed in Springfield.....	1, 595	846
To residents of Springfield employed elsewhere.....	69	91
Home permits.....	64	68
To nonresidents working in Springfield.....	318	202

Child labor before and during the unemployment period.

The best information in regard to the child-labor situation was to be obtained from the records of the certificate issuing office rather than from those of the continuation school, which in Springfield was of comparatively recent origin. The main interest would be in children between 14 and 16 years of age granted working certificates, who resided in Springfield, whether or not they were employed there.

Chart VIII shows graphically the rise and decline of child labor, by months, accompanying industrial prosperity and depression.

Chart IX shows the variation in the number of children leaving school to enter employment, during a period of seven years—1915 through 1921. This is based on the number of first certificates issued each year, so that the figures refer to the number of different children, and not to the number of certificates issued. The figures follow:

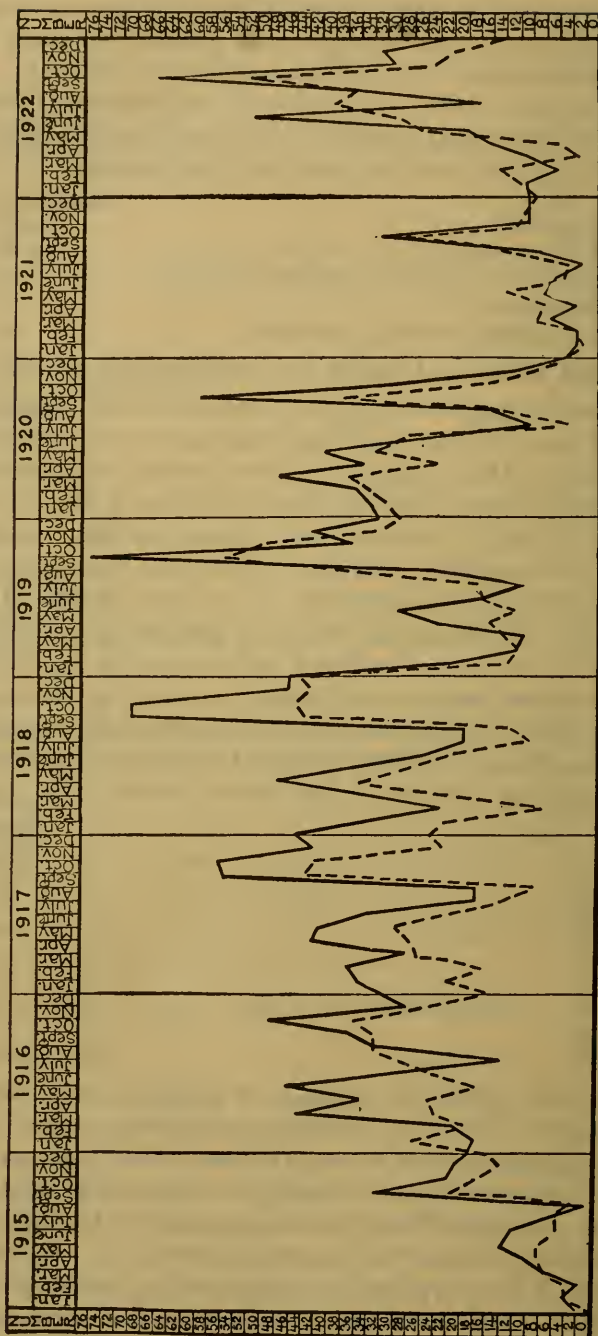
Year.	Children granted permits for the first time.	
	Boys.	Girls.
1915.....	157	119
1916.....	404	273
1917.....	457	303
1918.....	479	346
1919.....	345	295
1920.....	354	276
1921.....	102	115

While the decline in numbers of children employed in 1921 is undoubtedly mainly due to the industrial depression that followed the maximum attained during the war, when boys and girls could obtain employment very readily at abnormally high wages, the numbers were also affected to some extent by the higher educational qualifications required for securing certificates. This new requirement, which went into effect in August, 1921, specified completion of all studies of the sixth grade, while the previous requirement was that the children must be able to read and write sufficiently well to qualify in the sixth grade in this respect.

CHART VIII.

SPRINGFIELD, MASSACHUSETTS — EMPLOYMENT OF CHILDREN

Number of children between 14 and 16 years of age leaving school in Springfield, Massachusetts each month to engage in employment, as indicated by initial employment certificates issued.



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Boys ———
Girls - - -

Children attending continuation school.

The continuation school in Springfield started in September, 1920, and had been in operation for less than two years at the time this study was made. Children working in Springfield, whether residing in the city or in other towns, had to go to the continuation school four hours a week. Children temporarily out of employment had to attend for 20 hours a week, unless they reentered the regular schools. The practice appeared to be to encourage them to reenter the regular schools if the unemployment was likely to be of any considerable duration.

It was found that at the time of the study 36 children between 14 and 16 years of age who had working certificates and were unemployed were attending the continuation school, while 73 were back in the regular schools. From September, 1920, to June, 1921, 119 pupils returned to the regular schools when they lost their jobs.

A small number of "home-permit" children—12 boys and 3 girls—were attending the continuation school at the time of the study. A statement by the office of the school gave the following as the main types of home-permit cases: "(1) Girls who have left school in order to help mothers who are not able, because of poor health, to do their work alone. (2) Girls who have left school to help with work at home while their mothers are engaged in outside work. (3) Girls who live out at domestic service." Occasionally a boy was granted a permit to stay at home and help out in an emergency, or was given such a permit when he was employed in a private family where he made his home.

Children securing work during the unemployment period.

A total of 155 children between 14 and 16 years of age secured their first working certificates during the time of the most serious industrial depression—subsequent to May 1, 1921. Of these children, 122 were working on February 1, 1922, and 33 were not employed. The information secured from the certificates in regard to the first jobs held by these children follows. As appeared to be the case in Racine, many of these jobs might have proved desirable for men or women who had been thrown out of their regular occupations.

First jobs of children whose original
working permits were secured
subsequent to May 1, 1921.

	Number of children.
Total.....	155
Boys.....	67
Factory worker.....	17
Packer.....	4
Doffer.....	3
Floor boy.....	3
Stock boy.....	3
Card cutter.....	1
Machine operative.....	1
Making bands.....	1
Splitting yarn.....	1
Messenger and errand boy.....	17
Office boy.....	9
Clerk in store.....	6
Cash or floor boy in department store.....	4
Bootblack.....	4
Mattress maker.....	1
Farm hand.....	1
Laundry operative, shaking clothes.....	1
Helper in—	
Auto repair shop.....	1
Bindery.....	1
Mail room.....	1
Milk house.....	1
Tailor shop.....	1
Upholstering department in department store.....	1
Home permit (mother ill).....	1
Girls.....	88
Factory operative.....	39
Wrapping or packing candy.....	13
Turning in or folding paper boxes.....	8
Dressing dolls.....	2
Inspector.....	2
Machine operative.....	2
Assembler.....	1
Doffer.....	1
Other—labeling, cutting, binding, sewing on buttons, sorting, folding aprons.....	10
Housework away from home.....	17
Housework at home (on home permit).....	12
In hospital diet kitchen.....	2
Keeping books for father.....	1
Clerk in store.....	14
Millinery apprentice.....	1
Typist and bookkeeper.....	1
Waitress.....	1

The jobs were not very steady, for the 155 children held 221 different jobs during the nine months that followed. It must, of course, be borne in mind that the employment periods of the children

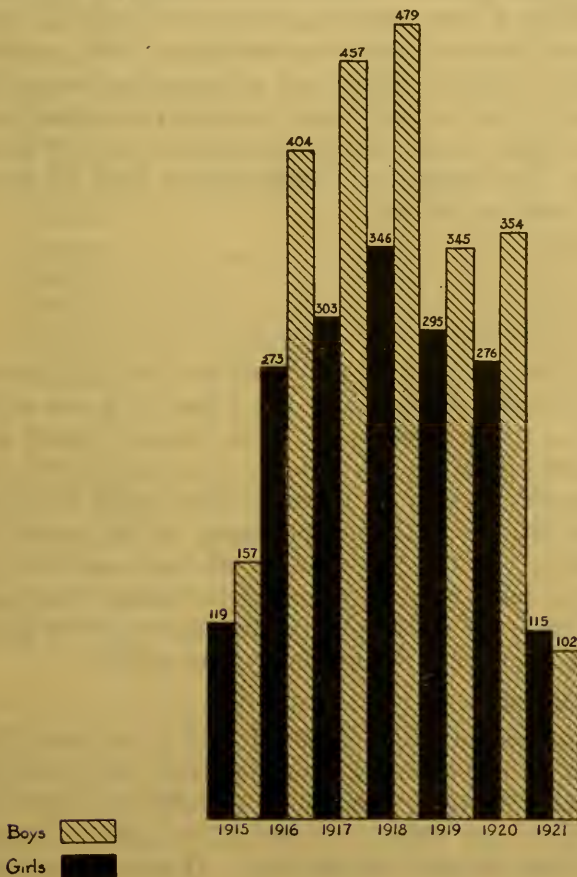
varied in length, many being of very short duration. On February 1, 1922, more than one-fifth of the children were unemployed. The following list shows the number of jobs held by each child:

Number of jobs secured.		Number of working children.
Total.....		155
1.....		112
2.....		28
3.....		10
4.....		3
5.....		1
6.....		1

CHART IX.

SPRINGFIELD, MASS. - EMPLOYMENT OF CHILDREN

BOYS AND GIRLS LEAVING SCHOOL TO ENTER EMPLOYMENT AS INDICATED BY
INITIAL EMPLOYMENT CERTIFICATES ISSUED EACH YEAR



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Why the children left school to go to work.

Inquiry into the causes of the children's leaving school to go to work would undoubtedly have yielded important evidence in regard to the need that existed for the added income derived from the children's earnings. Such an investigation would have demanded an intensive study of the economic conditions in the families of the children and of the other factors which influenced the children to leave school to go to work. It was not possible to undertake such a study in connection with the general inquiry, because data of this character, in order to be satisfactory, would have to be secured coincidentally with the child's first entering employment. However, the following facts in regard to the families in which there were working children, which had come to the attention of agencies giving some form of assistance, furnished some indication of the conditions in these homes.

At the time of the study, 267 children between 14 and 16 in Springfield had sometime been granted employment certificates and had gone to work, but many of them had returned to school because they had lost their jobs and were not able to secure others. The families of 74 (over one-fourth) of these children had at some time been aided by a relief society or by the visiting nurses, or employment had been secured for some member of the family through the city or State employment offices. The number of families given each of these kinds of assistance were as follows:

Aid from relief society.....	46
Nursing service.....	33
City.....	17
State employment—office jobs.....	12

The proportion of families receiving such assistance was practically the same for those having children who left school to go to work before the fathers lost their work as for those whose children left school after that misfortune, the percentages being 26 and 29, respectively. The families of only 12 of the children were aided by these agencies after May 1, 1921, the beginning of the period of serious unemployment. Of the 155 children who secured working permits after May 1, 1921, only 45 belonged to families that had ever been given aid, as far as the reports showed, and only 8 of these families had been aided during the unemployment period.

Unemployment of children.

The general unemployment situation is reflected in the work histories of the children, as well as in the data concerning the fathers of families. On February 1, 1922, a total of 109 children, between 14 and 16, who had at some time been granted employment certificates had lost their jobs and were unemployed. It may be assumed

that a considerable proportion of these children would not attempt to go back to work, at least during the period when work was hard to find, for 73 children had already returned to the regular schools after they lost their jobs; the other 36 were reported as attending the continuation school. Almost a fourth of the children who were unemployed had held three jobs or more, as shown in the following list:

Number of jobs held.	Number of unemployed children.
Total.....	109
1.....	58
2.....	24
3.....	12
4.....	13
8.....	1
10.....	1

The length of time that had elapsed since the children lost their last jobs was reported as follows:

Time since losing last job.	Number of children unemployed Feb. 1, 1922. ²⁸
Total.....	109
Less than 1 month.....	25
1 month.....	7
2 months.....	2
3 months.....	6
4 months.....	5
5 months.....	2
6 months.....	1
7 months.....	2
8 months.....	1
9 months.....	4
10 months.....	2
11 months.....	2
12 months.....	8
13 months.....	6
14 months.....	8
15 months.....	8
16 months.....	9
17 months.....	2
18 months.....	3
19 months.....	2
20 months.....	1
Not reported.....	3

The individual case items given in Detailed Tables F and G afford information regarding the occupation, periods of employment, and length of time not working for children under 16 who secured permits for the first time during the serious industrial depression and for those who had permits secured earlier.

²⁸ Seventy-three were attending a regular school and 36 the continuation school.

DETAILED TABLE F.—Springfield: Children 14 and 15 years of age to whom employment certificates had been issued since May 1, 1921, who were unemployed February 1, 1922.

BOYS.

Age.	Grade completed.	Length of time since child first went to work (months).	Jobs held.	Length of time in each job.	Interval between leaving last job and Feb. 1, 1922. ¹
15	Sixth.....	4	Shipping room, factory.....	3 months.....	Under 1 month.
15	Seventh.....	4	Jeweler's apprentice.....	1 week.....	Do.
14	Sixth.....	4	Office boy.....	1 month.....	Do.
15	Seventh.....	4	Cash boy, department store.....	2 months.....	Do.
15	Seventh.....	4	On farm.....	1 month 1 week.....	Do.
15	Seventh.....	4	Stamping books, department store.....	2 months 2 weeks.....	Do.
15	Seventh.....	4	Floor boy, department store.....	2 months 1 week.....	Do.
15	Eighth.....	1	Bundle wrapper, department store.....	2 months.....	Do.
15	.....do.....	2	Office boy.....	1 month 2 weeks.....	Do.
15	.....do.....	2	Clerk in store.....	2 months 2 weeks.....	Do.
15	.....do.....	4	Telegraph messenger.....	3 months 3 weeks.....	Do.
15	.....do.....	4	Splitting yarn and sweeping.....	3 months 3 weeks.....	Do.
14	Sixth.....	3	Telegraph messenger.....	3 months 2 weeks.....	Do.
15	Seventh.....	4	Shoe shining.....	2 months.....	1 month.
15	Eighth.....	2	In tailor shop.....	1 week.....	Do.
15	.....do.....	(²)	Office boy.....	1 month.....	Do.
14	Fifth.....	7	Bootblack.....	2 months.....	Under 1 month.
14	.....do.....	7	.....do.....	1 week.....	Do.
14	.....do.....	7	Errand boy.....	2 months.....	Do.
14	Seventh.....	8	Floor work, factory.....	1 month 2 weeks.....	3 months.
15	.....do.....	8	Telegraph messenger.....	2 months.....	Do.
15	.....do.....	8	Handwork in bindery.....	1 month 2 weeks.....	3 months.
15	.....do.....	8	Farm work.....	5 months.....	3 months.
15	.....do.....	8	Errand boy and helper, show repairer.....	3 days.....	Under 1 month.
15	.....do.....	8	Clerk and errand boy, store.....	2 months.....	Do.
14	.....do.....	7	Shaking clothes, laundry.....	2 months 1 week.....	4 months.
14	Ninth.....	5	Office boy.....	1 month 2 weeks.....	Do.

GIRLS.

15	Ninth.....	1	Clerk in store.....	1 week.....	1 month.
15	n. r.....	4	Housework at home.....	3 months 3 weeks.....	4 months.
14	Eighth.....	4	Wrapping candy.....	1 week.....	Do.
14	Seventh.....	15	.....do.....	4 days.....	15 months.
14	Sixth.....	3	Sewing on buttons, coat supply.....	3 weeks.....	Under 1 month.
15	Ninth.....	2	Salesgirl.....	3 weeks.....	Do.
15	Seventh.....	4	Housework.....	1 month 3 weeks.....	Do.
15	Sixth.....	4	Folding paper boxes, factory.....	4 months.....	Do.
15	Sixth.....	4	Housework at home.....	1 week.....	Do.
15	Sixth.....	4	Wrapping candy.....	1 month 1 week.....	Do.
15	Sixth.....	4	Housework at home.....	2 months.....	Do.
15	Eighth.....	4	Folding paper boxes, factory.....	3 weeks.....	Do.
15	Eighth.....	4	Weighing hops.....	2 weeks.....	Do.
15	.....do.....	6	Lacing corsets, factory.....	2 months 2 weeks.....	Do.
15	.....do.....	5	Salesgirl.....	2 months 2 weeks.....	4 months.
14	.....do.....	5	Binding paper boxes.....	1 month 3 weeks.....	3 months.
14	Seventh.....	18	Clerk in store.....	3 months 1 week.....	1 month.
15	Eighth.....	8	Housework.....	1 month 1 week.....	Do.
15	Eighth.....	8	Salesgirl.....	1 week.....	Under 1 month.
15	Eighth.....	8	.....do.....	3 weeks.....	Do.
15	Eighth.....	8	.....do.....	3 months 1 week.....	Do.
15	Eighth.....	8	.....do.....	3 months 1 week.....	Do.
15	Sixth.....	8	Assembling stock, factory.....	7 months 2 weeks.....	Do.
15	First year high school.....	5	Tying and closing boxes, factory.....	2 months 1 week.....	Do.
15	First year high school.....	5	Millinery apprentice.....	2 months.....	Do.

¹ These children were enrolled in either the continuation school or the regular school during their periods of unemployment.² Less than 1 month.

DETAILED TABLE G.—*Springfield: Children 14 and 15 years of age to whom employment certificates had been issued prior to May 1, 1921, who were unemployed February 1, 1922.*

BOYS.

Age.	Grade completed.	Length of time since child first went to work (months).	Jobs held.	Length of time in each job.	Interval between leaving last job and Feb. 1, 1922.
15	Sixth.....	16	Telegraph messenger.....	3 weeks.....	Less than 1 month.
			Packing, factory.....	3 days.	
15	Seventh.....	19	Telegraph messenger.....	2 weeks.	
			Floor boy, department store.....	3 months 2 weeks.	4 months.
			Cash boy, department store.....	3 weeks.	
			Floor boy, department store.....	1 month 2 weeks.	
15	.....do.....	16	Making mattresses.....	1 week.	
			Errand boy, factory.....	8 months 1 week.	Less than 1 month.
			Errand boy, store.....	2 weeks.	
			Helper at bakery.....	5 months 3 weeks.	
15	.....do.....	17	Floor work, factory.....	n. r.....	Do.
			Delivery boy, store.....	3 months 2 weeks.	
15	.....do.....	17	Errand boy, factory.....	1 week.	
			Errand boy, drug store.....	2 weeks.....	5 months.
14	n. r.....	9	Floor boy, department store.....	2 months.	
			Farming (living with family).....	3 months 2 weeks.	Do.
15	Seventh.....	16	Assembling games, factory.....	9 months 3 weeks.	7 months.
15	Eighth.....	20	Clerk and errand boy, store.....	1 month 1 week.	8 months.
			Delivery boy, store.....	7 months.	
15	n. r.....	18	Dofing.....	2 months 1 week.	9 months.
			Bobbin setter.....	7 months.	
15	Seventh.....	16	Assembling games, factory.....	6 months 3 weeks.	Do.
15	Sixth.....	20	Errand boy.....	1 week.....	Do.
			Removing brushes from clutch.....	3 weeks.	
			Assembling games, factory.....	2 months.	
			Washing and filling bottles.....	3 days.	
15	Seventh.....	17	Errand boy, store.....	2 weeks.....	10 months.
			Assembling games, factory.....	1 month 1 week.	
15	Eighth.....	17	Mail boy, factory.....	5 months.	
			Packing games, factory.....	1 month 1 week.	12 months.
			Assembling games, factory.....	4 months 2 weeks.	
15	.....do.....	18	Filling cases, factory.....	1 month.....	Do.
			Clerk in store.....	1 month 3 weeks.	
15	Ninth.....	19	Mailing department, newspaper office.....	1 week.....	17 months.
			Factory work.....	1 month 2 weeks.	
15	Sixth.....	14	Core maker.....	2 months 2 weeks.	12 months.
15	.....do.....	16	Errand boy.....	3 months 3 weeks.	Do.
15	.....do.....	20	Stock boy and errand boy, department store.....	8 months.....	Do.
15	Fifth.....	22	Stock boy, factory.....	2 weeks.....	13 months.
			Stringing chain, factory.....	4 months 3 weeks.	
			Telegraph messenger.....	1 week.	
			Floor boy, factory.....	3 months 2 weeks.	
15	Sixth.....	20	Packing in factory.....	3 weeks.....	Do.
			Helper in factory.....	3 months 2 weeks.	
			Filing cores.....	1 month.	
			Cash boy, department store.....	1 week.	
15	Ninth.....	16	Molding chocolate.....	2 months 3 weeks.	Do.

DETAILED TABLE G.—Springfield: Children 14 and 15 years of age to whom employment certificates had been issued prior to May 1, 1921, who were unemployed February 1, 1922—Continued.

BOYS—Continued.

Age.	Grade completed.	Length of time since child first went to work (months).	Jobs held.	Length of time in each job.	Interval between leaving last job and Feb. 1, 1922.
15	Fourth.....	15	Assembling games.....	2 months....	14 months.
15	Eighth.....	14	Floor boy, factory.....	1 month.....	Do.
			Packing, factory.....	1 month.....	
			Assembling, factory.....	2 months 2 weeks.	
15	Fifth.....	21	Assembling.....	1 month 3 weeks.	Do.
			Packing.....	2 weeks.	
			Telegraph messenger.....	1 month 1 week.	
15	Seventh.....	23	Cementing, factory.....	5 months 3 weeks.	Do.
			Assembling, factory.....	1 week.	
			Doffer, rug company.....	1 month 1 week.	
			Assembling, factory.....	1 month 2 weeks.	
15	Sixth.....	17	Packing, factory.....	3 months....	Do.
15	Fourth.....	15	Errand boy.....	2 weeks....	Do.
15	Eighth.....	17	Assembling games.....	3 weeks....	Do.
			Telegraph messenger.....	1 month 1 week.	
15	Sixth.....	17	Assembling.....	1 month 2 weeks.	Do.
15	.....do.....	17	Light shopwork.....	1 week.....	15 months.
			Light factory work.....	3 weeks....	
			General helper, errand, etc.....	1 month 2 weeks.	
			Office boy, storage company.....	1 month 2 weeks.	
15	First year high school.	16	Telegraph messenger.....	4 weeks....	Do.
15	Eighth.....	15	Bending forgings.....	5 days.....	Do.
15	.....do.....	16	Clerk (not in store).....	1 month.....	Do.
15	Seventh.....	16	Shop boy, factory.....	1 month 3 weeks.	Do.
15	Eighth.....	19	Assembling.....	2 months 3 weeks.	Do.
			Office work.....	1 month.....	
15	Sixth.....	18	Doffer, carpet company.....	1 month 2 weeks.	16 months.
15	Eighth.....	17	Floor boy, department store.....	1 month.....	Do.
15	.....do.....	16	Assembling games, factory.....	3 days.....	Do.
15	Sixth.....	17	Shipping room, foundry.....	3 weeks....	Do.
15	Eighth.....	19	Boxing garments.....	2 months....	Do.
15	Seventh.....	19	Telegraph messenger.....	3 months....	Do.
15	n. r.....	19	.....do.....	3 months....	Do.
15	Seventh.....	19	Floor boy, factory.....	2 months....	Do.
15	Sixth.....	19	Clerk in store.....	1 month 1 week.	18 months.
15	Seventh.....	19	Helper in packing room.....	2 weeks....	Do.
15	Ninth.....	19	Working for nursery company.....	1 week.....	19 months.
15	Seventh.....	20	Telegraph messenger.....	3 weeks....	Do.
15	Eighth.....	22	Errand boy.....	1 month 2 weeks.	20 months.
15	Sixth.....	20	Clerk in store.....	n. r.....	n. r.
15	.....do.....	17	Bundle boy, store.....	1 month.....	n. r.
			Clerk in store.....	1 month 1 week.	
			Bundle boy.....	3 months....	
			Auto mechanic.....	4 months 2 weeks.	
15	.....do.....	15	Assembling games, factory.....	1 week.....	Under 1 month.
			Bundle boy, department store.....	2 months 1 week.	
15	Fourth.....	20	Shop work.....	3 weeks....	3 months.
			Filling orders, factory.....	3 months 3 weeks.	
			Telegraph messenger.....	3 weeks....	
			Packing games, factory.....	3 weeks....	
15	Eighth.....	15	Floor boy, department store.....	1 year 2 months.	1 month.

DETAILED TABLE G.—*Springfield: Children 14 and 15 years of age to whom employment certificates had been issued prior to May 1, 1921, who were unemployed February 1, 1922—Continued.*

BOYS—Continued.

Age.	Grade completed.	Length of time since child first went to work (months).	Jobs held.	Length of time in each job.	Interval between leaving last job and Feb. 1, 1922.
15	Seventh.....	18	Packing bobbins..... Delivery boy..... Tending spools, textile mill..... Delivery boy.....	3 months... 3 weeks. 2 months. 2 months 1 week.	2 months.
15	Seventh.....	22	Telegraph messenger..... do..... Spring and wire department, factory..... Errand boy and helper, shoe repair..... Telegraph messenger..... do..... Delivering orders..... Closing boxes..... Telegraph messenger..... Helper and errands, shoe repair.....	2 weeks..... 1 week. 2 days. 4 days. 1 week. 2 days. 2 weeks. 11 days. 9 days. 3 days.	3 months.
15	Eighth.....	19	Office boy..... Telegraph messenger.....	2 months 1 week. 2 months 1 week.	13 months.
15	Eighth.....	16	Assembling games, factory..... do..... Filling envelopes with dye..... Office boy..... Errand boy and helper, shoe repair..... Floor boy and errand boy..... Office boy..... Telegraph messenger.....	3 days..... 6 days. 6 days. 3 days. 1 month 1 week. 1 week. 4 months 3 weeks. 1 month 2 weeks.	3 months.
15	Elghth.....	17	Cash boy, department store.....	10 months...	7 months.

GIRLS.

15	Seventh.....	19	Doffing.....	3 months 3 weeks.	1 month.
15	First year highschool.	19	Housework at home..... Assembling games, factory..... Salesgirl.....	2 weeks. 2 months 2 weeks. 1 year 2 weeks.	2 months.
15	Eighth.....	16	do..... do..... Threader, knitting mill.....	2 weeks..... 11 months 1 week. 1 month 3 weeks.	Less than 1 month.
15	Eighth.....	18	Salesgirl..... Assembling, factory..... Cutting strips, factory..... Housework (not at home).....	1 month. 1 month 3 weeks. 2 months 2 weeks. 1 month 2 weeks.	Do.
15	Eighth.....	16	Assembling games, factory.....	10 months...	6 months.
15	Eighth.....	21	Doffing..... Winding, mill..... Doffing..... do.....	2 weeks..... 4 months. 7 months. 6 months.	9 months.
15	Sixth.....	16	Turning in, factory.....	4 months 2 weeks.	10 months. 11 months.
15	Fifth.....	21	Bending in, factory..... Paper box factory..... Light packing..... Housework at home.....	4 months... 1 month 3 weeks. 2 weeks. 1 month 3 weeks.	Do.
15	Eighth.....	15	Salesgirl..... do.....	1 week..... 2 months.	12 months.

DETAILED TABLE G.—*Springfield: Children 14 and 15 years of age to whom employment certificates had been issued prior to May 1, 1921, who were unemployed February 1, 1922—Continued.*

GIRLS—Continued.

Age.	Grade completed.	Length of time since child first went to work (months).	Jobs held.	Length of time in each job.	Interval between leaving last job and Feb. 1, 1922. ¹
15	Fourth.....	14	Buttoning coats, coat supply company....	2 months 2 weeks.	12 months.
15	Ninth.....	19	Stock clerk, department store.....	6 months 2 weeks.	Do.
15	Eighth.....	14	Book binding, bindery company.....	3 weeks.....	14 months.
15	Ninth.....	15	Salesgirl.....	3 weeks.....	Do.
15	Ninth.....	19	Assembling, factory.....	3 months 2 weeks.	15 months.
15	Ninth.....	19	Salesgirl.....	1 month.	16 months.
15	Sixth.....	22	Stocking rubbers, stock room.....	2 months....	17 months.
			Salesgirl.....	2 weeks....	
			Threader, knitting mill.....	1 month 1 week.	
			Covering clasps, factory.....	2 months 1 week.	
15	Seventh.....	21	Packer.....	1 month 1 week.	18 months.
			Sewing, factory.....	1 month.	

SUMMARIES OF CONDITIONS BY DISTRICTS.

The agents who visited the families of unemployed men were requested to sum up briefly the outstanding features of the conditions in the districts assigned them. The descriptions that follow, relating to districts in Racine, are given in the words of the agents. They all tell the same story—families overburdened by debts, discouraged by long seeking for work, their ambitions for owning their homes doomed to failure, and illness and unaccustomed dependence on charitable aid.

DISTRICT 1. The houses were mostly one and two story frame, in good repair, and well kept up. There was usually only one family to a house. Sometimes one family lived in the front of the house and one in the rear. The houses all had electric lights, running water, and indoor toilets. All the houses had small yards, and many had also a small garden. Several had a garage on the back of the lot.

The 37 families visited in this district represented eleven nationalities, but nearly all spoke English. The majority of the families interviewed had never before been in such difficult circumstances financially. They were families who had always made enough money to keep their bills paid up, and perhaps to put a little in the bank. Following the outbreak of war, when wages were very good, many of the families bought homes. In many cases rents were so high that they were practically forced to do this, and they bought homes that cost very much more than they would otherwise have felt justified in paying. The initial cash payment was often not more than \$100 or \$200 on a \$3,000 property, the buyer contracting to make monthly payments of from \$20 to \$30 or \$40, part of which applied on the principal of the mortgage, the rest covering interest charges. The families felt able to carry such an undertaking successfully while the father was holding a steady job; but as soon as he was thrown out of work, they fell behind in the payments. Many families were on the verge of losing their homes because they could not meet the payments. Many were confident that as soon as the fathers could go back to work they would get on their feet again.

Some of the men felt that the situation was quite hopeless. They said they were forced to sit around idle while the debts piled up, and they were getting so deeply into debt it would take years to get even again. All they wanted was an opportunity to get work. They did not ask or want charity, but merely a chance to earn an honest living.

Most of the families were running up large bills at the grocery and the meat market, had borrowed money wherever they could, and

were doing everything to keep from asking for charitable aid, or even for credit from the city commissary.

During and just after the war, when the wages were high the majority of the people were enjoying such successful times, and were so sure that the conditions would continue indefinitely, or at least for several years longer, that the standard of living was raised. When the change came it was especially hard for all these people.

DISTRICT 2. The conditions here were less favorable than those in the first district. The district included some houses around the factories, also some along the railroad, and ran out to the city limits. The houses in the manufacturing section of the district were one and two story tumble-down frame houses, with two or more families to a house. Beyond this section was a good residential neighborhood composed of one and two story frame houses, usually with one family to a house. The majority of the 23 families scheduled were foreign born. Most of them spoke English, though some rather brokenly.

More of the families in this district rented their homes than in district 1, but those who had undertaken to buy houses were facing the same problem of back payments. The standard of living was not so high as in the first district, and more families had asked for aid from the relief society.

Employment for women seemed as scarce as for the men. Several of the women said that they had walked the streets trying to find work to do. Very few of the children over 16 were working, because there was no work to be had. As a result, some were going to continuation school every day, and one or two to business college.

The situation in regard to debts was the same as in the first district. When they could get no further credit from their own grocery they were obliged to go to the factory commissary or to the relief society. Most of the men spoke very highly of their former employers, and felt that they had tried to do the squarest thing. They said they did not know what they would have done if the company had not loaned them money and sold them groceries on credit.

DISTRICT 3 was a good neighborhood next to the best residence district of the town. The houses were all of much the same type—two-story frame structures, most of which had electric lights, gas for cooking, storm windows and doors, and inside water closets, but very few had bathrooms. Many families had tacked tar paper securely over the front door, which was therefore closed for the winter. Few houses had furnace heat; in some the gas had been turned off, and the families were using coal stoves for cooking because they furnished heat as well. All the houses had yard space, and most of the families had gardens. A few kept chickens.

With but few exceptions the families were thrifty people who were trying hard to pay for their homes and educate their children. There

were several instances where special pride was shown over the progress of the children in school. One mother said her daughter was walking to and from school, 15 blocks, four times a day and would not miss a day for anything, even though the weather was very severe and the child had insufficient clothing. Another child in the same family told her mother she wished she could go to school on Saturday, too. In one family the father was spending \$15 a month, the amount he received from rental of rooms, to pay the expenses of the son in business college. As a whole, the children seemed to be advanced in school. One small girl was teaching English to her father. Two fathers were attending night schools and studying English. A few of the older children were working and attending the continuation school. Most of the families, however, had no children of working age.

A high percentage of the people in the district were receiving charitable aid or buying on promissory notes from the city commissary. They all seemed to be in very similar positions. A great majority had begun to buy their homes when they were "making good money" and had paid fairly high prices. Then they lost their jobs and as a consequence were not only unable to meet the monthly payments but had to ask aid to secure food and clothes. Very few families had received aid before the present unemployment period. The conditions seemed the more lamentable, because so many had been in a position to acquire their homes, educate their children, and bring them up to be good citizens. No case of mortgage foreclosure was found, but this was probably due to the fact that the holders felt there was nothing to be gained thereby. Real estate prices had declined, and they probably would not get so good a price again, especially since people were not in a position to buy at any price.

Many of the families were without sufficient clothes for the winter. Most who had received any had got them through the central association. Two mothers had been able to make coats and shirts for the children from clothes given them by neighbors, and one mother had laid in a supply of materials while the father was working; all she lacked was shoes. One mother was keeping a child home from school because of lack of shoes. She said she had not the 14 cents for carfare to get to the aid society's office to ask for shoes, and if she did go they would probably not have any to give. One family, which from outside appearances seemed to be in more fortunate circumstances than most of the families visited, had almost nothing in their house, and the children were clothed only in very ragged underwear and old coats. One mother had a 2-weeks-old baby for whom she had no clothes. Shiftlessness seemed to be the keynote in only two families. In one the father had been in the State prison for 11 months;

the mother received aid during this time. The other family was an old charity case; the children begged on the streets and were noted for playing truant from school.

There had been something of an epidemic of scarlet fever and diphtheria within the last year and a half. One mother said it seemed as if everything had struck them at once. One of her children was just recovering from pneumonia and another was in the isolation hospital with scarlet fever. Most families reported children's diseases. In three families visited the mothers were especially miserable. One mother was pregnant and could not afford a doctor, and was feeling very bad. Another mother had great trouble with her nose, head, and throat. She looked very ill and said she thought she would have to go to the hospital.

DISTRICT 4. This district was an old residence section with several large factories, and was cut through by two or three long business streets and the railroad tracks. The houses were one or two stories high, a few were of brick, but the majority were of frame construction; many needed painting, but most of them were otherwise in good repair. Only a few of the houses were equipped with bathrooms, but nearly all had inside toilets, either within the apartment itself, or in the hall or basement. A few homes were heated by furnaces, the rest by coal stoves; nearly all had either gas or electric lights. The sizes of the lots varied. The older houses had front, side, and back yards, with space for gardens; the newer ones were built close together, with only narrow passages between and front entrances on the sidewalk.

The population of this district was largely foreign, with a scattering of American born. The nationalities most common were Polish, Bohemian, Russian, German, Lithuanian, Hungarian, and Italian. During the past year a number of Armenians had come in—families in which the mother and children had come to America during the last 12 months, worn and broken by years of suffering in Armenia. These families were highly spoken of by the relief society, for they demanded so little—scarcely enough for their own good.

Over half the families visited in this district were buying their homes on "land contract," which entailed a small initial deposit, and monthly payments of from \$15 to \$50, which included the interest on the mortgage and a small payment on the principal. About two-thirds of them began buying their houses during the war, when wages were high and work was plentiful. A few had borrowed money to keep up their payments, but the majority were behind from one month to one year, and if relief did not come soon, were likely to lose everything they had put into the venture. None of the families visited had lost their homes so far, though one family had had to make a rather unusual and complicated trade, contracting for a more expensive house, in order not to lose the \$2,000 already invested.

Local grocers, butchers, and bakers had given credit to the limit. Families owed as much as \$200 to one grocer, and many had run bills in several different places. Everyone was utterly discouraged, with no hope for the future. The situation was getting desperate. People could not keep their homes much longer without making payments; credit was exhausted, and many families had already gone into debt at the city or factory commissary. Many felt beyond all hope of ever getting clear of debt.

DISTRICT 5. The common type of house in this district was the small one-story frame cottage, with no modern improvements except, sometimes, gas for lighting. Few had electricity and very few had bathrooms; some toilets were in the basement, but often they were outdoors. Of the two-story houses, many accommodated a family on each floor, the second floor being reached by a rear stairway leading to the kitchen.

In the eastern section of this district most of the homes visited were of better construction, had gas and electricity and were located on paved streets with sidewalks and were easily accessible to stores, schools, and churches. Many were owned, but a few were rented. In one part of this section there were many different factories and several large lumberyards, which with the railroad tracks made it an undesirable neighborhood in which to reside.

In the extreme west of this district was a new subdivision in which a few of the scheduled families lived. Here was found a much better type of house—two-story one-family dwellings, modern up-to-date homes with good yards, which were on paved streets with sidewalks. Most of these were being bought on the monthly payment system and were really more expensive than the families would have bought had they not been forced to buy them during the time of scarcity of houses. Some had lost their homes through failure to pay the monthly installments.

A dozen different nationalities were represented in this district, many of whom spoke their native tongue in the home, although in all the families either the mother or the father, or both, could speak English.

In most of the families visited in this district the father had been unemployed so long that, while the standard of living in regard to housing conditions had not been reduced very generally, in most cases there had been a decided lowering in the quantity and quality of food and clothes, and all recreation had been eliminated. In many homes the kitchen was the most used room because during the winter it was the only one which could be kept heated. Most of the homes were fairly clean. Possibly there had not been much change in the general attention given to the home, except in a few cases where the mother had been working. In the greater number of

families it seemed very apparent that no special attention was given to the preparation and serving of meals. Many times the agent was at homes where the children came from school at noon. They would help themselves to whatever was available, seeming to be perfectly contented not to sit down to a prepared meal.

In many homes signs were placed in the windows advertising "Furniture for sale," "Baby carriage for sale," "Plain sewing done," "Day work wanted," "Shoe repairing neatly done," in addition to "Furnished room" signs, and there were other indications that families were trying in every way to earn something. Not many of these families had gardens; in most cases this was due to lack of space. A few had chickens. Many families had held out as long as they were able by running bills at stores, but at the time of the visit they had had to seek assistance from relief organizations and through them were obtaining supplies from the city commissary, payment for which was to be made when the men were again employed.

The conditions which seemed appalling were found in the families of native-born fathers, some of whom had lived all their lives in the city or its vicinity, and who were ambitious and industrious and most anxious for work but who had been out of work for more than one year. They were held here because of lack of money to go elsewhere, because they wished to keep the children in school, or because they were buying a house. The foreign-born men who had lived many years in the city and who had made high wages during the war, but who had saved little because of high prices, faced similar situations. Some of the men who lived in this district were skilled workers, many were laborers, and very few were casual laborers. The impression gained from talking to many of the fathers was that they were a self-respecting set of men, who wished work in order to keep their homes and families and to give their children the best that they were able to. Very few instances were found in which mothers or children were working, for there was not any more work for them than there was for the men.

DISTRICT 6 was on the whole better off than the preceding one. Part of it was in a new subdivision which had recently been added to the city. Here were located story-and-a-half and two-story frame houses, pleasantly situated on well-paved and well-lighted streets. Most of these homes were quite new and were being purchased by families on the "land contract system"—that is, payment by monthly installments which included interest and a small payment on the principal. Many families were still living in houses purchased in this way; only a few had lost them, but many others felt that before long the real estate company would force them to vacate for non-payment of installments. Homes in this district were mostly furnace heated; they had gas, electricity, and plumbing facilities, except a

very few which were so close to the city limits that such improvements had not reached them. These most distant homes were rather inaccessible to street cars and stores, but schools and churches were being built near by. The part of the district nearer to the city was a fairly good neighborhood of frame dwellings, some one-family and many two-family homes. It was much more convenient to cars, stores, schools, and churches, and was also near many of the large factories. These homes were not new, but most of them had heating and plumbing systems and gas.

The population of this district included people of 15 different nationalities, among them a large number of American born. Despite the varied population nearly all the parents could speak English; only in very few cases did the foreign born continue to speak in the native tongue. Especially in families in which there were children going to school and also in those in which the father or both parents had attended night school was English spoken.

Most of the homes in this district were comfortably furnished, and the families were striving hard to keep up appearances. Many had gone the limit in running bills and as a last resort had had to seek aid from relief organizations. New clothing they could do without, but food they had to have. These families were securing supplies through the city commissary, payment for which was to be made when the fathers were reemployed. Many had small gardens and kept chickens, which had furnished some food for them during the stringent times.

All the children seen appeared to be strong and healthy, although the mothers often remarked that their faces were fat, but their bodies very thin. There was very little illness reported during this period of unemployment. Most of the children scheduled seemed to be up to standard in their grades, and some even above. The father's unemployment seemed to have had very little effect on the schooling of the children.

APPENDIXES.

APPENDIX A.—TABLES.

TABLE 1.—*Racine: Duration of unemployment of father and last regular occupation.*

Father's last regular occupation.	Unemployed fathers.					
	Total.	Duration of unemployment.				
		Less than 6 months.	6 to 8 months.	9 to 11 months.	12 to 14 months.	15 months and over and not reported.
Total.....	231	7	31	28	95	170
Laborer.....	49	1	7	9	21	11
Molder and caster.....	34	.....	7	4	14	9
Machinist.....	32	2	5	5	9	11
Assembler.....	13	.....	2	1	6	4
Machine operative.....	11	.....	1	1	5	4
Blacksmith, forge, and hammer man.....	7	1	.....	2	3	1
Trucker and driver.....	7	.....	1	2	3	1
Coremaker.....	5	.....	.....	1	2	2
Mechanic.....	5	.....	.....	1	2	2
Tool and pattern maker.....	4	.....	.....	1	2	1
Bench worker.....	3	.....	.....	.....	1	2
Blacksmith's helper.....	3	.....	.....	.....	3	.....
Painter, varnisher, and sander.....	3	.....	1	.....	1	1
Riveter.....	3	1	.....	.....	2	.....
Welder.....	3	.....	.....	.....	1	2
Filer, polisher, and buffer.....	2	.....	.....	.....	2	.....
Miscellaneous mechanical and manufacturing.....	29	.....	5	1	10	13
Other.....	18	2	2	.....	8	6

¹ Includes 3 fathers for whom duration of unemployment was not reported.

TABLE 2.—*Springfield: Duration of unemployment of father and last regular occupation.*

Father's last regular occupation.	Unemployed fathers.					
	Total.	Duration of unemployment.				
		Less than 6 months.	6 to 8 months.	9 to 11 months.	12 to 14 months.	15 months and over and not reported.
Total.....	135	13	34	20	36	132
Machinist.....	33	.....	6	4	13	10
Laborer in factory.....	9	.....	2	1	3	3
Painter.....	7	1	2	1	1	2
Laborer, other.....	6	1	3	.....	2	.....
Molder and caster.....	5	.....	1	1	2	1
Trucker and driver.....	5	1	1	1	.....	2
Tool and pattern maker.....	5	1	1	.....	2	1
Assembler.....	4	.....	2	.....	1	1
Clerical.....	4	.....	2	.....	.....	2
Machine operative.....	4	.....	.....	2	1	1
Mechanic.....	4	.....	3	.....	1	.....
Filer, polisher, and buffer.....	3	.....	1	2	.....	.....
Miscellaneous mechanical and manufacturing.....	39	6	8	7	10	8
Other.....	7	3	2	1	.....	1

¹ Includes 7 fathers for whom duration of unemployed was not reported.

TABLE 3.—*Racine: Country of birth of unemployed fathers, by length of residence in United States and work status.*

Country of birth.	Total unemployed fathers.	Fathers previously employed at skilled trade.						
		Total.	Length of residence in United States.					
			5 to 9 years.	10 to 14 years.	15 to 19 years.	20 years and over.	Born in United States.	Not reported.
Total.....	231	170	14	34	44	34	43	1
United States.....	52	43					43	
Armenia.....	6	2		1		1		
Austria.....	14	11	2	4	2	3		
Canada.....	1	1				1		
Czechoslovakia.....	21	14	3	4	5	2		
Denmark.....	13	10		4	4	6		
England.....	2	2			2			
Germany.....	7	5				5		
Holland.....	1	1	1					
Hungary.....	8	6		2	4			
Ireland.....	1	1		1				
Italy.....	13	7	1	1	2	3		
Yugoslavia.....	3	2			1	1		
Lithuania.....	21	15	1	5	7	2		
Norway.....	4	4		3		1		
Poland.....	38	32	4	9	14	5		
Russia.....	22	11	2	4	3	1		1
Sweden.....	3	3				3		
Turkey.....	1							

Country of birth.	Fathers previously employed at unskilled trade.						
	Total.	Length of residence in United States.					
		Less than 5 years.	5 to 9 years.	10 to 14 years.	15 to 19 years.	20 years and over.	Born in United States.
Total.....	61	1	11	19	15	6	9
United States.....	19						9
Armenia.....	4		2	2			
Austria.....	3			1		2	
Czechoslovakia.....	7		1	3	1		
Denmark.....	3	1		1	1		
Germany.....	2			1		1	
Hungary.....	2			1	1		
Italy.....	6		2	2	2		
Yugoslavia.....	1			1			
Lithuania.....	6		1	3	2		
Poland.....	6		1	2	1		
Russia.....	11		3	2	5	1	
Turkey.....	1		1				

¹ Includes 1 "casual worker."

TABLE 4.—*Springfield: Country of birth of unemployed fathers, by length of residence in United States and work status.*

Country of birth.	Total unemployed fathers.	Fathers previously employed at skilled trade.						
		Total.	Length of residence in United States.					Born in United States.
			Under 5 years.	5 to 9 years.	10 to 14 years.	15 to 19 years.	20 years and over.	
Total.....	135	111	2	4	11	17	27	50
United States.....	62	50						50
Armenia.....	3	3			1	1	1	1
Austria.....	2	2		1			1	1
Canada.....	9	8			1	1	6	
Czechoslovakia.....	2	2			1	1		
England.....	1	1				1		
Finland.....	3	3	1			1	1	
France.....	1	1				1	1	
Germany.....	1	1					1	1
Greece.....	2	2		1	1			
Ireland.....	8	6			2	1	3	
Italy.....	14	10		1	2	2	5	
Lithuania.....	2	2			1		1	
Poland.....	10	8		1	1	4	2	
Russia.....	3	2			1		1	
Scotland.....	2	2	1			1		
Sweden.....	7	7				3	4	
Syria.....	2							
Turkey.....	1							

Country of birth.	Total unemployed fathers.	Fathers previously employed at unskilled trade.						
		Total.	Length of residence in United States.					Not reported.
			5 to 9 years.	10 to 14 years.	15 to 19 years.	20 years. and over.	Born in United States.	
Total.....	135	24	2	3	3	3	12	1
United States.....	62	12					12	
Armenia.....	3							
Austria.....	2							
Canada.....	9	1				1		
Czechoslovakia.....	2							
England.....	1							
Finland.....	3							
France.....	1							
Germany.....	1							
Greece.....	2							
Ireland.....	8	2			1	1		
Italy.....	14	4		2		1		1
Lithuania.....	2							
Poland.....	10	2	1		1			
Russia.....	3							
Scotland.....	2							
Sweden.....	7							
Syria.....	2	2	1	1				
Turkey.....	1	1			1			

¹ Includes 2 casual workers.

TABLE 5.—*Racine: Literacy and nativity of father, by duration of unemployment of father.*

Literacy and nativity of father.	Unemployed fathers.					
	Total.	Duration of unemployment.				
		Less than 6 months.	6 to 8 months.	9 to 11 months.	12 to 14 months.	15 months and over.
Total.....	231	7	31	28	95	70
Native born.....	52	3	5	8	24	12
Literate.....	52	3	5	8	24	12
Foreign born.....	179	4	26	20	71	58
Literate.....	154	4	23	15	63	49
English only.....	5	1	1	1	1	4
Native language only ¹	78	1	10	6	36	25
Both.....	71	3	12	9	27	20
Illiterate.....	22	3	3	4	8	7
Literacy not reported.....	3			1		2

¹ I. e., other than English.TABLE 6.—*Springfield: Literacy and nativity of father, by duration of unemployment of father.*

Literacy and nativity of father.	Unemployed fathers.					
	Total.	Duration of unemployment.				
		Less than 6 months.	6 to 8 months.	9 to 11 months.	12 to 14 months.	15 months and over.
Total.....	135	13	34	20	36	32
Native born.....	62	7	18	10	14	13
Literate.....	62	7	18	10	14	13
Foreign born.....	73	6	16	10	22	19
Literate.....	67	6	13	9	20	19
English only.....	2	2				
Native language only ¹	18		4	1	5	8
Both.....	47	4	9	8	15	11
Illiterate.....	5		2	1	2	
Literacy not reported.....	1		1			

¹ I. e., other than English.TABLE 7.—*Racine: Citizenship of foreign-born unemployed fathers, by length of residence in the United States.*

Length of residence in United States.	Foreign-born fathers.			
	Total.	Citizens.	Not citizens.	Not citizens but having first papers.
Total.....	179	76	34	69
Under 5 years.....	1			1
5-9 years.....	25	5	11	9
10-14 years.....	52	12	12	28
15-19 years.....	60	23	10	27
20-24 years.....	47	16		4
25 years and over.....	20	19	1	
Not reported.....	1	1		

TABLE 8.—*Springfield: Citizenship of foreign-born unemployed fathers, by length of residence in the United States.*

Length of residence in the United States.	Foreign-born fathers.			
	Total.	Citizens.	Not citizens.	Not citizens, but having first papers.
Total.....	73	35	22	16
Under 5 years.....	2			2
5-9 years.....	6	1	4	1
10-14 years.....	14	7	2	5
15-19 years.....	20	9	7	4
20-24 years.....	15	7	5	3
25 years and over.....	15	11	3	1
Not reported.....	1		1	

TABLE 9.—*Racine: Tenure of homes occupied by families of unemployed men, by duration of occupancy.*

Duration of occupancy.	Families of unemployed men.				
	Total.	Tenure of home.			
		Owned.			Rented.
		Total.	Free.	Mortgaged.	
Total.....	231	145	9	136	86
10 years and over.....	10	9	2	7	1
5-9 years.....	39	32	5	27	7
4 years.....	15	6	1	5	9
3 years.....	33	30	1	29	3
2 years.....	40	33		33	7
1 year.....	36	25		25	11
6-11 months.....	23	3		3	20
Less than 6 months.....	28	2		2	26
Time not reported.....	7	5		5	2

TABLE 10.—*Springfield: Tenure of homes occupied by families of unemployed men, by duration of occupancy.*

Duration of occupancy.	Families of unemployed men.		
	Total.	Tenure of home.	
		Owned. ¹	Rented.
Total.....	135	28	107
10 years and over.....	7	4	3
5-9 years.....	20	6	14
4 years.....	13	1	12
3 years.....	12	4	8
2 years.....	20	4	16
1 year.....	25	6	19
6-11 months.....	16	1	15
Less than 6 months.....	18		18
Time not reported.....	4	2	2

¹ All owned homes were mortgaged.

TABLE 13.—*Racine: Number of persons in households of unemployed men, by number of rooms in house.*

TABLE 14.—*Springfield: Number of persons in households of unemployed men, by number of rooms in house.*

Number in household.	Families of unemployed men.								
	Total.	Number of rooms in house.							
		1	2	3	4	5	6	7	8 and over.
Total.....	135	1	2	11	28	49	26	11	7
4.....	29	1	1	3	10	13	1	.....	.....
5.....	28	.....	1	4	4	8	6	4	1
6.....	28	.....	.....	3	5	12	4	3	1
7.....	20	.....	.....	.....	8	5	5	2	.....
8.....	16	.....	.....	1	.....	8	4	2	1
9.....	3	.....	.....	.....	1	.....	2	.....	.....
10.....	7	.....	.....	.....	.....	3	1	.....	3
11.....	3	.....	.....	.....	.....	.....	3	.....	.....
13.....	1	.....	.....	.....	.....	.....	.....	.....	1

TABLE 15.—*Racine: Monthly rental at time of study of families of unemployed men, by monthly rental previous to unemployment.*

Present rental and whether family have moved since unemployment.	Families of unemployed men.										
	Total.	Rental same as present.	Renting prior to unemployment.							Rental not reported.	Not renting.
			Rental different from present.								
			Total.	Less than \$10.	\$10, less than \$15.	\$15, less than \$20.	\$20, less than \$25.	\$25, less than \$30.	\$30, and over.		
Total.....	231	28	52	2	7	17	12	4	10	3	148
Moved.....	55	4	43	2	7	14	9	4	7	1	7
Less than \$10.....	4	1	3	1	2	.....	.....	.....	.....	.....	.....
\$10, less than \$15.....	15	.....	14	1	2	7	2	1	1	1	.....
\$15, less than \$20.....	17	1	15	.....	1	4	3	2	5	.....	1
\$20, less than \$25.....	8	2	5	.....	.....	2	2	1	.....	.....	1
\$25, less than \$30.....	4	.....	2	.....	1	.....	.....	.....	1	.....	2
\$30 and over.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
Not renting.....	5	.....	4	.....	1	1	2	.....	.....	.....	1
Did not move.....	176	24	9	.....	.....	3	3	.....	3	2	141
\$10, less than \$15.....	13	9	2	.....	.....	1	1	.....	.....	2	.....
\$15, less than \$20.....	19	14	5	.....	.....	2	2	.....	1	.....	.....
\$20, less than \$25.....	2	.....	1	.....	.....	.....	.....	.....	1	.....	1
\$25, less than \$30.....	1	.....	1	.....	.....	.....	.....	.....	1	.....	.....
\$30 and over.....	1	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
Not renting.....	140	.....	.....	.....	.....	.....	.....	.....	.....	.....	140

¹ Owned house previous to unemployment, later rented.

TABLE 16.—*Springfield: Monthly rental at time of study of families of unemployed men, by monthly rental previous to unemployment.*

Present rental and whether family have moved since unemployment.	Families of unemployed men.									
	Total families.	Renting prior to unemployment.							Rental not reported.	Not renting.
		Rental same as present.	Rental different from present rental.					Rental not reported.		
			Total.	\$10, less than \$15.	\$15, less than \$20.	\$20, less than \$25.	\$25, less than \$30.				$30 and over.
Total.....	135	57	38	5	15	7	4	7	13	27
Moved.....	30	5	19	3	7	4		5	5	1
Less than \$10.....	1								1	
\$10, less than \$15.....	3		2	1	1				1	
\$15, less than \$20.....	5	1	4	1	2	1				
\$20, less than \$25.....	7	2	4		2	2			1	
\$25, less than \$30.....	11	2	7	1	2	1		3	1	1
\$30 and over.....	2		2					2		
Not renting.....	1								1	
Did not move.....	104	51	19	2	8	3	4	2	8	26
Less than \$10.....	1								1	
\$10, less than \$15.....	11	7	2	2					2	
\$15, less than \$20.....	20	12	5		3	1	1		3	
\$20, less than \$25.....	25	16	7		4	2	1		2	
\$25, less than \$30.....	13	10	3		1		1	1		
\$30 and over.....	7	6	1				1			
Not renting.....	27		1					1		26
Not reported.....	1									
\$10, less than \$15.....	1	1								

¹ Rented house previous to unemployment, later owned.

TABLE 17.—*Racine: Total resources of family during father's unemployment, by duration of unemployment and ownership of home.*

Duration of unemployment and ownership of home.	Families of unemployed men.											
	Total.	Total resources during father's unemployment.										
		\$100, less than \$200.	\$200, less than \$300.	\$300, less than \$400.	\$400, less than \$500.	\$500, less than \$600.	\$600, less than \$700.	\$700, less than \$800.	\$800, less than \$900.	\$900, less than \$1,000.	\$1,000 and over.	Not re-reported.
Total.....	231	3	3	5	6	10	7	10	11	7	38	131
Owned free from mortgage.	9					1					2	6
6-7 months.....	1											1
7-8 months.....	1											1
11-12 months.....	1											1
12-13 months.....	1											1
14-15 months.....	2					1						1
15-17 months.....	3										2	1
Mortgaged.....	136	3	2	1	4	5	2	6	6	2	21	84
Less than 4 months.....	1	1										
5-6 months.....	3	1									1	1
6-7 months.....	1											1
7-8 months.....	7	1	1				1		1			3
8-9 months.....	13			1	2	2				1		7
9-10 months.....	5											5
10-11 months.....	4				1	1						2
11-12 months.....	4							1				3
12-13 months.....	27					1	1	3		1	7	14
13-14 months.....	13		1		1				1			10
14-15 months.....	18					1					5	12
15-22 months.....	37							2	4		8	23
Not reported.....	3											3
Rented.....	86		1	4	2	4	5	4	5	5	15	41
Less than 4 months.....	1										1	
5-6 months.....	2			1					1			
6-7 months.....	1											1
7-8 months.....	3		1									2
8-9 months.....	4			1	1		1		1			
9-10 months.....	5			2		1						2
10-11 months.....	4					1			1	1		1
11-12 months.....	5										1	4
12-13 months.....	12				1	1	3	1			2	4
13-14 months.....	11								1	1	2	7
14-15 months.....	11					1	1					9
15-18 months.....	27							3	1	3	9	11

TABLE 18.—*Springfield: Total resources of family during father's unemployment, by duration of unemployment and ownership of home.*

Duration of unemployment and ownership of home. ¹	Families of unemployed men.											
	Total.	Total resources during father's unemployment.										
		Less than \$100.	\$100, less than \$200.	\$200, less than \$300.	\$300, less than \$400.	\$400, less than \$500.	\$500, less than \$600.	\$600, less than \$700.	\$700, less than \$800.	\$800, less than \$900.	\$1,000 and over.	Not reported.
Total.....	135	2	1	2	3	4	3	2	2	1	17	98
Mortgaged.....	28	1	1	.....	.....	1	.....	.....	.....	1	5	19
Less than 4 months.....	3	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
6-7 months.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	1	1
7-8 months.....	4	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	3
8-9 months.....	4	.....	1	.....	.....	.....	.....	.....	.....	1	.....	2
9-10 months.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
10-11 months.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1
13-14 months.....	1	.....	.....	.....	.....	.....	.....	.....	.....	1	.....	.....
14-15 months.....	4	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4
15-19 months.....	7	.....	.....	.....	.....	.....	.....	.....	.....	.....	3	4
Rented.....	107	1	.....	2	3	3	3	2	2	.....	12	79
Less than 4 months.....	6	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	5
4-5 months.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
5-6 months.....	2	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2
6-7 months.....	8	.....	.....	1	.....	.....	.....	.....	.....	.....	.....	7
7-8 months.....	11	.....	.....	.....	.....	1	.....	.....	.....	.....	.....	10
8-9 months.....	5	.....	.....	.....	1	.....	.....	.....	1	.....	.....	3
9-10 months.....	10	.....	.....	.....	1	.....	1	1	.....	.....	1	6
10-11 months.....	5	.....	.....	.....	.....	.....	1	.....	.....	.....	1	3
11-12 months.....	2	.....	.....	.....	.....	.....	.....	1	.....	.....	.....	1
12-13 months.....	6	.....	.....	.....	.....	.....	1	.....	.....	.....	1	4
13-14 months.....	15	.....	.....	.....	.....	1	.....	.....	.....	.....	4	10
14-15 months.....	10	.....	.....	.....	.....	1	.....	.....	1	.....	2	6
15-25 months.....	18	.....	.....	.....	.....	.....	.....	.....	.....	.....	3	15
Not reported.....	7	1	.....	.....	1	.....	.....	.....	.....	.....	.....	5

¹ No homes were owned free from mortgage.TABLE 19.—*Sources of income during unemployment in families of unemployed men, by city.*

Sources of income during unemployment.	Families of unemployed men having each specified source of income.					
	Total.		Racine.		Springfield.	
	Number.	Per cent.	Number.	Per cent.	Number.	Per cent.
Total.....	366	100.0	231	100.0	135	100.0
Father's earnings from temporary work.....	362	98.9	229	99.1	133	98.5
Mother's earnings.....	115	31.4	65	28.1	50	37.0
Children's earnings.....	75	20.5	46	19.9	29	21.5
Income from lodgers, boarders, or relatives						
lodging or boarding with family.....	56	15.3	42	18.2	14	10.4
Income from rent.....	60	16.4	46	19.9	14	10.4
Aid from relatives.....	38	10.4	14	6.1	24	17.8
Charitable aid.....	191	52.2	141	61.0	50	37.0
Credits for food.....	240	65.6	187	81.6	53	39.3
Loans.....	117	32.0	97	42.0	20	14.8
Other debts.....	253	69.1	174	75.3	79	58.5
Savings used.....	158	43.2	97	42.0	61	45.2
Other sources.....	15	4.1	2	0.9	13	9.6

TABLE 20.—*Racine and Springfield: Average monthly resources of families of unemployed men prior to unemployment and during unemployment.*

Average monthly resources during unemployment.	Families of unemployed men.						
	Total.	Average monthly resources year prior to unemployment.					
		\$50, less than \$100.	\$100, less than \$150.	\$150, less than \$200.	\$200, less than \$250.	\$250, less than \$300.	Not reported.
Total.....	366	8	55	45.	21	2	235
Less than \$30.....	6		1	1			4
\$30, less than \$40.....	12		3	1	1		7
\$40, less than \$50.....	18	1	4	1	1		11
\$50, less than \$60.....	22		6	2	2		12
\$60, less than \$70.....	18		4	2	1		11
\$70, less than \$80.....	10	2	2				6
\$80, less than \$90.....	15		3	4	1		7
\$90, less than \$100.....	7			1	1		5
\$100, less than \$110.....	8			2	1		5
\$110, less than \$120.....	4		1	2			1
\$120, less than \$130.....	3			3			
\$130, less than \$140.....	1			1			
\$140, less than \$150.....	1		1				
\$150 and over.....	10		3		1	1	5
Amount not reported.....	231	5	27	25	12	1	161

TABLE 21.—*Racine: Duration of father's unemployment, by father's total earnings from temporary work during unemployment.*

	Families of unemployed men.														
Father's total earnings from temporary work during unemployment.	Total.	Duration of father's unemployment.													
		Less than 4 mos.	5 mos.	6 mos.	7 mos.	8 mos.	9 mos.	10 mos.	11 mos.	12 mos.	13 mos.	14 mos.	15-22 mos.	Not reported.	
Total.....	231	2	5	3	11	17	10	8	10	40	24	31	67	3	
No temporary work.....	2	1										1			
Temporary work.....	229	1	5	3	11	17	10	8	10	40	24	30	67	3	
\$10, less than \$25.....	6	1				4			1	1					
\$25, less than \$50.....	19	1		2	3	1	2			2	1	2	5		
\$50, less than \$75.....	22		1		2	6		1	1	2	1	3	5		
\$75, less than \$100.....	13							1	1	1	2	3	5		
\$100, less than \$150.....	15		1		2	3	2			2	2		3		
\$150, less than \$200.....	22				1		1	1	1	8	3	2	4	1	
\$200, less than \$250.....	10		1					3		3	1	1	1		
\$250, less than \$300.....	11						1			1	2		7		
\$300, less than \$400.....	12		1					1		2		4	4		
\$400, less than \$500.....	6									4			2		
\$500 and over.....	21								1	3	2	4	10	1	
Amount not reported....	72		1	1	3	3	4	1	5	11	10	11	21	1	

TABLE 24.—*Springfield: Number of persons in families of unemployed men, by weekly income at time of study.*

Number of persons in family.	Families of unemployed men.											
	Total.	Weekly income at time of study.										
		Less than \$5.	\$5, less than \$10.	\$10, less than \$15.	\$15, less than \$20.	\$20, less than \$25.	\$25, less than \$30.	\$30, less than \$35.	\$35, less than \$40.	\$40 and over.	Not re-ported.	No weekly income.
Total...	135	4	20	21	18	17	9	11	3	8	4	20
4.....	38	.....	4	3	6	3	4	3	2	1	2	10
5.....	26	2	2	6	3	5	.....	1	1	1	.....	5
6.....	29	.....	6	6	4	5	1	1	.....	2	1	3
7.....	18	2	5	2	3	1	1	1	.....	2	.....	1
8.....	13	.....	1	2	1	3	1	3	.....	1	.....	1
9.....	6	.....	.....	1	1	.....	.....	2	.....	1	1	.....
10.....	3	.....	2	1	.....	.....	.....	.....	.....	.....	.....	.....
11.....	2	.....	.....	.....	.....	.....	2	.....	.....	.....	.....	.....

TABLE 25.—*Racine and Springfield: Number of children in families in which the average monthly resources during father's unemployment were specified percentages of receipts prior to unemployment, by age of child.*

Age of child.	Children in families in which resources during unemployment represented specified percentage of receipts previous to unemployment.						
	Total children.	10-14 per cent.	15-24 per cent.	25-49 per cent.	50-74 per cent.	75-99 per cent.	100 per cent and over.
Total.....	203	6	13	32	78	12	12
Under 1 year.....	12	2	.....	8	2	.....	.....
1 year.....	14	.....	1	7	4	1	1
2 years.....	13	.....	1	6	5	1	.....
3 years.....	17	1	1	6	8	1	.....
4 years.....	10	.....	.....	5	4	1	.....
5 years.....	20	2	.....	7	8	1	2
6 years.....	14	1	2	6	3	1	1
7 years.....	12	.....	.....	6	5	.....	1
8 years.....	15	.....	3	6	4	2	.....
9 years.....	15	.....	.....	7	5	.....	3
10 years.....	10	.....	2	2	4	2	.....
11 years.....	10	.....	1	3	5	.....	1
12 years.....	10	.....	.....	5	3	1	1
13 years.....	9	.....	2	3	4	.....	.....
14 years.....	7	.....	.....	2	5	.....	.....
15 years.....	6	.....	.....	1	4	.....	1
16 years.....	3	.....	.....	2	1	.....	.....
17 years.....	6	.....	.....	.....	4	1	1

TABLE 26.—*Racine: Average monthly resources during unemployment and estimated budget requirements for families of unemployed men.*¹

Average monthly resources during unemployment.	Families of unemployed men. ¹					
	Total.	Monthly budget estimate.				
		\$75, less than \$100.	\$100, less than \$125.	\$125, less than \$150.	\$150, less than \$175.	\$175, less than \$200.
Total.....	126	4	60	40	21	1
Less than \$25.....	4		2	1	1	
\$25, less than \$50.....	32	1	14	10	7	
\$50, less than \$75.....	46	2	27	10	7	
\$75, less than \$100.....	28	1	13	12	2	
\$100, less than \$125.....	11		1	6	3	1
\$125, less than \$150.....	2		1		1	
\$150, less than \$175.....	3		2	1		

¹ Includes only families for which average monthly receipts were reported.TABLE 27.—*Springfield: Average monthly resources during unemployment and estimated budget requirements for families of unemployed men.*¹

Average monthly resources during unemployment.	Families of unemployed men. ¹						
	Total.	Monthly budget estimate.					
		\$75, less than \$100.	\$100, less than \$125.	\$125, less than \$150.	\$150, less than \$175.	\$175, less than \$200.	\$200, less than \$225.
Total	60	1	27	21	8	2	1
Less than \$25.....	2	1	1	.....	.....	.....	.....
\$25, less than \$50.....	11	.....	7	4	.....	.....	.....
\$50, less than \$75.....	17	.....	11	4	2	.....	.....
\$75, less than \$100.....	19	.....	7	9	3	.....	.....
\$100, less than \$125.....	8	.....	.....	2	3	2	1
\$125, less than \$150.....	2	.....	.....	2	.....	.....	.....
\$150, less than \$175.....	1	.....	1	.....	.....	.....	.....

¹ Includes only families for which average monthly receipts were reported.TABLE 28.—*Racine: Interval elapsing between beginning of unemployment and receiving charitable aid, by previous work status of unemployed men.*

Interval elapsing before receiving charitable aid.	Unemployed fathers.		
	Total.	Skilled and semiskilled workers.	Unskilled workers. ¹
Total.....	231	170	61
Receiving charitable aid.....	141	102	38
Less than 1 month.....	6	4	2
1-2 months.....	33	23	10
3-5 months.....	42	32	10
6-8 months.....	19	14	4
9-11 months.....	12	9	3
12 months and over.....	6	4	2
Interval not reported.....	23	16	7
Not receiving charitable aid.....	90	68	22

¹ Includes 2 fathers who were casual laborers.² Includes 1 father whose work status was not reported.

TABLE 27.—*Springfield: Interval elapsing between beginning of unemployment and receiving charitable aid, by previous work status of unemployed men.*

Interval elapsing before receiving charitable aid.	Unemployed fathers.		
	Total.	Skilled and semiskilled workers.	Unskilled workers. ¹
Total.....	² 135	111	21
Receiving charitable aid.....	² 50	39	9
Less than 1 month.....	² 5	4	.....
1-2 months.....	4	2	2
3-5 months.....	6	6	.....
6-8 months.....	5	3	2
9-11 months.....	2	2	.....
Interval not reported.....	28	22	5
Not receiving charitable aid.....	85	72	12

¹ Includes 2 fathers who were casual laborers.² Includes 1 father whose work status was not reported.TABLE 30.—*Racine: Amount and duration of charitable aid received by families of unemployed men.*¹

Amount of charitable aid.	Families receiving charitable aid.						
	Duration of charitable aid.						
	Total.	2 weeks, less than 1 month.	1-2 months.	3-5 months.	6-8 months.	9-11 months.	12 months and over.
Total.....	141	3	11	16	19	58	22
Less than \$10.....	11	1	2	.....	1	1	6
\$10, less than \$15.....	6	.....	3	.....	.....	1	1
\$15, less than \$25.....	12	.....	2	2	2	5	1
\$25, less than \$50.....	17	1	1	4	1	8	2
\$50, less than \$75.....	13	.....	.....	2	4	7	.....
\$75, less than \$100.....	11	.....	.....	4	3	2	1
\$100, less than \$150.....	18	.....	.....	.....	1	14	3
\$150, less than \$200.....	9	.....	.....	.....	1	7	1
\$200 and over.....	17	.....	.....	2	1	7	6
Amount not reported.....	19	.....	2	1	4	6	6
Clothing and other aid.....	8	1	1	1	1	.....	4

¹ Excludes 90 families which received no charitable aid.

TABLE 31.—*Springfield: Amount and duration of charitable aid received by families of unemployed men.*¹

Amount of charitable aid.	Families receiving charitable aid.							
	Total.	Duration of charitable aid.						
		2 weeks, less than 1 month.	1-2 months.	3-5 months.	6-8 months.	9-11 months.	12 months and over.	Not re- ported.
Total.....	50	2	6	5	2	4	3	28
Less than \$10.....	5						1	4
\$10, less than \$15.....	1			1				
\$15, less than \$25.....	6		2	1	1			2
\$25, less than \$50.....	2					1		1
\$50, less than \$75.....	5				1			4
\$75, less than \$100.....	2			1		1		
\$100, less than \$150.....	2			1			1	
\$200 and over.....	7			1		1	1	4
Amount not reported.....	16	1	2			1		12
Clothing and other aid.....	3		2					1
Nursing service only.....	1	1						

¹ Excludes 85 families which received no charitable aid.TABLE 32.—*Racine: Average number of working hours per week for mothers who worked during father's unemployment, by type of work and place of employment.*

Type of work and whether at home or away from home.	Working mothers.						
	Total.	Average hours per week.					
		Less than 12 hours.	12-23 hours.	24-35 hours.	36-47 hours.	48-59 hours.	Not reported.
Total.....	66	8	10	5	7	5	31
Working away from home.....	52	7	9	5	6	5	20
Work by the day.....	30	6	8	4	1		11
Laundry work.....	11	4	3				14
Cleaning.....	8	1	2	3	1		21
Laundry work and cleaning.....	8	1	3				44
General housework.....	1						1
Not reported.....	2			1			1
Factory work.....	12		1		5	4	2
Sewing.....	2						22
Practical nursing.....	2						42
Chamber work in hotel.....	1					1	
Restaurant work.....	1						1
Other.....	4	61		71			22
Working at home.....	14	1	1		1		11
Sewing.....	6						6
Laundry work.....	5	1	1		1		2
Keeping store.....	2						2
Weaving rag rugs.....	1						1

¹ One mother also cares for neighbor's boy.² Also does washing at home.³ One mother also keeps lodgers.⁴ One mother also does sewing at home.⁵ One mother also does cleaning by the day.⁶ Works in "Old clothes room" at relief agency.⁷ Picking beans.⁸ Pulling beets.

TABLE 33.—*Springfield: Average number of working hours per week for mothers who worked during father's unemployment, by type of work and place of employment.*

Type of work and whether at home or away from home.	Working mothers.						
	Average hours per week.						
	Total.	Less than 12 hours.	12-23 hours.	24-35 hours.	36-47 hours.	48-59 hours.	60 hours and over.
Total.....	50	4	11	7	6	7	2
Working away from home.....	39	1	11	7	6	7	2
Work by the day.....	27	1	11	7	3	3	2
Laundry work.....	3		¹ 2	1			
Cleaning.....	5		3	1		1	
Laundry work and cleaning..	9		3	3	2		1
General housework.....	9	1	2	² 2	1	2	1
Not reported.....	1		1				
Factory work.....	3				2		1
Practical nursing.....	3					1	¹ 1
Sewing.....	2					1	1
Clerical work.....	1				1		
Pantry work in hotel.....	1						1
Kitchen work in hotel.....	1					1	
Not reported.....	1					1	
Working at home.....	11	3					8
Sewing.....	6						6
Laundry work.....	4	3					1
Baking bread.....	1						1

¹ One mother also sews at home.² One mother also does laundry work at home.TABLE 34.—*Racine and Springfield: Employment of mothers during unemployment period of fathers, by place of employment.*

Place of mother's employment.	Mothers employed.		
	Total.	Before and during unemployment of father.	During unemployment of father but not before.
Total.....	116	26	90
At home.....	25	5	20
Away.....	84	19	65
Both.....	7	2	5

TABLE 37.—*Racine and Springfield: Amount of weekly earnings of working children of unemployed men, by age and sex.*

Age and sex.	Working children.					
	Total.	Weekly earnings.				
		Less than \$5.	\$5, less than \$10.	\$10, less than \$15.	\$15 and over.	Wage not reported.
Total.....	45	4	15	17	5	4
Boys.....	27	2	6	12	4	3
15 years.....	8	1	14	12		11
16 years.....	10	1	1	25	12	11
17 years.....	9		1	25	2	11
Girls.....	18	2	9	5	11	1
15 years.....	5	1	4			
16 years.....	6	1	3	1		1
17 years.....	7		2	24	1	

¹ One not working at time of agent's visit.² Two not working at time of agent's visit.³ Three not working at time of agent's visit.TABLE 38.—*Racine: Occupation of working children during father's unemployment, and time of beginning work, by age and sex.*

Latest occupation and time of beginning work.	Working children.								
	Total	Boys.				Girls.			
		Total.	15 years of age.	16 years of age.	17 years of age.	Total.	15 years of age.	16 years of age.	17 years of age.
Total.....	22	10	1	3	6	12	2	5	5
Beginning work before father's unemployment...	9	6		1	5	3		1	2
Office boy or girl.....	3	2		1	11	1		1	
Telephone operator.....	1				1	1			1
Apprentice—garage.....	1	1			1				
Factory worker.....	3	2			12	1			1
Occupation not reported.	1	1			11				
Beginning work during father's unemployment....	12	3	1	2		9	2	4	3
Housemaid.....	2					2		2	
Office boy or girl.....	3	2	1	11		1		1	
Telephone operator.....	1				1				1
Sales girl.....	1				1	1			1
Factory worker.....	5	1		11		4	2	11	11
Not reported.....	1	1			1				
Factory worker.....	1	1			11				

¹ One not working at time of agent's visit.

TABLE 39.—*Springfield: Occupation of working children during father's unemployment, and time of beginning work, by age and sex.*

Latest occupation and time of beginning work.	Working children.								
	Total.	Boys.				Girls.			
		Total.	15 years of age.	16 years of age.	17 years of age.	Total.	15 years of age.	16 years of age.	17 years of age.
Total.....	23	17	7	7	3	6	3	1	2
Beginning work before father's unemployment....	12	11	3	6	2	1	.....	.....	1
Errand boy.....	1	1	.....	1	.....	.....	.....	.....	.....
Telegraph messenger.....	1	1	.....	1	.....	.....	.....	.....	.....
Factory worker.....	7	6	12	2	2	1	.....	.....	1
Machinist's apprentice.....	1	1	.....	1	.....	.....	.....	.....	.....
Occupation not reported.....	2	2	1	1	.....	.....	.....	.....	.....
Beginning work during father's unemployment....	10	5	4	1	.....	5	3	1	1
Housemaid.....	1	.....	.....	.....	.....	1	.....	1	.....
Messenger.....	2	2	2	.....	.....	.....	.....	.....	.....
Seamstress alteration in department store.....	1	.....	.....	.....	.....	1	1	.....	.....
Salesman.....	1	1	.....	1	.....	.....	.....	.....	.....
Laundry operative.....	1	.....	.....	.....	.....	1	1	.....	.....
Factory worker.....	2	1	1	.....	.....	1	1	.....	.....
Clerical worker.....	1	.....	.....	.....	.....	1	.....	.....	1
Machinist's apprentice.....	1	1	1	.....	.....	.....	.....	.....	.....
Not reported.....	1	1	.....	.....	1	.....	.....	.....	.....
Printer.....	1	1	.....	.....	1	.....	.....	.....	.....

¹ Not working at time of agent's visit.

TABLE 40.—*Racine and Springfield: Time of beginning work and grade in school of working children of unemployed men, by age and sex.*

Age, sex, and time of beginning work.	Working children.										
	Who left school at completing specified grade.								Who left school while enrolled in specified grade.		
	Total.	Total.	Fourth.	Seventh.	Eighth.	High school.		Grade not reported	Total.	Seventh.	Eighth.
						First year.	Second year.				
Total.....	45	38	1	6	21	6	1	3	4	2	2
Beginning to work before father's unemployment.....	21	20	1	3	11	4	.....	1	1	1	.....
Boys.....	17	17	1	2	9	4	.....	1	.....	.....	.....
15 years.....	3	3	¹ 1	¹ 1	¹ 1	.....	.....	.....	.....	.....	.....
16 years.....	7	7	.....	1	3	¹ 2	.....	¹ 1	.....	.....	.....
17 years.....	7	7	.....	.....	² 5	2	.....	.....	.....	.....	.....
Girls.....	4	3	.....	1	2	.....	.....	.....	1	1	.....
16 years.....	1	.....	.....	.....	.....	.....	.....	.....	1	1	.....
17 years.....	3	3	.....	1	2	.....	.....	.....	.....	.....	.....
Beginning to work during father's unemployment.....	22	16	.....	2	9	2	1	2	3	1	2
Boys.....	8	6	.....	.....	5	1	.....	.....	1	1	.....
15 years.....	5	3	.....	.....	2	1	.....	.....	1	⁴ 1	.....
16 years.....	3	3	.....	.....	³ 3	.....	.....	.....	.....	.....	.....
Girls.....	14	10	.....	2	4	1	1	2	2	.....	2
15 years.....	5	4	.....	2	2	.....	.....	.....	.....	.....	1
16 years.....	5	3	.....	.....	1	1	.....	.....	2	.....	¹ 2
17 years.....	4	3	.....	.....	1	.....	1	¹ 1	.....	.....	⁵ 1
Not reported.....	2	2	.....	¹ 1	1	.....	.....	.....	.....	.....	.....
Boys (17 years)....	2	2	.....	¹ 1	1	.....	.....	.....	.....	.....	.....

¹ One not working at time of agent's visit.² Three not working at time of agent's visit.³ Two not working at time of agent's visit.⁴ Remained in school half time.⁵ Graduated from an academy

TABLE 41.—*Racine and Springfield: Length of time since leaving school of working children of unemployed men, by age and sex.*

Age and sex.	Working children.								
	Length of time since leaving school.								Not reported.
	Total.	Less than 6 months.	6-11 months.	12-17 months.	18-23 months.	24-29 months.	30-35 months.	36 months and over.	
Total.....	45	4	10	3	11	1	5	3	8
Boys.....	27	2	4	2	9	.....	4	2	4
15 years.....	8	¹ 2	² 3	.....	¹ 1	.....	.....	.....	¹ 2
16 years.....	10	.....	1	2	² 5	.....	2	.....	.....
17 years.....	9	.....	.....	.....	² 3	.....	¹ 2	¹ 2	2
Girls.....	18	2	6	1	2	1	1	1	4
15 years.....	5	2	1	1	.....	.....	.....	.....	¹ 1
16 years.....	6	.....	¹ 3	.....	.....	.....	.....	1	2
17 years.....	7	.....	2	.....	2	1	1	.....	¹ 1

¹ One not working at time of agent's visit.² Two not working at time of agent's visit.³ One remained in school half time.TABLE 42.—*Springfield: Employment status February 1, 1922, of children whose first employment certificates were issued subsequent to May 1, 1921, by age and sex.*

Age and sex.	Total children.	Children employed Feb. 1, 1922.	Children not employed Feb. 1, 1922.
Total.....	155	122	33
Boys.....	67	49	18
14 years.....	31	25	6
15 years.....	36	24	12
Girls.....	88	73	15
14 years.....	34	29	5
15 years.....	54	44	10

TABLE 43.—*Springfield: Length of time since original employment certificate was issued to children who received certificates subsequent to May 1, 1921, but who were not at work February 1, 1922; by amount of time worked.*

Length of time since original permit was issued.	Children who worked specified amount of time.						
	Total.	Less than 1 month.	1 month.	2 months.	3 months.	4 months.	7 months.
Total.....	¹ 33	4	5	5	9	5	2
Less than 1 month.....	¹ 1	.....	.....	.....	.....	.....	.....
1 month.....	2	1	1	.....	.....	.....	.....
2 months.....	3	1	1	1	.....	.....	.....
3 months.....	3	1	1	.....	1	.....	.....
4 months.....	12	1	.....	2	7	2	.....
5 months.....	3	.....	2	.....	.....	1	.....
6 months.....	2	.....	.....	1	.....	1	.....
7 months.....	2	.....	.....	1	.....	.....	1
8 months.....	5	.....	.....	.....	1	1	2

¹ Includes 1 child for whom amount of time was not reported.

TABLE 44.—*Springfield: Number of jobs held and total amount of time child had worked prior to February 1, 1922; children with employment certificates unemployed February 1, 1922.*

Total amount of time child had worked.	Unemployed children who had had specified number of jobs.						
	Total.	1	2	3	4	8	10
Total.....	109	58	24	12	13	1	1
Less than 1 month.....	15	14	.....	1	.....	.....	.....
1 month.....	13	11	2	.....	.....	.....	.....
2 months.....	19	11	7	.....	.....	.....	1
3 months.....	18	9	5	3	1	.....	.....
4 months.....	10	2	5	2	1	.....	.....
5 months.....	6	.....	2	2	2	.....	.....
6 months.....	5	3	.....	1	1	.....	.....
7 months.....	3	1	.....	.....	2	.....	.....
8 months.....	6	1	1	.....	3	1	.....
9 months.....	4	1	1	.....	2	.....	.....
10 months.....	2	2	.....	.....	.....	.....	.....
11 months.....	1	.....	.....	1	.....	.....	.....
14 months.....	3	1	.....	1	1	.....	.....
15 months.....	1	.....	1	.....	.....	.....	.....
Not reported.....	3	2	.....	1	.....	.....	.....

TABLE 45.—*Springfield: Grade completed by children between 14 and 16 years of age to whom employment certificates had been issued but who were not at work February 1, 1922, by age and sex.*

Age and sex.	Children who had completed specified grade.								
	Total.	Fourth.	Fifth.	Sixth.	Seventh.	Eighth.	Ninth.	First year high school.	Grade not reported.
Total.....	109	4	4	23	27	34	9	4	4
Boys.....	76	3	3	18	22	22	4	1	3
14 years.....	7	.....	1	2	2	.....	1	.....	1
15 years.....	69	3	2	16	20	22	3	1	2
Girls.....	33	1	1	5	5	12	5	3	1
14 years.....	5	.....	.....	1	2	2	.....	.....	.....
15 years.....	28	1	1	4	3	10	5	3	1

TABLE 46.—*Springfield: Length of employment history of children between 14 and 16 years of age to whom employment certificates had been issued but who were not at work February 1, 1922, by amount of time worked in all positions.*

Length of employment history.	Unemployed children who had worked.													
	Total.	Total amount of time worked in all positions.												
		Less than 1 mo.	1 mo.	2 mos.	3 mos.	4 mos.	5 mos.	6 mos.	7 mos.	8 mos.	9 mos.	10 mos.	11 mos. and over.	Not re-ported.
Total.....	109	15	13	19	18	10	6	5	3	6	4	2	5	3
Less than 1 month.....	1													1
1 month.....	2	1	1											
2 months.....	3	1	1	1										
3 months.....	2		1		1									
4 months.....	12	1		2		7	2							
5 months.....	3		2			1								
6 months.....	1			1										
7 months.....	2			1			1							
8 months.....	5				1	1			2					
9 months.....	1				1									
14 months.....	3	1		2										
15 months.....	8	4		3										1
16 months.....	15	3	2	1	1	1		2		1		1	1	
17 months.....	12	1	2	2	1		1	1			1	1		1
18 months.....	6		1	1		1	1			1	1			
19 months.....	17	2	2	3	4	2	1	2					2	1
20 months.....	7	1			1				1	2	1			
21 months.....	4			1	1					1			1	
22 months.....	4		1	1		1					1			
23 months.....	1									1				

¹ Worked 14 months.² Worked 15 months.³ Worked 11 months.TABLE 47.—*Springfield: Period of residence in the city, of unemployed men who were given city work, by country of birth.*

Country of birth.	Unemployed men given city work.								
	Total.	Period of residence in city.							
		Less than 1 year.	1 to 4 years.	5 to 9 years.	10 to 14 years.	15 to 19 years.	20 years and over.	Life.	Not re-ported.
Total.....	663	7	164	180	101	64	92	52	3
Native.....	317	2	91	70	35	28	37		2
Foreign born.....	346	5	73	110	66	36	55	52	1
Italy.....	158	2	30	52	32	17	25		
Canada.....	43	1	6	11	8	4	12		1
Poland.....	22		7	5	8	1	1		
Greece.....	21	1	8	10	1	1			
Ireland.....	18			3	3	2	10		
Syria.....	13		3	5	3	1	1		
Russia.....	13	1		9	1		2		
Armenia.....	11		2	6	1	2			
Sweden.....	10		2	3	1	2	2		
England.....	9		2	2	1	2	2		
Austria.....	7		2	1	3	1			
Scotland.....	5		3		1	1			
West Indies.....	4		3		1				
Turkey.....	3		3						
All other ¹	9		2	3	2	2			

¹ Includes 1 man born in Czechoslovakia, 1 in Palestine, 1 in Portugal, 2 in Finland, 2 in Germany, and 2 in Lithuania.

TABLE 48.—*Springfield: Previous weekly wages of unemployed men, by length of unemployment before application for city work.*

Weekly wages before unemployment.	Unemployed men given city work.									
	Total.	Length of unemployment before applying for work.								
		Less than 1 month.	1 month.	2 months.	3 months.	4 months.	5 months.	6 to 11 months.	12 months and over.	Not reported.
Total.....	663	126	104	82	59	53	33	162	40	4
\$10, less than \$15....	14	3	1	4	2	3	1	.....	.....	.....
\$15, less than \$20....	66	16	12	13	3	6	2	10	3	1
\$20, less than \$25....	168	43	28	16	14	15	11	33	7	1
\$25, less than \$30....	161	18	27	23	15	19	10	44	5	.....
\$30, less than \$35....	90	12	7	7	9	4	2	42	5	2
\$35 and over.....	84	12	9	8	10	5	5	21	14	.....
Not reported.....	80	22	20	11	6	1	2	12	6	.....

APPENDIX B.—FORMS USED IN THE STUDY.

FORM 1.

U. S. DEPARTMENT OF LABOR,
CHILDREN'S BUREAU.

Current— Last date—
Cont. Assn.— Poor Office—

UNEMPLOYMENT CASE.

Name: Unempl. began: Date first applic.:

Address: Occupation:

Age: Race: Birthplace: Citizen: Y N Yrs. U. S.—Speaks Eng. —

Work Secured Through Employment Office.

Date.	Occupation.	Total time.	Wages.		Remarks.
			Weekly.	Total.	

FORM 2.

[Page 1.]

U. S. DEPARTMENT OF LABOR,
CHILDREN'S BUREAU.Number
Date of visit

UNEMPLOYMENT AND DEPENDENCY.

Father's last regular employment:

Wages:

Date unemployment began:

Cause:

Nationality: Father—

Mother—

Citizenship: Y N

Length of time father in U. S.:

In city:

Age: Father— Mother—

Literacy of father: reads

writes

Eng.

N. L.

Speaks English: Y N

Children:

Name.	Date of birth.	Age.	Grade.	Left school.		Occupation.	Industry.	Wages.	Date began work.
				Grade compl.	Date.				
1.									
2.									
3.									
4.									
5.									
6.									
7.									

Others living with the family:

Total in home:

No. rooms—

Used for sleeping

Bath: Y N

Home owned: Y N

Mortgaged: Y N

Length of time in house:

Mo. interest:

Rent: Present— During empl.

Character of dwelling and neighborhood:

Agent:

Informant: Agency—

Mo.—

Fa.—

FORM 2—Continued.

[Page 2.]

RESOURCES OF FAMILY DURING UNEMPLOYMENT OF FATHER.

Temporary work of father: Current empl. Of. case: Y N

Type of work:

Amount of time employed (proportion):

Earnings (daily or weekly rate):

Total earnings since "date unemployment began":

Employment of mother: Before unempl.:

Present time:

At home:

Away from home:

Type of work:

Time per day or week:

Average weekly earnings:

Total earnings during unemployment:

Care of children:

Employment of children:

Other sources of income:

1. Existing before unemployment of father:

2. Added during period of unemployment:

(Aid from relatives; sold house; rental of house; boarders, etc.)

Charitable aid:

Total weekly income of family at time of inquiry:

Approximate total income during period of unemployment:

FORM 2—Continued.

[Page 3.]

SPECIAL NOTES.

(Handicaps and retrenchment during unemployment period.)

1. Father's work status:

Regularly employed at trade (name trade)—
Unskilled worker, but usually steadily empl.—
Casual laborer, frequently unemployed—

Is unemployment due to physical disability: (Nature of dis.)

2. Health:

Serious illnesses during unempl. period: health of mother and children.

3. Children committed to institutions: (for permanent custody or temporary care).

4. Losses, etc.:

Losses due to unpaid installments on furniture, unpaid mortgage interest, insurance premiums, etc. Probable permanent loss of industrial standing through long period of unemployment.

5. Credit and debts:

During unemployment period; debts by items; extent to which credit at stores has tided family through.

6. Reduction in standard of living:

Housing, food, comforts, recreation, etc.

FORM 3.

U. S. DEPARTMENT OF LABOR,
CHILDREN'S BUREAU.

RECORD OF FAMILY RELIEF.

Agency:

Name: Address: Rent:
 Father: Occupation— Date unempl. began—
 Age— Race— Birthplace— Citizen: Y N
Children in home: (Ages) Under 14— 14 and over— Wk'g— Unempl.—
Mother working: At home— Away from home—
 Others in family:
 Total income at applic.: Date— Income and sources—
 Date first applic. to agency: Date unempl. applic.—
 Active case prior to present unempl.: 1916— 1917— 1918— 1919— 1920—
 Dates and amounts of relief:

FORM 4.

U. S. DEPARTMENT OF LABOR,
CHILDREN'S BUREAU.

DAY NURSERY CASE.

Cent. Assn. case: Y N
 Sched. family case: Y N
 Special visit case: Y N

Name: Address:
 Father: Previous occupation: Unempl. began: Temp. work:
Children in home: Ages— In school— Working—
 Children cared for by day nursery: Ages— Daily charge:
 Periods of care:
Employment of mother:

FORM 5.

U. S. DEPARTMENT OF LABOR,
CHILDREN'S BUREAU.

Date—

MEN APPROVED FOR CITY WORK—SPRINGFIELD.

Date of application— Age of father—
 Birthplace— Years in Springfield—
 When last employed— Occupation—
 Wages— Wife employed—
 Ages of children—
 Ages of working children—
 Social data—

FORM 6.

CHILD ENROLLED IN CONTINUATION SCHOOL.

Date:
 Sex— Date of birth— Date original permit—
 Date left school— Grade completed—
 Date began work— Date leaving last empl.—
 Activities while unemployed:

FORM 7.

Date:

CERTIFICATE CHILD—NOT EMPLOYED.

Sex— Date of birth— Date original cert.—
 Date left school— Grade completed—
 Now in school? Grade—
 Date began work— Date leaving last empl.—
 Jobs held, length of time in each:

