Fill in and forward by January 15, 1932 to Miss Helen Hall, Chairman Unemployment Division, National Federation of Settlements, 2601 Lombard St., Philadelphia.

### FAMILY STUDIES

I THE IDENTITY OF THE FAMILY

(This page is for help in compiling)

Name (Family)

NAME

AGE

NATIONALITY

EDUCATION

Man

Woman

Children

Work record from first job to beginning of winter of 1929-1930, or when the family first felt the depression. (Get data for all working members)

No. of job Kind of occupation

How procured

Years Employed

Wage

Reason for leaving

1st

2nd

3rd

# II THE FAMILY BEFORE THE DEPRESSION.

Picture of the family as a going concern at the beginning of winter 1929-30 or when the father first lost his job or was put on short time. (Give exact data)

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(These are for purposes of compilation)

Status of savings

Home-owned

renting

buying

Furniture owned

renting

buying

Cash savings in

bank

building and loan

insurance

Sources of income

Father

Mother

Children

Other relatives

**Boarders** 

Pensions

Any other

Total

Debts-Unpaid bills due

Grocer

Butcher

Milkman

Doctor

Taxes or rents

Bills for clothing, etc.

Loans from relatives, friends or other sources

Relief—This study is of families who did not require relief before this depression, preferably those who have never required it. With these facts before you and with your intimate knowledge of the people, write a picture of the family as a going concern in 1929—before the depression hit them. Make it concrete—so that we see them in terms of spirit, health, self-dependence, abilities and plans for future.

Phease sizes your crosy as the element of the kinn fall the depression. Tall home is desired at the fact of the fa

File

A full length, exact, running story of family history during periods of depression to date including information on the following points. (How the family were able to manage during this period should be given in great detail as this is the point of this study.)

Please start your story at the time the family first felt the depression. Tell how it struck them, why and how the father lost his job; and then take them, stage by stage, through their vicissitudes. A stage may be a month or six months, whenever there is a real change in the situation, for better or worse.

#### At each stage give:

- 1. Who was working, (how steadily, full or part time) and how much was earned.
- 2. How the unemployed members sought work. Be sure to describe the experience of any member of the family with a public or private employment agency.
- 3. How the income was supplemented—by running up bills, by loans, by selling or losing house, insurance, furniture or clothing.
- 4. What relief was obtained from public or private sources.

  Weave the relief giving into your story with enough detail to bring out clearly the following points at each stage:

Source of relief, such as city, county, state, private relief agencies, emergency organizations, settlement, soup kitchens, and other sources.

In each case of relief show method by which the family procured it, how long such relief continued and if intermittent, why? (Because members of family procured work or relief funds were exhausted.) Was the relief carefully administered? Was it adequate? What form did it take—such as money allowance, grocery orders, rent, shoes, clothing, free hospital care, summer outings, health work? Was relief secured from more than one source at the same time?

 What was done in idle time. Activities to reinforce the family's morale. III The family under the depression (Continued)

Re Filson Historical society

Page 6

III The family under the depression (Continued)

Re Filson Historical society

III The family under the depression (Continued)

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## III The family under the depression (Continued)

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Total income

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#### IV RELIEF AS A SUBSTITUTE FOR LOST EARNINGS

Comparison of three years showing losses in family income

Normal income 1930 1931 (from page 2)

Total income.....

In view of the reduction of income, where were the major cuts made in the family scheme of living? How did they manage for food, rent, clothes, carfare, illness, education, recreation? Community affiliations dropped—churches, lodges, unions, clubs, etc. V PICTURE OF THE FAMILY SITUATION IN JANUARY, 1932 (to compare with page 2) (Give exact data)

Status of savings

Home—owned

renting

buying

Furniture owned

renting

buying

Cash savings in

bank

building and loan

insurance

Sources of income

Mother

Father

Children

Other relatives

Boarders

Pensions

Any other

Debts-Unpaid bills due

Grocer

Butcher

Milkman

Doctor

Taxes or rents

Bills incurred for clothing, etc.

Loans from relatives, friends or other sources

Page 11

With these facts before you and your intimate knowledge of their experiences, write a picture of the family as it finds itself now after two years.

Bring out what effect the two years have had on the working efficiency of the breadwinners and on the general attitude of the family toward life. What do they feel about it all? Make it concrete so that we see them in terms of spirit, health, self-dependence, abilities, and plans for the future.

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Daniely Blukies -Esuis Orgers

\*FAMILY STUDIES \*

In the family studies we have also taken a wide range of families in nationality and age, and in education. We have attempted to select a wide range of families which meet the necessary requisite that they have been self-dependent prior to the unemployment crisis. After selecting a number of families, our final selection has been picked to include different types. Throughout these families meem to run a common strain of a desire to become self sufficient in their own home. They all seem to desire to be able to set their own house in order and resent the fact that outside agencies must come in to dominate the family situation

Louis Opera

Mamily Studies · Catter Family good story to kas Hacker Hammer tragic string . Jasper Culick 3 Sherwood Petex (Sherword) - 2 quils Wyran - overellet - gettlemeset Uneafoling ment relief burean during a pepstematic nurvey of our district when all unemployed with us. 1. gracomo, 8. The Daily Tamily

45×36

Family Dades

#### THE IDENTITY OF THE FAMILY

NAME (Family) Pater (Pattern)

|                  | NAME           | AGR | AMIONAINTY | ADUC ATOA           |
|------------------|----------------|-----|------------|---------------------|
| HAN              | William Pater  | 70  | American   | None                |
| WOMAN            | Amie Pater     | 65  | American   | None                |
| CHILDREN (grand) | Raymond Carlor | 17  | Merican    | Righ School-2 years |
| ( Carlotte )     | Billy          | 11  | American   | Public School       |

| No. | Lind of occupation    | ion<br>Locured   | Years<br>employed    | Wages | cason<br>for leven. |
|-----|-----------------------|------------------|----------------------|-------|---------------------|
| lst | Purniture<br>Lepairer | Applica-<br>tion | 12 yrs.<br>1919-1932 | \$0.  | Laid off            |

#### THE FAULY PRIOR TO DEPRESSION

of their life with the thoughtful realization that they had accumulated a reserve savings after a life time of toil which would permit a sense of security.

Filliam Exter, a painter by trade had for the past twelve years, prior to 1929 been employed as a furniture repairer. He worked steadily earning \$20 a week, which he turned over regularly to Mrs. Pater.

His employers always thought well of him and thought they would be able to keep him indefinitely employed at his trade in spite of his age.

home clean. The Pater home emanated a sense of cheerfulness and optimiem to all who visited there. It was not unusual for the visitor from

1

the settlement to find Mrs. Pater entertaining neighbors of the community and very often offering them a bowl of steaming soup which seemed to be ever present on a glowing stove.

bellied stove, radiated a sense of cheerfulness and warmth on the cold winter day. When the first signs of dusk came, Mrs. Pater turned on the lights to prevent eye strain.

Mrs. Pater's daughter had married, and had four children by this marriage whom the grandparents loved very much. Because of the improviedence of the mother two of them made their home with the grandparents.

Raymond came in 1917 when he was two years old. Billy in 1924 when he was four. Both boye have become attached to their grandparents.

The household larder was kept filled by Mrs. Pater, for the believed that in a quantity of buying there was economy. She kept a barrel of flour and a bag of sugar always in the home, the ice box always had tid-bits for the children.

Raymond and Billy were sent to school and it was hoped that each ould be able to continue in their education. Both were well trained in household duties; and when Mrs. Pater became a semi-invalid due to rheumatism, Raymond and Billy did all of the necessary housework, cleaning, washing of dishes, and so on.

They were taught by the grandparents habits of saving and economy. Both had small savings accounts in the local banks, which they used to purchase their clothes whenever such articles were needed. By 1929, the family had accumulated two insurance policies for \$1000 and had about \$700 savings in the bank. Not very such, for one cannot save a tremendous amount on \$20 a week and at the same time keep some standard in the household.

They never had found it necessary to appeal for help. They were proud of their independence and were influenced in building the community for they attended regularly with their grandchildren the activities at the neighborhood community center ever since it opened in 1917. Occasionally at Christmas they were remembered with small gifts of food or a reast or some such item, not for charity but because they were to be remembered.

#### THE MAINLY DURING DEPRESSION

In winter 1929, a change evidenced itself to the vicitor from the Settlement Mouse. She noticed that there were bare spots in the room, the stove in the kitchen was not lit as often, an oil lamp replaced the gas light. Mrs. Pater seemed not to be as active as usual. She said that they had to cut down because Mr. Pater's salary of \$20 had been reduced and that he was not working regularly any more.

From June 1929 to January 1930, Mr. Pater's salary dropped to two days a week, he was laid-off in January 1930.

Raymond left school in January 1930 to take a job with a printing firm. He worked for three months earning an average of \$12 weekly, then his firm went bandrupt. Since then, neither has found any work.

Mrs. Pater does not light the pot-bellied stove any more nor does she use gas light, instead she uses an oil lamp which gives light as well as heat. The larder is empty. They have been forced to sell their insurance policies. They have withdrawn their small cash savings. They have sold their furniture piece by piece which Mr. Pater had brought home from the factory. His employer had given him these broken pieces of furniture and Mr. Pater being an efficient furniture man had repaired them until they were practically new.

So they lived from June 1929 up until the period of January 1932. Very often they did not eat, and it was only through the efforts of the neighbors and various interested individuals that the larder was supplemented with food.

#### THE FACILY IN JANUARY 1932

for them. Their rent was in arrears for six months. Their landlord had shown himself to be very cooperative and had reduced their rent. The Paters felt that they swed him too much money to keep on living in his house without prospects of ever paying him any rent. They had no feed, no resources. They reserve now a weekly food allowance; and with odd jobs that Mr. Pater and Naymond necure they are able to exist.

and their insurance. It is with a rather hopeless expression that these old folk face their future. The high thoughts of the past have become ashes of reality. It is the far cry from the steaming kettles on the pot-bellied stove which amanated wormth, cheerfulness and seemed to embody all of the happiness that they had attained to the cold bare rooms of today. The unlit stove and the flickering oil lamp remind them of what they have lost. The conversation now is forced.

struggle has shown its affects physically and mentally on the old folks. They cannot understand why after a life of economy and toil when they should be now enjoying the fruits of labor well spent, instead they have been forced to appeal to charity. Their sense of belonging has been shattered, their pride received a blow from which possibly they may never recover. Their dreams for Raymond are futile. They realize that at 70 years of age it is rather late to start and plan for the future.

4

THE FAMILY BEFORE THE DEPRESSION

STATUS OF SAVINGS

Home --- renting

Purniture -- owned

Cash savings in --- bank --- \$700

insurance --- \$500

Sources of income --- father --- 20 weekly

Debts --- none

## RELIEF AS A SUBSCITUTE FOR LOST EARLINGS

## Comparison of three years showing losses in family income

|              | Nermal  | income | 1930    | 1931                |
|--------------|---------|--------|---------|---------------------|
|              |         | 3000   | 1000    | \$247               |
| RELIEF       | istoric | O'     | Mone    | None                |
| TOTAL LICOUS |         |        | 1000 (u | ed cash<br>avings ) |

Wynan

### FAHILY STUDIES

THE IDENTITY OF THE PACTIN

mane (Samily) synan

Synan

|                                       | MM3          | Acc     | MARIONALITY | TOUCATION           |
|---------------------------------------|--------------|---------|-------------|---------------------|
| * * * * * * * * * * * * * * * * * * * | Hiliaa       | 41      | American    | Grade School        |
| WO TAIN                               | Agusta       | 39      | American    | Grade School        |
| CHALLERS                              | William, Jr. | 20 1115 |             | 1 Vr. Manual Train- |
|                                       | Verma        | 216     |             | Flumbing            |
|                                       | ,,00         |         |             | Now in 3rd yr. High |
|                                       | Dorothy      | 12      |             | Now in 6th Grade    |

| Mo.<br>of job | Kind of Occupation | Now procured | Years<br>employed | Wage  | for leaving           |
|---------------|--------------------|--------------|-------------------|-------|-----------------------|
| lst           | Iron Molder        |              | 27                | 4.25  |                       |
| ,             |                    |              |                   |       |                       |
|               |                    |              |                   | i c   | emporarily unemployed |
|               |                    | e Filson     |                   | 3/500 |                       |
|               |                    |              | islofic           |       |                       |
|               |                    | 00           |                   |       |                       |
|               |                    | Fills        |                   |       |                       |
|               | 10                 |              |                   |       |                       |
|               |                    |              |                   |       |                       |

#### THE FAMILY BEFORE THE DEFRESSION

Status of savings

Home --- renting

\$ 13.00

Furniture --- owned

Cash savings in --- insurance

Sources of income --- Pather --- 4.25 a day- sometimes overtime work at time and a half wages.

Mother --- Occasional laundry or cleaning for Settlement

Children - Son - about \$12 a week as plumbers helper. Now getting \$3.00 a week.

Total \$39.00

Debts --- none

an (I) an

#### Sources of income

Father \$ 4.25 a day-sometimes overtime work at

time and a half wages. Mother

Occasional laundry or cleaning for Settlement.

Son-about\$12a week as plumbers helper. Children

No getting \$ 8.00 a week

Other relatives

Boarders

Pensions

Any other

Total

\$ 39.00

#### Debts -- Unpaid bills due

Grocer

Siorical Society More than \$ 200.00

Butcher

Millionnes

Dector

Taxes or rents 4 or 5 months at \$ 13.00

Bills for clothing, etc.

Loans from relatives, friends or other sources

to find out. As far as we were able the family had no unpaid bills, intil the father had only part time work.

2. How the unemployed members sought work. Be sure to describe the experience of any member of the family with a public or private employment agency.

The mother says she has tramped from place to place-tobacco factories and cigarette factories, and bakeries-but could find no work.

The father has never worked any other place except at Standard Sanitary Company was registered at the Settlement Unemployment Selief Bureau, but was unwilling to do housecleaning, etc., so was offered nothing.

The son has been employed except after an accident which made it impossible to work for three weeks.

#### 1V RELIEF AS A SUBSTITUTE FOR LOST RARRINGS

Comparison of three years showing losses in family income

(from page 3)

1930

1931

BARDENGS -----

\$ 150.00

90.00

50.00

RELIEF

Clothing and Christmas basket

TOTAL INCOME ---

123

1000

Sample case of Family Studies

The Wynan family has come to the Settlement ever since the House was built in 1910, in the neighborhood where Mr. Wynan had lived practically all his life. The family is a typical American group, wholesome and steady, with a certain degree of refinement. They would be chassified as belonging to our better type families.

is 20. Verna 16, and Dorothy 12. During the eight years the writer has known the family they have always lived in the same place, two good sized rooms, with a large storage closet in the hall, above a store on the Corner near the Tettlement. The rooms are well lighted and have an airy-south-west exposure, uncomfortably hot in summer, noisy because of traffic on a through street. The rent is \$13 per month. In spite of the crowded condition Wrs. Wynan has always kept a clean, orderly and tidy place. For children are always clean and neatly dressed, their faces usually shiming with recent applications of soap and water. All three of the young folks are very nice looking and well mannered. All are well adjusted to their social groups in the Cettlement and in school.

Urs. Wynan is one of our most dependable helpers in the Mothers' Club and at the rummage sales. She can be depended to help out in any emergency, doing additional cleaning, laundering costumes for plays, etc., for the Settlement. Her help is always cheerfully given.

william is a good looking, tall, dark-haired young man. He is dependable, a steady worker, well liked by both girls and loys, and has enough temper to assure one that no one will walk over him. After a years study at Migh School he spent some time in the local Trade School where he took up plumbing. He now works as a plumber's helper.

Verna, the older girl, in now a Junior in High School. She plane to go to the municipal Normal School to prepare herself to beach.

present she is taking typing and shorthand as electives in school so that if anything happens to prevent her carrying out her long cherished plans, she will be prepared to enter the business world.

Dorothy is an average student, now in the mixth grade. She does not want to continue school when she finishes the eighth gade, but her father says she must go to High School for a couple of years and "learn something." As a little tot she always said she wanted to be a "washer woman." She does nice work in cooking and sewing at the Settlement.

He has worked at some lanufacturing Co. For the past 27 or 28 years. He went there in "knee pants". He is quick tempered domineering, a strict disciplinarian, with his wife as well as with the children. She must be in the house when he comes in from work, the meal sust be on the table. She must associate with vomen when he approves. He often shows jealousy of the interest the other nembers of the family take in the Sottlement. At times he is irritable and unreasonable. To take a drink now and then, but is not a habitual drinker. His wife is very easy-going and sweet tempered and in more than twenty years of varried life has learned to avoid issues, to yield to some demands, to do that she leases a out other things (Settlement parties, childrens' privileges, etc.) and say nothing about it. In doing so, she has the help and approval of her mother-in-law, who says that Hr..

Wynan's father was the same way. In spite of his irrita ility, the family "gets along" very well, for on the whole, they overlook his shortcomings.

Co. In normal times the firm employs 4,800 men and Mr. Wynan is one of three men who mold special designs for which there is not sufficient deman to have machine molds. Such pieces as the lavatories for beauty parlors and special orders for exclusive designs are molded by Mr. Wynan and his two co-workers. During 1930 and 31, Mr. Wynan had work only three days a week, later only two days, and now has only one day a week.

#### THE FAMILY DURING THE DEPRESSION

the family seemed to adjust themselves very well by asking the son, William, who was then carning \$12. to help more than formerly. When the working week was reduced to two days they used the money they could raise on the insurance policies taken out several years before. They have not given up the policies entirely but have taken out the cash value and then have taken out new policies - paying a smaller premium. During the second year they have not only used up this little reserve fund. But now have a grocery bill of \$200, with a neighborhood rocer, who mays the Tynams are honest and always pay up then they have work.

Weamwhile William Jr.'s wages have been reduced to 3. a week.

Wr. Wynan is now working only one day a week at the usual scale 4.25 a day.

Then he goes back to work on full time he will have to accept a 10% wage cut, he has been told. His attitude is that it might be worse-some of the men will have to take a 20% cut.

Mr. Typan has been registered with the Cettlement Unemployment Relief Puresu, during o systematic survey of our district when all unemployed men were asked to register with us. He has been offered no work, however, because his vife teld us she was sure he would not wash windows, do house cleaning and work to which he has not been accustomed. She felt he would not be willing to take the training the other men were being given. He does not come to the Settlement any more frequently than he did when employed. He still comes for any Community night entertainment. always for the basketball games when his son plays. He reads more than while he was working regularly. He goes to the next corner and talks with the other men who loof around the drug store. His attitude is much more friendly toward the Settlement than formerly, even though he has never come to our game room for the unemployed men. He discusses freely with the trained at the Pierre and man 14 time in common? 12 13:12:178

4.

to go tack to work. This way of living may be all right for the fellow who has lived on charity all his life, but I don't like it. I am willing to go back to work at any wages. I get all nervous sitting around. I can just feel knots draw up in the calves of my legs sometimes. It a int good for you."

#### THE PARTLY IN JANUARY, 1932

About a wonth ago, William, Jr. was struck by an automobile while roller skating with a group of boys and girls. His shoulder was injured no that he could not work for three weeks. A neighborhood M. D. cared for him that night, then he went for free treatment to the City Hospital. That ic the first free medical care the family has had since 1920 when one of the girls had a tensilectomy at the City Mospital. In speaking about William's accident, Brs. Wynan said "Wo didn't know how well off we were compared to our neighbors, until Bill's little bit didn't come in. I'll tell you it was awful to think we had nothing to fall back on." Then followed a picture of the suffering among the families in the neighborhood who have no one at all working she especially mentioned the poor clothing and shoes of the little children. The herself has always Lept her youngsters clean and well kept. During the past two years, the Settlement has given clothing to Mrs. Wynan for herself and the children. One of our volunteers has kept Verna, the High School daughter, presentably clothed. The mother makes ever things, and keeps the clothing in good condition.

Then William, Jr. is at leisure he comes to the Tettlement to spend his time. We inathletic, sings well, is a great reader, and joins in all the activities offered for boys his age. At present he plays basketball on the Tettlement team and on a team for one of the churches in the neighborhood. The two girls come to the Settlement just as much as formerly.

By using up their insurance money, going in debt for groceries

and rent, the Wyman family has not asked any agency for help except the City Hospital at the time of William's accident. The Settlement has aided by giving clothing, it is true, but there has never been any suggestion of hoping for help on the part of any member of the family, even though mr. Wyman's widowed mother has at times had help from the Family Service Organization, so that they would know how to go about getting help.

takes the attitude that they will "clear the slate" when work picks up again, that they are more fortunate than many of their neighbors. Mr. Wynan seems letter adjusted recially now than before the period of unemployment. The Righ School daughter seems to have never thought of giving up her plan to teach.

Now the unemployed member sought work. De sure to describe the experience of any member of the family with a public or private employment agency.

The mother says she has tramped from place to place-tobacco factories and cigarette factories and bakeries-but could find no work.

The father has never worked any other place except at Standard Sanitary Company, as registered at the Settlement Unemployment Relief Lureau, but was unwilling to do housecleaning, etc., so as offered nothing.

The son has been employed except after an accident which made it impossible to work for three weeks.

What was done in idle time. Activities to reinforce the family's morals.

The son, as in former years, spends practically all of his leigure time at the Settlement.

The mother is actively interested in all the projects of the Nother's Club, which has tried to compensate for the changed conditions in all the fami-

The father seems to have read a great deal more than formerly, has been churming up with other workers from the plant more than before. Appeared to the visitor to be far more reasonable and charitable in his attitude toward life than before this period of unemployment. He is one of the men whom the worker would have expected to be in revolt against society. Instead she has found him sympathetic with his fellow laborer who is in worse straits than he, and finds him more friendly toward the Settlement.

7

His health, however, is not as good as formerly. There is noticeable physical nervous tension, and evidences of worry but mental attidutes seems to be improved.

The older girl clings tenaciously to her ideal-she will be a teacher- the depression can not last forever.

### RELIES AS A SUDSTITUTE FOR LOST EARNINGS

Comparison of three years showing losses in family income

|   | Normal Income | 1930         | 1931        |   |
|---|---------------|--------------|-------------|---|
|   | 150.          | \$9 <b>0</b> | <b>\$50</b> |   |
|   |               |              |             |   |
| RELITE decision of the second | Clothing on   | d Christi    | nas Sasket  | d |
| iles (iles  |               |              |             |   |
| TOTAL INCOME  |               |              |             |   |

5x210

PICTURE THE FAMILY SITUATION IN JAMUARY 1932

STATUS OF SAVINGS

Home --- renting

Turniture -- owned -- non left except necessities

Cash savings in --- bank --- none
building and loan --- none
insurance --- mone

Sources of income --- none except relief

Debts --- Unpaid bills due --- rent --- \$70

PICTURE THE PAMILY SITUATION IN JANUARY, 1932

Status of myings

Nome --- renting

urniture --- owned

fash saving in --- insurance

Son Son 8.00 week

Debts--- Grocer --- more than 200.

Taxes or rents about 65

1 ,

Danmer

#### THE ID VITY OF THE FATILY

NAME (Panily) Hacker

|          | NAME         | AGE | NATIONALITY |                    |
|----------|--------------|-----|-------------|--------------------|
| MAN      | James Hacker | 41  | American    | 8th grade          |
| OHAN     | Katie Hacker | 39  | American    | 8th grade          |
| CHILDREN | Joe Hocker   | 15  | American    | Junior High School |

| No.<br>of job | kind of occupation | procured    | mrloyed   |                       | for leaving                                |
|---------------|--------------------|-------------|-----------|-----------------------|--|
| lst           | Cooperage          | Application | 1918-1932 | 022.50<br>before 1929 | Did not leave. wages and time reduced to 6 |

## THE FAMILY PRIOR TO DEPRESSION

company making b rrels. Here an average of 122 a week was earned. He was a dependable, reliable worker. James Hacker was a home loving man, and each pay-day would bring his wife the money, which she would budget out to cover the various family expenses. They rented a five room house for 422 a month. It was comfortably furnished with furniture which they owned. The house was situated in a nice neighborhood, had a small yard in which their son, Joe, could play. The Hackers had saved a small a-mount of money and had taken out an insurance policy.

#### THE FAMILY DURING DEPRESSION

In 1929, James Hacker began to worry for his bees called him in and told him that he was forced to reduce his wages. In January he

two room flat in a cheaper neighborhood, paying all a month. Joe lost his yard. They sold some of their furniture and started retrenching. Within six months he was reduced to 66 a week. From June 1929 to January 1932 James Backer earned an average of 66 a week.

The son, Joe, who was now 13 years, very clean, well-kept boy, took upon bimself the responsibility of selling newspapers after school. He earned an average of 14 a week which he gave in its entirety to his mother. On this income of 110 weekly they have managed to live up to the present. Hrs. Hacker is an industrious woman, clean and orderly in her housekeeping, she says, "she will do any kind of work, anything so that we can keep out of debt. Then we have money we eat, when we have none we do without."

### CHE PAULLY IN JANUARY 1932

cure a mursing position, taking care of an old lady in the next flat.

This was done in cooperation with another agency. Hrs. Hacker was praised very highly for the efficient and fine way in which she has taken care of this patient. She is not a trained nurse, but has cooked, kept the house, washed clothes, and done everything possible to make this invalid comfortable. For this service she receives 3 weekly, plus the use of gas and heat. In addition to this, she keeps her own home.

The Hackers have used up their cash savings, they have lost their furniture, insurance has lapsed, but as Mrs. Macker says, " her boy is one of unusual possibilities and character, she wants him to have a better education and a better chance in the world than his parents had."

The Hackers have not incurred any debts nor have they received any relief from any agency throughout the period of depression.

They have made retrenchments, cutting down on food, rent, clothling, and luxuries until they are just existing.

At present, Mr. Hacker is worried about the future. Mrs. Hacker does not look well, she is under a terrific strain. She does not know what is going to happen to them under all these makeshift adjustments. Over all the worry, however, the Hackers' centered their hopes and dreams in Joe, and wish to give him the opportunities they did not have.

The file on this totil calls of the state of

THE FAMILY BEFORE THE DEPRESSION

STATUS OF SAVINGS

Home --- rented--- \$22 monthly

Furniture --- owned

Cash savings in --- bank --- \$400 insurance --- \$1000 policy

Sources of income --- father --- \$22.50 weekly

Debts --- None

PICTURE OF FAMILY SITUATION IN JANUARY 1932

STATUS OF SAVINGS

Home --- renting --- \$11

Furniture --- owned --- (bare necessities)

Cash savings in --- none (Insurance lapsed)

Sources of income --- mother \$3.00

father \$6.00

children 4.00

Debts --- None

the blailey (Failey) Thaily

# The Failey Family

Before unemployment struck the Failey family they would have been classed as an average, promising American family of working people. The had a comfortable home in a good district, better furnished even than one would expect in their circumstances. Mr. Failey was a carpenter and a plumber, working at whichever trade the Construction Co.by which he was employed, most needed him. To be sure at times work was sometimes slack and he would be laid off a few days. But when when he did work he made excellent wages. The Faileys did not save, however. They had no premonition of almost total unemplo ployment. Mr. Failey had always been able to find work and with the boom brought about by the war, he had never had difficulty in finding a job that paid well.

During the winter of 1926 construction work became slack. Mr. Failey was laid off several months. But with a little help, from a minister acquainted with the family, they managed to pull through. The following winter, though, Mr. Failey was out practically the entire winter. Frs. Failey took in roomers, but they failed to pay their rent. Mrs F was tooken ill , having at all times been delicae in health and iller than ever since she could not have the medical attention to which she had been accustomed. to go out to work. So the family did theonly possible thing, sold the furniture, bit by bit, for money with which to purchase food. Finally it was all gone. The family decided to move to two small rooms in the congested business retail neighborhood. Mr. F. disgusted with the family finances and the lack of work, took to bad company and drinking. Abuse of the children and his wife naturally followed. Frs F began to mag and matters came to a head. Just at this time, however, the minister who had guided them through before, found temporary work for Mr. F. For a time it seemed as tho the family disaster had been adverted. Mrs F dropped the idea of securing a divorce from her husband. She began fixing up the two bare rooms and purchased some furniture from the Good Will Industries to which she had been directed. She also began taking treatments at a hospital for her ailment. But prosperity did not last long. Mr. F was laid off. The three older boys found paper routes in the hope of financing the family until their father found another position. Kept out on the streets at all hours of the day and night, the boys fell into evil company. Their father had been drinking again and they too, took to liquor. Not long since a ploiceman was forced to carry one of the boys home from the street where he had fallen too intoxicated to walk. Frequently the paper routes and the work they also undertook on paper delivery trucks rade them late for

school. Rather than attend late, they played truant. As the habit of absence from school grew, they frequently found odd jobs during the school hours. At present they refuse to try in their school work. All of the day and most of the night they spend away from the two congested rooms in which seven people are trying to live and where the mother and father are continually quarreling and fighting. The few hours the boys spend at the settlement are the only influences for good in their lives.

Desperate for money. Mr. F converted goods not belonging to him and was lodged in the Jail. At this time the family, left totally without food or fuel, appealed to the Family Service. Mr. F became ill in jail and was transferred to the City Hospital from which he was soon released. The minister again prevented a divorce, by securing Mr. F temporary work. The period of relief was but short lived. Mr. F is again laid off and the boys are still remaining away from school to sell papers. The family is under the care of the Family Service. The children are suffering permanent injuries from lack of proper food. Several times recently they have been in brawls on the playground for taking away cakes and candy from the smaller biys.

In their present state of diorganization and disharmony, there seems nothing short of a miracle can keep the Failey family together. A divorce, so often threatened, is the inevitable outcome unless Mr. Failey secured permanent, well paid work so that he will regain his self respect and have his mind profitably occupied. Moving his family into a respectable neighborhood and comfortable living quarters will be the only way of again gaining control of his children and starting them on the right track.

Peter John Page 3-der O'Brien

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Society ETER JOHU!

I trust that what I am going to say, my friends, is only right a and just. I, a "native-born" American, was born March 9, 1907, in Louis-ville, Kentucky. My parents immigrated from Syria to the United States ye years ago. In his youth, my father tells me, he delighted to stroll beneath the branchy fig trees and olive trees at his home on Mr. Lebanon; but I must pass on.

At a very young age, I was placed in an Orphans' Home because of the wicked temper I possessed. I often cursed my devoted mother; I pray, God forgive me. She was a gentle and kind hearted lady with a voice of a rather quiet tone.

During the first week at the institution, I learned to know loneliness and homesickness. After several weeks, my homely feeling became quite extinct, and I soon immerged into the village life.

other game. I loved to play out of doors, "and-how "", better than do most anything else. At play, I usually won all sorts of marbles, since marbles were played for keeps. At the end of the season I would give away the marbles I won; some to my brother, Mike; and the rest to my boy-friends. I might say, had there been a marble tournament at the institution, I would have taken all honors.

I enjoyed the several interesting hikes we had yearly; we tramped through the surrounding woods and orehard in the fall, gathering and eating nuts and fruit. I loved to climb branchy fruit trees; to shake the fruitful boughs, and watch the fruit fall to the ground. During the cold winters, I found joy in sleighing down the large beautiful hills covered with snow. I never cared to throw snowballs; for if I was caught, by the matron, in making or throwing one, I would have to suffer the purishment.

I learned to read and to spell in this institution. But I was not much of a speller. When I was called upon in a spelling match, I occasionally went to the end of the "line." The children of

when I was heard whispering in the classroom, (I whispered more than once) I was puished with a rod, and not allowed to play after school hours. Because I had whispered to my neighbor, I was once ordered to bed without supper. And the awful clubs which were used for punishing misbehaviors would unhesitatingly impress the victim with inspiring fear. I give only an idea of the punishment distributed in that disdainful institution; and I shall not describe the terrible discipline they exerted.

I was eleven years of age when permitted to return home. The pleasure of leaving the institution and of returning home made me exceeding happy. I was indeed pleased to meet my father and nother who cheerfully welcomed me. We rented a four room flat on the third floor. In the large back-yard I usually played baseball, horseshoes, and marbles with my brother and others. I played there for hours at a time. Occasionally, when my mother called me for dinner, I feigned not to hear her; I often disregarded her command.

within a few months I entered the fifth grade of a public school. I was transferred within three weeks to the sixth grade because I read, spelled, and worked mathematics better than my fellow classmates.

A sudden unexpected misfortune occured the next year. My mother who had been sick a few months, responded to the doctor's suggestion by undergoing an operation. I remember - as if it were yesterday - with tears in her eyes - and dripping down her cheeks - she passionately kissed me saying, - "Goodbye ?" I was mentally afflicted with serrow and I patiently watched her sad departure to Norton Infirmary. In passing, I must say that I can never forget how she called, "Johnnie!"

For three years after her death I had very little spirit with which to carry on. I carried paper every day after school hours; in the sunshine - in the rain - in the snow. In school something kept

me back - preventing me from making high grades; but, somehow, I managed to get by. Although I had experienced hardship these three years, life was not all drudgery: In the summer, I played baseball, football, and horseshoes at the neighborhood playground. I was very accurate in pitching horseshoes. In fact, I won every horseshoe tournament I entered by pitching the three-quarter turn method, and I entered five. At the Y. M. C. A. I played basketball, went swimming, and practiced boxing. I won the Ameteur Bantam championship in the boxing contest sponsored by the Elks Club of Louisville, Kentucky in '24. Because I never smoke, chew, or drink alcoholic drinks, and because of my ambition, I would have made prize-fighting a profession had not my good friend and counselor, Dr. F. J. O'Brien, a gentleman of exquisite breeding, given me advice concerning this profession. Dr. O'Brien, vitally interested in all that concerned me, influenced me to secure a High School education. He aided and encouraged me in every way. I beg his pardon for writing of him as in the past; for I find him the noblest, gentlest, and best friend of all whom I know.

I attended Christ Church Cathedral on Sundays. I was confirmed by Bishop Chas. E. Woodcock, and Cannon F. W. Hardy on Palm Sunday. Harch 20, 1921.

In the year of my graduation at Louisville Make High School, my outlook for the future became definite. I obtained such high grades in algebra, geometry, and trigonometry that I planned to teach mathematics. It was with satisfaction and regret I received my High School diploma. Satisfaction that I had attained the goal, regret that the lessons which have been a source of so much pleasure and profit were ended.

I entered the University of Lousiville in September, 1928 with the anticipation of teaching. New, I faced the future with a steady hopefulness of working my way thru the University.

During my university life I witnessed the hardest experiences

I've ever known. Carrying a full schedule, orking after school until
about 9:00 at night, studying from 9:00 until early in the morning, my
hands were so full that I was constrained to study even during school
holidays and Sundays in order to catch up with my work in school. I
hardly could get enough sleep while working and attending school, for how
could anyone going to school early in the morning, trying to study in between vacant moments, even on atreet cars, and working with the recreational department after school. Very often I could not even find time
enough to eat a decent lunch; for immediately after school I had to go to
work, so quite frequently I had to evallow much of what I ate during this
particular event of my life.

that I really slept. But occasionally I arose about 5:30 in the morning to prepare for a final examination. I didn't mind this, lowever, as long as I succeeded in passing by examinations, which I can truthfully say, and you may root assured, that I passed in every course undertaken in my college life. And what courses I had taken were none too easy; for example, these are such as Analytics, Differential Calculus, Theory of equations, Differential equations, et cetera.

he takes many chances of flunking his course, and, moreover of ruining his health. I shall not have time to go into the illustrations and details of some of the experiences I have had; only a movie director could do it justice. God only knows the hardships I experienced, for, let me say in conclusion, that the pressure of a heavy schedule, outside work, and worry over money matters are some of my most severest strains. Many a time I wondered where I would get my next dollar, and many a time I went to my friends for aid.

Miss Frances Ingram has been very kind to me in loaning me money, and in trying to help me find work. Others also have helped me, but Miss Ingram has shown the most interest and assistance.

In passing I add a couple of lines from my favorite and best like poet, Edgar Guest:

"Stand up to life! And play the an! The Filson Historical Society You can, if you aut think you can,"

Josper Culick.

JASPER CULICK'S
"OWN STORY"

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On the day of September 17, 1928, I moved to Louisville and went to work. I got a job at an Auto Body Company making \$30.00 a week, a very good salary. My wife and I bought \$200.00 worth of furniture; so we worked along and paid for that, and every thing was lovely, we both were happy, and then later we both were blessed with a fine baby girl. Then joy in our life had come, we had three nice comfortable rooms. Oh how happy we both was. Then we both started a saving account. We worked along for about eighteen months and saved some where about four hundred dollars. As time grew on, until the first of nine-1931 teen hundred and thirty-one everything was O. K. Times began to change along in February, work got dull, I got a cut in my salary, and didn't work but three and four days a week. Then all at once I got laid off all together, then my hardships and worries began. I started out looking for work which I did not find. Once in a while I would pick up a job here and there working in ditches or working in concrete which was awful hard, but I didn't mind that. I was willing to work at anything to make a living for my Tamily, and, after I spent all of my savings I didn't know what would happen next, so I tried harder and harder to find work, but it was the same old story, every where you would go there would be a sign on the door, "No Help Wanted," which I would go back home and tell my wife. By this time thousands and thousands were out of work, so I tried to borrow some money but didn't have any luck, so we had to break up our home and sell off the most of our furniture which it couldn't be helped. Then day after day I would sit and wonder what was going to happen next. So my wife started out looking for work, but it was just like me. Nothing she could find. So we moved in with my mother and had one room. We didn't have much money left, so our rent started putting us in debt. It went until it was about forty dollars,

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then along in August mineteen hundred and thirty-one I had an attack of appendicitis which was terrible. I was heart-broken to think I was in the shape I was. So I had to go and be operated on at once. So I told my wife she would have to go home to her mother and stay until I got well. Then I got along all right. I stayed in the hospital four weeks. So I went and lived with my mother for about six weeks. I went and asked my doctor how much did I owe him. He told me a hundred and ninety dollars and here I was without a penny. So I thought I would look once more for a job. Of course I couldn't do any heavy work for a year or more so I went every where, asked for work and begged for work. I went in and put in for a job at the employment bureau and got one which only pays seven dollars and twenty cents a week. When I got all my bills paid and my little comfortable three rooms back I do not know when. I got to start at the bottom again and try to get even once more which I am hoping to see. The depression is the cause of it all. When it is over and I get a very good job, then my family and I will be happy once more.

#### I THE IDENTITY OF THE FAMILY

NAME (Family) Culick

|            | NAME              | AGE | MATIONALITY | EDUCATION      |  |
|------------|-------------------|-----|-------------|----------------|--|
| MAN        | Jasper Culick     | 21  | American    | 8th crade      |  |
| WOLLAN     | Josephine Culick  | 20  | American    | 1st year H. S. |  |
| CHILDREN - | Betty Jane Culick | 2   |             |                |  |

| No. of job | Kind of occupation   | How<br>procured  | Years<br>suployed Wage     | Reason<br>for leaving |
|------------|----------------------|------------------|----------------------------|-----------------------|
| lst        | Auto Body<br>Builder | Applica-<br>tion | 2 - Sept. #30<br>1928-1931 | Laid off.             |

# THE FAMILY PRIOR TO DEPRESSION

Jasper Culick came to Louisville in September, 1928. He went to work immediately for an Auto Builder concern, earning \$30 a week. His wife, Josephine, and he rented three rooms which they furnished comfortably, paying \$200 for the furniture. Their rent for these rooms was \$15 monthly. They began a small savings account and also took out an insurance policy for \$1000, for which they paid \$2.60 every three monhts. In 1929, Betty Jane was born. The Culicks were very happy in their neat, well-kept home. By this time, they had saved enough money to feel that their future seemed bright. No clouds marked their horizon. Their home was happy. Mr. Culick came home each evening to his child and wife. Occasionally they would go to the movies and would be extravagant to the extent of having a soda or some refreshment once or twice a week. Or perhaps Mr. Culick would take his wife cut for dinner, yet behind all of

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these luxuries they allowed themselves, was the budget which they had set out for themselves to follow, allowing for systematic savings.

#### THE FAMILY DURING DEPRESSION

In January, 1931, when Mr. Culick was laid off, they had paid off their furniture, paid for doctor bills incurred through the birth of Betty Jane, and also for the usual childrens' diseases with which Betty Jane was afflicted. They had been paying for three years on an insurance policy of \$1000; and had saved \$400 in the bank during this period.

In January 1931, Jasper Culick was laid off due to the fact that there was no work for him to do. His employer kept him as long as there was any sort of work that Jasper might do; for Jasper had proven to be a very high type of workman and very useful in odd jobs. Jasper was a very fine auto body builder, a quick man, the type of workman that had ambition and looked for advancement.

However, with this lay-off Jasper did not feel worried particularly for he was young and expected to be able to find work quickly. Time proved that a young healthy man who was anxious to work at anything could not find work. Odd jobs were secured through his own initiative in going from job to job. He dug ditches, worked in concrete in all sorts of weather and conditions. Family responsibility had been developed to highly in him that he was willing to continue at any kind of work to support his family. To supplement this odd job salary which came so rarely, he was forced to withdraw from the bank his cash savings. Then when this was gone, the wife attempted to find work, but she too could not find anything definite which might be used to supplement the family income. Having exhausted their cash savings and having run

up their rent bills to August 1931. Jasper was taken ill with appendicitie. After a six weeks seige during which time his wife and child lived with her mother, constructive plans were made for the future. In order to realize some cash to pay off their rent and small grocery bills, they sold their furniture. In addition he had incurred 190 in debts due to his appendicitis operation and hospital bills. Jasper's mother cooperated with him in giving Jasper a room with her. He broke up his home and went to live with his mother, with his wife and child in one room. During this period there was no relief given by any public or private agency, excepting the help received from his mother. In his spare time when he was not looking for work, his wife and he would visit her mother, or sit at home and discuss plans for their economic adjustment.

# THE FAMILY IN JANUARY 1932

In January 1932, Jasper Culick applied to the municipal relief bureau for work and was given work three days a week, taking care of the locker rooms in a settlement house. Here he proved to be very valuable and unsoured by the change in his economic life, for he had made adjustments which tended to keep his family together. He was able to earn with these three days which he is getting regularly now \$7.20. This provided the necessities of life for his family. The Culicks are now living in a furnished room at his mother's home for which he pays \$5.00 monthly. He owes \$190 for his hospital and medical care during his appendicitie attack. To a certain extent he feels comewhat optimistic as far as he himself is concerned. He cannot see how things can continue as they are and says there must be a change. As yet he can not do any heavy work, but he is at present very willing and anxious to learn to cooperate. In his case, the strenuous past year, the loss of his home, the loss of his savings, has made him more acute in realizing family responsibility and the need for training in a man looking for work.

### II THE FAMILY BEFORE THE DEPRESSION

STATUS OF SAVINGS

Home --- Renting --- three rooms @ (15

Furniture --- Owned --- \$200, bought new

Cash savings in ---

Bank --- \$400

Building and loan --- None

Insurance --- \$1000 - \$2.60 monthly

Sources of Income --- Father

Debts --- None

# IV RELIEF AS A SUBSTITUTE FOR LOST EARNINGS

# Comparison of three years showing losses in family income

|              | Normal income (1929) | 1930   | 1931          |
|--------------|----------------------|--------|---------------|
| EARNINGS     | \$1500               | \$1500 | \$ <b>380</b> |
| RELIEF       | · Oil Coo            | 0      | 0             |
| TOTAL INCOME | \$1500               | \$1500 | \$38o         |
| The Fills    |                      |        |               |
|              |                      |        |               |

V PICTURE THE FAMILY SITUATION IN JANUARY 1932

STATUS OF SAVINGS --- None

Home --- renting --- living with mother in one room

Furniture --- none

Cash savings in --- insurance --- \$1000 policy, not paid up completely

Sources of Income --- father --- \$7.20 weekly

Debts --- doctor --- \$190

rent --- \$30