HOUSEHOLD PICTURES OF THE CONSEQUENCES OF UNEMPLOYMENT

We are not attempting anything statistical in our settlement study; rather we are gathering testimony from our neighborhoods as to the effects on home and neighborhood life of the cutting off of family income, due to industrial causes.

Neighborhood workers are in an especially favorable position to bear witness to these facts. We do not merely know families when they are in trouble; we live beside them in good fortune and bad, consecutively throughout the years, and CAN MAKE COMPARISON BETWEEN THEIR NORMAL STANDARDS AND WHAT UNEMPLOYMENT DOES TO THEM.

The study will not be of families where sickness, strikes, habits, or other personal causes of unemployment are chiefly concerned; but where through some stoppage or change in industry, the breadwinner is thrown out of work, and home and neighborhood life are affected because of something happening outside of their control.

We want you to select those cases which are best known to you and mean the most; but we hope you will ask yourself if these are cases due to any of the causes suggested on page three, and if possible give one case of each type, but give most of your cases of the type predominating in your neighborhood.

For your convenience this pad has been arranged so that you can write the full story of one case on each pad.

Return when filled out, by March fifteenth, to

MRS. MAX NELSON,

Secretary of Unemployment Study Committee,
237 East 104th Street, New York City.

INTRODUCING THE FAMILY

(Designate in some way so that we can ask you further questions if need be, but so that the family name will be a matter of confidence.)

Please set down such facts as race, nationality, composition of family with ages; how long known to the settlement; who are the breadwinners and what were their occupations when last employed and wages; experience of the chief breadwinner as a workman; what training and education he had for his life-work; and then a little picture of the household as you would tell it to a friend in a way which would bring out the family's standard before they were struck by unemployment.

The Filson Historical society

ENTER THE UNEMPLOYMENT WHICH LEADS YOU TO TELL THE STORY

The Filson Historical society

What caused this unemployment (treat case of each breadwinner separately)?

(a) General business depression.

(b) Seasonal work (in this case some of the questions that follow do not of course fit).

(c) Market changes (such as the shift from cotton to silk underclothes).

(d) Mechanization (such as installation of labor-saving machinery).
(e) Some other cause of first rate importance in your locality.

Tell as many facts as you can, as to how it came about.

Tell how long out of work.

Did he get part time or substitute work or less skilled work, and how did he get it? What did he lose in wages?

HOME CONSEQUENCES—ECONOMIC

What can you tell as to the effect of unemployment upon the family's financial arrangements? Had they savings which saw them through? Did they use them up or run into debt? State what you know as to lapse of rent, of insurance, of union dues, as to articles in pawn or loss of articles partly paid for on installment plan. Has it become necessary for wife or children to find work, for the family to move into poorer quarters, or to take roomers or boarders? Has relief been received from church, settlement, city or other social agency?

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HOME CONSEQUENCES—PHYSICAL

Were they able to keep up normal standards? If not, describe whatever change you have noticed in the material welfare of the household, whether in diet, in clothing, in home furnishings, or in char-

acter of living quarters (when reduced income has necessitated removal or over-crowding).

Give the effect upon the health of the family. Were there evidences of undernourishment? What about the growth of the children? Tell of any condition of ill-health present in the family that you consider due to the poverty and makeshifts resulting from unemployment. Is it possible for this family to attend to defective teeth, minor operations, etc.? To care adequately for temporary or chronic illness? What is the effect upon the physical well-being of the family if the mother takes on outside work, including her own health and nervous stability?

The Filson Historical society

Be sure to deal only with effects which can be traced directly to unemployment.

HOME CONSEQUENCES—PSYCHOLOGICAL

What can you say of the wage-earner's own attitude toward the family's predicament? Tell what you know of how he faces the problem of bills and other debts, of his initiative in seeking a job, of his attitude toward asking and receiving help. Do you notice any change in his self-respect and self-reliance? Has he faced the situation with courage, or the reverse?

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What of the wife and other dependent adults? Describe their general attitude, whether of fortitude, of anxiety, of censoriousness. Tell about the effects upon any member of the family who may

have been forced to do double duty within and outside the home.

In the case of children, state any change in their attitude toward their parents. If there are changes in the habits or attitudes of the unemployed breadwinner, what is the effect on others, especially the children. If any of the children have been obliged to leave school and go to work or to enter a trade (or casual work) offering no future, how do they feel about it?

What would you say of the effect upon the home atmosphere? What control do the parents ex-

ercise? Is there harmony or disharmony? Co-operation, or lack of it?

If unemployment seems to have affected the moral standards of the unemployed or his family, what has been the change in attitude (toward the family, the law, society at large) and what the outcome in behavior (gambling, boot-legging, prostitution, neglect or desertion, juvenile delinquency)?

HOME CONSEQUENCES—FUTURE VALUES

How has unemployment curtailed the family's opportunities for development? Quote their own testimony, if you can, as to change in the possibility of securing relaxation, recreation, exercise, self-improvement, of taking advantage of community benefits, or sharing in civic causes, as to the prospect

of financing illness, of looking forward to comfortable and independent old age.

What change has unemployment brought about in the chance of children to develop their talents and to satisfy the normal wants of childhood and youth? How has their prospect of higher education or of learning a skilled trade been affected? Relate what you think this home has lost through unemployment as a place of security for growing children, and as a source of encouragement or material aid for young people starting out in life.

The Filson Historical society

On the basis of the facts you have set down in the foregoing pages, tell this family's story in as vivid a manner as possible, either in your words or their own.

The Filson Historical society

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At the Boston conference of the National Federation of Settlements it was voted to make a study of the social effects of unemployment. Our committee was appointed to gather material which will help educate public opinion and afford a fact basis for legislative action.

After a preliminary survey of other inquiries in this field, and consultation with economists and labor experts, we are assured of the importance of the particular kind of testimony which the settlements are in a position to give to those less close to the realities of unemployment.

A plan of work has been formulated in which we ask your co-operation in four very specific ways.

1. Household Bistures

The basis of the investigation is to be the study of individual families for which pads are enclosed. These have been made as informal as possible so that they may help you in your work of fact-finding without being as formidable as a questionnaire often in.

2. Neighborhood Background

when the pads are filled out, please send us with them a covering memorandum on the background of neighborhood experience in which they are embedded; the situation you confronted this winter and last, any changes you have noted in the last five years in the causes that bring neighbors to the settlement looking for jobs, how you get people work, what you feel should be done about it.

3. Group Discussions

Attitudes and experience of neighbors as brought out in club discussions. We have an outline by which settlements everywhere may include unemployment in their winter discussion program, and so relate this inquiry to the group activities of the house. This outline is being prepared by Bruno Lasker, of the Inquiry, who has been so successful in perfecting the technique of group discussion, and will be sent to you in a few days.

4. National Prize Essay Contest

Topic - "What unemployment has meant to my family".

Open to any neighbor enrolled at your settlement.

500 - 1000 words in length.

First award \$25, and three awards of \$10 each.

Judges to be announced later.

Manuscripts to be in hand by April 1st.

Address to Paul Kellogg, Editor of the Survey,

112 East 19th Street, New York City.



As you will see, the value of the study depends on the amount and quality of the cooperation which the settlements are willing to afford. Will you please give us as many cases as you can adequately handle? It is essential to have not only thorough studies but enough examples to make any conclusions drawn from them sound.

We want your suggestions and your spirited help in any other ways which may occur to you.

Will you let us know on the enclosed postal if we may count on your participation in all the phases of this study? In Two. Mas Velann
Chairman. case you cannot do this yourself, send the name of the person to be responsible in your settlement. Please plan to return pads filled out not later than March 15th. | 92 4

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material aid for

Tell the story of what unemployment meant to this neighbor of yours in three hundred words in the way that to your mind brings out its underlying meaning.

the Filson Historical society

Report made late in 1934- hov ne worker

UNEMPLOYMENT RELIEF IN RENTUCKY

Refer not stronger

Prepared by

MRS. ROBERT KUTAK Research Director-K.E.R.A.

1929

THE UNEMPLOYED HOW SHALL WE MAINTAIN THEM?

Without Government Support

Emergency Work

Relief

Each figure represents 500,000 unemployed in U.S.A.

EMERGENCY UNEMPLOYMENT RELIEF IN KENTUCKY

By Mrs. Robert Kutak, Research Director, K. E. R. A.

It is very promising that the People of Kentucky are interested in studying the unemployment relief program in the state. If we are going to be successful in the care of our large relief population, it is necessary that our citizens understand the problems the Relief Administration is facing, and cooperate in their solution. These problems are greater today than at any previous time. We are entering on the third winter of federal aid. We will probably have five million families on relief in the United States by midwinter, the largest number in the history of any nation. In these families there are over twenty million persons, about one sixth of our population, dependant on public funds for their daily bread. We have already spent more than three billion dollars in feeding the idle during this depression. It is well at this point to ask how much longer this enormous burden of unemployment will be with us, and how much longer we can provide for it on an "emergency" basis. What trend has there been in our relief-giving machinery, toward what goal should its future development be directed?

Development of Federal Aid

As you know, in most states, prior to 1929, the care of the needy was provided in large part by private charitable organizations and to some extent, by city and county fiscal courts. The cases which needed care were mostly what are called "chronic dependency cases," -- that is, persons or families which were suffering from some handicap, such as the death of a wage earner leaving a widow and orphans unprovided for,--or case of illness, accident, or old age.

Cases suffering from unemployment began applying for relief in ever increasing numbers during 1928, and 1929. The winter of 1930 was the heaviest the social agencies ever had had to face. In 1931 private resources gave out completely in many communities and public funds had to be used to provide relief throughout the year. By the fall of 1932, twelve million men were out of work in the United States, and local funds, both public and private, were quite inadequate to meet the situation. Governors of states and mayors of cities appealed to the federal government for help in the emergency, and the Reconstruction Finance Corporation was authorized to loan money to state governments for relief purposes. State relief administrations for the distribution of the relief funds were set up under the direction of the governors. Each state devised its own relief machinery and there were naturally wide variations from state to state.

In the spring of 1933 Congress passed the Federal Emergency Relief Act, making relief funds available, --not as a loan to the state governments, but as a direct subsidy. The funds are provided in a certain ratio to money appropriated by the states. In most cases the State Emergency Relief Administrations are much like other State departments, except that since federal funds are being expended, the Federal Relief Administration

sets up certain standards that must be maintained by the state in the relief-giving program.

Temporary Care

The first task of the new state relief agencies was to determine which families were in real need and to see that that need was properly met. In the early days it was mainly a matter of emergency feeding. However, the problems which confronted the administration became more complex the longer the relief period lasted. As the unemployment period became more prolonged, the resources of the family dwindled, and various new needs increased. This is well expressed in the laconic statement of one of our workers, "Last year this family had sheets." As the months roll by the family finds itself without clothes, without sheets, without towels, blankets, and dishes, in pressing need of medical and dental care, - and so the relief agency has larger and larger issues to face with every month that passes, and the relief program becomes more and more costly to bear. The idea originally back of federal relief was a temporary provision for the unemployed until they should be re-absorbed by industry. It was hoped that we would have an accelerated return to normal conditions, that after perhaps the first winter, the majority of the unemployed would be back at work, and the task of relief could be returned to local agencies. That hope however, has not yet been realized.

Subsistence Production

Since September 1933, over a year ago, there has been no further progress in putting the unemployed back to work in industry. Even in May 1934, the busiest month of the spring season, nearly 10,250,000 were unemployed. This will be the third winter that federal funds have been used in state relief. As it became apparent over a year ago that private industry was not going to take up the slack for some time to come, and that we were faced by relief giving, not for the next few months but for the next few years, the federal administration began to think in terms of subsistence production instead of relief giving.

Dependence on relief is not only an unwholesome way of life for our unemployed population, but too costly a program to be borne long by any government. Millions of dollars have been spent each month on "merchant supply orders." But the people fed today are hungry again tomorrow. It is like pouring water through a sieve to use relief funds entirely for current consumption. It is necessary that these idle millions contribute toward their own subsistence. led to the development of a second type of activity. Relief funds were no longer expended altogether for food, but partly for seeds, for cans, for garden supervision, - in short, for means of production rather than for products. Since it would be very uneconomical to attempt to place each family entirely on a self-sufficient basis, we have, for improved efficience, turned partly to group production. We have groups of people making mattresses, groups of people making clothes, groups of people canning food products. The interchange of commodities under the works program is making possible a cheaper and

Atederal Emergency Relief administration

more efficient way of relieving the relief needs. An interesting development has been the interchange of the relief products in Kentucky for relief products in other states. Thus, chairs made down in our mountain sections are being exchanged for surplus food produced in Ohio, and perhaps textile products in the South may be sent up to our Kentucky relief population in exchange for the things which it produces. No money is used in these transactions, as the products are all distributed through the F. E. R. A. This is really a marvelously interesting program that is being developed, and one that will increasingly reduce the burden of straight relief giving.

Although production of subsistence is a better way of bridging the gap between the last period of industrial employment and the next reemployment of the wage-earner, it is a very hopeless plan as a permanent solution for the family. Therefore, we need to ask how long a time we may reasonably expect to elapse before the unemployed will all be back at work. As economists and research workers, in order to answer this question, study the people on our relief rolls and industrial conditions in this country, it becomes apparent that many of these persons will never again be employed at their former occupations. There has been a shift in industrial trends and increased mechanization of factories and mines, a change in food habits and increased impoverishment of farmlands. Therefore, we are faced today with the fact that while many of our relief cases will need help only until they return to their jobs, we also have on our hands a large group of occupationally-stranded persons.

Kentucky Relief Load

Last August a census of Kentucky relief rolls was made and it was discovered that in 27 percent of our cases, the head of the family was unable to work because of old age, blindness, illness, crippled limbs or other handicap. Industrial expansion will not help these cases,—because they would be unable to work, even if jobs were available. It was found in the relief census that six percent of the cases consisted of coal miners, many of whom were unemployed even before the depression. Students of the situation feel that these men will never again work in a mine. It was further found that forty-five percent of our cases are farmers, most of them still working land. These men cannot be considered unemployed—they have as much of a job now as they have ever had. The lands are so poor and the equipment so meager in many cases, the indebtedness so heavy in others,—they they cannot obtain a living from the soil.

These three groups, --handicapped, miners and farmers constitute 78 percent of the relief load in Kentucky. They have no jobs to go back to when industrial employment increases. The remaining twenty-two percent is made up of former railroad employees, factory and mill workers, unskilled labor, workers in building trades and miscellaneous other industries. It is doubtful if as many as half of these persons can expect to return to their old jobs, since there has been increased mechanization of industry, coupled with a considerable increase in the wage-earning age group since the beginning of the depression. Thus we see that from 80 to 90 percent of the cases on "emergency unemployment relief" in Kentucky have no jobs to go back to with returning prosperity.

Moreover, we find that 65 percent of the able-bodied heads of families on relief in the state are under 45 years of age. Our unemployment problem is, therefore, a problem of youth. Unless we are willing to have this group permanently unemployed and dependent on relief for the rest of our lives, we must work out some constructive measures for their care. This problem has given rise to the third stage in the thinking and planning of the relief administration—re—habilitation.

Rural Re-habilitation

For many months now the F.E.R.A. research division in Washington has been studying the occupationally-stranded groups on relief with the purpose of determining how they can be restored to economic independence. Three Kentucky counties have been intensively studied in the past year by F.E.R.A. field workers. A department of rural re-habilitation has been developed in our state relief organization and plans are being matured for a program of re-habilitation. This will involve the removal of families from barren farm lands and exhausted coal mines into more fertile sections, re-forestation, development of lumbering and recreation facilities as new industries, and other projects which will link up with re-habilitation plans on a national scale.

Three Types of Relief Activities

Thus we see that the various types of unemployment relief going forward can be analyzed into three general categories, (1) provision of temporary care for unemployed families (2) development of subsistence production among relief families to carry them over a longer period before they can expect normal re-employment (3) plans for re-habilitation of certain groups as the only possible permanent solution of their unemployment situation. Although at the present time all these types of work are going on simultaneously, they were developed one after the other in response to changes in the economic situation. Let us study the machinery which carries on this three-fold program in the state.

Kentucky Set-Up

In Kentucky we have 124 local relief offices. There is at least one office in each county, and 4 of our larger counties have two offices. We have a relief worker, in each office, who is responsible for investigating applicants for relief and dociding their eligibility. She has a staff of home visitors to assist her. Not only do they investigate new cases, but each month a homo visit must be made to every family receiving relief in that month. In this way a constant check is maintained on the case load. The counties are grouped into areas--with an administrator and office in each area. There were originally 40 of these units--but they are gradually being consolidated so that the present time there are only 30--and eventually the number may be reduced to twenty or less. The area administrators supervise the work in these counties, and most of the bookkeeping and auditing is done in the area offices. In addition there are six district supervisors, who serve as the fingers of the state administrator. They travel about the state studying the functioning of the relief machinery and keeping headquarters and the local offices in touch with each other.

Social Service Personnel

Where the need for assistance is so very great and the resources for meeting it so limited, it is possible to make adequate provision for the needy only if our funds are used entirely for those who really require relief. This matter of determining eligibility for aid is the responsibility of

the relief worker. Once a family has been accepted for care, the real work of the relief worker is just beginning. She should study all the circumstances of the client, and utilize all of the resources of the community to attemp to restore the family to a satisfactory economic status. In determining the amount of relief necessary, she should be guided by the particular needs of the client, -- and never follow a ruleof-thumb practice, regardless of the ability of the family to help itself - or of special factors which might be present in the case. Another very important point which she must watch in her relief giving is the danger of making government wards of her clients. We cannot afford to create a large pauper population, unwilling to help themselves, content to be pensioners for the rest of their lives. Should this result from our unemployment relief program, we would have broken the springs of our economic system and of our American civilization. Whether or not this happens depends largely on our relief workers and the relationships which they establish with their relief clients.

Since so much depends on this social service staff, it is of paramount importance that we employ sufficient workers to handle our case load properly - and that they be trained for the adequate performance of their tasks. It is peculiar, the extent to which public opinion, all over the country, has resisted the idea that we need a properly-trained and adequate-sized relief staff.

Business men who wouldn't dream of running their private organizations without the proper personnel, are apt to think that the billion dollar relief business can be efficiently managed with an untrained staff chosen largely from relief persons. To deny the necessity of training for a position is to deny the value of experience. Psychologists declare that the chief difference between man and the lower animals is that man, because of his power of speech, is able to gain through the experience of others. Thus, accumulated social experience is the basis of human civilization. The trained person is one who is familiar with the accumulated experience of others in his special field of work. Therefore, when we say we need a trained personnel in the Relief Administration, we mean we need people familiar with the accumulated experience of others in the field of relief giving. The best way of meeting certain situations has been determined, the best techniques to employ in various procedures have been developed, and a trained person can avoid all of the mistakes that an untrained person would inevitably make in the new situation.

Many of the criticisms which have been made of federal relief everywhere in the United States are really due to the fact that the public has insisted on the staff being made up of poorly paid, overworked, and untrained individuals. At the present time, we are getting rather wide-spread recognition of the need for a trained personnel. The expenditures for this staff is not merely the cost of giving relief. It is also the cost of keeping relief from those who are not entitled to it. Bitter experience has shown again and again that without an efficient case-work organization to sift those who really require assistance from those who wish to benefit from relief funds without actually being in need, it is impossible to prevent wastage of money. It is also the cost, not only of alleviating present distress, but of working toward a cure.

Other Relief Departments

We have various departments in the state office to study special aspects of the relief problem and to supplement and guide the worker in the county program. We have a consultant on medical care in the state office who advises on how to provide for the medical needs of our relief families.

We have home economics consultants who not only give monthly information to the relief workers on changing food costs and recommend what is needed for adequate allowances, but they also work closely with relief families, teaching them the technique of canning, preserving, sewing, cooking, and the essentials of a balanced menu. Many of these families are suffering from malnutrition. This instruction in home economy is one of the forces at work to offset the loss of initiative and interest in recovering normal standards which might result otherwise from a long period on relief.

Another department giving expert service is that of the garden super; visor. He and his staff have directed the development of subsistence gardens from the purchase and distribution of seeds to the supervision of canning nine and one-half million quarts of vegetables for winter use, - and instruction in hilling and drying the remaining surplus. This work is not only of immediate value in producing food at home to reduce the cash expenditure of the government for relief, but it is teaching those families the skills and techniques which will bear fruit, we hope, for many years to come - and is one step forward in rendering them economically independent.

Another method which the federal government is using to meet the relief situation is the purchase of surplus food products in large quantities in one section of the country, and the shipment of them for distribution among relief clients in other states. This method serves various relief purposes in one operation. By buying food products from farmers, they not only avoid the sacrifice of surplus commodities, but prevent the farmers themselves from becoming relief clients. In the processing of these products they give employment to people on work relief, while the distribution of the products to the relief families is a more economical form of direct relief than cash orders.

Work Relief

The aim of the unemployment relief is to distribute funds through work projects rather than to administer it as direct aid. The money, that the government would otherwise give a family in the form of relief, is paid to the wage earner for the performance of work on some project for public welfare sponsored by a local governmental agency. The local community must provide any materials needed. Not only is this a more efficient and constructive use of funds, but it is immeasurably preferable in conserving such valuable social resources as the self-respect, initiative, skills and good work habits of the relief population. The program also provides work relief for 1,000 unemployed teachers in the

Michigan Conservation Corpor

State. This emergency education is supplementary to the work of the public schools and consists in pre-school classes and in various types of adult education. The C. C. C. camps may be regarded as a special type of work relief. They give employment to boys in the age group 18-25 under circumstances conducive to physical development and character building. The earnings go to support the relief families from which the boys come, while the work performed is part of the rehabilitation and land utilization plans of the federal government.

A group of work projects which is becoming increasingly important are those concerned with the purchase and distribution of goods needed by the unemployed. We are really turning our relief population into one great productive and self-sufficient organization.

Transients

Under this system of activities just discussed, there is one group of unemployed which is left without care, the transients. Under our setup of state administrations, the man without a permanent residence or the man away from his state is nobody's responsibility. To remedy this situation, the Federal Transient Bureaus were established. Using federal funds, solely, they provide relief to the transients from other states, and attempt either to return them to their place of residence or to work out some other plan to end the transiency.

Chronic Dependency

All of these F. E. R. A. activities are designed for the relief of the emergency unemployed. The aged, blind, widowed, chronically ill, crippled and paralyzed are the responsibilities of the local communities and should be under the care of state or county departments of welfare. Over 27 per cent of the families on federal rolls in Kentucky are cases of chronic dependency. These cases must be transferred to local care. Some system of Federal-State pensions for the handicapped will undoubtedly be presented to Congress this Spring and to our legislature at its next session. This is one of the social problems we must be prepared to meet with informed and considered plans.

Conclusion

Thus we see how all of the different departments are working together and co-operating to the same ends. The K. E. R. A. first provides temporary care through work relief or direct relief until the wage-earner gets his job back or the family can begin to produce its own subsistence. The relief worker, the medical consultant, the home economist, and the works division all co-operate on this purpose. Then the individual production of the means of subsistence is developed by the home economist and garden supervisors; while the works division and the commodity distribution departments co-operate in plans for group production.

All of these activities stress the development of the families' resources, the building up of physical constitutions, instruction in home economy and special techniques and skills; stimulation of interest in personal development and social relations, so that the relief clients

will be interested in and able to co-operate with the government in a program of permanent rehabilitation. These services should be considered relief as well as food and clothes and other commodities. I do not wish to enter here into what should be the proper costs of overhead. However, I do feel it is so tremendously important that you people who are moulding public opinion understand the fundamental principles of relief giving, and particularly the purposes of the federal program. Therefore, I feel you should all thoroughly acquaint yourselves with what lies back of overhead percentages, so that you can give really informed and constructive criticism where it is needed.

I have of necessity had to outline in a very brief way these various services and activities which are going on under the Federal Emergency Relief Administration. As you can see, we are in a transition period. We are attempting to shift from a system of straight relief giving, or unemployment dole, to making productive this large group of dependent persons. In order to effect this transition, not only must we organize our work along different lines, but we must train our own staff for their jobs, and educate the relief population to the point where they are able to help themselves and co-operate in the new program.

This means, of course, that as we go on farther and farther in this program of unemployment relief, smaller and smaller sums will be spent for direct aid, and more will go into the means of production and rehabilitation, and the supervision and direction of the clients. This is as it should be. All funds which are used simply to pay today's food bill are wasted as far as any constructive plan is concerned. It is a temporary and highly extravagant way of carrying a relief population. The ideal situation is to translate these people into productive units again. We look forward to a time when all of the people will be on a productive basis and the task of the relief administration limited entirely to supervision of those who require continued help in order to remain economically independent. Eventually, of course, the day will come, we hope, when even supervision will not be required. As you can see, therefore, the real measure of the efficiency of our relief organization is how small a proportion of our funds is consumed in direct relief. This thought, I am sure, will be a new one to the thinking of the laymen on the subject.

The purpose of social work is to re-adjust families which have fallen below normal standards of living. The unemployment relief program is designed primarily to correct mal-adjustments in the economic conditions of the relief population. Simply to carry these people along on a costly program of current consumption is not the function of the federal relief. We had over 100,000 cases on federal relief in August. I would like to leave the thought with you that the real job of an unemployment program is not the current provision of three meals a day, but the conversion of 100,000 hungry mouths into 100,000 pairs of busy hands.

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City Back ground mor 4,1 fr. Mr. Orgera's Thesis on Unem playment Report to u ruptigment Committee, Hat, Fed my March 4, 1932

"City Back grand" Mr. Orgera - Way 7, 1931.

March 4, 1932

Miss Helen Hall, 2601 Lombard Street, Philadelphia, Pa.

Dear Miss Hall:

I am enclosing herewith, the "City Background" which was not included with the last material we sent you.

Mr. Orgera has collected and checked the material with the various agencies concerned. He has included the report of the Unemployment Bureau almost in its entirety.

If there be any further questions regarding the "City Background" which may not be clear, I shall be pleased to answer them.

With the cordial hope that this material may be of value to you in your study. I am

Very sincerely,

Frances Ingram, Head Resident, Neighborhood House. The Unemployment Relief Bureau, a branch of the Department of Public Welfare, was opened on November 11th, 1930 for the purpose of giving relief, to the unemployed of Louisville. The registration taken on October 29-30, 1930 showed 11,725 registrations. The late registrations, (which began with the opening of the office and lasting through March, 1931) amounted to 2,186 -- a total of 13,911.

Since made work was planned chiefly for those men heading families, it was soon realized that a stricter division was necessary, and instead of accepting men with one or more dependents, a plan was put into effect whereby jobs were given only to men having dependents. under sixteen years of age. The plan did not include adult families or men who were living apart from their wives and children. It was felt that a twenty-four hour week on the basis of 30% an hour and car checks was not sufficient to maintain two homes, and if men were placed who were separated from their families, the children would receive no direct benefit since it would be only natural for the man to take care of his immediate needs first. In a few rare instances, men were given work who were separated from their children and under the supervision of the court or social agency, but on the whole, it was quite unsatisfactory as the study shows later.

In the final culling of registration cards, it was learned that 3.282 represented themselves as having dependents under sixteen years of age. Five trained social workers were employed to make home investigations; in order to give work to those families where there was no other source of income. The following report shows the basis upon which the refusals were made.

TABLE I

		White (Colored	Total
3. 4. 5. 7. 8. 9. 10. 12. 13. 14. 15. 16.	Non-residents Stated could manage Left city prior to investigation Refused to give information Physically incapacitated Family Service Organization active Living with relatives Sons and daughters between ages of 16 and 21 maintaining home Relatives contributing to family income Receiving pensions Women applicants Han separated from family Wife working Husband working No dependents under 16 years of age. Unable to locate Awaiting placement a. No. Dependents- White Colored 1. 34 35 2. 51 29 3. 14 13 4. 12 2 6. 0 3	13 36 20 320 63 28 34 20 13 20 34 179 160 167	1 4 8 4 60 14 10 2 1 44 37 21 76 132 212 82	14 40 28 7 24 123 42 44 10 21 577 555 292 379 193
	6. 0 3 Total	929	712	1641

The reasons for rejecting the first five classifications are self-evident; but the sixth perhaps needs explanation. By agreement with the Family Serivce Organization, the Bureau did not give employment to cases active with the relief agency because it was felt that at the proper time the relief agency would transfer the case to the Bureau if it were one of unemployment only. It was sometimes difficult to refuse a man work simply on the basis of his being known to the Family Service Organization; because in most instances where the client wanted to take the responsibility of providing for his own family, he felt that it was a matter for him to decide instead of the case worker. However, it was felt thoughout the season that the plan agreed upon between the agencies was satisfactory and work continued on that basis.

After the Family Service organization made the referral and the Bureau provided work, relief was no longer given by the Family Service Organization. In the seventh item, it will be noticed that those families living with their more prosperous relatives were likewise refused employment. It was realized that the condition was not ideal, but since the city appropriation and created work were both inadequate, it was necessary for relatives and even friends to carry additional responsibilities. Also, it was unfair for sons and daughters between the ages of sixteen and twenty-one years to be forced to maintain the home; yet, conditions were such that it was felt

Although the foregoing figures show that fifty-seven (57) women applicants were refused and also one hundred and ninety-three (193) men who were awaiting placement (a total of 250), it is only fair to state that they were refused, not on legitimate grounds as the others listed, but because there was an unsufficient number of jobs. The need was just as great in these 250 families as those who were placed earlier in the season.

that the work should be given to those without any source of income whatso-

ever.

The following table shows the number of misrepresentations and errors in placement. Although listed as those failing to cooperate, the reason for their removal from the payroll is given. The length of time that these men were given employment varied from two to four weeks with an average to two and one-half weeks. Those listed as being removed from the payroll because of failure to provide for their children, poor work record and intemperance were given from one to three warnings before they were finally removed. Those becoming incapacitated were referred to the Family Service Organization for complete care. It will be noticed that thirty (30) men represented themselves as having dependents when a later investigation revealed that there were none under sixteen years of age. Considering the speed with which it was necessary to make investigations, the number of errors made is quite small. Whenever the worker was at all suspicious, neighborhood investigations were made and frequently the schools were veri-

TABLE II

MEN FAILING TO COOPERATE			
		Colored	Total
Refused to accept work after being notified	135	33	168
Removed from payroll because failed to report			
after working 4 weeks	7	1	8
Removed from payroll because failed to support		-	
children	11	4	15
Placed when later investigation revealed income	7	•	77
Taken from U.R.B. payroll because of poor work	- 1		
record	2		-
	2		2
Taken from U.R.B. payroll because of intemperance	5	2	7
Taken from U.R.B. payroll because not legal			,
resident	1		1
Taken from U.R.B. payroll because incapacitated	4	1	5
Taken from U.R.B. payroll because no dependents	•		,
under 16 years of age.	17	1.2	20
miner to heart of all at	7.	13	30

Throughout the winter the number employed per week changed constantly. The first week the Bureau opened forty-nine (49) men were given employment with a gradual increase each week until the number reached twelve hundred and sixty-eight (1268), which represented the peak.

Table No. 3 shows the number of men reported as having permanent jobs after being on the Unemployment Relief Bureau payroll.

TABLE III	White	Colored	Total	
Men reporting permanent employment after being on U.R.B. payroll Could not be verified Had temporary work a. Lasting 2 weeks " 3 "	122 77 13 1	10 5 2	132 82 15	
# 6 # # 8 # # 11 #	2 2 3	2		
Reported as having jobs June 15, 1931	32	3	35	

TABLE No. 4 shows the number of children of the worker given employment through the Bureau. The entire number of placements was taken into consideration since it seemed more desirable to give a complete picture. It also represents the order of placement due to the fact that those men having the largest number were given preference.

TABLE IV (See chart on opposite page)

Number of Children	White	Colored	Total
No children 1 2 3 4. 5 6 7 8	17 110 308 350 209 114 54 20	13 25 103 122 88 47 23 12	30 135 411 472 297 161 77 32 14

Tables V, VI, VII, VIII, IX, X, and XI are self-explanatory. There was no effort to verify church preferences or education, because it was felt that a statement from the client was sufficient for our purposes.

TABLE V				
	I ADIII	White	Colored	Total
duying home when home lent iving with relatives	.; C	89 36 1017 51	19 4 425 12	108 40 1442 63
	TABLE VI	2-3-2-1100		
Church preference:	119	White	Colored	Total
None Catholic Baptist Methodist Episcopal Church of Christ Presbyterian Christian Lutheran		243 263 388 104 13 47 30 70	107 23 256 31 16 76	350 286 644 135 14 63 37 76 36
	TABLE VII			
Education:		White	Colored	Total
None through 3rd 4th " 6th 7th " 8th High School College		195 289 608 92 9	115 176 128 27 2	310 465 736 119 11
	TABLE VII	I.		
Pre-Wage of workers:		White	Colored	Total
Below \$2.00 per day \$2.00 to 2.99 " \$3.00 to 3.99 " \$4.00 to 4.99 "		40 282 400 258 213	38 163 197 36	78 445 597 294 227

	TABLE IX			
Home	Conditions: (Social worker's Im-	White	Colored	Total
	Good	672 355 166	197 173 78	869 528 244
	TABLE X			
Work	Record:	White	Colored	Total
	Regular	1006	284 164	1290 351
	TABLE XI			
Fore	eman's report of worker:	White	Colored	Total
	Fair	997 171 24	280 152 16	1277 323 40

In order to determine if there were a need for made work, the months of May and June were devoted to making follow-up visits to families of men placed during the winter through the Bureau. Although sixteen hundred forty-one (1641) were actually given employment, it was possible to interview but fifteen hundred and twenty-seven (1527). However, since this number was representative, the picture presented is indicative of the existing condition. Those showing Family Service Organization active is according to a clearance made with their files on June 15, 1931. With the exception of two instances, those persons listed as buying a home were behind with payments. Those losing their homes gave continuous unemployment as the reason. Those listed as facing eviction had received netification either verbally by their landlord or legally by the sheriff.

her dry of his. Surch. TABLE XII (See chart on opposite page

	TABLE ALL (See Chart	on opposite pa	ge)
	SOCIAL PICTURE OF 1527 families. White	Colored Tota	al
	manaking well		72
	Having permanent employment		91
	Received bonus	6	29
	Family Service Organization active	82 29	97
	Lost home	285 99	94
	ractus exiction	0	8
7	ramilies in arrears with rent:	11	12
	1 month	- 21	
	152	56	
	3	57	
	5 " 113	27	
	89	30	

Exact no. of Mos. unknown

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An odd job campaign was launched March 21st, 1931. Three hundred and three (303) men were placed on what was known as the Man-a-Block plan. Seven (7) were considered failures from the Bureau's point of view, either because of their poor work or their failure to appear. Fifty-nine (59) men working on the plan regarded it as a failure because those citizens who agreed to provide work for a definite period failed to do so. Two hundred and thirty-seven (237) men reported that their wage varied from \$8.10 to \$18.00 per week. Although the work was expected to last but six weeks, ten (10) men were reported as working on the same plan July 1st.

TABLE XIII	White	Colored	Total
Placed on Man-a-Block	301	2	303
Man-a-Block failures	6	1	7
Men reporting plan unsuccessful	59	0	59
Men reported as working on plan July 1st	10	0	10

In accordance with plans worked out in the Fall of 1930, made work was provided for the man by charitable institutions and in the city departments. The total amount appropriated by the city for made work was \$111,631.00. Of this amount 125,485.35 was spent for work done in charitable institutions. In April, questionaires were sent to the various institutions regarding the work done there. Of the seventy-five reporting, the entire number stated that the work was satisfactory and expressed their willingness to accept workers on the same basis in the future. Improvements in the institutions reported were estimated at \$87,670.80.

An analysis of this report indicates that the vast majority of men placed were out of employment through no fault of their own. For the most part, those placed worked regularly and according to the record of the various foremen the work was good. In most instances it was extremely difficult for families to manage on the meager wage that was given, but toward the end of the season there was a noticeable decrease in complaints received from men in regard to their inability to manage on their income.

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This would seem to indicate that there was a general adjustment to their income, especially noticeable in the families having enough intelligence to follow suggestions made by our social workers. On the whole, we found that men were eager to assume the responsibility of their families and preferred laboring work to accepting charity. Made work which was provided by the City of Louisville during the winter months of 1930-31 did much to establish independence as well as self respect for those participating in it.

More than 200 of our last year's placements have been forced to ask for assistance from the Family Service Organization. It is even more disturbing to realize that more than 1400 families known to this organization last winter are perhaps struggling for an existence. With the indebtedness that must result from continued unemployment, these 1400 must also turn to charity unless immediate steps are taken to provide employment.

The upward trend of relief cases began in June, 1930, reaching the highest peak in January, 1931, when 2,218 families were given relief. During the first three months of 1931 the Family Service Organization spent 83% of its total relief budget for the year. It was impossible for the Family Service Organization or any private organization to meet the full burden of relief caused by unemployment.

Following a census of the unemployed, the Department of Public Welfare opened the Municipal Relief Bureau in November, 1930, and sponsored a "made-work" program to assist unemployed persons by giving three days work a week to men with dependent families. Employment was given to 1,641 men and wages paid amounting to \$111,631.00 from November to April, when the made-work was discontinued.

Through the united efforts of the social agencies of the Community Chest, the Department of Public Welfare, many churches, and interested individuals, provision was made last winter for all groups-families, single men and women, transients, and, above all, children.

Through a carefully worked out plan for the care of transients which has been in operation for over a year, the Travelers Aid Society met

58×26

many transients to their places of legal residence. Where necessary, a night's lodging and meals were furnished while a plan was being made for the transient. The Salvation Army has given double the number of free lodgings and meals this year as compared with 1930, and the Travelers' Aid Society during the past ten months has served four times the number of homeless as compared with 1930. Thus far it has not been necessary to establish soup put kitchens or bread lines for transients or our own citizens. There need be 197 no shelterless men in Louisville.

inadequate to meet the relief crisis created by unemployment, it was necessary to secure additional funds for relief. With an emergency appropriation of \$50,000.06 from Jefferson County, the Family Service carried on during the summer.

On the first of September, the Family Service Organization reported a relief load of 916 as compared with 331 a year ago. As all resources for relief possessed by the Community Chest by September 1 were entirely exhausted, an appeal was made to the City administration to assist in carrying the relief burden. The City appropriated \$30,000.00 to the three December Family Service Organization for September and October.

Early in Devember the Municipal Relief Bureau again undertook a made-work program. Of the 1,322 families under care of the Family Service Organization on Movember 1, the only problem was unemployment in 859. As relief in these cases was needed solely because of unemployment, the Family Service began to transfer these cases to the Municipal Relief Bureau as soon as they could be given work.

The Family Service Organization has cared for more than 4,000 families or approximately 16,000 individuals during the first ten months of 1931.

Act actual figures for 1931 -

	Revised	Tentative
	Budget	Budget
Boy Scouts, Louisville Council	to the same of the	\$ 16,289.00
Boy Scouts, Colored Division	4,886.91	5,007.75
Boy Scours, Colored Division	35,174.86	34,819.41
Children's Agency	31,780.48	32,803.63
Children's Free Hospital	5,467.14	5,329.89
Colored Orphans' Home	4,518.98	4,483.06
East End Day Nursery	3,933.34	3,604.12
Family and Child Welfare Council	155,242.08	206,525.96
Family Service Organization	6,271.46	5,724.84
Cirl Scouts	6.879.50	6,110.23
Wealth Council	No Request	
Nome of Innocents		900.00
Hospital Social Service Association	486.75	1,750.32
Inter-Racial Commission	2,211.32	488.41
Jennie Casseday Rest Cottage	539.80	
Jewish Welfare Federation	22,837.51	23,988.89
Kentucky Animal Rescue League	2,962.36	2,661.22
Kings' Daughter's Home	18,053.75	15,587.20
Legal Aid Society	6,721.04	8,546.27
Louisville Fresh Air Home	4.566.67	5,555.59
Louisville Tuberculosis Association	9,107.64	9.785.93.
Neighborhood House	25,715.62	23.949.92
Orphanage of the Good Shepherd	No Request	
Plymouth Settlement House	3,892.91	4,112.92
Presbyterian Colored Mission	18,319.04	17,905.56
Psychological Clinic	15,957.66	14,617.15
Public Health Nursing Association	56,414.33	50,124.25
Recreation Council	4,268.78	3.703.20
Safety Council	4 - 4	6,013.20
Salvation Army Citadel	14,742.94	15,709.82
Susan Speed Davis Home	15,192.47	14,415.00
Social Service Exchange	4,054.02	4,165.68
Travelers' Aid Society		14,290.84
Union Gospel Mission		8,462.00
Urban League		4,189.00
Wesley Community House	8,493.79	7.707.22
wesley community nouse		11,460.88
Y. И. Н. А		23,919.90
Y. W. C. A Whentler Br		2,914.28
Y. W. C. A Phyllis Wheatly Br		15,000.00
Public School Emergency Lunch Fund		102,252.70
Additional Emergency Relief Fund	25,607.70	22,714.44
Community Chest		23,821.50
Campaign		41.150.00
Shrinkage		1,250.00
Interest	000.00	2,20,000
Total	\$657.308.94	\$823,811.18

RECREATION AND CHARACTER BUILDING AGENCIES

	1929 Allowed Budget	1930 Allowed Budget	1930 Revised Budget
Boy Scouts - Lou. Council	\$ 20,176.00	\$ 20,176.00	\$ 18,275,42
Boy Scouts - Colored Division	5,237.72	5,542.00	5.019.94
Girl Scouts	6,813.55	7,112,14	6,442.18
Jennie Casseday Rest Cottage	611.34	612.16	554.49
Louisville Fresh Air Home	5,082.00	5,178.82	4.690.98
7 Neighborhood House	29,290.00	7 29 162.76	26,415.63
Plymouth Settlement House	4,466.06	4 414.75	3,998.88
Presbyterian Colored Missions	20,003,88	20,774.68	18,817.71
Union Gospel Mission	11,054.38	10,571.00	9.575.21
Wesley Community House	9,843.37	9.964.30	9.025.66
Young Men's Hebrew Ass'n.	12,796.26	14,207.58	12,869.23
Young Women's Christian Ass'n.	26,794.50	30,156.92	27,316.14
Y.W.C.APhyllis Wheatley Br.	3,563,28	3,511,28	3,180,52
TOPAL	155,812.34	\$161.384.39	146.181.99

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1931 Allowed Budget	1931 Revised Budget	1932 Allowed Budget	nathridden bekenne (Kana eyn - 1885 penn-benn anger sale, specimen applicate a upwenne anderske benne bekenne	in a special property and a special property	
\$ 20,178.00	\$ 17,791.12	16,289.00			
5.457.00	4,886.91	5,007.75			
6,767.14	6,271,46	5.724.84			
561.65	539.80	488.41			
5.069.82	4.566.67	5.555.59			
7 29.259.67	-25.715.62-	23,949,92	(H)		
4,449.17	3.892.91	4,112,92	t sieth		
20,774.00	18,319.04	17,905.56	50		
9,760.06	9,321.47	8,462.00			
8,725.00	8,493.79	7,707.22	ic		
14.864.19	12,528.20	11,460.83)`		
30,439,22	26,532.26	23.919.90			
3,293,28	3.096.24	2,314,28			
\$159,598,20	\$142,015.49	°133,49°.27			

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	1929 Allowed Budget	1930 Allowed Budget	1930 Revised Budget	1931 Allowed Budget	1931 Revised Budget	1932 Allowed Budget
Boy Scouts - Lou. Council	\$ 20,176.00	\$ 20,176.00	\$ 18,275.42	\$ 20,178.00	\$ 17,791.12	\$ 16,289.00
Boy Scouts - Colored Division	5,237.72	5,542.00	5,019.94	5,457.00	4,886.91	5,007.75
Girl Secuts	6,813.55	7,112.14	6,442.18	6,767.14	6,271.46	5,724.84
Jennie Casseday Rest Cottage	611.34	612.16	554.49	561.65	539.80	488.41
Lou. Fresh Air Home	5,082.00	5,178.82	4,690.98	5,069,82	4,566.67	5,555.59
Neighborhood House	~ 88° 850° 00	29,162.76	26,415.63	29,259.67	25,715.62	23,949.92
Plymouth Settlement House	4,466.06	4,414.75	3,998.88	4,449,17	3,892,91	4,112.92
Presbyterian Colored Missions	20,083,88	20,774.68	18,817.71	20,774.00	18,319.04	17,905.56
Union Gospel Mission	11,054.38	10,571.00	9,575.21	9,760.06	9,321.47	8,462.00
Wesley Community House	9,843.37	9,964.30	9,025.66	8,725.00	8,493.79	7,707.22
Young Men's Hebrew Ass'n.	12,796.26	14,207.58	12,869.23	14,864.19	12,528.20	11,460.88
Young Women's Christian Ass'n	. 26,794.50	30,156.92	27,316,14	30,439.22	26,592,26	23,919.90
Y.W.C.APhyllis Wheatley Br.	3.563.28	3,511.28	3,180,52	3,293,28	3,096,24	2,914.28
TOTAL	\$155,812.34	\$161,384.39	\$146,181.99	\$159,598.20	\$142,015,49	\$133,498.27

Joint Statement on Unemployment

By the Social Service Commission of the Federal Council of the Churches of Christ in America, the Department of Social Action of the National Catholic Welfare Conference, and the Social Justice Commission of the Central Conference of American Rabbis.

HE Commission on the Church and Social Service of the Federal Council of the Churches of Christ in America and the Social Action Department of the National Catholic Welfare Conference and the Social Justice Commission of the Central Conference of American Rabbis heartily commend the movement for relief of the victims of unemployment and feel assured that all faiths may be counted upon for generous support of unemployment relief this winter as in the past, but at the same time they express their conviction that relief is not enough. The very assistance of church forces in immediate relief measures makes increasingly imperative their moral duty to challenge the social injustices which have made relief necessary. We must recognize that the community relief plans as at present proposed, or even supplementary federal appropriations which it seems to us will be needed to meet the problem of unemployment, are in effect nothing but a temporary dole-a palliative, not a solution. Such relief is in fact grossly inadequate to prevent tragic demoralization of individual and family life.

"Employment is the only cure for unemployment. Yet the bald fact remains that regardless of whatever improvement may occur in general business conditions we are entering the third winter of severe unemployment without seeing put into actual operation any statesmanlike or constructive program to provide work for any but a small minority of the idle.

"We believe that immediate and adequate appropriations should be made available by national as well as local governments for such needed and useful public works as road construction, development of parks, elimination of grade crossings, flood control projects, reforestation, and the clearing of slum areas in our cities. If such a governmental program be undertaken now we will face the months that lie ahead with prospects of work for a large number of the unemployed and consequently increased purchasing power which will stimulate all business. The economic wisdom of this proposal has been attested by leading economists.

"We note with satisfaction the tendency to institute a shorter work day and week without reduction in wages in the effort to solve the problem of technological unemployment.

"Society's responsibility for the preservation of human values in industrial life makes the principle of social insurance, particularly insurance against unemployment and want in old age, an indispensable part of sound social policy and the most self-respecting form of relief. We protest against the misleading use of the word 'dole' to describe systems of unemployment insurance.

"We affirm our belief in the necessity of a more equitable distribution of wealth and income which would increase purchasing power and tend to balance production and consumption. We, therefore, particularly deplore indiscriminate wage cuts at this time as socially unjust and tending to intensify bitterness and industrial unrest, and still further to lower the purchasing power of the masses.

"We hold that it is now time that the engineering principle of planning which has been so successfully introduced into individual factories should be extended to the control of entire industries and of industry in general. The suggestion made by Mr. Gerard Swope are a welcome indication of the awareness of some of our industrial leaders of the necessity for some kind of economic planning. Participation of labor through representatives of their own choosing and an equitable distribution of wealth and income should be incorporated in any form of national planning and control.

"The principle of cooperative planning must be extended also to world economic relations including balances of production, consumption, and exchange, access to raw materials, questions of tariffs, movement of gold, intergovernmental war debts, and the economic waste of armaments.

"Unemployment is so devastating in its physical, mental and moral consequences that the present conditions constitute to our mind a national and international emergency which calls for courageous social action and the adoption of heroic measures adequate to the gravity of the situation."

NATIONAL FEDERATION OF SETTLEMENTS

Committee on Unemployment

In connection with the cooperative study of the Consequences of Unemployment, the Committee recommends that, in accordance with its earlier suggestion, group discussion of the subject be made part of the house program, so as to secure, in addition to the information sought by other means, a record of the current attitudes toward unemployment, its causes and consequences, among the members of different house organizations, such as men's and women's clubs, senior groups, and residents.

While such discussions will, of course, serve the end

of educating the members themselves, the committee of inquiry is particularly interested in receiving, as part of the material for its study, an accurate account of first reactions to the various questions—that is, an account of what people actually say without having been coached on the subject—rather than a summary of what the leader may have been able to teach the group. We suggest that the person who is taking stenographic notes of these discussions sit in an inconspicuous place, so that those who are taking part may forget that notes are being taken.

OUTLINE FOR GROUP DISCUSSION

on

Attitudes Toward Unemployment

As to Procedure: Not all groups will be able to discuss all the questions raised. Instead of attempting to race through all of them in a given time, so as to cover the whole outline, it is suggested that the leader read it carefully in advance and mark those questions for discussion which he believes to be of special interest to the group and which he thinks he can cover in the time available. This particularly applies to the two attitude tests: usually, instead of reading all the statements given, it will be best to select a few which are most likely to provoke controversy—or even to substitute for the given statements others volunteered by members of the group.

Of course, a much better job can be made of it where a group is willing to devote two or three meetings to this topic of unemployment; for that would make it possible to assign certain readings to individual members between these meetings and to have disputed points as regards facts in the neighborhood looked into and reported upon by members appointed for that purpose. Where two meetings are scheduled for this discussion of unemployment, the simplest division is to take questions I. and II. for the first, and questions III. and IV. for the second meeting. Where three meetings are scheduled, it will be best to devote the first session entirely to question I., the second to question II., and the third to III. and IV.

Where exceptional interest has been aroused, it may be well in some cases to remit question IV. for further study to a special committee, to report back to the group at some later meeting with definite recommendations. Or the House Council or some such body might form a joint committee composed of delegates from different discussion groups to consider more fully possible ways in which the settlement itself might perhaps attempt to carry out recommendations made under question IV. of the outline.

Questions for Discussion

I. WHAT IS IT LIKE TO BE UNEMPLOYED?

- 1. If members of the group know persons who are, or recently have been, out of work, let them give an account of the experience in so far as they know of it:
 - a. What were the circumstances as to previous employment (its nature, duration, etc.)?
 - b. What was the cause of losing the job, so far as you know?
 - c. How did it affect the immediate financial status of the unemployed (responsibility in his or her family, reduction of personal expenses, necessity and ability to borrow or live on credit)?
 - d. How did the unemployed worker get his or her next job? (What sort of job was looked for? Through what means?)
 - e. How long did the unemployment last?
 - f. What was the effect of being out of work?

- (Did it produce extra energy? Despondency? Did the unemployed enjoy his or her free time? Did it affect his or her standing at home, with friends, with former fellow workers?)
- g. What effect did it have on the career (the nature of the new job, prospects of improvement, earning capacity)?
- 2. After a number of such accounts of individual cases of which they happen to know through personal contact, the members may ask themselves: What have these different experiences in common and in what do they differ:
 - a. as to the circumstances of dropping out,
 - b. as to causes of losing the job,
 - c. as to immediate effects,
 - d. as to ways in which new jobs were looked for,

(Continued on page 3)

CAUSES OF UNEMPLOYMENT

A Test of Opinions

Please indicate your opinion about each of the statements given below by placing a circle around the letter or letters in the margin with which you agree. The following abbreviations have been used:

T-True.

PT-Probably True.

D-Doubtful.

PU-Probably Untrue.

U-Untrue.

Therefore, please record your opinion as follows:

T PT D PU U 1. A good workman need never be out of work.

T PT D PU U 2. Labor-saving machinery has been the worker's worst enemy.

T PT D PU U 3. A short period of unemployment is good for people whose recognized vacations are all too brief.

T PT D PU U 4. If married women would stay at home, there would be enough work for all.

T PT D PU U 5. Labor gets such low wages that it is unable to buy all it manufactures and grows, therefore men are thrown out of work.

T PT D PU U 6. The men who are out of work for a long time are unemployed because they have less brains or poorer bodies than the average man.

T PT D PU U 7. It is disgraceful for any skilled man to take work outside his own line even if he is almost as well paid for it.

T PT D PU U 8. If foreigners were not kept out of the country, many more Americans would be out of jobs.

T PT D PU U 9. Many are unemployed because they do not know where to find openings for their services, when there are plenty of such openings.

T PT D PU U 10. Manufacturers want as many unemployed as possible so that they can cut wages or keep them down.

T PT D PU U 11. Manufacturers are afraid to make new lines, thereby giving men work, lest people be unable to buy because of increasing instalment debts.

T PT D PU U 12. Unemployment looks greater than it is because Americans like to go from job to job.

T PT D PU U 13. A man with a car is apt to look for work further away from town and therefore gets more work.

T PT D PU U 14. Getting from place to place easily causes unemployment because contracting employers can bring the same men from job to job whenever they need them instead of engaging local labor.

T PT D PU U 15. When big plants consolidate, the worker—who is only a name or a number—loses out, whereas in a small shop the owner feels a responsibility for the men he knows personally.

T PT D PU U 16. In small shops, when they pay little and have no regular plan for employes, men are constantly coming and going.

T PT D PU U 17. If you own your own home, you must work near it and so run a bigger risk of being out of work than if you could pick up and go off to a job at a distance.

TPTDPUU 18. The man who employs men from time to time only is really living on the public, for he can never pay a worker for the time he spends waiting.

T PT D PU U 19. It makes little difference whether Orientals work for American capitalists in this country or in their own so long as they live on little and accept such low wages that American labor must compete with goods produced at much lower cost.

T PT D PU U 20. Unemployment doesn't come from economic changes in supply and demand, production and consumption, but because people get sick and old, because they don't know how, or are feeble-minded or loafers.

Note: If a sufficient number of outlines are not available for distribution to and marking by the members of the group, a vote on each statement may be taken by show of hands and recorded on the blackboard against the number of each statement, as in the following example:

STATEMENT	T	PT	D	PU_{-}	\mathbf{U}
1	9	3	4	1	1
7	4	6	5	3	0
19	2	2	5	6	3

Questions for Discussion

(Continued from page 1)

e. as to length of unemployment,

f. as to mental effects of unemployment,

g. as to its eventual effect on earning power and career.

II. WHAT CAUSES UNEMPLOYMENT?

- 1. Are the experiences which have been told exceptional or are they rather typical of what is taking place in many cases?

 What makes you think so?
- 2. What, in so far as members of the group have been able to observe and study the matter, seem to be the major causes of unemployment?

a. among those wage-earners of whom they have personal knowledge?

b. in the city at large,

c. for the country as a whole?

3. Since there are likely to be different opinions concerning the major causes of unemployment, it will be well to concentrate the discussion upon explanations which seem important to some, though others may disagree. To this end the opinion test provided on page 2 may be found helpful. It will enable the group quickly to express itself upon a number of statements and then to select for fuller discussion those upon which there is evident the largest interest.

These statements may be subjected to the following questions:

a. Why do members think as they do on the truthfulness of these statements?

b. What differences in the personal experience and knowledge of the members may help to explain how they have come to different opinions about these statements?

c. In what ways can we check up on these disputed statements—either as to their general truth or as to their application to the local situation?

Note to Leader: At this point it will be well to have handy for ready reference one or more of the textbooks on unemployment listed in the Appendix. If more than one meeting is held on the subject of this discussion, two other steps may be taken to secure fuller information:

1. Some local person in whose competency and unbiased attitude the group has confidence—i.e., some employment manager, labor leader, public official, or social worker—may be invited to be present at the next meeting to answer questions; or

2. Members of the group may be appointed to inquire into specific questions of fact and report at the next meeting.

III. WHAT SHOULD BE DONE ABOUT IT?

There are at least four social tasks in relation to unemployment, in so far as we recognize it as an evil: a. to mitigate its immediate consequences in physical and mental well-being;

b. to protect family life and individuals from its larger, demoralizing consequences;

c. to shorten the period of enforced idleness;

d. to prevent it.

e. What other social tasks do you recognize?

What can be done about each of these needs?

Whose is the primary responsibility for doing something about the problem?

Note to Leader: These two questions may best be discussed in relation to specific proposals for action under headings mentioned above, a, b, c, d, e.

Obviously within the limited time at its disposal, and within the range of its personal knowledge, the group cannot systematically go through all the recommendations for remedies. To ensure a suitable selection of such proposals for discussion, the leader will do well to keep in mind that it is more important that the members recognize their own part and responsibility, and their own opportunity for effective action, than that they deal with all the technical problems involved.

For the same reason, while "prevention is better than cure," we shall do well to begin with some of the lesser remedial proposals as more likely to produce helpful suggestions for action. Yet, all of these proposals should also be considered against the background of those larger economic or political changes in which members of the group usually can participate only in their capacity as citizens and

voters.

To save time, we shall again make use of a prepared list of statements on which a rapid vote can be taken, so as to discern the areas of greatest agreement and disagreement. Such a Test of Attitudes is provided on page 5. The discussion will then proceed in seeking answers to the following questions:

1. MITIGATION OF CONSEQUENCES:

a. Which three or four of the measures proposed (or others that may be suggested) seem to the group most worth while?

b. In what ways would they be likely to affect

the local situation?

c. How would they have to be changed or adapted to be of most use in the local situation?

d. Which of these measures also contain useful elements of prevention?

e. Which of them would be likely to shorten the length of unemployment in individual cases?

f. Which of them would most protect the family and the unemployed breadwinner from dangers of physical, mental, or moral deterioration?

2. Prevention of Bad After-Effects:

a. Which three or four of the measures proposed (or others that may be suggested) under this heading seem to the group most worth while?

b. In what ways would they be likely to affect the lives of individuals and of families of whom members have personal knowledge?

c. How would they have to be changed to meet individual cases?

- d. Which of these suggested actions would also be likely to prevent recurrences of unemployment or to shorten the length of unemployment in these cases?
- 3. Measures to Shorten the Period of Unemployment:
 - a. Which three or four of the measures proposed under this heading (or others that may be suggested) seem to the group most worth while?

b. In what ways would they be likely to affect the local situation?

c. How would they have to be changed to meet the cases you have most in mind?

d. Which of these measures would at the same time

- i. make unemployment less serious in its consequences, or
- ii. less likely to recur?

4. PREVENTIVE MEASURES:

a. Which three or four of the measures proposed (or others that may be suggested) under this heading seem to the group most worth while?

b. In what ways would they be likely to affect the main local causes of unemployment?

- c. How would they have to be changed to be most effective in the case of the local industries?
- d. How might these measures be brought about?
 - i. What interest groups would have to be won for them? And how?

ii. What steps would be necessary to bring about these measures?

iii. What steps to educate public education would be needed?

Note to Leader: As has been stated, a selection of discussion material in keeping with the interests of the group will usually be necessary. A club of keen high-school boys will have a somewhat different interest in the matter from, say, a group of foreign-born mothers. In all cases, how-ever, a quick review of some of the major aspects that cannot be fully discussed will be desirable if the group members are to secure a fuller understanding of the problem. Thus, while some groups may be very directly concerned in the question, how the home may be preserved in times of severe distress through unemployment, the leader should make sure that at least a glimpse is seen of some of the larger economic factors that enter into the situation of which the immediate troubles are the unfortunate symptoms. On the other hand, any tendency to deal with the problem exclusively in the large and in terms of vast economic tendencies should be countered by again and again bringing the discussion back to known cases and local situations.

Moreover, where nationally applicable remedies are under discussion, it will be necessary to bring out the diversity of needs of different regions and industries, lest the "national" thinking be based too exclusively on interpretations from local facts.

The object of this part of the discussion is not to go systematically through the whole program of possible measures of relief and prevention—such as some national commission might propose—but rather to look critically at some specific proposals which at first sight seem to the group practical and desirable. Such proposed measures, that is, should be examined not only with a view to the effectiveness with which they will be likely to meet a particular need but also with a view to desirable or undesirable by-products in conditions and attitudes that must be expected and with a full recognition for the difficulties that might stand in the way of bringing these measures about.

In order to avoid a tendency on the part of members to accept all sorts of big national recommendations and thus wash their hands of any personal responsibility, it will be well to reconsider some of the proposals that have found most favor with the group in the light of the opportunities which the members themselves have of contributing toward their adoption and successful use:

IV. WHAT CAN WE DO ABOUT IT?

Which of the measures for the prevention of unemployment or the mitigation of its consequences that have been agreed upon as desirable present opportunities for members of the group to become themselves socially helpful—

as individuals,

as a group,

through the settlement of which they are a part,

through other organizations to which they belong,

through their vote and influence as citizens?

For example,

a. What could you do in your work to prevent

unemployment?

b. As a buyer of service or goods, what advice could you give to employers that will help them give better service and prevent unemployment?

(A movement is on foot in one city to enrol housewives in a move to impress coal companies with the fact that regularly employed teamsters, who know their customers' wishes, give more satisfaction than casual men taken on at times of pressure only.)

c. As a voting citizen, how could you bring pressure to bear on public officials to force them to helpful action in times of unemployment?

d. As a neighbor, how could you help by making or suggesting small jobs for heads of families in times of unemployment?

e. What can members of this immediate group do now to prepare for help at a future time of unemployment?

PROPOSED MEASURES FOR DEALING WITH UNEMPLOYMENT

A Test of Attitudes

Below is presented a list (though by no means an exhaustive one) of some of the proposals that may be heard from time to time for dealing with unemployment. The reader is invited, as before, to register agreement or disagreement by voting on these propositions. Only, in this case, the items of choice are not in the form of statements which may or may not be true, but in the form of recommendations which may or may not be acceptable. We thus have here not, as before, a test of opinions but a test of attitudes.

Please indicate your attitude toward each of the proposals mentioned below by placing a circle around the letter or letters in the margin which express your feeling or judgment about it. The following abbreviations have been used:

A—Acceptable

PA—Probably Acceptable.

D—Doubtful.

PU-Probably Unacceptable.

U-Unacceptable.

I. MITIGATION OF THE CONSEQUENCES OF UNEMPLOYMENT *

A PA D PU U

1. All states should have unemployment insurance, backed by employers, workers and the government, which would protect the man out of a job through no fault of his own by paying him a certain sum for a certain length of time.

A PA D PU U

2. City governments, when employing men directly or under contract, should give their own citizens who are out of work first chance.

A PA D PU U

3. Banks and other thrift agencies should run a campaign to show how much unemployment there is and how saving money is a protection against the hardships families suffer when the breadwinner is out of a job.

A PA D PU U

4. Workers should be encouraged to own their own homes so that there will be a roof over their heads when there is little or no money coming in, in periods of unemployment.

A PA D PU U 5. Workers in trades with irregular employment should be encouraged to live, if possible, where they can have a garden or small farm on which to work and produce food when out of a job.

A PA D PU U

6. Business firms and private citizens should be encouraged to make all possible repairs and improvements in times when many workers are out of a job.

A PA D PU U

7. Unemployed workers should be permitted to take their children out of school so that they may contribute to the household earnings.

A PA D PU U 8. Charitable organizations should make it easier for families who do not want to ask for help to do so without embarrassment or publicity.

A PA D PU U 9. Soup kitchens should be started before unemployment is at its worst, and there should be more of them.

A PA D PU U 10. The vagrancy laws should be enforced, so that persons and institutions may feel sure that a man asking for help is an honest man out of a job and not a loafer.

A PA D PU U 11. Municipal lodging houses should give free shelter to men and women out of a job without trying to make them pay or asking personal questions to find out whether they are honest and ought to be helped.

II. Prevention of Ill Effects of Unemployment

A PA D PU U

1. Special classes should be started for young people out of work to keep them off the street and at the same time train them for better jobs.

A PA D PU U 2. It would be better to help unemployed men by work rather than by giving them money.

A PA D PU U

3. It should be made easier for the public to distinguish between those who can't be employed with profit to anybody and those who are out of work through no fault or failing of their own.

A PA D PU U

4. Employers who do welfare service (recreation, health work) should continue it for their employes temporarily laid off.

A PA D PU U 5. All social agencies should give their moral support to families suffering from unemployment so that it will be easier for them to bear the burden.

A PA D PU U

6. Scholarships to enable children of working age to continue in school are a good thing, and there should be as many of them as it is possible to raise.

^{*}As mentioned in the text of the discussion outline, many of the proposed measures may, of course, be expected to have not only the effect anticipated in the category under which they are mentioned but also effects under one or more of the other categories. We therefore are concerned with our attitudes toward each proposal as a whole, with all its probable effects on the individual, his family, and society at large.

- A PA D PU U 7. In times of unemployment agencies should demand that the police campaign be especially hard against gambling, bad pool rooms, and speakeasies, to lessen the trouble which comes with unemployment.
- A PA D PU U 8. People should be encouraged to own their own homes. They then can spend their leisure and unemployed time improving their own property.
- A PA D PU U 9. Seasonal or periodically employed people should find ways of making money in the off-season periods.
- A PA D PU U 10. Special arrangements should be made for the children of mothers who are forced to go out to work because of the unemployment of the men in the family.
- A PA D PU U 11. Recreational and educational programs should be arranged to relieve the mental distress of men out of work.
- A PA D PU U 12. Settlements and other agencies should, in times of unemployment, put before the unemployed men programs of local welfare that they can work on, so that they will at least know the feeling of being useful citizens.
- A PA D PU U 13. The whole tone of employment exchange should be made higher so that looking for a job is a respectable and dignified thing to do.

III. SHORTENING OF THE DURATION OF UNEMPLOYMENT

- A PA D PU U

 1. Public improvements, especially road-making, should be financed by long-term appropriations so that, through the accumulation of funds, the size of disbursements may be varied from year to year, being highest at times of trade depression and lowest in times of good employment.
- A PA D PU U

 2. Education authorities should have power to raise the school-leaving age when unemployment is likely to be widespread.
- A PA D PU U

 3. There should be more public employment agencies in a nation-wide organization making them an accepted part of American industrial life.
- A PA D PU U 4. Mexicans should be excluded from the country in times of unemployment.
- A PA D PU U 5. The state should provide transportation for bona fide workers so that they can accept jobs away from home.

- A PA D PU U

 6. Trade union agreements with employers should contain promises for short-time arrangements instead of lay-offs in times of slackness.
- A PA D PU U 7. Vocational re-training should be made possible for those thrown out of work as a result of changes in style or machinery.
- A PA D PU U 8. Laid-off men should be taken back on their jobs first.

IV. THE PREVENTION OF UNEMPLOYMENT

- A PA D PU U 1. Mexicans and South Americans should be placed under the immigration quota laws.
- A PA D PU U 2. The larger industries should agree to introduce the five-day week.
- A PA D PU U 3. Farm credit should be allowed farmers so that they could introduce new machinery to the benefit of themselves and of industrial labor.
- A PA D PU U

 4. Trade unions should cooperate with employers in increasing output so as to cheapen it and enlarge the share of American industry in foreign markets.
- A PA D PU U 5. The school-leaving age should be raised by a Federal child labor law.
- A PA D PU U 6. The tariff should be lowered so that American industrial products may find easier markets abroad.
- A PA D PU U 7. Negroes should be prevented from leaving the South, and all measures should be strengthened which bind the tenant farmer to the soil.
- A PA D PU U 8. Mexicans and Canadians should not be permitted to commute over the boundaries of the United States to compete in our labor market.
- A PA D PU U 9. By educational propaganda, the American people should be induced to abandon a rapid change in styles and fads which throws thousands out of work.
- A PA D PU U 10. The United States should endeavor to strengthen and enlarge its colonial empire in order to increase its assured market for American-made goods.
- A PA D PU U 11. There should be a special tax on American capital invested abroad.
- A PA D PU U 12. A generous settlement of foreign debts to the United States would set capital free for needed large-scale improvements—such as railroads—in many parts of the world, with the resulting demand for American products.

A SHORT READING LIST ON

Unemployment and Its Social Consequences

- Philip Klein, *The Burden of Unemployment*—A study of Unemployment Relief Measures in Fifteen American Cities. 1921-1922. Russell Sage Foundation, 1923. 260 pp.
- Selected Articles on Unemployment, compiled by Julia E. Johnson. Debaters' Handbook Series. H. W. Wilson Co., 1921. 309 pp.
- Report of the President's Conference on Unemployment, September 26 to October 13, 1921. Superintendent of Documents, United States Government Printing Office, Washington, D. C., 1921. 178 pp. (Price 20 cents.)
- Business Cycles and Unemployment. Report and Recommendations of a Committee of President's Conference on Unemployment. United States Department of Commerce. Superintendent of Documents, 1923. 30 pp. (Price 5 cents.)
- Darrell H. Smith, *The United States Employment Service*, Its History, Activities, Institute of Government Research, Service Monograph of the United States Government, No. 28. Johns Hopkins Press, 1923. 130 pp.

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- Shelby M. Harrison and Associates, *Public Employment Offices*, Their Purpose, Structure and Methods. Russell Sage Foundation, 1924. 685 pp.
- John B. Seymour, The British Employment Exchange. P. S. King & Son, Ltd., London, 1928. 292 pp.
- Herman Feldman, The Regularization of Employment—A Study in the Prevention of Unemployment (from the point of view of management). Harper & Brothers, 1925. 437 pp.
- William A. Berridge, Cycles of Unemployment in the United States of America, 1903-1922. (A statistical study.) Houghton, Mifflin Co., 1923. 88pp.

See also articles in

- The Monthly Labor Review of the United States Department of Labor, Government Printing Office, Washington, D. C.
- The American Labor Legislation Review, American Association for Labor Legislation, 131 East 23rd Street, New York.
- The American Federationist, American Federation of Labor, Washington, D. C.

Notes on Discussion

^{*} For further reading references see *The Womans Press* (organ of the Y. W. C. A.) for January, 1929—which also contains further suggestions for the group study of unemployment.

The New York Times Book Review

Section

4

SUNDAY, NOVEMBER 23, 1930.

THIRTY-TWO PAGES

THE ARMY OF THE UNEMPLOYED

An Illuminating Study of a Persistent Social Problem

SOME FOLKS WON'T WORK. By Clinch Calkins. 202 pp. New York: Harcourt, Brace & Co. \$1.50.

By ROSE C. FELD

HAT happens to the iceman when the Frigidaire is installed, to the ticket chopper when the automatic turnstile takes his place, to the news butcher when the bus supersedes the train, to the thousand and one manual jobs when the machine throws them into the discard? Clinch Calkins answers these questions in her exceedingly

timely book, "Some Folks Won't Work." The title is, of course, ironic, a bitter repetition of a statement she has heard and others have heard time without number on the lips of those whom Fate for the moment has set in a more comfortable niche. Miss Calkins bases her book on a survey made by the National Federation of Settlements the year before the present depression hit us. In other words, she is not writing about unemployment, its economic causes and psychological effects, in an ab-normal industrial period, but of its existence in socalled normal times. The poor we always have with us, she makes clear, is only a more pleasant and more agreeable way of giving expression to the less palatable fact that it is the unemployed that we

Taking Philadelphia as an example, probably

because she is most familiar with conditions there, Miss Calkins gives the results of an unemployment survey made in April, 1929, six months before the present crisis descended upon us. Of the 931,950 workers listed, 96,900 were out of jobs, some of them having been idle for three months, some for six, some for a year and some for even longer. What is true of Philadelphia is true of every other city and town in America. Added up, the figures cast a long, a gruesome shadow on the colorful illusion of pre-crisis prosperity that most of us have been nursing.

What the causes are for the existence of this condition Miss Calkins does not pretend to analyze with the rule and graphs of the laboratory statistician. Her observations are human rather than scientific. This is in no manner a slur upon the work she has produced. Most people ignore figures and impersonal facts; the reader who can ignore the stories of the actual people whose experiences she describes would be blind and deaf, indeed,

if he can continue sitting easy, as it were, in a world that is the best of places for himself. Moreover, it doesn't need an industrial graph to show the effect of the instalment of a machine that can increase production 78 per cent while it cuts production force by 30 per cent. The first figure is an excellent one from the point of view of production, per se, but that second figure, the 30 per cent of workers who were formerly upstanding members of a nation priding itself upon its wage scales, its improved conditions of labor, its

submit eventually to the humiliation of charity and the psychological breakdown it often involves. He may even get to the point—and there is no lower plane to which a man can sink—when, as Miss Calkins tells with the dull thud of truth, he will shout to an employer who has just chosen one of a crowd of hungry job hunters to work at \$15 a week, that he will do the same labor at \$10 a week, and get the job.

Miss Calkins, with straight vision and rare good sense, blames no person, no

ment as seasonal demands arise. It means, most important of all, that she will not be laid off when tag production is finished and allowed to remain idle until a demand for it sets in again. Some of the building trades also have done it, but not enough. The idea still prevails that building starts in the Spring and finishes in the Fall, in spite of the fact that new methods and new materials have made it possible to continue construction and interior equipment all through the Winter months. So deep set is this de-

structive legend built around the term "seasonal work" that, as Miss Calkins points out, builders in the South, where weather conditions form no obstacle, fall under its spell the same way as those in Maine and New Hampshire.

Apart from sea-

sonal depreschanges of industries, style influences, the greatest enemy of employment is the machine. When the monster made up of ribs of steel and bolts and wheels can turn out twice as much work with half the man power, the piling up of human driftwood is inevitable. How to meet that problem is the critical question. To put an embargo on labor-saving devices and their invention, to refuse to make a tool of science, more than verges on the ridiculous. Miss Calkins does not suggest this. Yet it cannot be denied that as a nation we have

made a fetish of mass production. We build on belts, on levers, on rolls, and the products pile up in the thousands of millions. Sold on the idea that we are a prosperous nation, we continue producing for those who have the wherewithal as well as for those whom the machine has definitely and effectively barred from the buying class. John Z., as Miss Calkins makes clear, who worked as a cabinetmaker and made a good income, had his car, his radio, his home when he was a skilled employe, but John Z. had to give them all up when invention, machinery, efficency cut his income to nothing. The same is true of the musician whom the radio and vitaphone put out of work, the mechanic, the ice man, the bootmaker, the tailor. It is rather difficult to see the value of producing in millions in order to sell at a low price when the socalled improved methods of production cut the consuming public- One agrees with Miss Calkins that neither is there any point in speaking with pride of our high standards of liv- (Continued on Page 14)



standards of living, contains the material that swells the figures of bread lines, settlement houses and charity organizations.

From an Etching by

With quiet precision that has no heat other than that of human understanding, Miss Calkins gives pictures of this 30 per cent multiplied and divided in various forms and degrees by various industries and territories, and if they are intensely moving it is not of her doing alone. The Hogans, the Townes, the Montereys, the Donatos, the Beckers-unemployment is no respecter of nationalities or stations, the Russian suffers as much as the Irishman, the American as much as the Italian, the academically trained man as much as the illiterate-each tell a similar story of endless seeking and continual failure. Towne may not get drunk or beat his wife when he knows no other way to express the baffled futility of his existence, but like Tony he gives up his home; he sells what he has, his car, his radio, his furniture; he is forced to let his wife take what work she can to feed the children; he must on. (Courtesy of Kennedy & Co.) political party, no class, for these con-Though many individuals in many instances may be personally responsible for a particular locality or enterprise, she sees that the problem goes beyond them. Provocatively she indicates some of the remedies that industry might adopt to stabilize employment, and although she gives no actual instances where steps have been taken in this direction by conscientious employers, it is known that they exist. Constructive management can, by planning ahead, spread out its production and avoid peaks where payrolls are swelled and depressions when labor ranks are depleted. Henry Dennison, for one, has dene it in his factories at Framingham. The worker who cuts tags at one time of the year makes jewelry boxes at another and holiday favors at still another. It means thought and planning and training of labor; it means that Mary Jones learns, under guidance, several operations instead of one, and can be transferred from department to depart-

Unemployment

(Continued from Page 1)

ing when the raising of those standards means the physical degeneration and psychological decay of those who must pay in loss of jobs. doesn't mean that should be a let-down in what we have achieved in this direction, although a simpler attitude toward life and a less material one would not be entirely harmful. That is not the point here. The important thing is to make an intelligent and continued effort to absorb the labor that is cast out of employment in such a way as to continue to keep them the consumers of the things produced in greater quantity at lower costs. Miss Calkins believes this can be done if manage ment will approach the problem with a proper mind and proper attack. After reading her book few will disagree with her.

This review cannot be closed without a word about its literary expression. Not only is Miss Calkins a trained observer, but she knows how to tell her story with excellent effect. Artificial pathos, false sentimentality and meretricious appeal of any sort play no part in her narrative nor in her exposition. Her cases piled on with compelling effect tell the story. That Miss Calkins is known as a poet explains this literary excellence; that she is using the name of the poet to cover a more important one from the standpoint of settlement work is more than a little probable.

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Section

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FORTY PAGES

THE CURE FOR UNEMPLOYMENT

A British Economist Takes a World View of the Situation

ATIONALISATION AND UNEMPLOY-MENT. By J. A. Hobson. 126 pp. London: George Allen & Unwin, Ltd.

By HAROLD CALLENDER LONDON.

WO striking economic reports recently issued from Geneva. One, from the Economic and Financial Section of the League of Nations, howed that the world's output of foodtuffs and raw materials in 1928 was bout 25 per cent greater than it was in

913. The other, from the Internaional Labor Office, estimated that it the beginning of this Summer 0,000,000 or more workmen were

In 1928 there was enormous proluction of food, raw materials and nanufactured articles; at the end of 1929 there came a sudden, "catasrophic" slump in prices; this was quickly followed in 1930 by the worst trade depression in many years, a depression that is worldwide and has led to general unemployment. Even manufacturers no onger shrink from applying the erm "overproduction" to this sitnation. "The crisis of overproduction," says the recent Trade Survey of the British Electrical and Allied Manufacturers' Association, "was undoubtedly a feature of the entire American] industrial organization even before the Wall Street col-

It is the theme of Mr. Hobson's essay-which could hardly be made more timely by events—that a pronounced tendency to overproduction is a permanent feature of the economic system generally, more marked in the advanced industrial countries. And the more highly geared and quantitative our production becomes, the more glaring does the discrepancy between productive power and consuming pow-

From the point of view of production, this industrial system is superb. The engineer, the organizer and the scientist have united to bring it ever nearer perfection. Research and invention are constantly giving it new processes, improved machinery and even new raw materials - laboratory improvements upon nature. Waste is reduced at every possible point; products are standardized and multiplied; agiven unit of capital and labor is made to produce more abundantly every

This would be a clear social gain if only it were possible to get the commodities which are so marvelously produced distributed among the consumers who need them and want them-distributed, that is, at a rate roughly comparable to

that at which they are produced. this does not happen, and we have what Mr. Hobson calls "a general excess of productive power." That is, the system produces too much-not too much to supply the wants of the world, which are virtually limitless, but too much for the consuming population to buy with its present purchasing power. Too much wealth is diverted into making machinery to produce, and not enough is distributed as purchasing power. So, production constantly tends to outrun consumption, to turn out more commodities than the existing market can absorb. The Wall Street

slump—and the let-down of industry in Europe during the last six months-are the

Americans have been inclined to assume or were so inclined until November, 1929 -that productive technique could not advance too rapidly. They thought the question of adequate purchasing power had been met, since their feverishly accelerating mass production was accompanied by relatively high wages. They believed -and many Europeans believed it, tooprophets have always held that capitalism must be destroyed by its own inherent disequilibrium, were about convinced that in America the rule did not hold good. American Communists informed Moscow two years ago that American prosperity was distressingly real and showed no signs of languishing. Stalin thought otherwise, and Stalin happened to be right. A decade ago, in a book called "Our Revolution," Trotsky emphasized the very tendency to

overproduction which forms the theme of

"Near Notre Dame, Paris."

From a Color Etching by J. Stretti-Zamponi. From "Etchings of Today." (A. & C. Boni.)

that the abounding wealth created by an increasingly mechanized industry was being so distributed as to raise the general level of comfort and to add to everybody's leisure, and that purchasing power was advancing sufficiently rapidly in relation to productive capacity. They assumed that the acceleration in production-mechanical power in use increased 290 per cent between 1899 and 1927 and production 181 per cent-could go on indefinitely without overreaching itself.

So sound did America's prosperity seem and so great was its optimism that even the Socialists and Communists, whose

Mr. Hobson's essay. Trotsky interpreted it as a sign that capitalism was doomed. Mr. Hobson does not think so. But they are in agreement as to its principal weak-

Everywhere [says Mr. Hobson] in most trades, extractive, manufacturing, transport, commercial, so much technical and organizing power exists that a large and growing proportion is devoted to producing the bad sort of leisure called unemployment. Yet * * * the economic wants of man are illimitable. There are would-be consumers for all the wheat, wool, cotton, steel and other goods that cannot under existing circumstances get produced. There is not any lack of pur-

chasing power or money to buy these goods. Is there any possible explanation of this irrationality except a maldistribution of income (purchasing power), which puts a disproportionate amount into the hands of those who desire to buy capital goods (to invest) and are unable to achieve their desire because the final commodities which these capital goods are intended to supply cannot secure a full reliable market owing to the too small share of the total income vested in the would-be consumer? The new capitalism exhibits immense, almost immeasurable, potentialities of production, everywhere kept in leash by the obvious insufficiency of markets.

"Retionalization" and mass pro-

"Rationalization" and mass production may raise the standard of consumption, if there is an adequate expansion of markets to keep pace with it. Does this take place? Mr. Hobson finds that the evidence of the last few years, especially in the United States, where mass production has gone furthest and fastest, "does not support a favorable answer to this question." He cites figures of the Bureau of Labor statistics showing that from 1919 to 1928 production increased 32 per cent, but payrolls increased only 3 per cent.

For the first effect of mass production methods is to "save" labor -that is, to cause unemployment. The undue attention given to saving in the form of enlarged and improved material capital and the neglect of the saving represented by enlarged and improved labor capacity is "a chief defect in the operation of modern capitalism and in the economic thinking formed by Most of the improvements in plants "save" labor, and in so doing reduce labor's consuming power. Moreover, they increase the importance of capital and diminish the importance of labor in production by substituting more machinery and power for manual labor.

It is a fallacy, says Mr. Hobson, to consider that profits bear the same relation to capital that wages bear to labor. For "before profits come into being a provision for capital out of gross earnings has been made which is equivalent to the subsistence wage paid to la-So subsistence wages are on the same footing, not with profits but with the reserve from which maintenance of the capital fabric is provided.

The economic surplus should be employed to produce more and better workers, as well as more and better plants. This is to be done by paying wages above the subsistence level, by a better apportionment of the income between owners and workers-that is, between the growth of capital equipment and

of human efficiency. There are two advantages in this: First, the aggregate of productive power would be increased because of the better adjustment between material and human equipment; second, the use of savings to achieve a higher standard of living for the workers will enlarge the market for consumable commodities and for the instruments of their production.

There would be an enlarged total product, and though an increased proportion of this enlarged income were "spent," and a smaller proportion "saved" (in the narrow meaning of the term), the actual (Continued on Page 30)

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volume of human and material savings would be greater than be-

The malady, then, is one of dis-tribution of income. And the remedies are higher wages, which means increased purchasing power; prices so regulated as to insure an ex-pansion of markets; taxation which prevents too much surplus capital accumulating, while at the same time it adds to the real income of the workers through various social services.

Mr. Hobson finds no justification for the contention that high taxation adds to the cost of production, raises prices and restricts markets.

its real incidence is for the most part upon what we have termed surplus income and surplus prop-erty in the sense that such income and property are not en-gaged in furnishing the costs of maintenance or of serviceable expansion of the productive factors.

On the other hand, taxation can effect a considerable redistribution of income and thus check the ten-"Much dency to overproduction. of the money taken in taxes is put to capital expenditure, ing as national savings." thus rank-

Thus if less be invested in pro-ductive plant and more in forms which add to purchasing power and to "vital income," "the new capitalism, without any radical change in industrial government other than the possession or control of certain key industries by public authorities, might continue to operate." The supreme test of our economic

intelligence, says Mr. Hobson, is to our willingness and ability so organize the use of our growing surplus that, after the real needs of economic maintenance and progress have been met, the whole of the remainder may be directed to providing the economic support and the leisure needed for the genenrichment of non-economic eral

life. This analysis by a veteran economist of the principal malady of our economic system-read, haps, in connection with Stalin's speech to the recent Communist party congress-is highly enlightening as to the most important things

that are happening today.

J.S.E. - Timemployment C.O. over whelmed by by These who have conferented in applications for reduct giving relief are lieutably Briadlines - mis seouls impressed & depressed by an Anspitalo - espenally over whelming sense of the made. Salvation army quacy of any others to steny a fasunation in observery patticles & Dramatic setulations the lede of poverty + fear + unce Samly wall has everfl so many thousands fower their say when work & that them Hr. E's friend who couldn't look in plying for life. The indignity of many slanding in, a sense of deferession sums to have In the troubs writing for a! in valled the city but at least res end of it chapter is so far as the immediate peluste is concerned the city fras pises to sense of shame to une shoulty, have meet it Every great municipaly & sporthally sensetter in the native was organized ? us preial of financial forces to unemployment is a fay more deal with the immediate problem tran nighting known to meden of trungly 9 cold, . ! Individual extinity & willing mino to Dhe human famility smut generously sen my mediate