

If the doctor called is not a private physician, give identifying data such as "company doctor," "school doctor." Enter the reasons determining choice of doctor or clinic, whether economic or psychological or both. The purpose of the question is to obtain a picture of procedure over the years and the motives behind the actions. When several doctors have been used, enter enough information to show the family's usual practice in regard to medical care. Secure some idea of the number of visits and length of care during the illnesses.

Preventive Measures: Note whether the member of the family has had a periodic health examination (preventive) in school, settlement, union, immunization or well-baby clinic. Is there a reaction for or against such practice?

Dental Needs, Appliances, Glasses: Dentures and orthopedic appliances are particularly difficult for families in the low income group to obtain. Cover each member of family in regard to such needs, listing separately.

Neglected illnesses, either stated or implied: Don't necessarily give up filling out a schedule just because a family starts by saying that there are no health needs. Often such a family will disclose very significant facts in respect to neglect of teeth, eyes or other important factors in well being.

Other pertinent items: The informant frequently gives you some illuminating facts which bear upon the whole subject of medical needs but is not covered by any of the items we have suggested. These may be comments of a personal or social nature. They may be verbatim answers to such a remark as, "What do you yourself think caused it?" Opinions of the interviewer are *not* entered.

It is usually easier to start with the member of the household who is under medical care at the time, or who has been sick last, and work back until you have a clear picture of the usual practice of the household. Show the use made of the resources offered by the city, publicly or privately supported, such as city doctors who go into the home, health clinics, Board of Health clinics, clinics used by city or private industries for employees and the part played by visiting and other nurses. Mention particularly wherever a family has used a visiting nurse.

To sum up, secure some idea of the frequency and continuity of the use of medical services as these seem to fit the family's needs from their own standpoint and write a running narrative which gives this picture. Use as many extra pages as you need.

HELEN HALL.

Return to:

LILLIE M. PECK, Secretary
National Federation of Settlements, Inc.
147 Avenue B
New York City

Do not take away permanently

MEDICAL CARE

IN

SETTLEMENT NEIGHBORHOODS

INSTRUCTIONS TO INTERVIEWER

The schedule is designed to help the interviewer put down plain facts and during the interview learn which to write a narrative report which should be full, clear and informative. The interviewer should enter the story as soon as possible after the interview.

A. HOUSEHOLD SHEET

The first page of the household sheet is to give a picture of the economic status of the family. The second page is to be filled out by the interviewer and should be returned to the National Federation of Settlements, Inc. 147 Avenue B, New York City.

NATIONAL FEDERATION OF SETTLEMENTS, INC.
147 AVENUE B
NEW YORK CITY

55x26

Our study, **HEALTH INSURANCE WITH MEDICAL CARE: THE BRITISH EXPERIENCE**, by Dr. and Mrs. Douglass W. Orr, is just off the press. In it they showed what English working people had to fall back upon in case of illness. We feel that at this time it would be very valuable to follow this with an intimate case study of what happens to families in industrial neighborhoods in the United States when illness occurs.

There is plenty of statistical evidence of unmet medical needs in the United States. The National Health Survey demonstrated how our present provisions break down. (But statistics do not afford a sense of what lack of medical care in time of sickness means to the families concerned. Our neighbors bring us such testimony daily which, put into orderly human terms, can count right now for public understanding.)

It takes time and mutual confidence to draw out each family's story. We are not trying to record diagnoses of illness, and should avoid the appearance of making a medical record. What we are trying to get at is our neighbors' own story about the family's illnesses, and what they have done about medical care, or why they have neglected to take care of health needs. It is important that whenever possible the neighbors' own words be used in the report. This gives reality and authenticity to the story.

You may take a random sampling from your groups or neighborhood. In Columbus, Gladden Community House is studying every fifth family in a designated area. Other settlements may wish to check on the results of their sampling by some such device. Henry Street Settlement is planning a house-to-house canvass in one block, in addition to stories gathered from members of its clubs and classes. We are hoping that ten stories will be considered a minimum for any settlement, and are glad to have had assurance already that some settlements will send us a great many more.

INSTRUCTIONS TO INTERVIEWER

The schedule is designed to help the interviewer put down basic factual material during the interview, from which to write a narrative record which should be full, vivid and informal. The interviewer should write the story as soon as possible after the interview.

A. HOUSEHOLD SHEET

The first page gives necessary identifying data, to give a picture of the economic status of the family. Names used in the schedule will not be used in the final material. If you do not give the actual names be sure to keep a record so that you can get us additional data if that should be necessary.

Summary of Costs: Ask your neighbor to estimate the family's medical expenses over a period of time or for various illnesses. If your informant cannot remember some items, enter what is recalled, noting that it is partial. It is often possible to go over each illness separately, inquiring the number of visits of doctor and average fee per visit and asking if total figure estimated seems right. Days in hospital at a certain rate or fee per clinic visit can also be estimated in the same way. Fees for specialists, operations, etc., are usually recalled more easily. If actual money was spent, note for what it is was spent: doctor, dentist, appliances, clinic fees. Carfare and days' work lost should be noted.

Household Medicines: Name the medicines family uses and keeps on hand. What is the frequency and amount (expense) of medicine used which is not prescribed by physician? What is prescribed by a physician?

B. INDIVIDUAL SHEET

The second sheet is designed for detailed information about each person in the family. One should be filled out for each member of the family by name.

Kind of Sickness: Give patient's description of sickness or what the patient says the doctor said.

Date: In describing illnesses, enter the approximate date or dates of illnesses, as "in hospital 9-12/37" or "2 years ago (1936)."

Treatment: What was done about the illness? Home remedies, doctor, clinic, druggist, other practitioner? Or was nothing done? Does the family use home remedies, making up mustard plasters and hot drinks, or old-country methods, such as cupping or leeching, for treating certain ailments of children or pregnant women? Or do they ask the neighborhood druggist for advice and have him put up a mixture of his own? Or buy patent medicines? How much use is made of hospitals, either for a stay over a certain period, or for visits to the out-patient clinics?

Reasons for Choice of or Change in Medical Care: The interviewer should find out whether the members of a family go to a doctor, and how they choose one. Do they consider him a family doctor and how often and under what conditions do they consult him? Is there continuity of care by one physician? If they change doctors, what are their reasons? Why did the patient go to a given hospital or select a given private doctor? Was it because of nearness and small fees, or of language spoken? If the patient left the hospital before ready for discharge or changed to another doctor during course of an illness, what was the reason?

B. INDIVIDUAL SHEET

1. City

3. Visitor

2. Settlement

4. Schedule No.

Name

1. Description of sickness, including approximate date, diagnosis, and treatment received, and cost of medicines and fees.

2. Reasons for choice or change of medical care.

3. Preventive measures used, and attitude toward these (Clinic, Periodic Examination, etc.)

4. Unmet needs: dental, appliances, glasses, etc.

5. Other pertinent information

A Statistical Survey of Facts Given by Families.

What have the informants in twenty families told us about sickness and what related facts do the interviews bring out ?

Here are a few figures.

6 families live in cottages.
 3 " occupy a whole floor or "flat".
 11 " live in rooming houses.

2 families of 6 and 4 members respectively live in one room.
 4 " " 3,7,7, and 1 " " " two rooms.
 5 " " 3,5,3,5, and 4 " " " three rooms.
 6 " " 5,5,7,5,4, and 3 " " " four rooms.
 1 family " 4 members lives in five rooms.
 1 " " 9 " " " six rooms.
 1 " " 3 " and 4 roomers lives in eight rooms.

2 families were without income when seen.
 1 family was on relief.
 1 " " " Mothers' Aid.
 4 family incomes were from W.P.A. two supplemented by N.Y.A.
 1 family head worked for himself, "picking up junk".
 1 " " depended largely upon a government pension.
 10 " " had regular employment of the laboring type.
 4 of these 10 earned \$25.00 a week or slightly over. (Including work of
 2 " " 10 " \$20.00 a week. children.)
 3 " " 10 " \$15.00 a week.
 1 " " 10 " \$10.50 a week.
 In 8 families the wife supplements the income.

The average age of family heads was 43 years. The oldest was 69, the youngest 29.

The number of years families had lived in the neighborhood varied from 2 to nearly 50. 9 families had lived in the neighborhood less than 10 yrs

1 family owns its own home.
 1 " is buying the home now.
 8 " pay rent of \$10.00 or more, - the highest \$20.00 by three families
 10 " " " less than \$10.00, the lowest \$ 6.00 by one family.

Of the 105 individuals in the 20 families, none were ill in bed, 7 were convalescing, 1 was chronically ill, 1 mentally ill, 1 a cretin, 1 epileptic, 2 crippled from accidents, and 1 in poor condition as a result of the type of work done. This is incomplete as the unmet needs listed below indicate. Also it would not be possible for me to say how many were in generally poor condition, such as undernourished children.

Unmet Needs Recognized by Families.

Dental Care - 25 -	25	Artificial eye	1
Dental Plates - 4	5	Glasses	11
Orthopedic care -	1	Possible removal of	
Tonsilectomies	5	cataract	1
Possible removal of		Care for ears	1
goiter	1	Re-setting of arm	1
Care for rupture	4	General Upbuilding	10
Possible operation		Care for Incipient	
for tumor	1	Tuberculosis	4

The Following Illnesses and Accidents in 20 Families have needed and Received Medical Care during the Past Ten Years.

Care of mothers-	No. of children born	41 (in 10 years)	Miscarriages- 8
Asthma	2	Hernia	1
Appendicitis	1 (no operation)	Hay Fever	1
Appendectomies	3	Historectomies	3
Accidents	13	Impetigo	5
" " disabling	3	Infantile Paralysis-	2
Athlete's Foot	2	Incipient Tuberculosis -	4
Artificial Eye	1 (three new eyes)	Influenza	4
Blood Poison	1	Kidney Trouble	1
High Blood Pressure	2	Diabetes	1
Low Blood Pressure	1	Piles	1
Convulsions	1	Pleurisy	1
Dental Care	6	Pneumonia	7
Dental Plates	3	Pyorrhea	2
Diphtheria	2	Quinzy	3
Ear Trouble	3	Rupture	4
Mastoid Operation	1	Sterilized	1
Gangrene	1	Scarlet Fever	11
Gallstones	1	Sinus Infection	3
Glasses Bought	8	Sleeping Sickness	1
Goiter	1	Swollen Glands	1
Heart Ailments	4	Strained Back	2
Hemorrhages	5	Stomach Complaint	2
Nervousness	2	Tonsillitis	2
Typhoid Fever	1	Tonsilectomies	9
Bronchitis	2	Tumor or growth	2

A total cost of \$4368.48 for medical care during the past ten years was accounted for by fifteen families. The largest sum for one family was \$1910.00, the smallest amount \$ 25.00. Five families were dependent upon medical care provided by the city or private charity in that time. Only one family has needed no medical care in that time except for the birth of the baby and routine dental care.

- 7 families have a "family" doctor. (whom most of them owe)
- 14 " " had a private doctor within the last 10 years.
- 13 " " used the City Hospital. (in-patients)
- 5 " " " only the clinics at City Hospital.
- 5 " mentioned use of Public Health or Metropolitan Nurses.
- 8 " have called in the City Doctor.
- 4 " mentioned use of Health Centers.
- 3 " " " " Baby Clinics.
- 5 " have used private hospitals.
- 3 " mentioned Birth Control Clinic.
- 6 " " " much use of druggists.
- 4 " seemed to depend much upon patent medicines.

paying the
All families, except the one, lowest amount, have paid for medical care a little at a time.

- 5 families used savings for medical care.
- 4 " " cashed insurance policies.
- 3 " " borrowed money to pay.
- 1 wife cooked more than five years for two factories to pay.
- 15 families carry some insurance.
- 3 " " have received compensation for injuries to the "head" at work.
- 2 " " were helped by "Helping Hand Groups" in the firm and several others received free care or care at a reduced rate from doctors in their lodge or church.
- 2 " " received much help through the St. Vincent de Paul Society.

STORY FOR SCHEDULE # 1
The B. Family

Mrs. Brown

Mrs. B. "volunteered" in her club meeting at the settlement to have me come any time for the "Health Study," so we made an appointment.

I found that she lives in a furnished room, probably once the kitchen of the house. She had finished cleaning it beautifully when I arrived. It contained a double bed, a single bed, a gas cook stove, small laundry stove, kitchen cabinet, wardrobe, sink, small dresser, table and some straight chairs. The oldest boy, a nice looking blonde youngster was just going out. The baby, clean and rosy-cheeked, played around.

Mrs. B. gave me first the names of all members of her family. She was obviously embarrassed in talking about her husband and said they had been separated about a year. He is a World War veteran though he did not serve over-seas. They were married after his discharge in March 1919. They lived in Ohio then. Mr. B. had a milk route, built it up and for about a year earned \$150.00 a month, including commissions. The first three children were born in Ohio. Mrs. B. had a private doctor and paid the usual fee of \$25.00, \$30.00 in one case. She had one miscarriage after the first child and thought it cost \$15.00. There was one doctor whom she did not pay because he did not take care of her properly after the baby was born and gangrene developed. He took care of her then and said she need not bother about a bill.

The family returned to Louisville because her mother had a stroke and she was needed to take care of her. Mr. B. got a job with the Sewer and Drain Department of the city earning \$20.00 a week. In 1931 he got badly run down and was sent to the Government Hospital at Dawson Springs with a "touch of tuberculosis." He came out cured. He had no other illness.

For the birth of her two youngest children Mrs. B. had the City Doctor, going to the hospital for the last. She spoke highly of the hospital and said she had been there five times during the last two years. But she hates the Family Agency "worse than rattlesnakes" because the workers got her to have her first operation there, for sterilization. "They were the ones made me do it. They kept nagging and said they would stop my relief. They didn't want any more to take care of." Her family has been on public relief for two years.

Mrs. B. was in City Hospital with a rupture for twenty-eight days, beginning in December 1937. She had to go again for the rupture and gall-stones in July 1938 and was there seventeen days. The children were placed in private homes through the Detention Home while she was sick. On one of these occasions she returned to find that her husband had sold all their furniture for money to buy drink. The Red Cross had outfitted them completely in a four-room house after the flood and it "broke her all up" to lose the things. I said that she was rich in children. She gave Bobby a special hug, then said, "You know, sometimes I'm right proud that I can't have any more. I have enough." The "relief" gives her \$8.00 every fifteen days for food, pays her rent of \$3.00 a week, and provides some clothing for the children. "They do not clothe me," said she, "as the workers have their picks."

Mrs. B. does not carry insurance on any one in the family. She used to carry some on her husband with the Metropolitan, paying a premium of 25¢ a week, but had to drop it. While they lived in Ohio her husband joined the Ku Klux Klan because everybody in his company belonged. He could have drawn \$10.00 a week from the clan during illness but was never sick then. She said that the Court did not want her and Mr. B. to live together, that he came to see the children sometimes and remained with them a week around Thanksgiving. In a way she wants him and in a way she does not. He has just been sentenced to two years in the penitentiary for larceny. "I think sometimes that I would like to write my life story. It would be a pitiful

one. I don't know why it was put on me. If I could get any money for it, I would."

At this point there was an interruption from the landlady who wanted Mrs. B. to come and get her coal for the day. "I have to go," she said, embarrassed, "you wait, - you know how these landladies are. They expect you to come at their 'beck and call.' " It seems the landlady unlocks her shed and supplies the tenants once a day. I heard her say, "What the h--you do with those big lumps is more than I can see." Mrs. B. was flushed on her return and told me there was nothing special she could say about the children. They have had no illnesses that required a doctor. When they have colds she takes them to the City Hospital Clinic. She keeps no medicines on hand because she cannot buy them and must depend upon the dispensary when something is needed. Again she said, "If I thought I could get any money for it, I would write my life story." I said that she had given me a part of her story this morning for something that we hoped might help many people in taking care of sickness. I was glad to know that she had received such good care at the City Hospital when she needed it. She assured me that she had.

The Filson Historical Society

STORY FOR SCHEDULE # 2
The F. Family

Mrs Mary French

Mrs. F. considers her family fortunate in matters of health. "I am about the only one who has been sick," she assured me. She has a leaking heart as the result of a siege with rheumatic fever twelve years ago. Unable to obtain relief from her family doctor, she had applied then for admission to the City Hospital where she remained for seventeen weeks. Her husband had no money to pay for such a long illness. Hay fever developed afterward and when suffering with that she has always been able to get relief by returning to the City Hospital clinic. There the doctor examined her heart too if he had time. She has no trouble with shortness of breath if she takes reasonable rest every day and she tries to do that. Her last examination took place five years ago when she had her teeth out. "I had my tonsils out too when I was in the hospital. All my life I suffered agony with tonsillitis, but you know when I was young, parents didn't know that bad tonsils ought to come out. Now the doctors just tell you it has to be done and I think that's the best way." Mrs. F.'s frail figure, the fatigue around her eyes and her poor color told more clearly than her words of some need being unmet. I asked whether she might be consulting a doctor more frequently for herself except for financial reasons but she expressed a feeling of being comfortable about using the clinic, since it's the only place she gets relief.

The five room cottage occupied by the family is on a narrow street in a section that has never been very well filled in. It was covered by flood water two years ago. Three months after the flood it was put in repair by the owner and the F.s. decided to buy it through the Building and Loan Society. They had wanted it before the flood but the price was too high then. They are paying for it at the rate of \$11.25 a month. The front room is still unfurnished but they wish to avoid debts and are leaving it since it is too expensive to heat the whole house anyway. Ruth, the daughter of the house, moves her bed into that room in the summer. Mrs. F. got some good ideas for home-made furniture from the W.P.A. Housekeeping Aids Project recently visited by her settlement club and thought she might be able to use them in fixing the room up for Ruth. The little home is neat and shows evidence of the pride and interest taken, but Mrs. F.'s yellow color and the knowledge that her sister-in-law and the child of another neighbor on the same block are suffering from malaria make one wonder about the Public Health situation in this whole low section.

Mr. F. stays well except for colds every winter. He uses Rayol Head Jelly, recommended by the druggist, also "Ben-Gay," a rubbing oil. These and Bromo-Quinine are always kept on hand for colds. Something caused Mrs. F. to defend her use of the druggist for she assured me that all drug stores have to keep a pharmacist who knows about medicines. The only occasion that Mr. F. lost time from work was when he broke his leg in 1935. He has always carried enough insurance to cover his wages, which were then \$25.00 a week, but he could not collect from his insurance until after the second week. He was out 18 weeks. The men at the shop have a Helping Hand Club. Each one contributes fifty cents a month. Men losing time without pay receive \$1.25 a day up to a maximum of sixty dollars from this group. Mr. F. received \$30.00. His leg was cared for at the City Hospital free and later his insurance covered household expenses. He had some dental needs cared for while he was incapacitated for work. He knew about the dental college from the children who had been steered there by the school. The college charged him only \$12.50 and this included some bridge work. Mr. F. wears glasses and had these changed two years ago at a cost of \$25.00. He used an optometrist for this as he likes the convenience of getting the glasses at the same place where the examination is made.

Mrs. F. reported her three children as healthy. All have routine school examinations and she tries to carry out recommendations. James, Jr. and Ruth both had ton-

silectomies at the Childrens' free Hospital in 1932. That hospital asks for voluntary donations and Mrs. F. paid \$2.00 for each child. All the preventive measures urged by the school doctor, such as toxoids and T.B. tests, have been taken. James broke both wrists in a fall two years ago. He was taken to City hospital where a fee of \$5.00 was charged because he had to remain two days for observation and the family could pay that much. Charles, the eldest child, has never been ill.

Mr. F. carries insurance for all members of the family. His own is in two policies, one paying \$10.00 a week for forty weeks and the other \$15.00 a week. His wages are now \$28.50 a week. His policies cost \$.70 each week. Policies for other members of the family carry no benefits but will be paid up twenty years after taken out. Insurance for the family costs \$9.50 a month.

Responding to my interest and respect for her good management, Mrs. F. showed me over the house and told of plans for the future. She has a very fine looking electric refrigerator which requires weekly payments. Her husband keeps an old second-hand car which is not good enough for long trips but gets him back and forth to work and the family on Sunday afternoon rides to see her mother. There is a garage in back of the house. Mrs. F. is sometimes able to supplement the income by working for the Novelty Manufacturing Co. where she was employed before marriage. She worked five weeks at Christmas time, earning \$4.00 a day. She paid taxes with some of this. "Every pay day means a trip down town to pay expenses and stock up on groceries. I send groceries to my sister at the same time because she needs them. She is too proud to ask for any help but I wish there was ~~some~~ way of getting some to her. Now my boy, who goes to school and doesn't have to have work, can pick up extra jobs almost any time, but her boy looks so frail that nobody takes him. "The best thing anyone could do would be to help that boy get work." Here Mrs. F. put forth an immediate need as she joined me in commenting upon the possibilities in National Health Insurance for the prevention of situations like her sister's.

STORY FOR SCHEDULE # 3
The D- Family

Mrs Downey

Mrs. D- is an active member of the settlement club which discussed the British plan of National Health Insurance and the purpose of the present study in several of its meetings. She and her husband together gave their experience. Mr. D- has had to accustom himself to an inactive life since losing a leg ten years ago. (1929) He got hurt delivering a load of periodicals at a news station. The door step broke under him and his load, causing a bad fall which splintered his leg. He was then earning \$21.00 a week. He was sent to a good private hospital where he underwent two operations and received several months care at the expense of Workmen's Compensation. Later he drew \$13.93 a week compensation for over a year. During the year he suffered so greatly that Mrs. D- thought he could not get well. They had a savings of \$2100 in the bank and she determined to get her husband the best possible care. She sent him to another hospital of their own choice and placed him under the care of a well known surgeon. The bones had been so splintered that, in spite of the operations, it was necessary for the leg to come off at the hip joint. Mr. D- was in this hospital three months. He stated very definitely that the total expense amounted to \$1750. "There I was a strong healthy man, had never been sick in my life until this happened." Tears came to his eyes as he hopped over and showed me a picture of himself as he used to be. He was grateful for his compensation but since it was small, the family savings had to be used and an insurance policy cashed up to half of its value. This brought only \$120.00. They cashed the policy in for the other half in December, 1938; also two small policies on their daughter, one for \$12.00 and one for \$15.00. They have only one more which can be cashed in July for about \$75.00. They hate to give that up as neither of them can get further insurance because of their physical condition. Also it would become more valuable if left alone.

During the years since his accident Mr. D- has sold papers on the streets and has had one regular job running the elevator at City Hospital. He lost it some months ago because he was thought to have been drinking. He had not been drunk on that occasion but had been found drinking before so he lost out and has been unable to get further employment. The W.P.A. would ^{not} certify him for work. "And look at him," said Mrs. D-, "you know he could be a night watchman at least." She herself has been examined and certified for W.P.A. but not assigned. She was eager for the settlement to speak for her as she knows some people have been put on recently.

Mr. D- has some bad teeth which need to come out. He has only a few left so must have plates. He thinks it will be possible for him to get the work done through the City Hospital, "not as regular charity," but because he worked there. He made it clear that his family had been entitled to care received there. Both husband and wife assured me that many people who were not entitled to free care went to the City Hospital and that all couldn't be investigated properly. "That's why that Social Service Department has to be so hard boiled," Mr. D- said that everybody knows they can get the finest doctors in the city there as all doctors belonging to the American Medical Association must give some time. He thinks the Medical Association is fine. He knew of the plan for hospitalization insurance, at the rate of 3/4 a day, but thought even that a good deal for people who can barely keep up.

Mrs. D- is a young woman but has worked hard all her life. She has been married twice and Bossie is the child of her first marriage. There were two stillborn babies before her and two after. Mrs. D- has had nine miscarriages during the 13 years of her second marriage, the last one 3 years ago. That was the only case in which she had the City Doctor. She paid the usual fee of \$20 to private doctors on other

occasions. She has never been in a hospital but once. That was the first year of this marriage. The doctor told her she had a tumor and advised an operation. She was too frightened to undergo that and supposes that she still has the tumor and that it causes the miscarriages. She calls her affliction female trouble and remembers that she had not matured until a year after her marriage at sixteen. She changed doctors frequently, always hoping the next one would be able to help her without surgery. She fears the "knife." Now she has a lump on her leg which gives trouble at times. She attributes it to a fall in the yard several years ago. It has been X-rayed at City Hospital. The doctor thought it a kind of abscess and wanted to open it. No outward soreness is visible. Mrs. D- has not been willing to risk having it "cut on" as she could walk on crutches if disabled. She is too heavy. Bessie, the one child, was handing up buckets of coal during most of the visit as Mr. D- cannot carry and walk too. She has had no illnesses except measles and chicken pox when small. She needs glasses as those provided by the school six years ago no longer fit. She has sties frequently. Her teeth are said to be in perfect condition. She has flat feet and received some care at the Orthopedic Clinic at City Hospital. Her mother buys her shoes with good arches. She has advantage of the usual school examinations and preventive measures. She complains of pains in her legs which may be due to her feet. Privately she told me that she does not expect to marry. "It hurts me to see my father drink."

Both parents showed real interest in the British plan of Insurance but thought any plan here should include dependents.

1. City Louisville, Ky. MEDICAL CARE IN SETTLEMENT NEIGHBORHOODS: 4. Visitor E. E. Farrell
 2. Settlement Neighborhood House 5. Informant a & b
 3. Date 2/23/39 A. HOUSEHOLD SHEET 6. Schedule No. 4
 7. HEAD OF HOUSEHOLD: 1. Name Morris French 2. Address 749 Brent St. 3. Color white 4. Birthplace Ky.
 5. Years in U. S. life State life City 28 yrs Neighborhood 12 yrs Dwelling 2 yrs. 1. No. rooms 4 2. No. persons 5 3. Rent per mo. \$10. per

3. HOUSEHOLD COMPOSITION AND INCOME

1. Name of persons	2. Relation to head	3 Sex	4 Age	5. Marital Status	6. Occupation	7. Employment Status	8. Earnings
a. <u>Morris</u>	<u>head</u>	<u>M</u>	<u>40</u>	<u>married</u>	<u>night watchman</u>	<u>Employed now</u>	<u>\$10.50 per</u>
b. <u>Ida</u>	<u>wife</u>	<u>F</u>	<u>38</u>	<u>"</u>	<u>housewife</u>		<u>wk</u>
c. <u>Mathew</u>	<u>son</u>	<u>M</u>	<u>18</u>	<u>single</u>		<u>not employed</u>	
d. <u>Mary Catherine</u>	<u>daughter</u>	<u>F</u>	<u>16</u>	<u>"</u>	<u>in school</u>		
e. <u>Morris, Jr.</u>	<u>son</u>	<u>M</u>	<u>8</u>	<u>"</u>	<u>"</u>		
f.							
g.							
h.							

9. Income from other sources (specify source) Several small insurance policies have been 10. Total earnings \$10.50 per
cashd during past few yrs. to supplement 11. Total income "

4. HOUSEHOLD SICKNESS, SUMMARY OF COSTS

Date	1. Person	2. Kind of sickness	3. Doctor	4. Clinic	5. Hospital	6. Nurse	7. Medicine	8. Appliances	9. Other (specify)	10. Total
1932	a	choking spells diagnosed as goiter					x			4.00
		Changed doctor-went to so-called fake-for rubbing-4 mo. 25¢							a visit	10.00
1933	e	Intestinal Flu	x				x			14.00
1937	e	Scarlet Fever	Cty. Dr.			school	x			2.40
1937	b	Quinzy	Private				x			1.50
		Bronchitis & Malaria	sent by settlement							1.58
1938	b		no bill				x			1.58
1938	c	Pneumonia	Private				x		Spec. food	15.
1938	a	Accident to eye	compensation-lost 7 da. at \$3 a day without pay							21.
1938	e	pneumonia	no bill				x		Spec. foods	20.
1920	b	Child birth	private							35.
1922	b	" "	"							35.
1930	b	" "	"							25.

12. Household medicines 11. Total \$184.48
 a. Prescribed by doctor _____
 b. Advised by druggist Ben Gay rubbing oil. "Stand back" for headaches. Salapatica
 c. Other Doctor Book; Dr. Pierce's Golden Medical Remedy (\$1 bottle), Peruna (78¢ bottle)

Notes: Family has had more sickness since flood when all suffered from exposure. Home in a low section which may not be healthy.
\$2.50 each week paid out for insurance on various members of family.

B. INDIVIDUAL SHEET

1. City Louisville, Ky.

3. Visitor E.E. Farrell

2. Settlement Neighborhood House

4. Schedule No. 4

Name Mr. Morris French

1. Description of sickness, including approximate date, diagnosis, and treatment received, and cost of medicines and fees.

Only serious illness inflammatory rheumatism in 1913, when Mr. F. lost 24 weeks from work and was cared for in City Hospital free of charge. Mentioned here because it affected his heart. He feels discomfort only when he smokes too much. Also his teeth got bad and he had 10 out in 2 mo. after illness. Plate made-private dentist. \$25.00

In March 1938 left off protecting goggles a few moments at work on a Scratch Brush Wheel, struck in eye by piece of casting-lost 2 weeks from work (\$15 a week then) drew 4 days compensation and doctor bill was paid thru compensation.

2. Reasons for choice or change of medical care.

No money to pay at time of first illness, employment not steady. Earnings varied from \$12 to \$16 a week then.

Used doctors suggested by firm for eye.

3. Preventive measures used, and attitude toward these (Clinic, Periodic Examination, etc.)

In spring of 1938 had been spraying enamel on job but was taken off to spray lacquer which is harder on health. He received examination then and was passed. No other preventive measures or examinations.

4. Unmet needs: dental, appliances, glasses, etc.

Dental work-cannot afford. Thought he might apply at City Hospital to have them taken out.

5. Other pertinent information

Gives appearance of being much run down physically. Possible result of former occupation.

Takes Dr. Pierce's Golden Medical Discovery (\$1 a bottle) as tonic periodically.

B. INDIVIDUAL SHEET

1. City Louisville, Ky.

3. Visitor E.E. Farrell

2. Settlement Neighborhood House

4. Schedule No. 4

Name Mrs. Ida French

1. Description of sickness, including approximate date, diagnosis, and treatment received, and cost of medicines and fees.

In 1932 Mrs. F.'s mother died and Mrs. F. got run down from anxiety and caring for her, -developed trouble with throat, choking spells. Doctor diagnosed as inward goiter pressing on air passage, advised operation. Mrs. F. decided against this and went to a man who has been thought of as a fake and efforts have been made to run him out of town. He treats by rubbing. Mrs. F. went to him twice a week from Sept. to Feb. at 25¢ a visit and was relieved. In 1937 after the flood she had quinzey and Neighborhood House sent a doctor. Medicine \$1.50. In Nov. 1938 she had bronchitis, malaria with chills and fever. Family doctor-who has sent no bill. Medicines, \$1.58.

2. Reasons for choice or change of medical care.

See Mathew's sheet.

3. Preventive measures used, and attitude toward these (Clinic, Periodic Examination, etc.)

none

4. Unmet needs: dental, appliances, glasses, etc.

Dental work

General condition quite "run-down."

5. Other pertinent information

Takes Peruna as tonic periodically. Read of medicines they use in a doctor book owned by her father. Keeps Salapatica on hand, "Ben Gay" for colds, and "Stand-back" for headaches.

B. INDIVIDUAL SHEET

1. City Louisville, Ky.

3. Visitor E.E. Farrell

2. Settlement Neighborhood House

4. Schedule No. 4

Name Mathew French

1. Description of sickness, including approximate date, diagnosis, and treatment received, and cost of medicines and fees.

January 1938-deep cold developed into pneumonia. Private doctor made 9 visits to home, charged only one dollar a visit except for a Sunday trip at \$2.00. Medicines came to approximately \$5.00 and special food was an extra expense.

2. Reasons for choice or change of medical care.

Chose particular doctor because he was so kind about bill. Only \$5.00 of his \$10.00 for above illness has been paid and he has sent no bill for more recent services. Former family doctor pressed them through a collecting agency and his bill got paid.

3. Preventive measures used, and attitude toward these (Clinic, Periodic Examination, etc.)

None at present. Has been out of school a year and a half. Had school check-ups until then.

4. Unmet needs: dental, appliances, glasses, etc.

Dental work. Boy is "afraid of dentist," cannot afford to go where he can take "air."

Goiter is obvious

5. Other pertinent information

Looks very frail-seldom able to pick up extra jobs on this account.

B. INDIVIDUAL SHEET

1. City Louisville, Ky.

3. Visitor E.E. Farrell

2. Settlement Neighborhood House

4. Schedule No. 4

Name Mary Catherine

1. Description of sickness, including approximate date, diagnosis, and treatment received, and cost of medicines and fees.

No illnesses

2. Reasons for choice or change of medical care.

3. Preventive measures used, and attitude toward these (Clinic, Periodic Examination, etc.)

Routine school examinations, and preventive measures such as T.B. tests, diphtheria serum, Shick test.

4. Unmet needs: dental, appliances, glasses, etc.

none

5. Other pertinent information

B. INDIVIDUAL SHEET

1. City Louisville, Ky.

3. Visitor E.E. Farrell

2. Settlement Neighborhood House

4. Schedule No. 4

Name Morris, Jr. French

1. Description of sickness, including approximate date, diagnosis, and treatment received, and cost of medicines and fees.

In 1933 intestinal flu with chills and severe diarrhea. Doctor advised an operation. Mrs. F. began giving him Ovaltine. He ate it from the can as he had turned against milk and soon improved. Doctor called three times at \$3.00 a visit and she took boy to office once, \$2.00 fee. Medicines and special food several dollars. In Oct. 1937 scarlet fever-caught from carrier at school, had City Doctor once and School Nurse advised regarding care. Medicines \$2.40.

March 1938-measles. Home remedies.

Nov. 1938-pneumonia. Family doctor made 2 trips a day for a week, boy ill 2 weeks. No bill. Medicines and special food approximately \$20.00. Cashed insurance policy of \$25.85 to carry extra expense.

2. Reasons for choice or change of medical care.

Change because former doctor pressed for money thru collecting agency. Also she lost confidence after he advised operation and child got well without.

3. Preventive measures used, and attitude toward these (Clinic, Periodic Examination, etc.)

Routine school examinations, Shick test, toxoids, T.B. test, vaccination.

4. Unmet needs: dental, appliances, glasses, etc.

none

5. Other pertinent information

Has gained steadily since last illness.

Takes cold easily.

STORY FOR SCHEDULE # 4
The F- Family

Mrs. F- is a member of a settlement club but was out ill when the present study and its purpose were discussed. My visit was partly to acquaint her with recent club activities and to learn how she was. As her family has suffered from much illness during the past few years, I wondered whether her experience might cause her to be interested in plans for health protection which might be coming up for consideration. Mrs. F- does not know how she would have carried on without insurance. She has cashed in on so many small policies that she has lost track of them. She always takes out another in place of one cashed so that none extend over a long enough period to be worth much and she continues to pay out about the same amount, \$2.50 a week on insurance. As her husband earns only \$10.50 per week now and uses one dollar for carfare, the two fifty makes a real hole in the remainder. They must pay their rent, gas, and fuel so have only too little left for food. They are in debt to their grocer who has been very considerate. Whenever an insurance policy is cashed some of the debts are paid. The Red Cross gave their furniture to them after the flood.

Mr. F- was at home, since he works as night watchman, and displayed much interest in the National Federation study as a means of influencing legislation. His trustfulness and interest overbalanced some reservations on his wife's part. She is "too proud" to ask for help and asked more questions regarding the study. Mr. F- began giving information at once, discussion became general, and soon Mrs. F- was telling particularly of Junior's illnesses and of all their trouble since the flood. She seemed to underestimate her own needs and to gain some satisfaction from being too proud to ask for help.

The use of the questionnaires was explained as a means of securing the same information from all. This was accepted and questions answered without hesitation.

Mr. F-'s accident to one eye last March was paid for through compensation but he did lose 2 weeks from work while he drew only 4 days pay. This meant a loss of \$21.00 in pay. His inflammatory rheumatism occurred before marriage and the army turned him down because his heart was affected. Since the rheumatism left him with a weak heart, it seemed important enough to mention. He notices his heart only when he smokes too much. He was ashamed of his teeth and needs work done on them badly but it gets put off. The whole family needs dental care. Mr. F- thinks it bad that one must pay to take gas. His boy is frightened to have his teeth pulled without it. Mr. F- looks far from strong. His eyes are watery. He thinks his vision is normal. When he gets run down he buys a bottle of Dr. Pierce's Golden Medical Discovery and it helps him. Since it costs a dollar a bottle, he cannot take it often. The same with his wife. Peruna helps her. It is 79¢ a bottle. She found these remedies described in her father's old doctor book. Besides these, which are too expensive to just keep on hand, they use Ben Gay for colds, Salapatica and "Stand Back" for headaches. Mrs. F- uses the latter very sparingly. Her greatest trouble has been with her throat.

Acute throat discomfort started in 1932 when her mother was ill and died. Mrs. F- got worn down from helping to care for her and from worry. She had severe choking spells and went to her family doctor. He diagnosed her trouble as inward goiter and thought she would need an operation. She made one trip to City Hospital Clinic after that for examination but the waiting made her so nervous she had to leave and has never returned. She did not know what I might think of her next step but she

went to a man who had been written up as a fake and efforts had even been made to run him out of town. But he had cured her sister-in-law's asthma and she went to him. He attributes all nervous disorders to the nerves of the spine and treats by rubbing. She went to him twice a week from Sept. to Feb. paying him 25¢ a visit. She improved greatly and her goiter has given no further trouble. It is evident that some unusual condition is present though the enlargement is not great.

In 1937 after the flood Mrs. F- took Quinzy. Neighborhood House was keeping in touch with flood victims among its neighbors and asked Dr. K., a friend of the settlement, to visit Mrs. F-. She was most appreciative. He charged no fee but his prescription was \$1.50. Most of the illness in the family has happened since the flood. They think the house might not have been thoroughly dried out when they returned to it three months later.

In January 1938 the eldest boy became ill with pneumonia. Mrs. F- had not used her old family doctor since he advised an operation for both Junior and herself. She showed a great deal of feeling because he pressed her for payment of his fee, putting it in the hands of a collecting agency. When she approached him about it he said it was a mistake but left the account in and that bill is paid. Dr. R. made nine visits to see M- charging only \$1.00 a visit except for a Sunday call which was \$2.00. His entire bill was \$10.00, only \$5.00 of which has been paid. Medicine and special broths were thought to come to another \$5.00. M- came out of that very well but looks underweight and decidedly below par. He is the boy whose aunt said could never pick up extra jobs. While her boy, who does not need them as badly, can. M- has been out of school 1 1/2 years and has access to no preventive measures now. He needs dental care, possibly extractions, but is afraid to go to a dentist.

In November, 1938, Mrs. F-, already run-down, developed Bronchitis and Malaria with its accompanying chills and fever. She called Dr. R- only twice since she could not pay him. He has sent no bill. She had his prescriptions filled and took a lot of quinine. After the malaria abated she took 2 bottles of Perina and now feels much stronger. She is a tall woman, very thin, very white. She speaks of dental care as her only unmet need at this time. While her pride in not asking for help means something to her, she accepts help from her family and neighbors with much appreciation, hoping to be able to do for them if the need ever comes. Mrs. F- hopes that any plan for health care will work for the good of all. She and her husband feel that his firm where he has been employed for eleven years treated him badly regarding unemployment compensation. He was laid off for 4 weeks in December. He had been doing piece-work and earned from \$15. to \$18. a week. Just as he would have been eligible for unemployment insurance, he was called back and put on as night watchman at the lesser wage. It is so little to live on and means constant running into debt for food. Mr. F- belongs to no lodge or group of contributing members that pays benefits in times of illness or loss of time at work.

Among the children Mary is the strong one. She has never been ill. She and her older brother had the usual children's diseases lightly. All had the various inoculations at school. M's pneumonia this year has been his only serious illness.

Junior, age 8, has had a number of sick spells. In 1933 he had intestinal flu with severe diarrhea and chills. Dr. L- came to see him three times at \$3.00 a call

and then had her bring him to the office once at \$2.00. She said he marked off a spot on the boy's abdomen where the trouble was and advised an operation. She could not believe it was necessary. A friend suggested she try Ovaltine to restore his appetite. He had turned against milk but ate Ovaltine out of the can. Soon his appetite improved and he began to mend. In October, 1937 Junior had scarlet fever. A carrier was found in his class at school. The City Doctor came to see him once and the school nurse advised about his care so the only expense was for medicine and disinfectants. He had only a slight case and recovered quickly. He had measles in March but Mrs. F- did not need a doctor for him then. Late in November, 1938 he contracted pneumonia. Dr. R- came to see him twice a day for over a week but has sent no bill. Medicines and special food, when they could get it, amounted to about \$20.00. Mrs. F-cashed in an insurance policy for \$25.85 to help pay the extra expenses. Junior has looked much better since his recovery. His color is good and he is gaining weight. He takes cold easily but is thought to have no unmet medical needs at this time. He has all tests given at school-Vaccination, Shick Test, Typhoid, T.B.

The Filson Historical Society

Burgess

Post cards are not always delivered promptly as I found on visiting Mrs. B. and seeing the card that announced my visit in her mail box. She was nice enough to make it convenient, saying she had finished cleaning her kitchen except for mopping and that could wait, as she had all day. She had told her daughter how she hoped to get that kitchen cleaned before company saw it and yesterday the preacher called. She had no fire in other rooms today. Last week she kept a fire in the living-room and the family sat in the kitchen anyway. Her daughter Ethel helped her clean today. Ethel works two days a week on N.Y.A. earning \$16.00 a month. She is a typist on the library project. She graduated last year from the Trade School, having taken the Commercial course. She and Ernest were getting ready to go to a young friend's funeral this afternoon.

At first Mrs. B. thought there would be little to tell of illnesses in her family. There was only her operation. But one thing led to another and Mrs. B. found she had spent a good deal on health care even with the City Hospital supplementing. "And I don't care what some of those other people down at the club say about the City Hospital! I got fine care. If you are nice to the nurses they are nice to you. My nurse knew I wanted a higher bed and gave me the first one that was empty. The only thing the matter is, it gets too crowded."

I had given Mrs. B. the questionnaires to look over and she did so rather carefully. Her operation took place in 1934. She hadn't been well since the birth of her youngest child and Dr. F., who had taken care of her, advised an operation. She went into the hospital knowing one ovary and her tubes might be removed but her appendix was taken out at the same time. She was in the hospital three weeks and it did not cost her a cent. The same kind of an operation had cost her mother \$200.00 years ago.

In 1930 Mrs. B. had scarlet fever at the same time with her four youngest children. "When anything strikes this family, it goes straight through," she declared. Ethel and the father took care of the sick ones but Mrs. B. herself got up the third day to do the washing. "Why, that nurse nearly had a fit when she came and found me in the wash tub with big pieces of skin peeling off my arms." Fortunately none of the family was very sick with it. She was pretty sure that Dr. F. came twice at \$2.00 a visit and the school nurse told her what to do the rest of the time.

Impetigo went through the family in the same way last summer. Mrs. B. thought it might even have been the "itch." One child brought it home from school and she almost "washed herself to death" keeping bed clothing and other clothes clean for them. The children still carry the scars as they had severe cases. Dr. F. prescribed and Mrs. B. tried everything anyone suggested, spending five or six dollars on medicines. Noxema seemed to help. Mrs. B. often is bothered with tetter on her hands and Ethel had some strange development which the doctor called Athlete's Hand. It made Ethel so nervous that she had a slight breakdown during the summer and Dr. F. kept her in bed a week. His bill for her was \$8.00 and medicines about \$5.00. Dr. F. has been fine to the family, charging the most nominal sums and often waiting for his money. He belongs to the same lodge as her husband. The lodge has made it possible for her husband to get some free dental care.

Mrs. B.'s chief need is a new artificial eye. Her present one is not a

good match for the other. She lost her eye when she was ten years old. She had been suffering with terrible headaches "twenty days out of a month" and would often have to be sent home from school. Her father used to say it was the meanness coming out of her, but he took her to the best doctors available, finally bringing her to Louisville to a well-known specialist. He removed her eye after locating an abscess in back of it. He said it would have burst in a few hours and caused death. Mrs. B. thought her father must have paid out \$300.00 or more for her at that time. Since her marriage she has bought three eyes at \$15.00 each.

Ethel reminded Mrs. B. of another illness the past year. She scalded her leg when a kettle slipped in her hand. She was in bed three weeks. Dr. F. came three times and her medicines cost two or three dollars.

Mrs. B. said that her husband is never ill. He does have a paralyzed nerve in one eye and cannot control the eye movements. He was in the war eighteen months but "checks up so well that he cannot even get a pension." Mrs. B. sometimes wishes he would get a good toothache or headache so he would know how the children feel. He had one bad accident in 1935. He was painting, had been working just one week for the firm, when he fell from a scaffold. He was rushed to City Hospital with a fractured skull but later transferred to a private hospital, the firm paying his bill and his wages from May until August. This came under Workmen's Compensation.

Their boy, Junior, was in the City Hospital waiting to have an operation for rupture when his father was hurt. She could not be with him at all but he got along fine.

Mrs. B.'s chief anxiety was about Ernest. He is very thin and has a hard cough every winter. She planned to take him for an examination at the Health Clinic. He has had T.B. tests at school that were negative.

A few days after my visit, Mrs. B. came to see me. Ernest had spit up blood and she kept him from school to go to the hospital. Still later she came with the report that he has a spot on one lung and would be sent to Waverly Hills Sanatorium in the near future.

Mrs. B. wished she had two or three small washings to help out at home. Ernest was working up enthusiasm over planning pajamas and other things to match for his trip.

The B.'s carry insurance on every member of the family. This costs \$4.00 a month for Mrs. B. and the children and her husband pays \$1.00 a month into his lodge.

STORY FOR SCHEDULE # 6
The G. Family

Guttman

Mrs. G. is a simple, honest person who makes no pretensions. There were no noticeable preparations for my coming and I was comfortably entertained in the kitchen. As Flora, the feeble-minded girl, and little Nellie were present, Mrs. G. in her broken country dialect, began to tell me of them. Nellie had a running nose cold and looked flushed but toddled about without expecting attention from anyone while I was there. Flora is very large, stolid and heavy looking. She sat the whole time without a word though she smiled and nodded when asked if she was able to talk.

I showed Mrs. G. the questionnaires and while she looked at them I explained they were a means of getting the same information from everyone who took part in the study. We sat and talked quietly of what a problem sickness can be and of the purpose of the study. Mrs. G. was interested in the idea of expressing herself upon health plans that might be best for the country. She thinks people ought to take care of their health needs themselves as long as they can, but "if things get too bad, they can call on the city." She has had to use the City Hospital several times and has no complaint to make. Her husband did not believe the City Hospital could be any good until Flora had fine care there and got well from diphtheria. That was in 1935. Dr. C. had been the family doctor but on this occasion he diagnosed Flora's illness as tonsillitis. When she began strangling and Mrs. G. called the doctor, he said he hadn't the time to come. Mrs. G. called the City Doctor who recognized the illness as Diphtheria at once. Mr. G., thinking Flora would die anyway, allowed her to go to City Hospital and raised no objections when a tube was put in her neck. The doctors said it was the worst case of Diphtheria they had ever seen. Her care did not cost a cent and Mrs. G. could not have paid as her husband was not well and she herself was sick while carrying the baby. She described Flora's condition vividly. She has to care for her as she would for a small baby. She did not realize that Flora would not develop normally until the child was 14 months old and still could not sit alone. She called the Metropolitan nurse who attended after the baby's birth and who recommended her to a Health Center. There Dr. F. became much interested. He diagnosed Flora as a cretin and gave her some powders, gradually increasing the dose. This was for her glands. In two months she could sit alone and eat solid food. She cut her teeth and began to walk at 3 years. At 6 she still could not talk. She had a ruptured navel and the doctor advised an operation, arranging for her to go to Childrens' Hospital. The nurses told Mrs. G. that she was their best patient, never asked for anything. They were surprised to learn she could not talk. The child really had two ruptures but the doctor felt it would not be safe to make two "decisions" at the same time. The mother has learned to "put the rupture in" and the doctor does not advise further operation unless it gives trouble. Mrs. G. could not remember the full cost of medical care for Flora but knew she had a regular monthly doctor bill for her until she had the operation. She had an "old-time" doctor who charged only \$1.00 a visit but he came a good many times. He was "no good" for the rupture and Mrs. G. changed to his brother at that time. He was more expensive and she has not called him since he made an incorrect diagnosis of the Diphtheria. Flora never needs a doctor now and takes little medicine.

Little Nellie is the baby and her birth was the hardest. Mrs. G. had High Blood Pressure and when she was 8 months pregnant the Dr. thought it would be best for her if the child could be born. He hardly expected to save the baby, but did. The weather was very hot and the baby was burning with fever the first few days but she sat up in bed and bathed it in alcohol almost constantly. It soon recovered

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and did well until at about 10 months when Pleurisy and Pneumonia developed. The baby went into convulsions and was hurried to the Children's Hospital. There was a small doctor's fee for care and medicine before she went to the hospital, about \$4.50. After the baby's recovery she had ear aches every time she got a little cold. Now abscesses form and Mrs. G. thinks her ears are worse. She uses drops prescribed by the doctor and he showed her how to wash the ears out. The family uses Dr. R. for everything now. He is young and just starting out but they consider him very fine. A neighbor recommended him.

Mrs. G. herself has been far from well since the baby's birth. She has not taken much medicine but is on a meatless diet. She suffers from indigestion and used to have terrible headaches that seemed to start "right up from the spine." The headaches and a scalliness of the skin have improved since her teeth were drawn. But she still "has a weight in her stomach" at times.

Mr. G. isn't well either. He had Low Blood Pressure in 1936 and lost 8 weeks at work. The doctor came every day for three weeks and once a week after that for a long time to give him shots. He was afraid her husband would never be up to working at his old job. Sure enough when he went back he couldn't stand it and was given a job as janitor instead. He had earned \$25 a week before that and has been with the firm for 33 years. It was during his illness that Mrs. G. had to cash an insurance policy worth \$106 to pay expenses. The two older boys were working at the Postal Telegraph Co. but earned only \$12 a week each. Her husband drew \$6.00 a week from the Benefit Society at the factory. Each man pays 20¢ a month into that fund and they can draw on it for 18 weeks. The men take up collections if more is needed. She wonders if her husband will ever be strong again. He always has an ache or a pain and the doctor called it neuritis, saying it might develop into Rheumatism. Mrs. G. figured doctor's visits for her husband during his illness and thought costs came to \$100.00 not counting loss of time from work and the change of job at \$5 a week less money.

Right now Page needs a tonsillectomy. He has just recovered from a severe attack of tonsillitis and Dr. R. advises an operation. He is trying to work out a plan with the family for doing it and has offered to get him into the Hospital and operate for \$10.00. Mrs. G. thinks it would cost nearly a hundred if she had him go to a private hospital.

Before I left, Mr. G. and the two older boys came for lunch and Mr. G. proudly showed some samples from the factory. He was very cordial and seemed to know something from his wife about the study.

Thomerson

STORY FOR SCHEDULE # 7
The T. Family

Mrs. T. was expecting me. She herself looked attractive and her two rooms were in beautiful order. She invited me to her bed-sitting room but it was clear that the family sits more in the room where I entered, a kitchen and dining room combined. I thought the round table the best place to write-had sat in the kitchen most places. Mrs. T. was very hospitable but she has gone through with much difficulty financially and otherwise, especially since the flood and it is not easy for her to talk about it. She gallantly keeps her best foot foremost (keeps her hair pretty, herself clean and her clothes becoming, tho' most of them are given her). As she looked over the questionnaires I recognized the fact that many questions were going to seem very personal. I explained the Settlement Federation's request for Neighborhood House to cooperate in this study and why, our feeling that the plan was good but it was necessary for us to find out if our friends and neighbors would help. I said it was not easy for us as settlement workers to make this study, that we were interested in health needs, opened our doors to the Baby Clinic, but were not exactly a health agency, and these questions came "close to home." "Yes," agreed Mrs. T., and her eyes were moist. She had been examining the questionnaires. I explained they had been sent out so that everyone would give the same information, that the Settlement wanted to show where gaps in Health Service occurred, how costs compared with what people could pay, etc. I told her more of the British plan and how it might work for a boy like her son.

Mrs. T. listened with care, then we settled down to the first questions and these took her into the story of her husband. She assured me that our Head Resident knew all about their trouble. Her husband has always been in poor health ever since their marriage but they were "getting on their feet" when the flood came and they lost everything. They had a little grocery. They lost \$700 in furniture and the business. The Red Cross gave them \$57.50. The City paid them \$400 because food supplies in the store were taken over by the City. With the help and advice of the Head Resident of the Settlement they started another business but failed dismally. Again she assured me, "Miss I. knows all about us." She thinks her husband's physical condition and his lack of confidence were partly responsible for their failure, but he was used to the grocery business and wanted that because she and the boy were able to help keep things running if he got sick. His condition is chronic. He has bad spells with cold, pains in his side and stomach. He was in bed all last week. He usually greases with Vick's Salve and "dopes up" on aspirin. If that does not help he has to call a doctor. He will not go to the City Hospital. Once about 2 years ago he did go to the clinic. He went at 9 A.M. and was still there at 3 P.M. He left without being seen and has never returned. His illness dates from the World War when he spent some months in a Louisiana Training Camp. Many men were said to have become ill there. Her husband returned ill and shortly after took influenza and pneumonia. He was sick two months and they had nothing to pay the doctor who made two trips a day for three weeks and several visits a week the rest of the time. Mr. T's family, with whom they were living, helped him out and the doctor waited while they paid small amounts at a time.

Mr. T. claimed compensation thru the Veterans' Bureau and was awarded \$50.00 a month. This was not permanently granted until a few years ago. At first he was called for yearly examinations at the "Post Office." It was thought he had T.B. but he didn't. It was his stomach. He takes Olive Oil to relieve the pains in his side. He almost "runs his wife crazy" because of his lack of confidence. Recently they borrowed \$25 to rent a parking lot. Only three cars have parked there during the month. Mr. T. worries. "The other fellow who had the lot made a good

business of it, why can't he!" He had thought outdoor work would be good for him. Mrs. T. seems more or less resigned to his "spells." She herself had no need for a doctor's care except at child birth up to a few months ago. She had been suffering with a "dead ache" in her stomach but hated to go to the doctor because they owed him money. Her husband took her and told the doctor how she felt. He reassured her and gave her a careful examination. "He found a spot on my stomach and gave me medicine but told me to drink milk to heal it. He must have meant I had an ulcer." She did drink some milk but cannot afford it. All they have now as steady income is \$50.00 a month. That does not go far. She works two or three days a month at one of the Hospitals cleaning and right now she is helping an old lady twice a week. She earns around \$10.00 a month. She never can buy clothes. She has not had a new dress for five years. Her sister gives her things and she tries to wear her daughter's but they do not fit. The daughter, a pretty youngster of 16, has been married 2 years. She and her husband just barely get along but help the family for letting the boy stay with them. Mrs. T. cashed in the boy's insurance policy three months ago to pay up bills. It amounted to \$106. She bought him a warm jacket out of that and has been scrubbing floors at the hospital to buy him pants to go with it and give him spending money. She will do anything to help him keep out of trouble. She had some trouble with the little girl, found she was skipping school and hitch hiked to a neighboring town at the age of 11 and was going to dance halls with bigger girls. She has settled down now and learned to cook and sew since her marriage. Later the young girl came in. She spoke sweetly of her husband. "He doesn't buy himself anything but he buys me something every week."

J. was always well and strong until she had an illness at 13. There was an epidemic of infantile paralysis at the time and the doctor feared she had it. She was sick in bed two weeks. Her left side seemed affected. The doctor came three times at \$3.00 a visit and the medicine cost another \$2.50. Mr. T. had his grocery business then and could manage to pay. Even now J. complains of pains in her left arm and leg. At times she cannot sleep at night. Last week she went to the Hospital Clinic for an examination and the doctor thinks one ovary may be out of place.

The boy, O., is in very good shape now. As a little fellow he suffered much with his ears. The doctor at the Child Health Clinic said his "eardrums was eat." The money spent on his ears amounted easily to \$16.00. They cleared up when he recovered from scarlet fever in 1930. The doctor came to see him four times then and Mrs. T. thought the medicine amounted to about \$3.00.

Mr. T. carried a small insurance on all members of the family. This costs \$5.68 a month.

Asked about unmet medical needs, Mrs. T. found it hard to say. She needs glasses. Several years ago the school bothered her until she got glasses for J. and the child scarcely ever wore them. Mrs. T. would like to use those frames but is afraid J. will use them again herself. Mrs. T. had two teeth extracted recently at City Hospital but some necessary fillings are being put off. The hospital does only extractions. Her husband needs both dental care and glasses but there is no way in sight to get them.

O. does not complain of anything except that he has no job. J.'s husband will have to take care of her needs.

Mrs. T. was cordial in inviting me to stay after we finished and we did talk of the recent behavior of some of the boys. Her son told her of one occurrence involving the son of a neighbor. She knew Miss I. had talked to her boy about returning to school. He left the Trade School 3 years ago "after hammering on the same piece of wood for two weeks." He thought that was enough. Mrs. T. does not think he would return now.

STORY FOR SCHEDULE # 8
The B. Family

Mrs Baugh

Mrs. B- returned to her Settlement Club in the fall still weak from a long illness. A month or so later when the idea of this study was presented to her group, she was most interested and told how the Society of St. Vincent de Paul had helped her so that she could have the necessary care. Had it not been for that organization she did not know how her expenses could have been met. The study did not get under way until after the first of the year and Mrs. B- was not reached until March 6. She expected me on this date. Her cottage is the last in the long row and stands out as the most "spick and span."

The Transfer Co. where her husband and sons are employed was near enough for her to point out her son R. and the tractor which caused the almost fatal injuries of her husband. He was a well man until July 6, 1937 when the tractor slipped in being unloaded and crushed him. There were compound fractures of an arm and leg; three ribs and his collar bone were broken and he had internal injuries. He was rushed to City Hospital when he was hurt and was there 99 days. Mrs. B- worried greatly about his lack of care. She is a very clean person and could not bear seeing her husband go unbathed. She went over each day to bathe and feed him. She thought he might have starved had it not been for her. It could be judged from her conversation that misunderstandings occurred between Mrs. B- and the hospital authorities as she wanted to move him and the doctor would not allow it. She quoted him as saying the various "pins" and appliances were hospital property and Mr. B- could not be taken to another hospital without removing these and it would endanger his life. One of the "pins," which Mrs. B- said looked like an ice-pick, caused blood-poison in his hand, otherwise not injured. These pins were drilled through his hand and leg to help hold them in position for the broken bones to set. He was in a cast for 13 months. The hospital charged a fee of \$169.00 which the B-'s have not paid. It is in the hands of an attorney and the hospital is threatening suit. Mrs. B- said they were not able to pay and she felt the hospital should not have made the charge. Her husband's arm was set in a most awkward position so that he cannot drop it to his side. The wound in his hand has opened nine times and Mrs. B- dresses it herself. He received no compensation as his firm does not carry it but Mrs. B- thought they probably received more than compensation could have amounted to. Her husband's wages were paid and their rent given free for 13 months. Also he received \$3 a week from his lodge and this paid for medicine.

Mr. B- had just been out of his cast three weeks when Mrs. B- became very ill. She had known for 16 years that she had a growth. On Feb. 28, 1938 it burst and she began to have terrible hemorrhages. Her little girl told the priest at her school and he came to see her. He asked her if she wanted to be a Catholic. Her husband has always been one. The priest told her not to worry and sent the ambulance for her within 15 minutes. She was in St. Joseph's Infirmary until June 18. She was operated on April 30, 1938. "All my female organs were removed. It was bad knowing what was happening to other women there who had that done when they were younger. But my doctor told me I had lived most of my life and would not need those organs, that it would not be dangerous. I listened to him and now I feel better than I have in thirty years." Before she could be considered strong enough for her operation she needed three blood transfusions. Her sons gave her the blood, a pint and a half each. The St. Vincent de Paul Society paid all her expenses, over \$500.00. She found out in March that she had diabetes and must be very careful for her diet. Also she has a "hernia rupture" and should go to the hospital again but she has no money to take care of expense and would not ask the St. Vin-

cent de Paul Society. She feels sure the Lord will provide some way. When things get too hard for her to bear she takes her troubles to him and there has always been a way. She has paid out much money for medical care and has now a silver wall supporting her stomach.

I asked further about ^{that. It was due to a} fall in 1911. She then weighed 296 lbs. Her mother was ill and she had been helping to care for her and her home. She was cleaning a window on the outside and fell backward down a bank "in a sitting position." She had to go to bed but got up to go to a funeral Sunday and collapsed. She was down for 2 years "hemorrhaging." She fell off to 81 lbs. and had 27 doctors. She thought the only thing left was for her to go to the saylum. Finally the physician who looks after members of her husband's lodge suggested a doctor whom he thought could help. This good Dr. P. had X-rays and found her organs had all been torn loose so that her stomach had no support. She was taken to the D- Hospital for three weeks, the same doctor putting in the silver wall. She was his "record" case after that. He won \$1000 on a lecture given on her case so would never charge her full fees. She was in the hospital nine times after that before her first baby was born in May 1915. Each time it was for two or three weeks for treatments and adjustments. She paid \$15.00 a week for her room, \$10 for the operating room and \$30 for anesthetic each time. Her total expense for that long illness was over \$1300. But she got well and had her babies in spite of the silver wall. All of them were normal. She was in the hospital for all but the last.

At that time her husband worked for the K. & I. R.R. and earned \$90.00 every two weeks. They had money saved. But he could not pay such large medical expenses and she helped him by cooking for two factories for over five years. She used to clear as much as \$5.00 a day but it was hard work.

In 1927 Fred had his only serious illness. He got kicked in the stomach while wrestling with boys over a football. This caused a ruptured appendix and he was sent to a private hospital. Dr. P., her much trusted physician, operated and the boy was recovering when pneumonia and scarlet fever set in. He had to be moved and there was no place except the isolation ward at City Hospital. Dr. P. could not care for him there and risked sending him home and getting a trained nurse. The nurse was with him for 6 weeks and she was paid a total of \$210.00. At the same time that Fred was in the hospital, the baby sister was there for a mastoid operation. Mrs. B- remembered that the hospital bill for both children was \$784.00. The specialist who operated on Doris charged another \$150.00. That time the family had to borrow from the bank and again Mrs. B- cooked her way out of debt. Fred got to be 14 and wanted to stop school to get a job and help her. He did not seem strong but she thought him well and took him to Dr. P. for a permit. The doctor examined him and said he might go into T.B. unless he had good care. She had wanted the boy to help pay the doctor's balance of \$118.00. Dr. P. said he would give her a receipt for that bill in full and it would be his last statement for her. The doctor was ill himself and died 10 days later. She took the boy out of school, fed him up on milk and eggs, gave him much rest and now he is a fine specimen of a man.

Doris had pneumonia and Scarlet Fever in 1933 and doctor's fees amounted to another \$40. In 1935 her tonsils were taken out at the Children's Free Hospital.

Mrs. B- feels that her trust in God has really pulled the family through. She has no insurance on herself but is taking out some. Her husband pays in \$2.74 a month to his lodge and can draw \$3 a week for 13 weeks. If still ill he must be dropped 7 weeks but can then draw for another 13 weeks. Insurance for one child costs

95¢ a month and for another child 66¢.

Doris was present during the whole interview and questioned "do you need all that" as my notes got voluminous. "It does seem a great deal." She spoke of an accident to one of the brothers but her mother said that was too slight to count. When the mother said proudly that she runs no bills, that Ross' boss told him he was the only young man employed there whose wages had never been garnished, that when they had little they bought little, the child reminded her of some umbrellas which she is paying for a little at a time. The child said "me too" when diabetes was spoken of and the mother put that aside. I gathered later that knowledge of this might interfere with insurance.

The Filson Historical Society

STORY FOR SCHEDULE # 9
The H. Family

Mrs. Hair

Mrs. H. did not expect me and was so blind when she opened the door in the light that she could not recognize me at first. She was very cordial, taking me in by the fire. Her two rooms are in the back of the house but she has her own bath room. She wouldn't use the same bath room with anybody. "Have you been making calls?" she asked, in a tone as if that was a nice thing to do and quite expected. She did not think she would get to club tonight as she planned to say a novena at church. She is trying to get a job at St. -- Hospital. She has worked in hospitals all her life and has taken care of the insane. Her husband is sick, an epileptic and in care at a State Institution. He got hit on the head at the railroad shops where he worked in Nov. 1927. Never before that had he taken epileptic spells. He was sent to the City Hospital but allowed to come home shortly; then had to be sent back. He was committed from the psychopathic ward there in March 1927. Except for this information Mrs. H. volunteered nothing more about her husband. This did not come all at once but in response to interest and because I had thought him dead.

Mrs. H. wanted to suggest an old fashioned spelling bee for the club meeting week after next. She thought she wouldn't come until then and she would bring the prizes and refreshments. "Some of those folks haven't been on the refreshment committee this year," she declared. "Didn't she think it might be because they couldn't afford it?" I feared certain ones who had been absent several weeks might be staying away because they could not bring their share. "They've got as much as I have!" said Mrs. H. She thought one member was staying away because the club recently gave a shower to an expectant mother and they gave her nothing. "But her baby was born in the summer when the club wasn't meeting."

I thought Mrs. H. far too generous with her contributions for club refreshments and that a committee must be appointed to help her. Mrs. H. loves the sociability of refreshments. She told me the club was now 10 years old and she thought the settlement should give them a banquet. She knows why Mrs. S. is no longer coming. It's because she doesn't like Mrs. B. (Mrs. B. is too brazen. Mrs. H. does not like the way she talks.) "You know, Miss F., last year Mrs. L. got so she took in just anybody, all kinds of trash." And Mrs. S. doesn't come because she don't like those C's. Did you know Old Lady C's son got sent up to the Pen for a hold-up? I hadn't known. She thought our plan that a new person should be present at the club three times before being considered a member was good. I was glad she approved. I told her I had come partly to find if she was interested in the Health Study that we talked of at club and in making an appointment to get together with me on it. "No," she did not want to do that. "Alright," that was entirely with her. But I told her that our settlement belonged to a Club or Federation of Settlements with a president and officers just like her club. And this group or club of settlements often worked on plans together, that nearly everybody is interested now in a National Health program and the Federation of Settlements sent a doctor and his wife to England last year to find out how their plan for National Health Insurance worked. They wrote a book about it. Now the Federation is following that up by asking all the settlement members to study what we need here by talking with the people in our neighborhood to see how they manage when sickness comes, whether they can take care of it themselves or need help and what services they use.

"Well, I'll tell you one thing. That City Hospital ought to take better care of people. They are always advertising for nurses. They ought to have nurses to

bathe the patients. When you go there no water touches you. Why they don't even change the mattresses after a person has had a contagious disease in the isolation ward. And you can pick the bed bugs off the beds. Did you know they are charging now? \$1.50 a day and 25¢ for clinics-its terrible. They oughtn't to charge poor people like that or bring suit against people like Mr. B."

Mrs. H. had an experience in the Isolation Ward three years ago when she had scarlet fever. She was there a month, and had a touch of infantile paralysis and diphtheria at the same time. She was sick! Patty Lee had scarlet fever at the same time and was there with her. She had it light but the hospital allowed her to stay until her mother was discharged so she wouldn't have to be boarded out like the other children. They stayed at the "Village."

Mrs. H. isn't much of a person to run to doctors. "Why, some people go with every little pain. Doctors are no good." She hates to go to these students and internes. The agency that helps her had one good doctor who went to Europe, and then they got Dr. T. He was fine. Now they have some young doctor. When her worker wanted her to get examined so much and have blood tests, she told her no-to take her off their lists if they had to do that. "They do not have to get examined but they can," *she added, in a softer tone.*

Mrs. H. has no income but her grant of \$28.00 a month from this agency. Myrtle makes \$8.00 a week and "lives in" where she works. She gives the children shoes and a dress sometimes but nothing in the home. Bud doesn't work. "If he did he wouldn't give anything at home." She told him he would have to try to get something or he'd have to go to the Village. She couldn't do anything for him. With all those clothes they have at the F-S, don't it look like they could give a boy something. They gave him that overcoat but what's he going to do when he's got no pants. He can't go and work in his overcoat."

Here the children came from school and she shut them in the kitchen to warm their lunch and eat alone. I got ready to go but she said the children could take care of themselves. "I ain't no Republican," she went on, "but I will say that when Republicans are in office, we get more out of them to live on than we do from the Democrats." Mrs. H. pays \$15.00 a month rent. She wishes she could find a little cottage for that. By the time she pays rent, gas, and insurance she sometimes has only \$6.00 left for food for the month. "Lots of times we don't have enough to eat. You know I think a person has got to be poor to know how poor people feel. Miss D. (her other worker) says not any more than you have to have an operation to understand how another person feels about having one." I thought many people believed as she did. I thought we couldn't know how the other person felt about it anyway, but just how we felt. I remembered what a hard time my mother had raising her children after my father died.

Now Mrs H. had told me a good deal of how she managed. I wondered if she cared to go on and let me write down her answers to some of the questions which were asked. She was more willing. At first there was nothing needed-nothing wrong-then it came out that she can't wear her teeth-has had two sets from the Dental College-\$15.00 each. "I paid for them myself." "That's another place poor people should get better care. Every time you go, you have to pay \$1.00." Her children hate to go to doctors too. And they hate it because children at school know they're on relief. If Patty Lee has a new dress, she gets asked who gave it to her. She just

tells the kids. "Why, mother bought it out of a store. What do you think?"

The rest of Mrs. H's information about health was meager and came out accidentally. She's not much on medicine either. She gargles with salt water, and uses mentholatum for her sinus trouble. She keeps "4-way cold tablets" on hand and tried to explain the 4 ways they help. She has group insurance for the family, costing 35¢ a week. When she goes to pay it she takes Carl so he can go up. She can't ride on elevators. "It gets her scared and she faints."

Yes, she has glasses-was blind for nearly a year as a child. They have not been changed for five years.

I got ready to go. "We don't forget to ask at the settlement about that banquet."

I said I would mention it but greatly feared the settlement budget might not take care of banquets.

"Oh, that's what they all say. Miss D. says there's no money-but there she rides around in a car!"

Mrs. H. followed me out. "Is this your car?" she asked. "It's nice."

"Yes, I had to buy a car for my job before I came here. Now I am glad I have it. Perhaps as pretty days come some of the club members will enjoy a drive in it."

Mrs. H. admired it. She has been more friendly today than in any of our contacts. "Maybe I'll come down to the club tonight. I'll see."

"We will be glad if you can."

Goodbyes.

And she did come. Very friendly and warm in the club.

STORY FOR SCHEDULE # 10
The W- Family

Mrs Weiss
(Whitby Children
Cedeyca

The visitor chose this family on account of her interest in the three children. Because the children had not appeared at Neighborhood House for several weeks, the visitor was interested to find out "why." Upon visiting the home on March 9 she found the oldest girl at home and ill with a sore throat. This situation was favorable to conversation about health. The mother was very willing to elaborate upon the subject, and the visitor explained the health study which is being made by the settlements. The mother was interested. Because the time close to lunch was not favorable for the exhaustive study of the family and its problems, the visitor suggested that she come back sometime later and make a record of the illnesses the family had experienced. The mother was willing and the visit was made the following Saturday afternoon.

Mrs. W. was particularly anxious to talk about the illness of her youngest girl because there had been a most miraculous recovery. At the age of 5 the child had been taken to the Children's Free Hospital on account of acidosis. A family doctor who was well acquainted with the financial status of the family was influential in getting the service. Double pneumonia and pleurisy developed. The cause of these afflictions was not analyzed to the mother's satisfaction. The doctors did not seem very interested in telling her the cause. She says one of them suggested that it could have been attributed to a fall the child had had two years back. This statement does not satisfy the mother. She says, "I don't believe anyone knows the cause." The child was taken to the hospital on May 31, 1934 and had two operations, one on June 12 and another in July. Three blood transfusions were needed and a rib and a half were taken out in order to put in a tube to cure the pleurisy. The mother had complete confidence in the doctor who was influential in getting the child into the hospital and was glad to sign a paper giving the surgeons full authority to do whatever they thought necessary. She was greatly impressed with the kindness and tenderness the nurses and doctors gave her child. They called her "the miracle baby" on account of the miraculous recovery. She was grateful that there were no fees because she doesn't ever want to lay a heavy burden on the step-father even though he is very fond of the children.

Mrs. W.'s first husband, the father of the girls, "went down and out" during the 1929 depression. The family never had a large income. She was married at 14; he was 17. Off and on they lived with her mother who worked every day cleaning a few downtown offices. (She has had this job for 18 years.) This parent was always helpful in taking care of the grandchildren when they had children's diseases. Because of her help no doctor was needed when the girls had chicken pox and whooping cough. Home remedies were used. The druggist at a nearby drug store is a good friend of the family and gives much advice and service free. Mrs. W. had a doctor come for the children when they had measles, for she was in Tennessee (trying to make "a go" of the first marriage) and felt "safer" to have a doctor when so far away from her own mother's assistance. All three girls had chicken pox, whooping cough, and measles at the same time. Chicken pox and whooping cough they caught from their cousins who were also living at the grandmothers. J. got the scarlet fever "out of the air, I guess" while the three children were visiting in Detroit. The other two children were taken out of contact with her. The people visited called a doctor. The mother feels sure that under ordinary circumstances, i.e. living near her own mother, there would have been no need to have the expense of a doctor. She has great faith in her mother's home remedies. This parent also took care of the births of all three children. A doctor was called for the delivery in each case, but no other help was needed. The last child was born during the 1929 depression

when the father was out of work. The druggist-friend was influential in having the city doctor take the case. The family voluntarily paid the \$2 to the attendant nurse. The elder parent, according to the informant, took very good care of the mother at the birth of her first child even though it was a difficult case. The 14-year-old mother was very ill during the pregnancy. She was poisoned from eating vegetable soup and grapes at the same meal, she says. Blisters which were difficult to cure came out on her mouth and continued until after the delivery. The druggist on the corner tried his best to cure them. There was not a great deal of money in the family. She thought if any one could cure them he could, for he had almost finished his medical course. Until this pregnancy the mother had never been seriously ill in her life. A boil which had to be lanced by a doctor and colds cured by her mother had been her only illnesses. At all three deliveries she had some trouble. At the first one she was in misery from Thursday morning until Sunday night at 10 o'clock. At the second and third deliveries she was torn badly. She would neither allow the attendants to give her ether nor sew her up. She signed a paper to that effect. She suffers now at the menstruation period with the violence of the discharge. She thinks the short and violent period is due to the tearing at the births. A "cheap" doctor was procured for the first delivery. She later learned that he had been out of the insane asylum only a few months. He cut the navel cord of the baby so short that the child had a slight rupture. He advised a truss. It did not help and was discarded. The rupture cured itself.

All three children are very susceptible to colds. The mother cures them with home remedies. The druggist-friend "swabs" throats and gives cathartics.

Additional information: During the visit to the home on Mar. 9 the mother referred to the immediate needs of all three children, i.e. tonsilectomies for them. The mother said she had been trying for two years to have their tonsils removed. Her finances were low; she could not afford a private doctor. Her two attempts to get service at the City Hospital had been unsuccessful. Each time she had been too far down the line to get in on the days assignment. The visitor offered to look into the matter and the mother was delighted with the possibility of getting the service. Upon return to Neighborhood House the visitor called the Childrens' Free Hospital, the City Hospital, and the Finzer School. On Thursday the school nurse stopped at Neighborhood House and the case was presented to her. The nurse took notes and said it seemed at the moment as though she would be able to give the children the necessary service within two months. She promised to call at the W. home within a few days.

STORY FOR SCHEDULE # 10

Mrs. L.

Mrs. L. is an Italian whose tiny white cottage nestles almost under the walls of the settlement. There the family has lived for many years. There nine children have been born and two have died, the two eldest girls who acted as little mothers to the many smaller ones for years. It was the friendly settlement which helped to get them under care and later had to help the mother bear their loss. It was a tragic time for her and there have been other tragic times over other children because of accidents or illness. Mrs. L. has been ill much herself. In April, 1938 she had a serious operation. She was friendly while I visited but not cordial. She is naturally reserved. Her life has been lived in one place. She has made a little garden around it, the only one except that of the settlement in the whole neighborhood.

I told as briefly and simply as possible about the health study and its purpose, then told why I came to her, chiefly because of the great expense which we knew sickness had caused her. I felt that her story of how she had managed to pay the costs might go far toward showing that a better program to help people keep well was necessary.

At first Mrs. L., smiling rather shyly, asked me to wait until her daughter came home. I showed her the questionnaires while we waited and told her we could do it at any time that suited her. She began to make excuses, suddenly had a slight flair of temper saying, "Why, they would just laugh at me if I told them what I had spent for sickness. I've paid six doctors three hundred dollars since last April. Heck! No. I think they just want to find out our business." She came and sat beside me as she told of Carl who recently got hurt in an automobile accident. "There were a few pennies of insurance and for the rest I pay all I can every week."

Five of her children are at home now, four of them attending school. Only her husband is employed but he has worked steadily. The family living is frugal but the children expect much. One son wanted a car to ride to school! This boy's demands were a great worry to her. The children at home are all sturdy enough except this boy. "And what has anyone done to help me?" she suddenly asked. I felt that Mrs. L. was voicing her feeling that workers from the settlement had not been in to see her very often during the winter and since her illness. The settlement head, her special friend, has been ill too. I knew it would mean a great deal of trouble for Mrs. L. to work with me on this study. I said we would give it up. Mrs. L.'s eyes were misty but her voice a little gruff as she said she would rather not do it, that she wanted to forget it. I accepted that. Her daughter came and we finished the visit with talk of the garden, Mrs. L. feeling it so small and inadequate and wishing she could push the tracks and box cars farther away but they seem permanent. She wished too that she could go about like other people. She just stays at home in the same place.

This was the one refusal.

Mrs Leo

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I told as briefly and simply as possible about the health study and its purpose, then told why I came to her, chiefly because of the great expense which we knew sickness had caused her. I felt that her story of how she had managed to pay the costs might go far toward showing that a better program to help people keep well was necessary.

At first Mrs. L., smiling rather shyly, asked me to wait until her daughter came home. I showed her the questionnaires while we waited and told her we could do it at any time that suited her. She began to make excuses, suddenly had a slight flair of temper saying, "Why, they would just laugh at me if I told them what I had spent for sickness. I've paid six doctors three hundred dollars since last April. Heck! No. I think they just want to find out our business." She came and sat beside me as she told of Carl who recently got hurt in an automobile accident. "There were a few pennies of insurance and for the rest I pay all I can every week."

Five of her children are at home now, four of them attending school. Only her husband is employed but he has worked steadily. The family living is frugal but the children expect much. One son wanted a car to ride to school! This boy's demands were a great worry to her. The children at home are all sturdy enough except this boy. "And what has anyone done to help me?" she suddenly asked. I felt that Mrs. L. was voicing her feeling that workers from the settlement had not been in to see her very often during the winter and since her illness. The settlement head, her special friend, has been ill too. I knew it would mean a great deal of trouble for Mrs. L. to work with me on this study. I said we would give it up. Mrs. L.'s eyes were misty but her voice a little gruff as she said she would rather not do it, that she wanted to forget it. I accepted that. Her daughter came and we finished the visit with talk of the garden, Mrs. L. feeling it so small and inadequate and wishing she could push the tracks and box cars farther away but they seem permanent. She wished too that she could go about like other people. She just stays at home in the same place.

This was the one refusal.

STORY FOR SCHEDULE # 11
The B. Family (colored)

Mrs Bell

Mrs. B. comes to the Well-Baby Clinic at the settlement with little Blanche and Thelma, still young enough to be called the "new" baby. The only contacts of colored people with the settlement are through this clinic and in "non-neighborhood" groups that meet in the house. There are many colored people living in the immediate neighborhood but their recreation facilities are in other centers. Mrs. B.'s two rooms are on the first floor of a little frame rooming house facing the inter-urban tracks and within a half block of the settlement. The family moved here from the "slums" 6 months ago, the slums being a district wrecked for a Federal Housing Project, but part of it were no worse than the old lodging houses around the settlement.

The nurse had arranged for my visit and I found Mrs. B. very willing to talk with me, though she felt there was little to tell about health costs in her family. They are not on relief as her husband has had work unloading sand barges for the same company nearly 14 years. He came here from Georgia and they were married just 14 years ago. His wages average from \$12.00 to \$15.00 a week when he is working. Just now he seldom works a whole week. There are periods when he is laid off. In 1934, when he was laid off 8 months, the family did receive relief. Work was slack this winter and Mr. B. has made only two full weeks since Christmas. The rest of the time, one, two, or three days a week at 42¢ an hour. This spring work will open up and he will have more. Though there are five children to feed Mrs. B. does not let herself worry but thinks of how many people do not have as much as they. She just cuts down when she has to. Right now she is buying only a pint of milk daily when the children should have much more.

Mrs. B. is very light and so are the children. She keeps her rooms and the babies beautifully clean. There are two white friends, one her Sunday School teacher, who help by giving clothes to the children. Little Blanche looked very dainty as she played around.

Mrs. B. said that her husband keeps well except for colds. He had a light attack of grippe last week but just took a dose of "Black Draught" Cough Syrup. This is their favorite and almost the only medicine kept on hand. Sometimes there is calomel or salts or castor oil. Mrs. B. remembered her husband needing a doctor only once since they married that he had to pay for. That was when he hurt his back about in 1927. The doctor came twice at \$2.00 a visit to tape his back. The following year he broke his arm while at work and received compensation of \$10.00 a week for the six months he lost, also free medical care. He has no unmet medical needs except a tooth to be pulled "when he gets able."

Mrs. B. is not well now as she has needed a "repair" operation since the birth of her last baby. She had such an operation after her first. All her children were born in the City Hospital and she received good care, has attended the pre-natal and post-natal clinic. She has nursed all the babies too and she wondered what she could do about nursing the little one if she goes to the hospital in May as planned. She thought she might be allowed to take the baby. She showed me a card to the Birth Control Clinic stating that she needed contraceptive advice. She doesn't believe much in birth control but thought she would go to see what kind of advice that was and to please the doctor. She agreed it might be better to go too. She has had high blood pressure since Blanche came into the world. This means a careful diet, no meat or "grease." The doctor told her if she continued to eat meat it might lead eventually to a stroke. Her back bothers her and she cannot lift anything heavy. Her husband does the washing.

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The B.s have one child dead. An older child let him fall. He had convulsions after that and was taken to City Hospital three different times for care, about a week each time. There was no charge. He died at 8 months. She had him insured and got \$12.00 toward his funeral expenses which were \$25.00. They paid the balance a little at a time.

All the children have had measles, whooping cough and mumps, but at such times the mother has given them a little tea or Black Draught and kept them in bed. In school they have had Shick test, typhoid shots, the T.B. test, etc. Recently Eunice was found much underweight and X-rayed. While she does not have T.B., she has been referred to the Negro Branch of the T.B. clinic and is to go on Saturday. Mrs. B. said she isn't sick, goes to school every day, rain or shine.

The other children have no unmet needs.

The Filson Historical Society

STORY FOR SCHEDULE # 12
The W. Family (colored)

Mrs. Wilson

I called to see Mrs. W. soon after the nurse had arranged with her to have me. She lives in miserable rooms on the second floor of a lodging house near the settlement. On this occasion I told her why we wanted information about health and of asking the nurse to suggest some of the clinic mothers who might help. She was hesitant and somewhat timid about it but listened to my explanation and agreed, giving me an appointment for the following morning. The baby, a nice little boy, was active and playful. A man was asleep on the bed.

The next morning Mrs. W. had to call her husband for the first few questions and he remained with us. He looked much run down and coughed a great deal. I felt the hesitancy and reserve in both and told more of the purpose of my visit for Mr. W.'s benefit, leaving them free about working with me. "Well I figures this way," said Mrs. W. "if I has to, I has to." I assured her she did not have to but that it would be a help to us in finding out what is needed for people to keep in better health. "Well, if its a help, I'll do it."

There were no expenses to record as these people have had nothing with which to pay. Mr. W. said he had not been on relief. "We have needed relief but have not asked for it. As long as we can get around it I will, but we are badly in need of help of some kind. If the man we rent from was not tender-hearted we would be out of here, as we are behind three or four months." Mr. W. would like to get on WPA but when he went up to apply he sat days and days. "They would send us to one place to sit, then to another place, and when you're hungry, its enough to wear you out. So I made up my mind to pick me up some junk with my push cart." Mrs. W. joined in to say, "When you goes for help you has to go all over the world to git it. It makes me nervous to go up there and git mixed in them crowds. I has to have air."

Since he began picking up junk, Mrs. W. thought he had earned an average of \$7.00 a week. Mrs. W. does several small washings and works out for a lady once a week. They pay \$9 a month rent. Mr. W. works every day he's able. He has been suffering with his cough and feels "all wore out" and looks it. No, he has not been to the City Hospital. He thinks he would have to wait several hours and then if there was some one who needed it worse he might not get his turn. He figures the hospital has so many people who need it worse. However if "Miss" thought he ought to, she must be right.

Mrs. W. said, "I jest about lives at the hospital." She has gone twice for "spells" with her stomach and head. The doctor took an X-ray and said she had gall-stones. She was in hospital just a day or two both times. She is "scared" of the operation. "But if I makes up my own mind, I'll go and not be scared. If you don't let anybody persuade you to do something like that, you're alright." She has bad tonsils too. They swelled up so she couldn't swallow and the doctor said they should come out. Mrs. W. has high blood pressure and it makes her nervous to think of these operations. She just goes all to pieces sometimes and feels like she "don't want to be bothered," just trembles like a child. I could understand her feeling and thought it did take time to make up one's mind about things like that, but it was good to know she could have the operations.

I offered to write a note to the Social Service Department of the hospital for Mr. W. and said he might get enough help to make up for waiting there once. He accepted the note and seemed to be very grateful. As I left the same colored man seen before came in and threw himself across the bed.

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Mrs. Sulzer

STORY FOR SCHEDULE # 13
The S- Family

Mrs. S. came to the settlement to request the worker to help her get some information and relief if possible. Her husband, a painter, had been laid off by W.P.A. because he was eligible for unemployment insurance of \$4.00 a week for fifteen weeks. His W.P.A. wage was \$16.00 a week. He received his last check on March 3 and the \$4.00 payments had not begun (March 23). I found out all I could for her. The only help I could get at once was the promise of school lunches for the three older children and milk for the baby. There was no provision through the Relief Bureau for helping in this situation and private agencies could not help as there are a large number of such cases.

Mrs. S. belongs to the Woman's Club at the House and after I had rendered the service I could to-day, she willingly agreed to remain and give me her health data.

Mrs. married at 20. She was in good health and her only illness since has been in connection with child-birth. She said that she nearly died with her first child, got poisoned from kidneys. She was in the City Hospital 14 days. There was no fee. She doesn't know how she could have got along without the City Hospital since her marriage. Her husband was working with his father, a contractor, when they married and they lived with her mother. After a few months there was no work for him. Then the baby came. They went to the Family Society and were helped to set up housekeeping in a room by themselves. Their rent was paid, groceries and milk furnished while he was not working.

Again he was working when the second child was born but earning so little that a private doctor could not be afforded and the City Doctor was called. He gave her satisfactory care. It was the same with all her babies and they "came" regularly. After Norman's birth she was ill but so was the baby. He did not gain or develop and the doctors said he had a very rare disease, hemorrhages under the skin. He was not taken for care and diagnosed until a few days before his death. Mrs. S. had fallen off from 128 lbs. to 110 lbs. during his illness and after his death in July went into the City Hospital where she remained until early November suffering with her kidneys. She thought the doctor said she had "perolitis." There was no fee. Fruit and fruit juice put her on her feet.

While she was ill her husband and the babies lived with her mother and brother, closing up their own little rooms but continuing to pay the rent, so that living expenses were almost double. Her husband has had one illness when he needed a doctor, in 1932. He called a doctor that he knew of through her mother. Mrs. S. remembered that the doctor was paid \$36.00. Her husband was ill about a month. He had quincy and his ear had to be lanced. The doctor came to see him twelve times. Medicines were extra. He had no other illness until two weeks ago when he got influenza. She cared for him at home, using mustard to help him.

Mrs. S. thought her family had sickness all the time, more than their share. Jack has now been found to have a heart murmur and he has rheumatism. Besides this tuberculosis has been suggested at the health clinic and he must be x-rayed.

Junior has "epileptics" every few days. He kicks like a horse but sits up and laughs later. "He would impress you as very nervous, wants to talk all the time and runs up to hit people before he knows what he is doing.

All the older children had whooping cough, measles and chicken pox in 1934 and

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1936. She took them to the City Hospital Clinic when whooping cough started.

Mary had diptheria when a year old. She was in City Hospital a month and was under an oxygen tent part of the time.

In spite of so much use of the hospital Mrs. S. felt that they owed two doctors approximately \$50.00 each and could not have them any more. Neither has sent a bill because they knew the circumstances. They owe bills in four drugstores, a total of \$16.00 and some of this has been owed for three years. There is a balance of \$52.00 due the undertaker.

This family carries no insurance.

Mrs. S. is one of a large family and has depended upon the various members for help over periods of emergency. However, all are too poor to help further.

The Filson Historical Society

Mrs Schlosberg

STORY FOR SCHEDULE # 14
The S. Family

Mrs. S's story was not one to be held within the limits of a questionnaire. It is the breath of her life to be able to give. I had called earlier in the week to tell her of the Jewish Women's Club. Her daughter recently gave a beautiful performance in a Purim Play sponsored by this club. Mrs. S. came to see it, though still weak from influenza and wanted a reminder for the meeting. On this visit she made me feel royally welcome. She would come to the club. She would like to teach mothers how to take care of their children. It hurts her to see and know of some children allowed to go to school without breakfast. Did I know what was wrong. Why did not mothers know better. She told with deep pride of her own children, their success and her own in educating them. Her children had wanted for nothing but their living has always been plain. She never knew what it was to punish or scold a child, had no need to. They were all good.

Today, feeling that Mrs. S. would be willing to tell me her "health story," I went, planning to tell her about it and get an appointment. She had me come in, saying, "My lunch is prepared, already in the stove. I have plenty of time." I said that I was going to ask her something and would tell her "why." "Had she had much sickness?" "No, thank God, we have been blessed." I told her that Neighborhood House was one of many Settlements in the country belonging to a National Club or Federation with a President and other officers. "Who is President?" "Miss Helen Hall, head of Henry Street Settlement in New York." She nodded wisely. I told her this Federation of Settlements was interested in knowing what people needed to care better for their health in order to help plan a National Program for Health, that many people felt that health care was too big for families to carry for themselves and a National Program was necessary. She agreed that was so and said at once, "I will help."

She stretched out comfortably on her couch and began to talk. "Did I want the information from time of her marriage?" "Perhaps that was too far back?" "No, I will give it to you." First she told with great feeling of the little town of her birth near Riga in Latvia. She remembered so much the flowers and how her father enjoyed them. Her father knew every individual in the tiny village and how they lived.

She was one of thirteen children. Many times her father would send his children to the homes of other villagers with food before he would eat his own meal. He was like that, always giving. Mrs. S. had a wonderful mother and knew as a child just how wonderful she was. She described with awe in her voice the fine efficient care of this mother, how she considered the comfort of her family, how easily she seemed to accomplish great mountains of work. "I have a wonderful mother!" Mrs. S. would say to herself as a child. She never knew what it meant to worry until she was 18. Her home was full of love. At 5 in the morning her father would be up at his table reading the Talmud while his wife began her day with making the big fire to prepare breakfast. Europe was cold, she said, much colder than this country. She told how her father would lovingly pinch her cheek and how she grew up feeling it would be wonderful to become a mother.

She was much respected as a girl and very critical of her suitors, knowing that when she married it must be for love, and she would marry a gentleman. Her husband was a dentist in Riga. Her own home was not far away from that city. Her husband desired much to come to this country. Just this morning she was talking of her home village, of the flowers. She loves fresh air and her windows were wide open. She will soon have flowers on her porch, now black with soot, a place for storage and for clothes to be hung-most unbeautiful. But she is glad she came to this country, "thank God."

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She and her people came with her husband. They first went on a visit. Her husband left their bags and baggage for a friend to send after him to America. Her dowry of linens was among them. Her husband sent money for the freight but their possessions never came; they were "double-crossed" and could do nothing. They came to Chicago where they lived for eleven years. These were years of constant struggle; there was no money for doctors' care. Her four sons were born in the Michael Reis Hospital there. She went into the ward and the birth of each child cost her only \$10. She wanted to pay something and could pay that. "Think of it, just \$40.00 I paid for them all. It was a fine hospital." She had lived in one room, but her baby was rosy-cheeked. The nurse came to see it and wished others were as sensible about fresh air.

At the beginning of the war the family moved to Alabama, Cherokee Bluff, near where a great dam was being built. Her husband went into a general merchandise business and made money. Sometimes they made \$1000 a month. They had a big store and built themselves a little house with a kitchen and a bedroom for the children. Her vivid description made me see the four little cots lined up side by side for the small sons. There in the country Helene was born. She had no help at all. Knowing that she gave birth quickly after labor began she tried to have a doctor ready to come. Then she strained herself lifting a trunk and signs came earlier. The doctor was 27 miles away. He was reached but telephoned to another only 9 miles away, a **comp-**
any doctor. He came not even knowing it was a baby case. That doctor was sure it would not come so soon but remained at her request and it was born that night as she expected. That cost her \$15.00. She had no help, no bath for the baby for 4 days. The child would not nurse - got her a little cow-healthy-pure milk at 4 months - people came from 15 miles to see the little new baby.

Mrs. S. has had 5 nervous breakdowns since her marriage. The first was in 1920 when Bertie was about 10 years old. Mrs. S's sister was visiting them with a beautiful baby. The babe was sleeping in a basket when Bertie, alone in the kitchen, attempted to pour himself some water from the steaming kettle for a cup of tea. He poured water on the baby, accidentally scalding it and causing death. The shock and anxiety brought on a break. She went to a fine doctor in Chicago. He looked her over and asked what she expected, that he make her new? He said she had worked like a Cossack, that all he could do would be to patch her up. She paid his fee of \$5.00 and decided she would take herself carefully in hand, that she would rest and eat and not worry. "After all he was just a doctor, not a God, and might not know." She did not want to be just patched up. Before long she got well.

Her next breakdown was in Alabama. She had been working terribly hard to help her husband get a start. At first they lived in one room and she helped in the store too. Then she had much pain and thought of a miscarriage. She went to a doctor and he said it was a tumor, that she should have an operation. She went to the hospital. By that time she felt sure herself it was miscarriage and she refused to take ether. It was a miscarriage.

The doctor thought after that that she had cancer. Her husband said if that was the case, she should go straight to the Mayo Clinic. He sent her. The trip was \$33. The examination was \$25. It showed that she was sound as a dollar. She remained a week for observation. The doctor in Alabama thought her rich, that he would get \$1000 for an operation.

Each break seemed to come after excessive work. Since living in Louisville, 12 years ago, after house cleaning, she was praying in the Synagogue, felt hard pains in her

back. She went first to Dr. C., \$5.00 a visit, but the pains were not relieved. Dr. Halpern was called in consultation. Still no relief and she decided to go to City Hospital for an examination. "That was terrible-with students looking on." There was nothing organically wrong, and she got well with rest and 30¢ worth of medicine.

Three years ago a lump appeared in her neck. Her son Lee was then beginning his medical study. He was already operating on little cats. He told her it did not look dangerous. It did pain and worry her. She asked her friend Dr. E. to recommend an honest doctor. He sent Dr. N. who listened to her story and recommended operation. She had lost confidence in many doctors and her son Lee had dropped his medical study because he said doctors were not honest. At first she thought of returning to Alabama to consult a doctor who cured her brother-in-law of cancer. Then she decided again to take herself in hand. She tried heat and massage with goose grease. The lump disappeared. She remembered a fall with a big hamper of clothes and thought she must have struck a gland then. She had told Dr. N. that she was a brave woman, to tell her everything. He said it was not a cancer but could be. If he had cut on her she might have been dead.

Recently Mrs. S. had flu and was ill four weeks with fever, cough and headaches. She felt that all she needed was a clean bed, plenty of air and liquids, so called no doctor. She did all a doctor could do. "Why make a debt." Any invalid can get well. If you know what to do you can cure yourself."

Mr. S. has had trouble for years with a tendency to diabetes. He is fat. When they married he had been eating in restaurants and burned his stomach up with highly seasoned goulashes. She began to give him good plain cooking and he got better. She never serves a cake or pie on her table. She has greens and good milk and vegetables. She showed me her ice box full of food and told how carefully she markets, once a week, for fruit, vegetables, eggs, meat. Then she does not have to run the streets and she pays less by buying in quantities. She watches her husband's diet and helps him keep in good condition. He has had no other illness since their marriage.

Her children, thank God, are all well. She has never had to call a doctor for any one of them except Mack. She and her husband had wished their children to have every educational advantage. Aaron graduated from Law School here. He began his college work here at the U. of L. finished after going to Washington. He was valedictorian of his class at High School and won 6 medals on graduation. He works for the government. Bertie finished High School and told his parents he would prefer to get to work. They did not insist on college. He has done well. His wife is a wonderful musician, plays two instruments, and earns \$45.00 a week herself. When Mack finished High School she thought over their situation and decided he must have a chance for college too. She went to him one morning before he was up to tell him. He was very happy when she gave him the first term tuition. Then he got a night job at a grocery, earning \$10 a week, but he lifted something too heavy and strained his back. Dr. K. taped him up and he rested in bed three months. Then one day she forgot about his back and asked him to bring up a basket of clothes. It brought back the trouble worse and he was in bed six months. After that they did not let Mack work much. He is a radio announcer now and works only fifteen minutes a day. The rest of the time he studies about radio and other things. His illness cost only the two or three visits of Dr. K. at \$2 each.

Mrs. S. has her two dental plates, both cost \$15. She told her dentist that she wanted the cheapest, that her husband had been a dentist and she knew what dentures cost.

He gave her the cheapest, \$15.00.

Mrs. S. pays \$20 a month rent but has an income of \$35 a month for the rental of 4 furnished rooms, 3 to men who go out to work, one to a young woman with a baby. She gives them breakfast.

She has not had a new piece of furniture since she came to this country except the rug in her sitting room. It was \$18.00 eight years ago. Her sitting room furniture was \$15 second hand five years ago. She got her piano from a neighbor for \$10 and now her girl has a piano. She does not spend on clothes. A chinchilla coat she bought in Chicago from a second hand store for \$1.35 was worn by all five children in succession. Then she gave it to a little negro girl in Alabama. She wastes nothing, but if her girl needs \$10 for a book she can have it. Heleno expressed a need for a typewriter and mother got it same day. Now many children come in to type their lessons. H. helps children older and ahead of her in school. She wears glasses. They are important. She went to Dr. A. for glasses and examination, paid \$12.00 three years ago. The child needs dental care and is going on Saturday. Mrs. S. would not neglect such needs but would economize elsewhere. When she was about to write costs down, she needed glasses and thought her husband had taken them with him.

As I thanked her and made ready to go Mrs. S. said she would like me to come to her house often to talk with her.

STORY FOR SCHEDULE # 15
The K. Family

Mrs. Kley

Mrs. K. is one of the younger members of the settlement club. She became interested through her mother-in-law. Her family lives in a small cottage which she keeps beautifully. She has the comforts and some of the luxuries that she needs. She prefers to spend for her home rather than for movies. The family gets its chief pleasure driving out in the car. That gives the old folks and the baby pleasure too.

Mr. K.'s mother stays with them part of the time and with her daughter the other part. She is 66 but active and earns something every week washing and cleaning for people. Mrs. K.'s brother is a regular member of the family, paying \$7 a week board but helping in many other ways. He has been employed in the same place for sixteen years and now earns \$30 a week as cashier. Their father is a fine looking old man of 82 with all his faculties and in good health. Another son who lives in the country sends him \$15 every three months for spending money and they share in caring for him. Just now it means that six people live in the little house.

Mr. K. is employed as a concrete mixer, earning \$20 a week. He has been steadily employed by the same company for ten years. The couple has been married three years and their baby girl is 21 months old. They have managed to save a little money so that Mrs. K. feels they would be able to take care of ordinary illnesses.

So far no money has had to go to the doctor except when the baby was born. She had her baby at home and Dr. K. took care of her. His fee of \$25 included prenatal care as well and Mrs. K. thought she went to him ten or twelve times for that. "He charges \$25 for a girl and \$30 for a boy," said she. They had shares in the Building and Loan Ass'n that helped pay expenses then.

Mr. K. has not been sick at all since marriage and Mrs. K.'s only defect is a crossed eye. This happened as a result of whooping cough when she was a child. It has never bothered her and has received no attention. She is proud of her teeth. "I'm almost 30 and have never had one filling put in."

The baby had impetigo slightly last summer and Mrs. K. took her to the doctor. He prescribed but charged no fee. The medicine was 25¢.

Mrs. K. keeps a few remedies in the house such as aspirin (her husband has an occasional headache), X-lax, mercurochrome, iodine, lysol, bandages, etc., for first aid if the baby gets hurt.

The baby woke from her nap while I was there. Soon she asked for bread and butter and Mrs. K. set up a tiny table, giving her milk and bread and butter.

The K's carry insurance on all members of the family. This costs them \$9.66 a month. Young Mr. M. carries an extra policy for the baby and is helping to make her savings grow for the future.

Messina

STORY FOR SCHEDULE # 16

The M. Family

Mrs. M. is a neighbor of long standing. She and her husband used to keep a rooming house near the settlement years ago. They have seen bad times during the past ten or more years. Although in this country so long both speak "Italian English."

Recently Mrs. M. came to tell us of her predicament. She had worked eight months on W.P.A., earning \$22.57 every two weeks, until January when she had to stop because of rheumatism. She was apparently suffering as she talked about it. The W.P.A. job had been promised to her daughter instead but they had waited and waited for a notice that she could go to work and still had not received it. The worker had said she would receive a card. I was able to straighten out the situation by phone. The worker was surprised that Mrs. M. was willing to allow the girl to work and promised to put her on W.P.A. as she had been trying to bring about that very solution. I was able to arrange some other help for the family until this began through the Italian-American Club.

Today Mrs. M. came again. This time she looked like a different person, with more than a touch of rouge on her face and without any outward signs of rheumatism. She said the Italian American Club could not help so long and she still has no notice for her daughter to go on W.P.A. In the meantime the daughter had lifted a heavy tub of water, straining herself so that she bled for three weeks. All that time she refused to go to the City Hospital. Finally her mother got her there and the doctor thought she would need a serious operation with probably a blood transfusion first. Another doctor said the ovary just needed tying, that it "was bust like a string," and he fixed it. She is still weak and unable to think of working.

Now Mrs. M. wished to return to her own W.P.A. job. She went to the doctor to have her card signed and told him she felt fine. "You know, I lied to him so he would say I could work." She looked as though she felt fine in reality. Again I telephoned her worker who promised to send the form through that was necessary and to have the agency pay a month's rent. Again I was able to arrange for some help with food from another agency.

I told Mrs. M. that I knew her family had suffered a great deal from illness, that we were trying to find out what some of our neighbors had to pay for illness and how they managed the extra expense. I knew that her family had not been on relief a great while so that she must have met some of these expenses. Would she answer some questions about her family health? The results were to be used as part of a nation-wide study which might help to show whether we needed a National Health program. No names would be used. Mrs. M. listened, expressed her willingness to answer the questions and gave the following story.

Her husband used to be a foreman at a candy factory. Twelve years ago he strained his back and was ruptured by lifting heavy sugar sacks. He was sent to the hospital and his firm paid the bills. But he has never been the same. He had earned \$25 a week. His wages dropped to \$18, then to \$11, and then he was laid off as no longer able to work. She had to drop the rooming house too because it got a bad reputation. Last year a machine struck Mr. M. and broke his leg. It was a hit-run situation and Mr. M. was taken to City Hospital by another car. There a charge was made for the X-ray but waived when family circumstances were found. Now Mr. M. complains of his back and "his bones stick out like knobs on his fingers and feet and wrist." His teeth, the few he has left, are very rotten.

He needs glasses but "he hasn't got. He needs clothes too." He has a large painful corn on the bottom of one foot. He used to pay a dollar to have it cut once a year. Now he cannot do that. She rubs his joints with alcohol when they can get it.

Mrs. M.'s worst illness was in 1931. She had a tumor of the womb and was sick a year. She said the doctor used to come two and three times a day at \$5 a day for weeks. Then she went to a Catholic Hospital, the same that her husband had been in and liked the care. She paid the hospital \$50 the first week and \$40 the next. The doctor charged \$100 for the operation. The whole illness, including medicines, cost more than \$600. Her husband was still working and they had something saved which paid for this. For sixteen years Mrs. M. suffered with piles. In 1936 she had a doctor and he treated her for four weeks. His fee was \$12. She needs "them cut again" but cannot pay for it. For her recent rheumatic condition she has been going to the City Hospital Clinic for two months. She was examined "from foot to head, blood-tests and all." The only thing wrong was rheumatism and now that is better.

In 1935 Mrs. M. had pyorrhea. She did not know then that she could go to the City Hospital for extractions so went to a dentist, paying 50¢ each for the extraction of twenty-eight teeth. Later the Family Society helped her get her plates through the Dental School and paid for her glasses. She sadly took these off to show me that the frame was broken and tied together with string because she has no money to get them repaired.

We did not go into any illnesses of the two married children. Mrs. M. is concerned about the two younger ones at home. G. is getting stronger but she complains of a pain in her heart. Sometimes she cannot get her breath. Her mother keeps saying, "G., go to City Hospital," but G. dreads going again and hates to have medical care through the charity hospital. "She has too much pride." The child needs dental work and glasses, often has headaches. Her eyes have not been examined to make sure the trouble comes from them but she complains of her eyes. Five years ago she was in a private hospital for an appendectomy. This was arranged by the priest but the family has never been able to pay the doctor bill of \$95.

J., the 16 year old son, is in a frail condition. At the age of seven he was run over by a car. The doctor said his stomach was "split wide open." The man who struck him was insured and paid all the bills but J. was weak a long time afterwards and his own small savings were used at the rate of \$5 a week for the special food he needed.

In the fall of 1938 J. was engaged in some sport with other boys and in fun they gave him a "red belly." This meant light steady blows on the stomach. It put him in the hospital a few days later. He was there 11 weeks. His appendix was ruptured and he almost died. He had five blood transfusions. He too had dreaded going to the hospital and had borne the pain until he had to give in. The doctors told him to return after he got stronger to have a rupture attended to. This he has not done. His mother keeps it bound up. After every bath he is sick and dizzy until he is bound up again. He is anxious to go to C.C.C. but would not be able. He never complains.

Mrs. Simmons

STORY FOR SCHEDULE # 17
The S. Family

I had an opportunity to talk with Mrs. S. privately at the last settlement club meeting, learning that she had been absent when the Health Study was presented and going on to tell her about it. She hardly thought it would be worth my while to come to her as she has only her own health to look after since her children are in an Orphanage, but she gave me an appointment.

Mrs. S. shares a tiny, third floor, furnished apartment with a woman friend who is employed and pays her part of the expenses. This arrangement has been in effect seven months. Before that she lived much nearer to the settlement. She now works on WPA, earning \$58.05 monthly.

I noted a doll and other signs of the children. Mary Frances had told her mother to keep the doll on her bed. I said it was like leaving a substitute for herself. Mrs. S. started hunting for pictures of the children, found several of herself and also her scrap-book of sewing samples made when she first started on WPA. These she showed me and I thought her work very neat and exact. Though she made several attempts during my visit, she failed to find the children's pictures. They are to spend the day with her to-morrow and she will take them shopping.

Mrs. S. and her husband have been separated six years. He got so he would not work unless he could earn "about a dollar an hour" and she had gone through so much with him that she decided to try it alone. She thought he had started out so young to work that by the time they married he was ready to retire. He lost his father, mother and sister all within three weeks. They died of influenza. Mrs. S. knew that was a great shock to him and she was very sympathetic in her feeling toward him. He was smart and a good steady worker when younger. He worked for the Westinghouse Co. in Pittsburg ten years before he enlisted for the war. When he returned he got off the train in Louisville, walked into the Ford Plant with suitcase in hand and got a job. He was a splendid mechanic. Mrs. S. described some of his inventions for their housekeeping with pride. He was assistant engineer in a laundry when they were married.

Mrs. S. remembered her first illness after marriage occurred while he was still working there (1927). They had been married twenty-one months and when she began to suffer with terrible headaches and sick stomach she thought she might be pregnant and did not call a doctor for three weeks. Then she had to. She knew of none to call but asked at the drugstore and was told of a young doctor who had an office there. This doctor came and diagnosed her illness as influenza. His fee was \$3 and medicine \$2. It helped her in a hurry. "For the sake of \$5 I had suffered for three weeks," she said.

Mrs. S. herself has worked ever since she can remember. An aunt died when she was tiny, leaving her father a claim in Oklahoma. Her father was a fine carpenter, but, thrilled with the idea of farming his own claim, moved his family to Oklahoma. He was not a farmer but loved it. He would plant and plant, then forget to cultivate. They lived in the worst looking shack imaginable. Her mother hated it. A baby sister was born there and weighed only two pounds. Her mother was sick for two years after the birth and Mrs. S. used to carry the baby around on a pillow. Then her mother died and she at 8 years had to be housekeeper, using a little stool to reach the table. She cared for the two younger sisters, not starting to school until she was 10, going one week the first term and 6 weeks the

next. It was a long walk to school, up one hill and down another. When a woman in town offered her \$2 a month and a home with the privilege of attending school for help with the housework, her father allowed her to go. She did not learn to read in school but taught herself after her father died and she returned to Louisville. Here Mrs S. began working in a hotel check-room. There was much idle time during which the girls could read. Mrs. S. taught herself then but feels it a great drawback now that she cannot select good books to read. (I invited her to use the settlement library and said we would tell her of some of our favorites.) Mrs. S. helped both of her sisters through High School. One of them died at the age of 23.

Mrs. S. did not tell the circumstances of her marriage to Mr. S. as I began to help her relate her information more to health. During the depression Mr. S. began to have a hard time getting the work he wanted and she took over a little confectionery across from a ball-park. They were doing fairly well when, in June 1931, Mr. S. was hurt in an automobile accident. They thought his chest was injured as he had a hemorrhage. He did not go to the hospital but called Dr. B. who had an office in a nearby drugstore. The Metropolitan nurse was also called. Mr. S. was advised to go to the hospital for an X-ray. He did so but it was a month before a nurse from the T.B. clinic came to tell them the result and to recommend that he go into the T.B. sanatorium for a period.

During that month Mr. S. had become worse. He poisoned himself with some moonshine whisky. Some men had been there making wine and he also drank this new wine in excess. Everything bothered him. He threatened to close up the shop because he could not bear the bell on the front door. He bought a bushel of potatoes one day and said they could eat those until they were gone, then starve; he did not need the shop. He got thinner and thinner. The doctor came only twice at \$3 a visit and his prescriptions, which Mr. S. would not take after the first dose, were \$1.85. His behavior was becoming harder to cope with all the time. A friendly neighbor came in to talk to him. When he was gone Mr. S. threatened her with his shot gun if any more men came there. She had the gun unloaded after that. The doctor tried to give him sanity tests. He recommended the hospital. The drinking was clogging his arteries and Mr. S. was delirious. Mrs. S. had to let the police come and take him to the hospital. He was in the psychopathic ward for several days. Then his mind was clear and he was transferred to medical. When Mrs. S. went to see him it seemed that arrangements were all made for him to go to the sanitarium and he had agreed. Within the next few days she got his clothes ready. Then came a message from the hospital that she could come after him, that he was ready for discharge. She said that it was Saturday when business was best. Rather than close the shop she asked that he be sent home in a taxi. He did not get the message and walked home, a distance of from four to five miles. He was very weak. He brought a prescription to be filled. It was a dollar, but he took that. He returned to the clinic several times and had another X-ray. He refused to go to the sanitarium. However, he no longer drank and by fall he was much better. They gave up the confectionery. He traded in their car for a small truck and helped move them to the home of Mrs. S.'s aunt. This aunt cared for the one baby and Mrs. S., again pregnant, went to work in a box-factory. After several months her condition was obvious and she had to stop. Her forelady said a place could be made for her husband instead. He went to see about it twice and got nothing so did not try again.

There was a long period of struggle with help from a private relief agency and

the church. Both Dolly Ann and Mary Frances were born in that bad time. The last straw came when her husband took \$2 she had given him for the light bill and made a down payment on a house-boat. He wanted to move the family there but Mrs. S. was afraid to take the babies on a boat. Her worker asked if she could not teach them to swim! Mr. S. was so clever a mechanic that he finished paying for the boat by working for its owner. He almost re-built the house-boat. Mrs. S. had real respect for his ability. The last time he was located the relief worker told Mrs. S. he was not in a condition to work because of "white swelling" of his legs.

In 1936 Mrs. S. got on WPA. For two years she had been doing day's work, taking the children to a day nursery every day she worked. She got run down and went to the City Hospital for a check-up. An X-ray of her chest showed that her lungs were sound. She was given two prescriptions and their cost at the dispensary was 10¢ each. She bought a nerve tonic for 25¢. She continued taking the children to the day nursery when she worked. They were always "full of cold" and finally Mrs. S. decided to see her priest about placing them in the orphanage. He helped and now the children are well cared for. There is an infirmary for ordinary illness and serious cases are sent to the hospital. Virgie May and Mary Frances have both had tonsilectomies since placement there. Dolly Ann's tonsils were removed in 1936 at the Children's Free Hospital. No fee. This child suffered with earaches before the tonsilectomy.

Virgie May had chicken pox in 1934 but a doctor was not needed. She had swollen glands after going to the orphanage, and the tonsilectomy was recommended.

Little Mary Frances was born with a heart defect. She was examined by a heart specialist who said she could not outgrow it. He advised that she be cared for to avoid colds and coughs. She is the one most sensitive to colds. At 3 years Mary Frances had scarlet fever and was in City Hospital. There was no charge and she received good care. The following May, 1935, she had bronchial pneumonia and was in the Children's Hospital twelve days. Again no fee. The doctor did not want her to continue at the nursery. She has gained in weight during the past year. All three children are eating better. They were not interested in food at the nursery although it was good.

Mrs. S. told of the births of her children. Virgie May was born at the City Hospital. Mrs. S. was there 14 days. At that time there was only one nurse on the ward during the day and one at night. As mothers became able to get up some, they were expected to help the others. They would carry diapers, bed pans, and babies back and forth. She and another mother had to carry all the babies back to the nursery after they had been fed by their mothers. She did not feel strong enough for this. One woman was sleeping on the porch. Her baby was expected any time. The nurse told Mrs. S. to listen for her during the night and call if necessary. The woman called and begged Mrs. S. to tell the nurse to bring the stretcher to take her to the delivery room. Mrs. S. had to go a great distance to find the nurse who then refused to bring the stretcher at once. When they returned and found the woman's condition, the nurse told Mrs. S. to run down to the delivery room for the stretcher. She did and then the nurse got her to help get the woman on it. They could not manage and the baby was born there before the doctor arrived on the scene. It sounded preposterous but that was ten years ago.

The youngest child was also born there 5 years ago, and Mrs. S. had a good experience. She knows that now conditions are still better and the nurses would not dream of allowing convalescent mothers to carry the babies, or the babies to be carried by them.

The second child was born at the Susan Speed Davis Home in 1931. This was partly because Mrs. S's sister had just died at City Hospital and she did not feel like going there. Also she was much run-down and needed to get in someplace a month before the birth. She described the routine there. Each one had some work to do. She helped with the ironing but when it was found that she had varicose veins, she was placed in the kitchen during her work period where she could sit and peel potatoes. Being with so many young girls, most of whom were there because they had got in trouble, having to listen to all their talk, made her nervous. She found it hard to bear the crowd. Their rooms were locked in the afternoons as all were wanted down in the sewing room. There, chapters from the Bible especially selected to help the girls who needed it were read. Mrs. S. thought that was very good. But one day on leaving the sewing room, Mrs. S. started to her room. She met a girl who said that all the pregnant girls were wanted on the third floor for examination. Mrs. S. did not know the way to this examination room and ran to keep up with the girl. On reaching it and sitting down she fainted. The doctor found her blood pressure was high and put her to bed for eleven days. After that she had no trouble. She did not have to pay, though a fee of \$30 is charged if one can pay.

Mrs. S. needs dental care. She goes to the hospital and pays 25¢ for extractions. She has never had a filling. She wears glasses. They cost \$14 including the examination 5 years ago. Change of lens in May 1937 cost \$5.40.

Mrs. Goldstein

STORY FOR SCHEDULE # 18
The G. Family

Recently I stopped at Mrs. G.'s home for directions to reach a family that had lived near her. Mrs. G. is a member of a club at the settlement and knew about the Health Study. I did not mention it but before I left she said diffidently that I could come to her for it if I wished. The only thing that made her hesitate was the fact that it would take so long. I thought it need not take over an hour, or an hour and a half at most. She has been sick so much that she thought it might take all day. Satisfied that it was not a very great undertaking, she gave me an appointment. She had the opportunity on this occasion to show me her little house which seemed very faintly kept.

When I went for the appointment, I was quite prompt and though she had cleaned her house, she had not had time to make herself fresh and that embarrassed her at first. She had me come straight to the kitchen table as she told me that her husband had raised some questions about the study but she had been able to explain it to him. I wondered if she had any questions herself but she thought she understood. During the interview I made clear how each question could tie up with the whole purpose of the study.

Feeling that it would be easier for her, I suggested beginning with her husband and the boy. Emphasizing costs rather than the nature of the illness seemed to help her. Since their marriage Mr. G. has suffered chiefly with sinus infection and asthma. The sinus trouble developed eleven years ago and went on for a period of several years, not constantly. He went to an Ear, Nose and Throat Specialist at first for about three weeks. His first examination was five dollars and subsequent visits to the doctor two dollars each. Mrs. G. thought that whole period of treatment cost about twenty-five dollars but it may have been more. He went to the City Hospital for treatments later on, paying the 25¢ fee each time.

In 1932 Mr. G. began having asthma and it seems to have become chronic. He consulted the family doctor who is on the staff of one of the big private hospitals of the city and who referred him to the clinic there. He took many tests to find what caused the asthma. He was found allergic to certain flowers and to spices and nuts. He attended this clinic once a week for two months. The first visit was 50¢ and the following ones 25¢. The fee of the family doctor was \$3.00 and the clinic work totaled another \$3.00. Now Mr. G. goes to City Hospital for his treatments. He has learned to give himself injections of adrenalin for the asthma but he occasionally gets the doctor at the clinic to do it for him. He and other members of the family took typhoid shots and were vaccinated at the time of the flood. This was free.

Louis, the young son, is small for his age, but both parents are small. Louis' unmet need might be a tonsilectomy as he has had yearly attacks of tonsillitis during the past six years. Each time his mother called the doctor once and was able to take care of him after that herself.

Now Mrs. G. began on herself. She told me of a fall shortly after the birth of her baby. She hurt her back but rubbed with alcohol and paid no attention to it. She thinks that fall may have caused an injury which was responsible for her present nervous condition. She is a tiny bit of a woman and so white!

In 1930 she was dizzy and drowsy all one spring. It was all she could do to fight this off. She went to the medical clinic at City Hospital several times. Since

then she has been asked by different doctors whether she ever suffered with sleeping sickness and she feels sure she did that spring.

In 1931 she had dizzy, fainting spells and developed a sinus infection. She went to the specialist that her husband had liked, and though it was necessary for her to be in bed most of the time for two weeks, she went to the doctor's office in a cab every day. This was about 25¢ a trip and each treatment was \$2.00.

In 1933 she had a severe case of tonsilitis. The family doctor referred her to a clinic where he could take care of her and after a series of treatments the clinic arranged for her to have the tonsils removed for \$8.00. She was in the hospital just twenty-four hours. The doctor advised her to return to the medical clinic because of her nervous condition. She did so but the medicines prescribed began to cost more than she could afford. One prescription cost \$5.00. She was treated with insulin. This was one dollar a bottle. She bought a bottle each week for a month. The needles were 35¢ each and the other equipment for taking the shots \$1.00. Mrs. G. thought she was in touch with this clinic for about four years. The doctor there referred her to the birth control clinic where the first fee was \$2.00 and prescriptions or applications 50¢ a tube. She bought three or four tubes and paid 25¢ each for three trips to the clinic. When she could no longer afford the private hospital clinic, she changed over to the City Hospital where the care has been very similar and medicines provided at a nominal cost.

Last winter Mrs. G. had an ulcerated stomach. She lost weight and all her family and friends were giving her advice on how to gain. One relative who kept a grocery brought her three cakes of yeast a day. If she ate that with a glass of milk three times a day she could eat nothing else. She finally went to the clinic for an X-ray and the ulcers were found. For three months she was on a diet of milk and cream. Her medicine cost 90¢ and was refilled every week for over a month. At that time it was arranged through her church that she have a W.P.A. housekeeper. This woman came for ten weeks, took excellent care of the home and it did not cost her a cent. Mrs. G. could not say enough in praise of this service.

Now, still hoping for something that will cure her nervousness, she is going to a chiropractor. He gives twenty-six adjustments for \$35.00. She has had eighteen. She did not have to pay him all at once. She does not feel any better except immediately after each treatment.

From time to time Mr. G. has received loans or gifts of money from his brothers to help out on these extra expenses. Each member of the family has a small amount of insurance but it pays no benefits except in case of death. Mrs. G. seemed embarrassed over the amount of illness she has suffered and said that her doctor told her she had no business being like that at her age. I said she probably felt like that too. She did but said it seemed that nervous diseases caused by something wrong with the spine could not be cured. I wondered if a physician had told her that and found it was not the case. In fact she was told recently that she is getting along fine by a doctor at the tuberculosis clinic. She was referred there a few months ago for building up. She had gone down to 89lbs. after her last sickness. She went to this clinic last on February 11 and must return in six months.

When asked about her unmet needs, Mrs. G. found she had left out one illness. Last August she had an acute attack of appendicitis. She had three doctors in one day, their fees totaling \$7.00. One of them came every day for a week at \$2.00 a visit. Her medicines were \$2.85. "If it had been an emergency I might have got the money for an operation." She is afraid she may need it sometime. I had known of people who did not, even after an acute attack like that.

The interview had lasted a little over an hour. I thanked her and she told me little bits about her house on the way out.

The Filson Historical Society

Mr. Snauder

STORY FOR SCHEDULE # 20
The S. Family

Mr. S. is in close touch with the settlement and I found it easy to talk with him about the health study. I knew of his own recent illness and the baby's. He readily agreed to give me the information and was intelligent and interested in the study. He said that he had not spent more than five dollars for medical care since his marriage except when the babies were born. They were born at home and he had managed to put aside enough money for the doctor, \$35.00 in each case. He was on W.P.A. at that time. His wife is in good health and his babies are "pictures of health."

Mr. S. was ill with influenza in March 1939. He had a bad nose bleed with this illness and rested in bed for four days, not calling a doctor. He was able to make up his time so lost no wages. He had athlete's foot last summer but cured it with a 10¢ box of borax. The baby girl caught it from him and fearing the borax was too strong for her, he got a lotion from the druggist. This was 60¢.

The little girl gave the family a scare several weeks ago by having convulsions in the middle of the night. She was cutting her stomach teeth. He called the police and the City Doctor was sent. By the time he arrived the child was quiet. He left sleeping tablets and fever tablets but the baby went off to sleep without them and seemed to be well in the morning.

The little boy has had chicken-pox but needed no doctor. Both mothers helped. His mother has had thirteen children and his wife's mother eleven, so they had plenty of experience.

Mr. S. has had three good physical examinations including Kahn test and Wasserman since beginning work on W.P.A. This is required and he is glad as he likes to feel satisfied about his condition. His wife has had no recent preventive work. She takes the children regularly to a Baby Clinic near her mother's home.

Very few medicines are kept on hand. He likes to have first aid materials, also cod-liver oil and simple laxatives for the babies.

It was in talking of insurance that further pertinent information came out. He carries insurance on all members of the family, paying a total of \$1.20 a month. It pays benefits in case of accident or death. We talked of group insurance plans now existing locally and he said his father had once been very glad he had accident insurance. He had a fall that caused many injuries. Mr. S. said, "And he recovered from that just to get laid up with T.B." He is tubercular now.

When Mr. S. got married a welfare worker was interested in him and helped him get a start in house-keeping. She insisted that he go to the T.B. clinic for an examination. His condition was good but he was told to return every three months. He has continued to do that. "You see, I used to be a fighter," said he, "and a wrestler."

There was no money in this. He would make \$35 or \$40 on each fight but several weeks would elapse between fights and he could get no other job because employers feared he would not be able to appear at work after his fights. His wife wanted him to stop it and he did. For some reason, after his last fight he began to lose weight, going down from 193 lbs. to 137 lbs. He is very tall, 5 ft. 4 5/8 in. and

said that when he weighed so much it was "too much man" and people turned to look at him on the street. Apparently he experimented with his diet to lose weight for he said that the doctor at the T.B. clinic told him never to diet unless he was being watched by a physician. He now weighs 167lbs. but seems very thin and does not have the look of health. He needs dental care and his wife needs glasses. When her eyes were examined the doctor said they should be treated before he prescribed glasses. She has not been back for the treatments as he has not been able to afford it. He has to help his parents when he can until his father receives his old-age pension. Here he remembered to tell me of a tonic he took to build him up three years ago. It was called "Retogna" and was 80¢ a bottle. He took a bottle a month for 8 months. "That's where I spent the money," said he. It was recommended by a druggist.

The Filson Historical Society

Mrs. Dunn

STORY FOR SCHEDULE # 19
The D. Family

Mrs. D. is much admired and respected in the settlement group. She contributes in various ways to her own club and her children are among the most intelligent and well trained of the young people. They seem to take and use the best which the settlement life has to offer.

I called without an appointment for a preliminary conversation and to have Mrs. D. set a time for the health study. She had me stay for it at once as her working days change from week to week and she had the time while I was there. She lives in a small apartment furnished simply with well used things. It was clean and had an atmosphere of being lived in. She herself had the quality needed to make me feel comfortable about being there.

Mrs. D. said that most of her family illnesses took place years ago when circumstances were better and they were able to pay, even though slowly. She comes from Sioux City, Iowa. She taught in a country school in Iowa before her marriage. Her husband had gone out to Missouri at the age of seventeen. They met and married in Sioux City. He was a clothing salesman and traveled from place to place. He earned a good salary then. Their first child was born in Sioux City and it was necessary for her to have a Caesarean birth. The operation alone was \$600.00. She had been under a doctor's care before the birth and his fee was \$50.00. She needed a special nurse for a week. That cost \$35.00 and the hospital bill was \$54.00, making a total expenditure of \$639.00. It was not necessary for this to be paid all at once. It exhausted their savings, but money was coming in.

The family moved to Louisville, her husband's former home, before the second child was born. She went into a good private hospital for that, paying a hospital bill of \$125.00 and a doctor fee of \$35.00. The income was not as good and again savings were used. The third child was born in the City Hospital. Mrs. D. felt she had excellent care and considers the hospital wonderful. She does not know what people would do without it in these insecure times. She thinks people have been through so much that they are scared. I thought this very true and realized the hospital meant another kind of security to her too. It has been impossible for her family to save on the present income. Her husband earns from \$14.00 to \$21.00 a week in the Sewer and Drain Department. She receives \$24.38 on the first and fifteenth of each month. She does hard manual work for this. She smiled wistfully as she told me about her old school teaching days and how she and her husband had tried to make the kind of home for their children that they believed in. The lack of training so evident with many children hurts her. She is gray beyond her years from hard work and worry but her face lights up in a nice way when she talks about her children.

Last summer Mrs. D. had her only other illness. She was much run down and got pyorrhea. She was wearing a plate made twenty five years before at a cost of \$65.00. It was of no use after she had the remainder of her upper teeth pulled and she has not been able to get a new one made. She said cheerfully that she would have both plates made at once when her lower teeth are pulled. The same summer Mrs. D. had sinus trouble and a touch of hay fever. She received all her treatment and had her extractions at City Hospital without charge.

Mr. D. had an operation for hernia at City Hospital in 1930. In 1935 he had blood poison in one leg. He went to the City Hospital for these illnesses because he was

unable to pay for care. He is in very fair condition now. His work too is of the laboring type and he had to become accustomed to it.

The children are in good health now. Neither boy has been ill "to speak of." Richard has broken his arm twice during the past three years and went to the City Hospital both times. The eldest child has had the greatest amount of sickness. In 1930 she had measles and a great deal of trouble with her ears at the same time. The ears had to be punctured. The doctor fee was \$20.00. Then a mastoid operation was necessary. This was done in a private hospital. The operation cost \$90.00. The hospital bill was \$24.00. The same young daughter had scarlet fever in 1933. The City Doctor was called and a Public Health Nurse visited several times. There was no charge. All three children have had the usual preventive measures at school, such as Shick test, tuberculin test, and typhoid shots. The daughter needs her glasses changed. She has perfect teeth. Mrs. D. needs glasses herself. She has never worn them. She has been borrowing her husband's to thread needles. Not much medicine is kept on hand. Mrs. D. does not believe in a lot of medicine. She does not speak of her fatigue which is often very evident. The youngest boy came in as I was about to leave. It was good to see her pride in him and his radiant response.

The Filson Historical Society

Mrs Petty

STUDY FOR SCHEDULE # 21
The P. Family

Mrs. P.'s frail condition and family difficulties have won the sympathy of the entire settlement group. I have had to visit her before in connection with the behavior problem of the older boy and felt there was a relationship that would make it possible for me to ask her to help on the health study. She is not a member of the Women's Club at the settlement so that it was necessary to explain the purpose of the study to her. She thought it was wonderful and agreed to cooperate. She looked over the questionnaires while I told her why the various questions were asked. She talked with me intelligently about some of the health needs in the neighborhood and agreed with me that if people came together to talk these things over, we might bring about some changes. She herself has a large airy room, the size of two, but it affords no one in the family any privacy. There is a bathroom on the floor used by several other families. She pays only \$6.00 a month rent and hopes to move into a better neighborhood in the near future. Here her husband can come in quickly from trips at any hour of the day or night. As he gets paid by the trip, his wages vary from twelve to fifteen dollars a week.

Mr. P. is in good health. He must keep fit to drive a truck on long trips and has an examination once a year, a small amount being deducted from his wages to help pay for it. His only serious illness was typhoid fever in 1928. The family was living in Adair Co., Ky. and the "family" doctor had to come quite a distance from the nearest small town. He charged \$6.00 for each trip and called five times, bringing his own medicines. Mr. P. was then working with his father on the farm and his chief income was from timber. He and the family had been in Chicago visiting Mrs. P.'s sister and getting special care for a sick baby through a doctor there. Mrs. P. could not remember the cost of that. Her mother was a person who kept records of everything, -all kinds of receipts over periods of years. Mrs. P. has not done that and has paid out for doctors and medicines so constantly that she could not keep account. Her children were born "at home" with private doctors in attendance who charged either \$25 or \$30 each time.

Mrs. P. was ill the whole time she carried her second child born in 1927. He was very tiny and ill from birth. She had four or five different doctors for him before taking him to Chicago. There the doctor told her he would have a "stroke" unless they could help him enough. Her husband's illness interrupted this treatment and they returned to Adair County. Very soon the baby was stricken with infantile paralysis. He was almost lifeless for six weeks. The two best doctors available she had and thought the cost of that immediate period came to about \$300.00. The child did not learn to talk but was able to walk. She tried many doctors and finally a chiropractor who gave him two courses of treatment in 1931 or 1932 at a cost of \$20.00. She was too frail herself to continue caring for the afflicted child and when he was 7 she had him placed through the Detention Home. She knew where he was and that the family was burned out last year. She plans to go to the Detention Home soon to find out where he is now. She has been too ill to go sooner.

Mrs. P. lost a baby girl at the age of 3. This child was a "blue baby" and never strong. She had severe attacks of asthma, the first at one year when they rushed her to the City Hospital. All her care was through the City Doctor or this hospital and Mrs. P. felt it was good. The child died in January 1934 of an enlarged heart and asthma.

Mrs. P. had a major operation in August 1938 at the City Hospital. She was there three weeks, then went to her mother in the country for another period of care and

nursing. She is far from strong now and looks very frail. While she was ill she needed tonics of beef, iron and wine. She took several bottles of Wine of Cardin. Her medicines amounted to as much as \$30.00 over a period of five years. She needed rich milk and special foods which they could not always buy. Now she goes to the City Hospital Clinic periodically for care. She would like so much to move her little family to the country, both for reasons of health and to get the boy out of a poor neighborhood.

Henry is 14 and following the leadership of older boys in a gang. He looks like a fine type and surprises everyone by his behavior. He is thin and needs building up. In 1936 his mother found him running a temperature and took him to the clinic. The doctor thought he should remain in hospital and he was there two weeks. He was X-rayed and a spot found on his lung. This healed. She took him back to the clinic recently for a check-up.

Louise, now the youngest, is a very lovely child. She looks well and rosy though not sturdy. For several years she had tonsilitis and finally her tonsils were removed. A fine doctor took care of her free because he knew of the need through the church which they attended. She now has no urgent medical needs and neither has the boy as far as their mother knows. This mother did not seem to feel like taking the trouble to figure back on actual costs and was not pressed to do it.

Mr. P. has an insurance policy with the company, -a group plan. He was hurt several years ago in a slight accident and drew \$3.00 a day for two weeks. His wages were paid for one of these weeks. Insurance for the family costs \$8.50 a month.