THE RELATION OF INCOME TO DEPENDENCY.
A STUDY OF SEVENTY-SIX FAMILIES DEPENDENT ON
THE FAMILY SERVICE SOCIETY OF RICHMOND,
VIRGINIA, FROM JULY 1st, 1929 TO
MARCH 1st, 1930.

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THE RELATION OF INCOME TO DEPENDENCY. A STUDY OF SEVENTY-SIX FAMILIES DEPENDENT ON THE FAMILY SERVICE SOCIETY OF RICHMOND, VIRGINIA, FROM JULY 1, 1929 TO MARCH 1, 1930.

INTRODUCTION.

In recent years there has been a widespread interest in the question of insufficient earnings with particular emphasis on whether they are due to low wages, lack of employment or both. They are recognized as a fundamental cause of disease, industrial inefficiency and civic weakness. To what extent, however, are the wages of dependent families adequate to maintain efficiency and reasonable comfort or to provide for the necessities of life? One method of investigating this problem is by the study of a number of typical cases, to ascertain the facts, causes, and results, involved in the relation of income to dependency. The following study presents the results of an investigation of the income of seventy-six typical cases of Richmond wage-earners’ families that are dependent on the Family Service Society.

The term "dependent families", as used herein, means those families that have applied, or have been referred, to the Family Service Society of Richmond, Virginia, for guidance or for material aid. All families that are dependent do not require material aid. Many need advice concerning their family problems, which cannot be settled by themselves; some require economic adjustment; others need the aid of an unbiased person in the
settlement of domestic difficulties. The majority of families are those whose earnings are insufficient for them to maintain regular modes of living or even to provide the necessities of life. Unemployment is also a direct cause of dependency.

"The average worker of today is almost void of economic resources apart from the hourly, daily, weekly or monthly wage or salary which he earns as an employee of some master or company which 'gives him work'. Even a purely temporary failure of unemployment deprives him at once of economic resources, and confronts him and his family with the fear of starvation, or at least with the necessity of becoming underfed dependents on private or public assistance. If he is a Trade Unionist he may for a few weeks be able to draw benefit - at an inadequate scale - from his union. He may have some small savings - his preparation for old age - on which he can fall back. But at the best, any prolonged spell of unemployment reduces him and his to the status of half-starved and despised receivers of what is regarded as charity. Unemployment, if it is prolonged, destroys not only his standard of life, but something of self-respect and of his capacity for good work in the future. To be out of work is a demoralizing, as well as a miserable condition." *

Income usually means the gain one has from labor, business or property, as well as one's wages or salary. The term may also be used to mean the total amount of resources to which a family may have access. Herein, "income" will be used synonymously with the total amount of money received by a family from any source, whether as wages, loans, gifts, pensions or benefits.

In making this study of seventy-six dependent families, the records of the Family Service Society of Richmond, Virginia

were analyzed. Forty records were used from the South Richmond District. In these records the workers had received definite statements, from some responsible member of the family, concerning their financial status. It was found that in each of the records the causes of referral, other problems arising, incomes, expenditures and results of dependency were stated clearly. The author had an insight into each of the records, due to the fact that she served her apprenticeship as a family worker in the South Richmond District. The records in the other districts did not set forth clearly the financial conditions of the family, and in many cases there was no statement throughout the records which would indicate what the income was, or how the family had "managed" before becoming dependent. Thirty-six records, twenty-one of which were of negro families, were used from the Central District and the Church Hill District. Most of these records did not contain enough information about the family concerned for one to come to any conclusions as to the relation of income to dependency.

The purpose of the Family Service Society is

"to restore handicapped families to a normal life by means of careful inquiry and study which shall lead to the formation and carrying out on their behalf of plans which may involve relief, employment, medical care and the solution of family difficulties of all kinds whether due to internal or external causes; and to take an active part in the community program, acting in cooperation with other agencies, to lessen those abuses in society which are factors in undermining the well-being of individual families."
"In carrying out its purpose the Society employs a staff of trained white and colored workers who furnish relief where necessary and visit the white and colored families under its care in their homes, enlisting in their behalf such natural resources as relatives, friends, churches, employers, etc., as well as the existing facilities for care or treatment afforded by the community which will aid in restoring or bringing them to a better standard of living, developing self-respect, self-reliance, and independence." *

It is rare, nowadays, for the assertion to be made that the families of working men without adequate means are usually victims of working men's bad habits or laziness. Rather, as a result of scientific investigations, it is acknowledged that a large proportion of the wage-earning population are unable to maintain a standard conducive to health and efficiency.

"The public has had its attention drawn to the fact that at all times there is an appalling amount of poverty in our large cities and industrial towns. Careful studies of the prevalence of disease among wage-workers are giving less emphasis to the so-called occupational hazards, because they are finding that a great deal of the prevalent ill health is due to the inability of wage earners and wage-working families to make ends meet. The self-evident proposition that facilities for maintaining health, comfort, decency, and much of recreation and education, are purchasable things and the very evident fact that a serious lack of these things has been found among so great a proportion of the wage-working population, are becoming to be looked upon as undeniable premises to the conclusion that the wages and incomes of many workers and their families have been inadequate." **

It is for this reason that this study has been made.

It seeks definite causes for the large number of families which


are unable to maintain such a standard of living that they will be self-supporting in every way. It asks why there is such a large number of families referred to charitable organizations because of insufficient incomes and unemployment. Is the unemployment due to a lack of ability and efficiency on the part of the workingman, or is it due to slack work in the concerns with whom they have hitherto been employed? In other words, what is the relation of inadequate income to dependency, and what is the cause of the insufficient income?

This study is based first, on the information contained in seventy-six records of dependent families of the Family Service Society of Richmond, Virginia; and next on the secondary sources of pamphlets, books and magazine articles, written by economists and others interested in the wage and the general unemployment situation.

The method of random sampling was used in selecting the cases from each district. Two hundred and ten cases were chosen from the files in the Central Office of the Family Service Society, which represented all of the dependent families whose main problem was insufficient income. From the total number, one hundred and five cases were selected by choosing every fifth family, and in the perusal of this number, only seventy-six records contained adequate information that could be used in this study of incomes. The scope of the study extends over the period of time from July 1st, 1929 to March 1st, 1930.
CHAPTER I

The Origin of the Wage-Working Class.

"Wan iv th' strangest things about life is that th' poor who need th' money th' most ar--re th' very wans that niver have it." *

Society or the public should be, if it is not already, greatly concerned with the effects of modern industry on the morals, health, safety and general well-being of the people who engage in it, and upon the future of our civilization. There are numerous reasons why retarded, untrained and dependent citizens are unwanted, and yet, through many generations there have been countless numbers of such individuals. Society as a whole, must have a longer and broader perspective "to appreciate and conserve the human resources of the country and to protect from harmful conditions of labor those who are unable to protect themselves." **

Although every man is born "free and equal", it is an undeniable fact that there are many classes of people existing in the population of our country today. Advancement as an individual is still eagerly sought after; and the organization of labor in the United States and Great Britain, as well as the rise of radical groups bear testimony to the fact that wage-labor is now generally admitted to be something more than a temporary or transitional stage on the road from poverty to wealth.


It is easy to move from place to place, from employer to employer, and even from occupation to occupation, "but the position of a laborer, for the great mass of those who are born in it and for their children after them, is at present almost a permanent status." * Workers have for a long time "had much less opportunity to make their wants and wishes known. Their position was in the main fixed by custom, law and the sanctions of religion and was apparently accepted unquestioningly as a matter of right or inheritance by both superiors and inferiors." **

The first economy is closely bound up in the life of the household, for the first labor system that ever existed was the family or clan system. It was in the family that the original division of labor was developed upon the basis of sex differences. During the pastoral period in the history of man, when he was a restless nomad, his duty was to supply the family with animal food during the intervals of warfare. The women carried on the beginnings of plant culture in addition to the usual household burdens. It was their task to provide a constant supply of vegetable food at the same time that they bore and reared offspring. The women were the homemakers, as well as the ones who had to collect the products of nature in the regions around the home while the men were away hunting for game or fighting. The younger men of the clan or family gave military or economic service to their chieftain or patriarch as a matter

** Ibid: p. 18.
of filial obligation, or as Jacob did, for the hand of his daughters in marriage. It seemed that this early labor system was one that was highly personal and prompted by a sense of affection and duty.

As a result of war and conquest among the clans slavery was initiated as a system. When life became settled enough to make it possible for forced labor to be used, captives were no longer killed. If the captor had no use for the captive, he could almost always find a market for him where he received a price worth the trouble of capture. Upon the slaves, of course, devolved all the heavier and more distasteful labors of the household, as farm work, cattle and sheep tending, and grinding grain in the rude hand-mills of early times. Slaves were also useful for many forms of industrial work and they constituted a considerable part of the population in ancient cities. This system, however, lacked efficiency and had many other points which doomed it to failure. It was not a self-recruiting system and when warfare ceased to bring in a new supply, or when more intelligence was required of the worker, it broke down and was usually transformed into serfdom or free labor.

Serfdom may be said to have had a double origin in Northern Europe as it developed from the old village-community and from military necessity. When the feudal system was well established all of Western Europe was divided into landed estates usually held on the condition of military service to an overlord for his protection of the lands and families living thereon.
This furnishes an historical background for the agricultural life of the British as it existed before the Industrial Revolution. The working people had more personal freedom than the slaves although they were under many restrictions. The working class was divided into three classes in the Middle Age; (1) the trading class, living in the towns which were gradually developing; (2) the yeomen or free farmers; (3) the serfs, bound to the soil, who had certain duties and services to be rendered to their overlord. The last two classes lived in the country and the serfs were usually poverty stricken while often the yeomen owned their small farms and accumulated wealth to a certain extent. The traders were those who made up the free citizens class of the towns and cities, and who, through a series of training stages became master craftsmen after passing successfully the apprenticeship and journeymen stages.

There has always existed a wage earning class, even in ancient times and through the Middle Ages, which may be compared to the wage earners of today. In Biblical records one reads of the Hebrews who hired men to help carry on their building programs. This class of wage earners may have been in demand either because of the temporary or seasonal work or because of the efficiency of the workers, which would prove better than the work of unskilled slaves. In Athens there were a large number of wage-earners in addition to the number of slaves, for we are told that Pericles hired men to construct his great public works. There was also a class of artisans who lived within the walls of the castle and
who worked under an agreement resembling a wage-contract. This class, combined with the runaway serfs, probably formed the nucleus of the guilds of craftsmen in medieval towns.

In all the industrial centers of capitalistic countries, the industrial proletariat, or the class of people who are wage-earners without having any capital themselves, has originated from a previously existing agricultural proletariat. Studies of the life of serfs and the activities of the feudal lord show that the agricultural system had a double origin. The first dates back to Teutonic times in the tenure of land, based upon clan or blood relationship. The second was super-imposed upon the first, as it was militaristic and arose in the need of protection against invaders. Whatever may have been the productiveness or non-productiveness of this system, it had many advantages. The ability of the people to keep cows, pigs, sheep and other domestic animals upon the common land and to obtain protection from the clan or tribe added much to the comforts and independence of the people.

"As yet", Hasbach declares, "there was no proletarian class solely dependent on wages and in particular on money-wages, and expecting to leave its children in the same position. The small man had not yet lost his hope of rising in the world." *

But this peaceful subsistence farming was supplanted by farming for the market. The common lands were enclosed by a new class of men who were eager to increase their power and

* Hasbach: AGRICULTURAL LABORER, London 1908, p. 103.
prestige by an increase in the possession of land. The spirit of capitalism took the place of the customary economy. Many of the small gentry and "unthrifty gentlemen" were ruined by extravagance, and the new class of land owners took their places in society.

"The enclosures created a new organization of classes. The peasants with rights and a status, with a share in the fortunes and government of his village, standing in rags, but standing on his feet, makes way for the laborer with no corporate rights to defend, no property to cherish, no ambition to pursue, bent beneath the fear of his masters and the weight of a future without hope." *

The rural exodus to the cities and the transition from agricultural to industrial laborers was logically the next step. One should not conceive of Europe changing abruptly from a purely domestic regime to the factory system. As early as the seventeenth century in England, a new class of employers appeared in the textile field, "the clothiers", who were the forerunners of our modern capitalists. This commission form of industry has been called the transitional stage from the purely domestic system, under which goods were made and sold independently to the factory system of the industrial revolution. The transition was not merely a question of the relative demand for labor in the city. Neither can the movement be ascribed to the desire of the rural population for the glamour of the city. It was then, as it often is now, that the rural population revolted from the drudgery, dullness and hopelessness of life

  London, 1912, p. 83.
in the country. The seasonal labor of the farm which was low-
paid with very long hours and few holidays held little prospect
of advancement for agricultural laborers. This life was not
conducive to a permanent settlement of the laborers in the country,
and it was natural that an exodus should be made from the country
to the cities. There had once been the hope of the poor farmers
that they would some day own at least a small plot of land, but
with the enclosures that prospect was entirely removed. "The
decay of the handicraft and domestic system before the competition
of the factories completed the process and, compelled the village
artisans to follow their trades into the towns." *

"That English women were very early drawn into
industry is made plain by the ballads of the
seventeenth century. Doubtless the women, like
the men, were attracted by the certainty of
a fixed wage however small. One of the simple
ballads of the period, in which a mother gives
good counsel to a daughter recently married,
runs as follows:
'Maids by their trades to such a pass to bring
That they can neither brew, bake, wash or wring,
Nor any work that's tending to good housewifery,
This amongst many too often I see.
Nay, their young children must pack off to Nurse,
All is not got that is put in the purse,
Therefore of old I this lesson have learn'd,
A penny well sav'd is as good as one earn'd." **

'Thus, here and there at least, the commission
system of industry tended to play havoc with
"good housewifery" as did later the long hours
of labor of the wife and mother in the factory.

'Another seventeenth century ballad called "The
Clothier's Delight" represents these men as

* W.B.Catlin: THE LABOR PROBLEM IN THE U.S. & GREAT BRITIAN.
** Quoted in - W. Goodsell, A HISTORY OF THE FAMILY AS A SOCIAL
AND EDUCATIONAL INSTITUTION. N. Y. Macmillan Co.,
1930, p. 416.
saying of the weavers, tuckers, combers and spinners in their employ:
'When they bring their work home unto us,
    they complain,
And say that their wages will not them
    maintain.' *

'Truly there is nothing new under the sun;
and the small capitalist in the days of family industry was probably no less desirous of getting large returns from his investment than is his successor of modern times, although it may well be true that he was less shrewd and resourceful in accomplishing his end." **

The United States has not had to deal with the problems resulting from the old feudal system, and the prevailing type of labor for a long time was that pertaining to comparatively small farms in the North and West. For many years the young men of the country were mostly unwilling to enter factory work for long intervals at a time. It was not until they found that the rocky hills of New England were unfruitful and incapable of offering a means of support that they began to leave their shops and homes with their small accumulations and "go west" in search of new opportunities. The daughters of New England farmers were less mobile and adventurous, perhaps, and seemed more amenable to factory employment. Marriage, however, and the objection to married women as wage-earners, made the length of employment short for many women.

"None the less, down to about 1850, when immigration came to their relief, it was with this scanty and changeable labor-supply, largely boys and girls, that American manufacturers had to operate their mills." ***

"In the Southern cotton mills, established since 1880 the labor was drawn principally from that class of mountaineers and tenant farmers who at an earlier period had been crowded back by the plantation system, and as "poor white trash" had been eking out a slender and uneventful existence upon the barren hillsides." *

Another result of bad agricultural conditions in the South and the call of active manufacturing enterprises in the North was the migration of the negroes especially in 1916-17 and 1922, which has practically doubled the negro population of the North.

The industries of the modern world are operated with a heterogeneous mass of landless, propertyless, disinherited, oppressed people, who are merely living from day to day, for the most part, and wondering what the future has in store for them. Their ancestors were probably men and women who lived merely from "hand to mouth" all their lives and who remained in the same class. America has always prided itself upon being the "poor boys' country" and here one may have the opportunity to rise from the wage-earning class to a position of authority and prestige. This fact is shown by the biographies of men who are now great capitalists and who have risen from the ranks of the laboring man. There have also been others who have attained the comfortable rank of the great middle class. But in spite of the opportunity to rise above one's class the very fact that the labor problem has become prominent is evident, that though the chances for the exceptional individual may be excellent, the

* H. Thompson: FROM COTTON FIELD TO COTTON MILL, N. Y., 1906, p.103.
belief is growing that the so-called average man who is born a laborer is destined to remain such. "Uncle Sam" is obviously no longer "rich enough to give us all a farm", and the majority of the population are working for other people rather than owning independent enterprises. Even the great lawyers, doctors, and prominent business executives are often hardly more than hired men who obey orders and sell their services to those who bid highest.

"The concentration of industry under a single corporate management inevitably means a loss in independence, and in the relative number of managerial positions. The ratio of such positions to the number of employees appears often to be less than 1%; and hence the chances or promotion to that class for the average worker would be less than one in a hundred. The large class of clerks or salaried employees, which has in many cases grown faster than that of wage-earners, is not in most respects more secure or more fortunate than the wage-earners themselves." *

"Economically speaking, therefore, there are classes today just as truly as there were in the pre-factory stage; and in America just as truly as in Europe." **

II Dependent Wage-Working Class in Richmond, Va.

In order to understand the problems of a people it is quite necessary to consider the cultural background - the cultural patterns, so to speak, and the conditioned responses that these people have made to life. Cultural patterns indicate the forms of behavior that are constantly practiced by a group. It is the patterns of culture that give character to

** Ibid. p. 43
the groups and differentiate it from other peoples. Therefore, before considering definitely the relation of income and dependency, let us think of the behavior patterns of the seventy-six families studied.

The histories of the families show that in seventy-five cases there has been a lack of any considerable education. The relatives and ancestors of each family have, for the most part, followed the same occupations for several generations. The change in occupation of the families studied was given by them as a cause of their dependency at the present time. The background of the majority of cases is that of the rural districts of North and South Carolina and Virginia. The others have as their cultural pattern the factory district life in the same states mentioned above. Since Richmond is one of the largest manufacturing cities of these three neighboring states, it would seem natural that those whose families have followed an agricultural life for years, and who now desire a change in their modes of living would migrate to this city for the opportunities that it might offer. It was found that thirty-six families, six of which were negroes, had lived on farms practically all of their lives, and had followed the occupations of their ancestors as a matter of fact. Fifteen families, all of which were negroes had always lived in Richmond and had followed the trades of domestic housework or factory work. Thirteen families had lived in the city and in rural districts alternately for years, following no fixed occupation, but earning a living as common laborers without a trade. Eleven families had always lived in
cities, and had been offered the opportunity of public school education, although not a member of any family has completed more than the sixth grade. The children of such families are being taken out of school and put to work as soon as they are past the required school age. These eleven families had followed some particular trade such as carpentry, painting and bricklaying which their fathers had done before them. The particular cause of referral in these families is unemployment. In only one case/both parents well educated, both having almost completed four years in accredited colleges. This family was referred to the Family Service Society for aid in placing a child in a day nursery while the parents worked.

Of the thirty-six families that had lived on farms, fifteen had migrated from North or South Carolina and six of them were negro families. The other twenty-one families had lived in Virginia counties. Many of the families stated that farming had been their choice of earning a living until conditions became such that it was necessary to find some way of earning more than a mere subsistence. Other families were dissatisfied with farm life, especially the young men, and felt that in the city a better living awaited their arrival. They felt that with so many factories and building programs in the city employment would be easily found. The "dullness and monotony" of farm life seemed to some to be an excellent reason for leaving the country. In half of these instances the families moved from the farm to saw-mill districts first where some worked only a very short time before they realized that little would be
gained by them in such uncertain work. Therefore, the decision was made to come to the city, for many believed that permanent and regular work could be found in factories. Each of these thirty-six families planned many things for their future, never realizing that in the city living expenses would probably consume practically all of the wages. The tobacco factories in Richmond and the Dupont Rayon Company at Amphill near Richmond attracted many families from their farms, and they could see no reason why they could not find work immediately upon arriving. Some member of each of the families did find work and they were happy over the prospects of a successful future.

III Results of Financial Depression on Dependency in Richmond in 1929-1930.

A financial crisis seemed to be reached in the industrial world in Richmond in the fall and winter of 1929-1930. The depression caused a season of unemployment to launch itself upon the city. Hundreds of families became destitute, without any source of income whatsoever. The first employees who suffered from lack of employment were, for the most part, unskilled laborers and those who had been working for only a short time. Some factories and industrial establishments closed because of lack of resources, and in Richmond, men, women and children were looking for work. In some industrial establishments wages were cut because of the overabundant supply of labor that could be secured for very little outlay. Some concerns had to
lower wages because of poor trade. The class of people who were greatly affected in the depression of 1929-1930, besides the business and industrial firms directly concerned, was that class of unskilled laborers whose wages had hitherto hardly maintained the family. These people had never known any trade except mechanical factory work or farming, but were willing to do anything to provide food for their families. In rare instances there had been a savings account but savings were soon exhausted and the only thing to do was to appeal to some one for a loan of money or for food or to call on the Family Service Society. Many families were referred to the Family Service Society by others to whom they had gone for assistance, but other families appealed directly, asking for food or aid in securing work and in meeting their expenses. In only five of the seventy-six families had there been savings accounts and these were soon completely exhausted. In seventy cases money had been borrowed from individuals, Loan Companies and banks, but none had been able to repay the borrowed money. In every family, except one, credit had been refused by grocers. Many families came to charity for aid and guidance only as a last resort.

Perhaps the reason that there is a "class consciousness" is that for years the laborers have felt that after work is secured in one particular occupation it would be almost impossible to change, for that would mean lower wages. Thus, laborers often shift from one job to another, always remaining in the same occupation, however, and create the problem of "floating" labor. In seventy-five of the families studied, the wage-earners
felt that there is no chance for a man without an education and a "trade". The older men and women in the fifty-four white families were deprived of the opportunity to attend school at an early age, in order to go to work to help maintain the family. In three families neither father nor mother had ever attended school. In every family in which there are children at the present time, the parents allow the children to go to school until they are of age to get a work permit when they become wage-earners. The heads of the families feel that they will never change their status as laborers, for they can't seem to make the proper adjustments needed in progressing in their occupation. The mothers also leave the home, where they are needed to care for the small children, and go to work in factories in order to help provide food and clothing for the family. It is necessary for every member of the family to work, when possible, in order to help provide food and clothing for the family, and that expenses may be met. Oftentimes debts are incurred even when the mother, father and children all work because of the inadequacy of the wages they receive. The heritage of these people is to work for others, always looking to their superiors for the subsistence upon which they live.

Unemployment is the greatest terror in the life of this class of wage-earners. The laborer does not understand the causes but he knows the effects well.

* Unemployment as used herein includes only those who are able and willing to work but cannot find work to do through no fault of their own. It does not include the chronic "loafer" and vagrant, although this class of men and women increase the ranks of the unemployed.
"The loss of income, the exhaustion of savings, the bills, contracted while credit lasts at the grocer's and butcher's, the threats of the landlord, the cheerless health, the sacrifices forced upon his family, the clutches of the loan shark, the first corrupting taste of sweet charity, and worst of all, the anxious search for a job, and the harrowing uncertainty regarding the future. It is not to be wondered at that the strain is frequently greater than his moral fiber is able to withstand, and that permanent impairment of his character and his efficiency results. From being unemployed, he may become unemployable. The seeds of discontent and violence are sown broadside, take root, and grow during seasons of unemployment."

Besides unemployment, there is also the horror and dread of the readjustment the worker is forced to make because of the rapid changes in manufacturing processes, as well as the change from one position to another, or from farm life to city life. He comes to believe that the one thing that he has done for years is the only occupation in which he has acquired sufficient skill to be efficient. If he is no longer young, the fear is greatest, for it is much harder for him to secure a new job and adapt himself to new conditions of labor.

In most of the factories and manufacturing concerns in Richmond at the present time, an age limit for employees is set by the employers. For example, the Dupont Rayon Company of Richmond, situated at Amphill, has its age limit from sixteen years of age to thirty-five, for the taking on of new workers. The limitation in this industry, as well as in other industries in which an age limit is set, excludes many workers

from employment. Such an exclusion seems to have ill effects upon the mental attitude of those who apply for aid. In many cases in which a Family Service worker suggested certain concerns where someone in the dependent family might secure work, the reply has been negative. The wage-earner feels that it is a hopeless situation to try to find work, for he believes younger men will "beat him to a job".

The conditions of life are such that in general, most people must work for a living, but labor has different effects upon each individual. Some develop, and work in certain occupations brings out the best there is in them; but upon others, the effects of labor tend to the opposite direction. The type of people concerned in this study are of the latter kind. They often wish for "better times", but few really try to secure different conditions of living. They cannot afford to be sick, for it not only means loss of time from work, but it may also mean that the worker will never again regain his same position. His living depends upon his daily wage and he feels that he cannot stop regardless of how bad he feels or how ill he may be. He will often struggle on, diminishing his remaining vitality, in the hope that his illness is temporary. He usually applies for treatment to the druggist rather than to the doctor. In this way the worker becomes a victim of quacks and easily becomes an addict to patent medicines, for he feels that a physician is out of reach.
In Richmond, there are medical clinics where the poorest family may receive examinations and treatments free of for a nominal sum. In the dependent cases studied, all except one had been referred to some clinic for examination and treatment. The exception was that of a young couple who married the year before finishing college, and both were apparently in excellent health. This family was referred in order that their child might be placed in a Day Nursery to allow the mother to work. The father had lately secured a position in Richmond.

In studying dependent families the first thing to consider is the kind and class of people studied, which we have seen in this chapter to be, for the most part, unskilled laborers. This conclusion is based entirely upon those families studied in Richmond, Virginia.

Table I contains the enumeration of the causes of dependency of the seventy-six cases studied, as referred to the Family Service Society of Richmond. The duration of dependency is also shown. The study is concerned only with those families who have been dependent since July 1, 1929. The time limits shown in the table are inclusive of the months noted. For instance, one to three months includes those families who have been dependent for one month, six days, or two months or for any time between the two limits, and so on. The causes are arranged in a list of the relative importance of the frequency.

One is able to see that the causes of referral of these families to the Family Service Society are those one would
<table>
<thead>
<tr>
<th>Cause</th>
<th>Total</th>
<th>0 to 1 mo.</th>
<th>1 to 3 mo.</th>
<th>3 to 7 mo.</th>
<th>7 to 8 mo.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>76</td>
<td>12</td>
<td>24</td>
<td>29</td>
<td>11</td>
</tr>
<tr>
<td>Low Wages</td>
<td>21</td>
<td>3</td>
<td>7</td>
<td>9</td>
<td>2</td>
</tr>
<tr>
<td>Unable to get work</td>
<td>18</td>
<td>4</td>
<td>5</td>
<td>7</td>
<td>2</td>
</tr>
<tr>
<td>Sickness</td>
<td>14</td>
<td>1</td>
<td>5</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Indebtedness</td>
<td>7</td>
<td>2</td>
<td>3</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Domestic Discord and Desertion</td>
<td>5</td>
<td>-</td>
<td>1</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>Malnutrition</td>
<td>3</td>
<td>1</td>
<td>-</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Accidents</td>
<td>3</td>
<td>-</td>
<td>2</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Drunkenness</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Establishment closed</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
<tr>
<td>Slack work or Part time work</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>1</td>
<td>-</td>
</tr>
<tr>
<td>Old age and no work wanted</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>1</td>
</tr>
</tbody>
</table>
expect from unskilled workmen. Since low wages and the inability to find work are leading in the number of referrals, the author deems it necessary to devote a separate chapter to "wages" and the causes and results of the earnings of an individual. It was due to the general unemployment situation mainly, that many in Richmond were unable to get work. Included in that category as well, are the children who are not attending school but cannot find work to which they are adapted. In fourteen of the families sickness of the wage-earner was the main cause of dependency, but in each case insufficient incomes, due to low wages, as well as unemployment and indebtedness were results of the illness. Indebtedness, domestic discord, slack work, drunkenness, accidents, malnutrition and senility were the main causes in some cases although there were other problems arising, particularly unemployment and lack of sufficient income due to meager wages. None of the cases have been dependent more than eight months and none less than twenty-three days. Those whose duration of dependency is long are, for the most part, families in which there is some serious illness or some difficult adjustments that should be made.
CHAPTER II

Standards and Scales of Living.

As a result of many investigations made of wage-earners' incomes and standards of living there has been a tendency to question the supposed adequacy of the wages of working people, and also to set up a scale of living below which wages and family income should not allow the wage earners to fall. But what is a standard of living? This must be answered generally, for there are as many standards of living as there are numbers of people in the world, although standards of living group themselves as people do.

A distinction must be made between the two phrases "standard of living" and "scale of living". The latter refers to the actual consumption of things that can be definitely measured. The expenditures of a family measure its scale of living but the standard of living is much more than a measurement of material things. It is the sum total of satisfactions which are considered essential in the life of an individual or group. For example, the scale of living of a poor country doctor is much lower than that of a gentleman of leisure in the city, and yet his standard of living is probably much higher. To describe it one would enumerate first such items in his scale of living as the cost of his house, and his other weekly expenditures. Then one would add that he takes great pains in planning the future of his children; he gives them the best
possible education; he and his family live an amiable, friendly
life; he takes great pleasure in the beautiful; the doctor
loves his work. Thus we see that he has a high standard of
living because he includes the best satisfactions as essentials
in his life. It is hard to make accurate comparisons of stand-
ards of living but scales of living can be compared exactly.

"The fact that a standard of living must
take account not only of what people
actually have, but what they believe is
essential, is closely tied up with the matter
of appreciations. Since, however, a person's
standard of living is a product of his
experience, that which people believe is
really essential is not usually much beyond
what they have. A person who has fallen
from prosperity to penury, however, keeps,
at least for a time, the standard of living
of his prosperous days. A student working
his way through college considers certain
things to be, in general, essential for him,
but nevertheless he may not yet be able to
afford them. They are properly to be con-
sidered, however, a part of his standard of
living." *

In general, one may say that the scales and standards
of living of peoples are influenced by the same factors that
determine the advancement of individual interests. Scales
and standards of living reflect the historical conditions of
the time as well as the psychological interpretations of indi-
vidual interests. Changes in scales and standards of living
are constantly occurring, but it is only when people have seen
others enjoy luxuries and comforts or when they enjoy these

* Elizabeth E. Hoyt: THE CONSUMPTION OF WEALTH, Macmillan Co.,
N. Y., 1928, p. 244.
themselves, that they begin to think seriously about continued maintenance of such a state of living. Some periods in history have been more favorable than others for the establishment of new scales and standards of living. Particularly was this true after the "Black Death" in England in 1348 and 1349 when so many people were carried off, and the standards and scales of living of the English wage-earners were raised.

At present there is a consensus of opinion that there is a tendency on the part of the American people to raise their standards. One influential factor is the fact that young married people are setting their standards by those of their parents, or they are basing their standards upon their own experience as single individuals. Another factor is that in such a democratic society as America even the lowest paid people are influenced by the higher scales that they see about them. As a result of these urges there has developed a great desire and a pressure on the part of the lower economic group for higher incomes. Thus one may see that a desire is being exerted for improvement in the scales and standards of living.

"We haven't enough to live on!" Such is the burden of complaint which has led to many a study of scales of living. Investigations of how the lowest classes of people and laborers live and of how much they have to live on proves that they cannot reach a desirable standard. Most of the important studies have been motivated in part, or chiefly, by concern about the distribution of wealth and income.
"Such concern springs from two sources. First it may be that wage-earners and other workers, their sympathizers or their representatives are demanding for labor a greater share of the national dividend, and are supporting their contention by statistics relative to their modes of life. Second, it may be that dire conditions of poverty are clamoring for attention and there is need of collections of facts to demonstrate the necessity of philanthropic aid or poor law reform."

In considering the scales and standards of living of the seventy-six dependent families studied it is important to note how the scales and standards compare with one another. (Table II). In tabulating the results the terms low, average and high have been used. A low scale of living is one in which the scale of living is below normal and in which the expenditures are very small. This may be due to a lack of income or it may be the result of thrift. A family who spends very little money for anything may be said to have a low scale of living. An average scale is one where the total income is spent as it is received for necessities and there is rarely an excess amount of money; neither is there an extravagance on the part of the individuals concerned. One who has an average scale of living may be said to be one who lives comfortably without inculcating many debts and who has the material goods necessary for a normal living. A high scale of living is one where the expenditures are high in comparison with the income. Extravagance is characteristic of those whose scales of living

<table>
<thead>
<tr>
<th>Weekly Income</th>
<th>Total</th>
<th>White</th>
<th>Negro</th>
<th>Low</th>
<th>Average</th>
<th>High</th>
<th>Low</th>
<th>Average</th>
<th>High</th>
</tr>
</thead>
<tbody>
<tr>
<td>5 and less</td>
<td>76</td>
<td>55</td>
<td>21</td>
<td>27</td>
<td>27</td>
<td>22</td>
<td>22</td>
<td>35</td>
<td>19</td>
</tr>
<tr>
<td>5.00-$10.00</td>
<td>4</td>
<td>0</td>
<td>4</td>
<td>2</td>
<td>2</td>
<td>-</td>
<td>1</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>10.00-15.00</td>
<td>4</td>
<td>1</td>
<td>3</td>
<td>2</td>
<td>2</td>
<td>-</td>
<td>4</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>15.00-25.00</td>
<td>14</td>
<td>4</td>
<td>10</td>
<td>2</td>
<td>5</td>
<td>7</td>
<td>8</td>
<td>5</td>
<td>1</td>
</tr>
<tr>
<td>25.00-35.00</td>
<td>28</td>
<td>14</td>
<td>4</td>
<td>14</td>
<td>9</td>
<td>5</td>
<td>5</td>
<td>14</td>
<td>9</td>
</tr>
<tr>
<td>35.00-45.00</td>
<td>18</td>
<td>18</td>
<td>0</td>
<td>5</td>
<td>8</td>
<td>5</td>
<td>3</td>
<td>10</td>
<td>5</td>
</tr>
<tr>
<td>45.00-55.00</td>
<td>8</td>
<td>8</td>
<td>0</td>
<td>2</td>
<td>1</td>
<td>5</td>
<td>1</td>
<td>3</td>
<td>4</td>
</tr>
</tbody>
</table>

* Based on the amount of expenditures recorded and the workers' interpretations of standards of living of families.
are high. Little thought is given to the necessities of life and practically the whole income will be spent for things of relative unimportance. Standards of living may be defined similarly. A low standard of living means one when the groups or individuals concerned are more or less indifferent to their surroundings, and are satisfied with their present condition of living. There is no effort on the part of people with low standards of living to better their ways of existence. They merely live from day to day, and from hour to hour, without caring for other factors that would satisfy a sense of beauty, or the ego, to the fullest degree. An average standard of living is one where there is a desire on the part of those concerned for other things deemed essential to their well-being. There is an appreciation of the cultural to a certain degree and always a striving towards a higher goal. The high standard of living is illustrated by the example of the poor country doctor, previously given, whose ideals were high and who sought the best that life could offer him. His goal was unselfish and his desires were never satisfied. There is always a striving for something better, to be more worthy, and to search for the "good things of life" by one whose standard of living is high.

Table II shows that there is a tendency toward a higher standard of living as the income increases. Although the highest amount earned weekly, or the maximum income of the majority of families studied is from $15.00 to $25.00, the greatest number have an average standard of living and the same
number have a low scale of living. The maximum income here represents the highest amount ever earned weekly by any one member or any number of combined members of a family. Such a wage is not the average wage earned but represents the highest income a family has proved itself capable of attaining. This is significant, the author believes, in ascertaining the standards and scales of living of any family, for it represents that which might be if such an income could be regular. In studying the cases of dependent families it was found that the members of the family often tell what they would do if they earned more money, but Table II shows the relation between the scales and standards of these families when their income seemed high to them. It does not prove that if incomes or scales of living increase standards will be raised. The maximum income as used in Table II was never earned continuously more than two months during the time from July 1, 1929 to March 1, 1930 and the statements from the families point to the fact that the maximum income during this time is indicative of the highest amount earned weekly during the lifetime of the members of the family. The fact, however, that the number having an average standard of living is the same as those having a low scale of living, does not mean that the same fourteen families with a low scale are the same with an average standard. In many instances one can accurately give a definite reason why the scale of living is not higher. This is because of large families, which require the entire income for current expenses.

Although no table is given showing the relation of
minimum incomes to scales and standards of living it was found that the standards remained the same in every case except three in which it was lowered. Because of insufficient wages due to part-time work or to unemployment, the scale of living was lowered in all cases except two in which the scale became higher. This was due to the fact that the two families were very extravagant in so far that they did without necessities* of life and spent the small income that they had for sundries, which includes carfare, newspapers and magazines, church donations, recreation, insurance, lodge and union dues, etc.

In seventeen cases the standards of living of the families became higher as a worker from the Family Service Society aided them in making adjustments. These were families which had been dependent during a time varying from three to eight months. It is necessary for one to keep in mind that standards of living may be improved and that it is not a negative process. Specific interests had to be aroused before a change could take place. It would be useless to try to change a standard of living merely by giving the family more resources just as it would be merely to give information. The desire on the part of the members of the family to increase their standards of living and the will to do so made possible a change for the better.

A valuable way of approaching an understanding of scales and standards of living is by a consideration of the incomes of the families which may be seen by Table II.

* "Necessities of life" includes only food, shelter and clothing.
In considering the maximum incomes with relation to the scales and standards of living as indicated by the table, it will next be shown how the incomes are used by the seventy-six families considered. Table III depicts the average expenditures of the families as given in their budgets when their weekly income was lowest, due to unemployment, low wages or illness of the chief wage-earner and when only a minimum amount of income was received. The author reverts from the maximum income to the minimum income because the latter is more nearly the average income earned by the dependent families during the period of dependency. The minimum income was earned practically the whole time the families were under the guidance of the Family Service Society for, on the whole, there is an almost total lack of income during dependency. Table III makes evident that the minimum income is insufficient to maintain the families. Only in those families whose weekly income is above $13.50 are they able to meet expenses.

The average amount of debts of each family is surprising. The low amount of those families whose weekly minimum income is from $1.00 to $5.00 is explained by the fact that these families for the most part are new arrivals in the city and few have had credit extended them at the stores. A large amount of their debts is for back rent and groceries. There were four families classed in the group earning from $14.00 to $20.00 who had taken out bankruptcy papers a few months before they became dependent. One notices that as the income increases the debts increase. This may be due partly to the fact that as
one's income increases he has a tendency to have greater expenditures, and it is quite easy to buy something for which one thinks he will be able to pay but later finds that the money must be spent for something else. The families studied rely on the weekly income, rarely considering that other expenses must be met besides bills incurred weekly. The current expenses are often postponed in order that back debts may be reduced. Credit has been extended these families in many stores and often one finds that the scale of living increases greatly because the families believe many things essential that may not necessarily be needed at that time.

Insurance is one expenditure deemed necessary by the majority of families. The cause of this is that many believe that insurance is the one sure way of providing for funeral arrangements, as well as a means of paying all debts if a member of the family dies. It was found that in some families of four or five members a total of as many as seventeen and often more policies were carried on the different members of the family, although each policy was for only a small amount, and the total sum was not usually over $4.00. But in other families of the same size and of the same social status and income, it was found that often no insurance was carried, or if any, it amounted to only a nominal sum.

After considering incomes and scales and standards of living, the next question is whether one can rightly speak of a "minimum American scale of living" that will apply to all cases.
## TABLE III

Average Weekly Expenditures and Living Conditions of the Seventy-Six Dependent Families.

<table>
<thead>
<tr>
<th>Expenditures</th>
<th>Average Total</th>
<th>$1.00 to 5.00</th>
<th>$6.00 to 13.50</th>
<th>$14.00 to 20.00</th>
<th>$20.00 and more</th>
</tr>
</thead>
<tbody>
<tr>
<td>Number of Families</td>
<td>76</td>
<td>22</td>
<td>40</td>
<td>8</td>
<td>6</td>
</tr>
<tr>
<td>Average Total</td>
<td>$19.34</td>
<td>$13.97</td>
<td>$19.73</td>
<td>$19.77</td>
<td>$23.90</td>
</tr>
<tr>
<td>Average Necessities</td>
<td>$15.48</td>
<td>$10.46</td>
<td>$14.45</td>
<td>$15.90</td>
<td>$21.11</td>
</tr>
<tr>
<td>Average Sundries</td>
<td>$ 4.40</td>
<td>$ 3.51</td>
<td>$ 5.41</td>
<td>$ 3.87</td>
<td>$ 2.82</td>
</tr>
<tr>
<td>Average Insurance</td>
<td>$ 0.95</td>
<td>$ 0.76</td>
<td>$ 0.95</td>
<td>$ 1.51</td>
<td>$ 0.58</td>
</tr>
<tr>
<td>Average Amt. of Debts</td>
<td>$149.36</td>
<td>$60.87</td>
<td>$142.62</td>
<td>$43.39</td>
<td>$550.58</td>
</tr>
<tr>
<td>Average Persons in Home</td>
<td>4.8</td>
<td>3.4</td>
<td>4.7</td>
<td>6.6</td>
<td>4.6</td>
</tr>
<tr>
<td>Average Number Rooms in House</td>
<td>4.3</td>
<td>2.9</td>
<td>3.9</td>
<td>3.6</td>
<td>4.8</td>
</tr>
</tbody>
</table>
In many of the wage adjustments in the United States, attention has been focused on the nature and cost of the so-called "fair minimum" or "A minimum health and decency". In the final report of the Federal Commission on Industrial Relations in 1916 the following phase of the question was stressed:

"The welfare of the State demands that the useful labor of every able-bodied workman should, as a minimum, be compensated by sufficient income to support in comfort himself, a wife, and at least three minor children, and in addition, to provide for sickness, old age and disability. Under no other conditions can a strong, contented and efficient citizenship be developed."

It will be noted that in practically every instance where a fair minimum has been set up, the American scale of living for wage-earners shows a range ordinarily from about $1500 to $2000 a year or more, at present prices. The Standard Budget of the Cleveland Associated Charities, Table IV, is used by many Charity organizations as a standard of budgets to be approached. This budget would necessitate a weekly income of $24.00, which is impossible to attain in the majority of dependent families, especially those where the earnings are never more than an average of $14.00 or $15.00. In other estimated budgets the amounts allotted to the different items differ slightly, but in all from 20% to 40% is allowed for food, 17% to 20% for shelter, 12% to 15% for clothing, 4% to 8% for fuel and light and 10% to 17% for sundries. An American scale of living is usually assumed to include an adequate diet

*Final Report of Commission on Industrial Relations 1916, p.92
Federal Commission on Industrial Relations.*
TABLE IV

Estimated Expenditures for the Main Budget Items of a Typical American Family of Two Adults and Two Minor Children

Standard Budget of Cleveland Associated Charities.*

* Prepared by the Home Economics Committee of The Associated Charities of Cleveland, Ohio, April 1928.
of milk, vegetables, meat and fruit daily; at least four rooms for a family of five; sufficient clothing which must consider style; and among the sundry items, carfare, a Sunday newspaper and a magazine, movies once in a while, church and charity, insurance and savings. The household expenses, of course, are also provided for.

Every minimum proposed, however, is higher than the income that a large number of workers are receiving. This incongruity may be justified by saying that because the scale of living of the lower income groups of the United States is rising it is natural that any artificial minimum scale should be in advance of what is actually attained. If it were possible for all the workers in a group to reach any set minimum scale there would still be another minimum scale already set beyond the one attained which had automatically arisen in their own ambitions.

Scales and standards of living are influenced directly by the incomes of individual families that make up a group, for it is only by means of an adequate income that a minimum standard of scales can be set up, and in many cases the scales of living directly influence the standards of living. Therefore, in order to determine the causes of the low and average scales and standards of living, as shown in Table II, it is necessary to understand the causes and direct results of wages upon a family. We have already seen that there is such a thing as a minimum standard of family subsistence - although it
would vary greatly if expressed in exact figures—which all wage-earning families strive to reach. If the head of the family cannot reach this standard it is necessary for other members to aid and often times "charity" must either supplement the income or provide for definite plans for the up-keep of the family.
CHAPTER III

Wages

"In our great society well-being and culture alike rest upon the foundation of the pay envelope. The overwhelming majority of the American people receive their share of the National income in the form of payment for work. The wage is the bait with which society tempts the laborer to engage in one of the processes of production which together make up our complex and gigantic industrial system. The purchasing power which the wage possesses fixes the limit of the standard of living which its earner can set up for his household. The surplus of that wage over conventional necessities measures the opportunities of his family for development. If our culture is to be democratic, if the common man is to have access to the fulness of life; it must be by the grace of the plain ordinary pay envelope." *

One cannot say that wages have always been a key to the real things of life. We have already seen in Chapter I how the slave gave his services to his owner and received in return a living large enough to keep him fit for work. He did not have to worry about where he would get his children's clothes or how he would pay his monthly rent. Feudalism gave the serf food, shelter and clothing in exchange for his labor and his military service. Likewise in America as late as the middle of the nineteenth century the plain man worked out his own salvation. He claimed his own land and all that he produced was his own. His labor yielded the goods which his family used and he was not dependent upon "the great industry". He was

oblivious to the intrinsic complexities of the great industrial system of today, but he lived a "good life" in most cases.

The simplicity of this life was not to last forever however, for with the coming of industry, the plainness disappeared. The industrial system was built upon each task which was once performed by a household.

"The system into which these have been articulated has been complicated by the rise of many new trades turning out products unknown to our fathers. A new technique has turned workshops into great factories and filled them with intricate expensive machinery. A market has been established to separate producer and consumer, in which each good and service is dubbed with a price. Wares are produced for sale instead of "to order"; and industrial operations are carried on "for profit". This growth of "business control" over industry has given the laborer's welfare a new basis. He no longer eats the bread which results from the sweat of his brow. Instead, the products of his specialized labor go out to many others in alien industries and from far away places come in exchange goods and services, in which he shares." 

With the advent of industrialism in America the laborer became dependent for his living, welfare and development upon the system of prices. This includes the price for which he sells his labor and the price at which he can purchase the necessities of his life. The laborer is far more dependent upon the capitalist than the capitalist is on him, and this fact has a great influence upon the wage-contract of the two.

In practically every case in history where the wage-
system has appeared there has preceded it the appearance of a class of people, unable to maintain an existence alone or who were unable to live profitably upon their own resources. They hire themselves to others and for the most part are unskilled laborers who seemingly drift from one place to another and from one occupation to another, working anywhere they are able to find something to do.

Thus, two things are necessary for the rise of a fully matured wage-system. First, the removal of all restrictions binding a worker to one particular master or trade. Second, the growth of a class of people, a proletariat, willing to hire itself for wages because it has no other method of livelihood. Without the first, the worker would really be a slave or serf, for he would be unable to sell his labor in an open market. He would have to remain under the dominance of one master. Without the second an industrial wage system would be unprofitable, for labor would be unattainable.

A wage-system such as exists today is based on the fact that wages are the financial reward to labor for the time and effort expended, the skill exerted, and the strain and monotony of the work and the uncertainties and risks incurred. It compels the workmen to look to the capitalists for the maintenance of their families. If the laborer earned or was given an income which was sufficient to maintain a fairly comfortable life, the average workman would find less fault with the wage-system of today. But as conditions now are, wages are often
insufficient even for subsistence when measured by the so-called American minimum standard. The workers, however, have protested against the capitalists who have been reaping profits from concerns made possible by the workers. They fear unemployment, which fills the workers with uncertainty, for wages do not permit, in most cases, a reserve fund to provide against it. Labor has been demanding shorter hours in order that more time can be given for relaxation; it wants protection against industrial accidents and illness caused by modern industry. There have been demands for higher wages, which are the means of the laborer’s life, and there is the protest against the present distribution of wealth because workers feel now more than at any other time that there are many social classes, and his class is excluded from many opportunities and advantages that might be accessible to him. This demand for a living wage is one of the main characteristics of the labor movement.

It is only fair to workers, as human beings, that enough be paid for their labor to permit them to live. If an industry does not pay a living wage it is extracting more vitality from the worker than it is returning to them. Thus other agencies and the public have to assume the responsibility of supporting the workers. The National War Labor Board expressed the opinion of the majority of people when it stated, (as seen in Chapter II), that it is the right of all workers, not excluding common laborers, to be paid a living wage.
There has been much confusion, however, as to the interpretation of a living wage. Two main questions are fundamentally involved: "first, How many persons is the worker supposed to support? and second, What commodities and services are necessary to enable them to live?"* It has been previously shown, however, that workers, budgetary students and social workers have agreed that an adult male should receive enough for his labor to maintain a family of five. The reasons that this sized family has been chosen are that the average family actually consists of five members, and that at least an average of three children are needed in a family for the perpetuation of the race. The income for such a family should be derived from the father, for it is maintained that the mother would have enough to do at home caring for her children and could not be expected to work for wages.

The second problem is in determining what commodities and services a family or individual should have in order to live. There are four main standards or levels of living of the working class of people, which are found among them today: namely, "the poverty level, the minimum-of-existence level, the health and decency or subsistence-plus level, and finally, the comfort level". **

In the poverty level the family is not self-supporting and merely exists because of encroachments which it makes upon


its own health, or its supply of furniture and goods. People of this standard are those whose earnings are insufficient to obtain even the minimum necessities for the maintenance of physical efficiency. The family diet is insufficient to provide the number of calories and other essentials needed by each member daily. There is overcrowding in the home. There are no resources with which to meet unexpected expenses. It has been estimated that it would cost a family of five between $1000 and $1100 to live on this level in the larger American cities at the present time although Table II shows that there are many families whose maximum income is less than that amount.

Poverty, however, is not a permanently fixed status but is a condition into which many day laborers relapse at some time of their life.

"The life of a laborer is marked by five alternating periods of want and comparative plenty. (a) The average child of the laborer is born into a condition of poverty or reaches that condition in the first few years of his life. There he remains until he or his brothers are able to assist their father in supporting the family. (b) Then begins the golden age. From fifteen to thirty, from the time he enters the factory until a couple of years after his marriage, the laborers lot is an easy one. (c) Then as his own children begin to arrive he sinks again, and for a period of about ten years — say from his thirtieth to his fortieth year — he struggles on in poverty, weighted down by a large family too young to assist him, and deprived for long periods of the assistance of his wife. (d) In time, however, his own children begin to help, and then ensues another period of comparative opulence, lasting, say, from the laborer's fortieth
year until he is too old to work, and his children have families of their own to support. (e) After this, the penury of old age."

The minimum-of-subistence level is the second standard found among the working classes. People who make up this level are those making enough to maintain themselves physically but not enough to meet emergencies that may arise, or to enjoy social pleasures that cost money. Usually families of this class are those who insist upon some pleasures although they cannot really afford them and consequently they are overcrowded and undernourished. Thus a family of five would probably live in three or four rooms but rarely more. The amount estimated yearly for a family of five of this level is between $1100 and $1400.

The third level is the minimum-health-and-decency level. A surplus is usually accumulated by this class of people which enables the family to live decently in a sufficient number of rooms and to purchase food adequate in quantity and quality to meet their needs and to buy neat clothing. In addition a modest balance would be available to supply recreation and to care for sundries. This standard can be maintained on an income of from $1500 to $1800 in the larger cities.

The minimum of comfort level is one which few laborers reach, although it is the standard usually thought of as the "American standard of living". Families who have sufficient income to maintain this level are capable of securing a more

liberal allowance for clothing, housing, sundries and recreation. Insurance against industrial risks can be bought and there is little want on the part of members of the family. The estimated cost of such a standard has been set between $2000 and $2400. This standard is the one desired by all, though it is attained by comparatively few.

In spite of the advocacy of a wage that would support a family of five it has been found by many studies that the average wage-earning man has an average family of about 2.35 persons dependent upon him and not 4.0 as is usually supposed. If every wage-earner received enough wages to support a family of five, there would be a great deal more suffering than would appear at first, for many families would be receiving more than enough for a comfortable living, while others would be in need. It would not mean the basic needs of those wage-earners with large families but it would give an excess amount to unmarried individuals or to those with few or no children. Thus, one sees that it would seemingly be far better to adopt the principle that the minimum wage should vary according to the needs of the worker and his family, rather than that a definite invariable minimum wage be set.

Since there are so many standards of living what should be the basis of a minimum wage standard? The first level mentioned previously is out of the question as it does not provide adequately for the family. The comfort standard has been advocated by many but it is claimed that the majority of wage-earners would lose their incentive to work if they
were assured that such a comfortable living would surely be
given them for their efforts. The real question for con-
sideration, then, is on the subsistence plus basis. This level
would furnish a physical basis of life and at the same time
the worker would feel the urge to obtain more income and com-
forts by his own efforts. It would also require initiative on
the part of the worker which would be a good thing for him.
If the subsistence level were adopted, however, the families
would probably do without many necessities to secure recreation
or sundries. Consequently, it would be far better to adopt
the level which would provide the family with enough to prevent
this sacrifice as well as to insure their comfort. One would
thus naturally conclude that the basic wage should be computed
in terms of the subsistence-plus or the minimum health-and-
decency level of life.

In spite of the proposition that a minimum wage should
be set, it remains a fact that it does not require the fixing
of any standard of minimum living for the workingman's family
to consider the adequacy of the earnings of the fathers of
the families to supply sufficient income. But in the majority
of instances, it is found that the earnings of the father in
the average family are insufficient to maintain even the
standard of living that actually prevailed much less the minimum
standard that students and commissions of living conditions
maintain ought to prevail.

It is usually because of the inadequacy of the father's
wages that the mother and children have to work in order to supplement the family income. The usual thing that a mother does is to crowd her family into a few rooms and take in boarders and lodgers, thus adding more duties to her already numerous ones. The inadequacy of the father's wages is also often the reason why many children cannot take the advantage of the public schools for they have to stop school to begin work. Such conditions of living cause unhappiness and ill-health among the members of the family as well as serious defects upon the mental and civic efficiency of the individual.

It being accepted that a living wage should be paid to workingmen, this question naturally arises: Does the actual average wage-working family receive sufficient income to provide for the standard of a subsistence level, mainly, an adequate diet, healthful housing, moderate comforts and provision against illness? Or, if the mother, father and children are working and there is an additional income from boarders, is the total income sufficient to allow a fairly decent and healthful living? These questions can best be answered by the study of some actual families of workingmen who receive, normally, the average wage paid the usual laborer.

Table V shows that in the majority of dependent families the wage earners are unskilled laborers who have no particular trade but who work almost anywhere and at any job they can get. Many of these work with construction companies
<table>
<thead>
<tr>
<th>Occupation</th>
<th>Total</th>
<th>White</th>
<th>Negro</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>75</td>
<td>55</td>
<td>21</td>
</tr>
<tr>
<td>Unskilled Laborers</td>
<td>25</td>
<td>19</td>
<td>6</td>
</tr>
<tr>
<td>Unskilled Factory Workers</td>
<td>17</td>
<td>13</td>
<td>4</td>
</tr>
<tr>
<td>Painters</td>
<td>8</td>
<td>7</td>
<td>1</td>
</tr>
<tr>
<td>Carpenters</td>
<td>6</td>
<td>6</td>
<td>0</td>
</tr>
<tr>
<td>Odd Jobs</td>
<td>6</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Domestic Workers</td>
<td>6</td>
<td>0</td>
<td>6</td>
</tr>
<tr>
<td>Salesmen</td>
<td>5</td>
<td>5</td>
<td>0</td>
</tr>
<tr>
<td>Electricians</td>
<td>2</td>
<td>2</td>
<td>0</td>
</tr>
<tr>
<td>Hair Dresser</td>
<td>1</td>
<td>0</td>
<td>1</td>
</tr>
</tbody>
</table>
or in factories for short periods and at other times they merely drift. Often their wages are adequate but at other times they hardly make enough on which to maintain their families. In making a thorough study of these families it was found that thirteen had lived on farms, but left because of insufficient income. From the farm they had worked in sawmills and from there had drifted to the city where they worked at any place a job could be found. The factory workers, for the most part, were those who had always lived in the city, but who had to go to work when young in order to aid their parents in supporting their families, and the factory was the place where children could secure work most easily. Many who had been factory workers had become static and remained in the same position for years. As seen in Table V, in only four instances in which the wage-earner was a painter, had he been recognized as an expert. The other four painters cited were merely assistants who did ordinary painting as they could. Only two of the carpenters had really become efficient in their work; the remaining four were helpers and were not sufficiently versed in their trade to accomplish a great deal. The laborers who earned their living by working at odd jobs were old in every case, the wage-earners being over fifty-four years of age. The domestic workers were all negresses who earned a living for their families by washing, keeping house, or cooking. The salesmen and electricians were, generally speaking, better educated than those laborers previously named.
TABLE VI

Family Minimum Weekly Income
Sources of Family Income and Average
Size of the Dependent Families Studied.

<table>
<thead>
<tr>
<th>Families Reporting Minimum Weekly Income Earned Of:</th>
<th>$5.00</th>
<th>$6.00</th>
<th>$14.00</th>
<th>$20.00</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under</td>
<td>13.50</td>
<td>20.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>and to $6.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and to $14.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and to $20.00</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

| Average Total Income Weekly                        | $3.01 | $9.31 | $16.49 | $29.50 |
| Husband                                            | $2.75 | $6.31 | $11.69 | $25.50 |
| Wife                                               | $0.18 | $1.22 | $1.60  | $2.00  |
| Children                                           | $0.05 | $1.43 | $3.00  | $2.00  |
| Other Sources                                      | $0.03 | $0.25 | $0.20  | -      |
| Average Number Children at Home                    | 2.05  | 2.6   | 3.0    | 2.6    |
| Average Number Persons at Home                     | 3.4   | 4.7   | 6.6    | 4.6    |
It was mainly because of extravagance and inability to handle the financial affairs of the family that they were referred to the Family Service Society, and indebtedness was their main problem. The one hair dresser was a negress who was born in New York but whose husband lived in Richmond. She had never considered house work but often made more than an adequate income as a hair dresser. Illness was the problem in her case for some time. From this table it appears that of these cases it is the uneducated, unskilled workmen who are unable to "make ends meet", and are unable to adjust themselves adequately to their environment.

Table VI shows how the income is earned. The husband is the chief wage-earner, although his minimum weekly income which includes all that he has been able to make in the past year, is rarely enough to buy even food for the family. The minimum income was chosen as representative rather than the maximum for, in every case the lowest amount received for any labor was practically the average earning capacity of the individual concerned. The maximum income was slightly higher but was obtained mainly by the addition of gifts to the total income earned by the wage-earner, and the period of increased income was always irregular and of short duration. The wife, on the whole, contributes little to the family income but in a few instances the wife was the sole contributor as seen in Table VII. If there were no supplementary income in any family it would be an impossibility to feed adequately
TABLE VII
Sources of Entire Family Income of Families Studied

<table>
<thead>
<tr>
<th>Source of Entire Family Income</th>
<th>Number of Families</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>TOTAL</td>
<td>76</td>
</tr>
<tr>
<td>Husband</td>
<td>28</td>
</tr>
<tr>
<td>Husband and wife</td>
<td>10</td>
</tr>
<tr>
<td>Children, Boarders &amp; Lodgers</td>
<td>7</td>
</tr>
<tr>
<td>Husband, Wife &amp; Children</td>
<td>5</td>
</tr>
<tr>
<td>Wife, Boarders &amp; Lodgers</td>
<td>5</td>
</tr>
<tr>
<td>Husband and Children</td>
<td>4</td>
</tr>
<tr>
<td>Husband, Boarders &amp; Lodgers</td>
<td>4</td>
</tr>
<tr>
<td>Wife</td>
<td>4</td>
</tr>
<tr>
<td>Wife and Children</td>
<td>3</td>
</tr>
<tr>
<td>Children</td>
<td></td>
</tr>
<tr>
<td>Other Sources and Combinations</td>
<td>2</td>
</tr>
<tr>
<td>of Sources Supplementing Income</td>
<td></td>
</tr>
</tbody>
</table>
the number of persons in each home, including adults and children. Insufficient income causes, first of all, malnutrition; also poor housing and crowding which means lack of ventilation, light and heat, all of which are necessary to maintain physical efficiency. Under such conditions as shown by Tables VI and VII it is impossible for a working man to support a wife and three children on his average weekly income of $9.21 or even $13.50 which, in the cases studied is the average minimum weekly income of forty families. (See Table III.)

It is advocated that families should live on the "subsistence-plus" level, but in order to do so it is necessary for the wage-earner in each family to be paid an adequate wage. A workingman's existence is based upon his wage, for it is only through this medium that he is able to purchase those material things that are both worth while and necessary to life. But if his income is insufficient or there is none at all his existence becomes a matter of charity.

Fifty-six families out of the seventy-six studied were undernourished or malnourished due to the fact that the income of the family was inadequate to provide the proper diet for the family (Table VIII). In thirty-six of these families definite diagnoses had been made by a physician, indicating malnutrition, and in the other twenty the worker had noticed certain characteristics which gave evidence that the members of the families were badly nourished. When unemployment comes
**TABLE VIII**

Weekly Family Income and Number of Undernourished Families of Cases Studied.*

<table>
<thead>
<tr>
<th>Minimum Weekly Income</th>
<th>Number Undernourished Families</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>56</td>
</tr>
<tr>
<td>$5 and under</td>
<td>21</td>
</tr>
<tr>
<td>$6 to $13.50</td>
<td>30</td>
</tr>
<tr>
<td>$14.00 to $20.00</td>
<td>5</td>
</tr>
<tr>
<td>$20.00 and over</td>
<td>0</td>
</tr>
</tbody>
</table>

* Based on observations of malnutrition in the seventy-six families as recorded by workers.
to the family and there is a need to reduce the expenses, the
grocery list is the first expenditure that is usually
diminished.

In Table VIII one is able to see that undernourishment,
including malnutrition, is more prominent when the income
is low. This presupposes the fact that people will probably
buy nourishing and a sufficient amount of food if they have an
adequate income.

Table IX shows that inadequate wages have a direct ef-
fect upon the health of the members of the families concerned.
Physical and mental up-sets are particularly noticeable in
families in which the income is low, or unsteady. By mental
impairment is meant that the normal working of the mind is
upset and there are conflicts arising due to discouragement,
uncertainty, worry and the like. Pessimism, nervousness, un-
steadiness in making decisions, and a general attitude of
gloominess towards any problems that may arise are character-
istics of mental instability. This does not mean mental de-
iciency that is indicative of lack of capacity. As seen in
the tables there are comparatively few families out of the
total number studied whose physical health can be called good.
Good, as used, indicates that there are no detectable symptoms
of illness or physiological up-sets, nor are there signs of
mental disturbances. The outlook on life, in general, to these
families, is not hopeless as in many instances. On the whole
they feel that their problems are only temporary and that
TABLE IX

Health of the Families Studied

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Good</th>
<th>Fair</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Physical condition</td>
<td>76</td>
<td>18</td>
<td>23</td>
<td>35</td>
</tr>
<tr>
<td>Mental Status</td>
<td>76</td>
<td>26</td>
<td>25</td>
<td>25</td>
</tr>
</tbody>
</table>

TABLE X

Housing Conditions of the Seventy-Six Dependent Families

<table>
<thead>
<tr>
<th></th>
<th>Total</th>
<th>Adequate</th>
<th>Inadequate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ventilation &amp; Heat</td>
<td>76</td>
<td>45</td>
<td>31</td>
</tr>
<tr>
<td>Light</td>
<td>76</td>
<td>43</td>
<td>33</td>
</tr>
<tr>
<td>Sanitation</td>
<td>76</td>
<td>39</td>
<td>37</td>
</tr>
</tbody>
</table>
proper adjustments can be made easily. Fair physical health indicates that the health of the individuals concerned is impaired in some way. It may be due to a run-down condition of the body or to other physical disabilities. Such incapacities do not call for a definite routine of treatment or care and the individuals are not totally unable to carry on their regular routine of life, although the physical condition may retard the progress made. Fair mental health is similarly used. There may be a tendency towards nervousness, uncertainty and worry, but these mental disturbances are considered normal by the individuals concerned due to uncertain mental conditions. Those with fair mental health are more or less concerned with their conditions of living and show a desire to eliminate the uncertainties and problems which have made them dependent. Poor physical health indicates there is some definite physical deterioration and diagnoses have been made by physicians denoting such conditions. Poor mental health indicates that there are definite neurotic tendencies in the family which have either been diagnosed as such by an authority or the symptoms are so pronounced that the fact is indisputable. In such families there is an air of pessimism and hopelessness and little effort is made to eliminate the causes of the problems or to make proper adjustments. In sixty families the direct cause of physical and mental impairment was traced to the effects of insufficient income or unemployment which had lasted for some time. Pessimism, worry,
disease, malnutrition and hopelessness were the results of the unemployment situation in the fall of 1929 on many of the lower classes of people and dependency on the public was the ultimate result.

Poor wages affect living conditions as well as health conditions. Table X shows that there is a relatively small degree of difference between adequate and inadequate living conditions of the families studied. By adequate is meant that the ventilation, heat, light and sanitation are sufficient for the number of people in the house. There should be at least one window in a bedroom for each person for the ventilation in that room to be adequate. Sanitation is based upon the disposal of waste. Light must be such that eye strain is not general and in most cases electric lights and windows determined the adequacy of light. In other instances, (four to be exact) oil lamps were used and the adequacy was determined by the number used in each room and the number of persons usually using the same lamp.

Summarizing, then, the general statements that can be made regarding the adequacy of wages, we may say first, that there must be a wage. This fact may be based upon the system of prices of the industrial society of today, for a wage is the share of a worker in a certain industry.

Second, a wage should be regular. A laborer depends upon his wages every day, every week, to secure for him those things which are necessary to his life. If his wages are
irregular, no definite standard of living will be established, and his family will suffer because of the irregularity of the goods bought. It would be impossible to establish regular habits of living for the laborer's family because of the uncertainty of the wherewithal to pay the cost. Credit would probably be exhausted at an early date and indebtedness incurred.

Third, the wage should be adequate. If it were a common thing for all men to be paid a large wage for their labor it might be necessary to explain "adequate" to a great degree. But at the present time it is commonly understood that the average unskilled workman - including the majority of day laborers - live as economically as possible, often very close to a bare existence. Consequently, there is little need to explain or fix a higher limit to "sufficiency". It is enough to say that by adequate income is meant that one would want wages to be raised as high as possible, for there is little prospect of their being raised to a super-abundance.

Although the above statements were not deduced from this particular study of seventy-six dependent families, the same statements can be made in suggesting a remedy for dependency. If workmen were assured of a regular adequate wage and worked to the best of their ability to maintain such a wage, then one might safely assert that there would be comparatively little dependency.
CHAPTER IV

Incomes and Dependency.

"Everyone, from the unemployed leaders to the champions of Big Business, agrees in maintaining, as a matter of theory, that "Doles" are demoralizing and that it is far better to provide work than pay relief. But some difficulty is experienced when this theoretical agreement has to be translated into practice; for the provision of work, even if it pays better in "the long run", comes expensive at the time and involves a far heavier out-of-pocket cost than the inadequate sums which are paid as relief." *

Often times when a worker loses his position he is not at first anxious about the situation, for he feels that it is merely temporary and he will soon get the old job again. But later the workman realizes that he must do something different and tries to find work wherever he believes he can get it. Still later, he tries any place and looks for any kind of a job, often walking all day long from place to place. He resorts to each of his resources and exhausts them one by one. He tries every way he knows to keep his family from starvation and it is only when all of his known resources are exhausted that he begins to be seriously alarmed about unemployment, and then appeals for help to find work and provide for his family. The last resort in the majority of instances is an application to some charitable organization or benevolent person. The types of laborers affect the time of referral to a social agency.

Even so does the previous economic level of the family influence the members to a great degree in their success to overcome the distress of unemployment or insufficient wages.

Negroes are very generous in helping one another and when "hard times" come they double up in their living quarters, two or three families living together, or they take boarders and lodgers. It was found in this study that only in five instances where the standard of living was quite high for the negroes had living conditions remained the same. In the sixteen remaining negro families studied either boarders had been taken or several families had moved into one house, living as best they could on the income that any of their number was making. Seventeen families moved to a friend's home when the landlord threatened eviction, and only in seven of these cases had the "friends" been known for more than six months. The information given in the records about weekly expenses and income was very meagre and in practically every case the expenditures were higher than the income. The explanation given for this is "many debts" and "installment buying". In spite of the allowances that are usually made for the working negro in the South, it is hard to see how many negro families manage to maintain even an existence. But when they do have money they seem to make both ends meet and balance their budgets in some way.

"In the eyes of the social agency, to use Miss Mary E. Richmond's comparison, the unemployed are somewhat in the situation of the audience in a crowded theatre who, suddenly hearing the cry of 'fire', seek to escape from the building. The task of the agency is to help them get out. There should
always be as many exits as possible and these exits should be visible and kept clear. What are the emergency 'exits' for the unemployed? There may be part-time work, temporary and odd jobs, change of occupation, use of credit and savings; there may be removal to other communities or remigration to the Old Country; there may be help from relatives, friends, and neighbors, or from individuals, organizations, churches and mutual aid societies known in better times; finally there may be aid for the unfriended from public welfare bodies and private social agencies. It will not do to close or to block any of these exits nor to make any one of them too conspicuous at the expense of the others, for the crowd is large, and congestion at an exit may be fatal to those pressing toward it.

"To stretch the comparison a little further let us assume that the families in adjoining houses also heard the cry of 'fire'; that seeing smoke at their own windows and fearing that their own house is afire, they ascend to the roof and attempt to get out by way of the theatre, whose escape seem larger and stronger than their own. Thus they increase the crowd, and make escape difficult for themselves as well as for others. In somewhat the same way people from small communities flock to the nearest city, hoping for greater opportunities there, but only succeed in blocking the way for those already caught in the jam and for those who are trying to extricate them. It is desirable to discourage, if possible, this influx, in order that each community may deal as effectively as possible with its own people.

"The social agency encourages the use of all practicable 'exits'. It knows that they are used successively and that, in the case of a majority of unemployed families, every means of escape will be tried before application is made for charitable aid. Some families have more resources than others and may put off seeking relief longer than others. The social agency seeks to remain relatively inconspicuous lest, at any of these other exits, doors be closed that should remain wide open, or lest any socially desirable exits be overlooked by the pressing crowd. When relief is finally needed
it must be available, prompt and constructive and in order that it may be all of these things, congestion of effort must be discouraged, diversity of resource developed."

One of the first efforts of a social agency is to try to help the individual make an adjustment within the field of employment. Part-time work at his own trade is one of the first procedures in firms during times of depression rather than discharge of employees and an agency usually tries to get a man back at work at his chosen occupation. Temporary and odd jobs are the means of most of the emergency work during a period of depression. The Family Service Society of Richmond Virginia cooperates with the Goodwill Industries where clients may be sent to work for pay for a short time and a few permanently. Dependent families do not know that the Goodwill Industries are used cooperatively by the Family Service Society and that they are really receiving relief. The psychology of temporary work at such a place is excellent, for the wage-earner believes that he is maintaining his family by his wages.

In the seven months from July 1, 1929 to March 1, 1930, the Family Service Society secured work of some kind for the wage-earners in a total of forty-one families out of seventy-six. Eleven permanent positions were found each of which enabled the wage-earner to make sufficient wages to be no longer financially dependent upon the society. Twenty-seven temporary jobs for the chief wage-earners in the family were found which enabled the families to be self-supporting during the time the

*Philip Klein: THE BURDEN OF UNEMPLOYMENT, N.Y. Russell Sage Foundation: 1923, p. 88*
### TABLE XI

Employment Found for Wage-Earners of Forty-one Dependent Families by the Family Service Society.

<table>
<thead>
<tr>
<th>Kind of Work</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>41</td>
</tr>
<tr>
<td>Permanent</td>
<td>11</td>
</tr>
<tr>
<td>Temporary</td>
<td>27</td>
</tr>
<tr>
<td>Part Time</td>
<td>3</td>
</tr>
</tbody>
</table>

### TABLE XII

Relief Given by Family Service Society to Fifty-six Dependent Families.

<table>
<thead>
<tr>
<th>Material Relief</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Material Relief</td>
<td>$1069.01</td>
</tr>
<tr>
<td>Ice, Fuel, Shoes</td>
<td>39</td>
</tr>
<tr>
<td>Number Families</td>
<td>56</td>
</tr>
</tbody>
</table>
wage-earner worked. In fifteen of these instances the work was at the Goodwill Industries for a short time at first, but later, in each of the twenty-seven families, some member was working regularly on a job that would last a short but indefinite time. These jobs were with construction companies, painting contracts, carpentry and the like. In three instances part time work was given the chief wage-earner. The income of these three families was supplemented from the budget of the organization.

During the seven months studied, the Family Service Society expended $1069.01 in material aid to fifty-six families. Twenty of the families studied were aided only by service. Thirty-nine of the fifty-six families were regular recipients of ice, fuel and shoes from the city during this time. In considering the amount spent by the organization it must be remembered that each family was not dependent the whole seven months, and that it was not necessary in any case to provide supplementary aid for the whole time.

In the dependent families studied the agency has found that although in many instances material relief is needed, service is the more important function of the agency. Development of character, self-reliance, and resourcefulness are necessary for self-help, and if material relief is carelessly given or is given without other services, it tends to weaken the desired traits. Therefore, social agencies are continuously emphasizing the importance of service, adjustment and guidance
to further effective living. The modern case work agency
has found that permanency in results can be attained more
through service than through material aid. Dependent families,
although financially unable to maintain themselves are in far
more need of adjustment and should realize that there is a way
for them to have the better things of life, or at least to
appreciate the "good".
CHAPTER V

Conclusion and Summary

In making this study of the incomes of seventy-six families dependent on the Family Service Society of Richmond, Virginia, the purpose was to determine the actual results of insufficient income upon the families concerned. To determine results, it has been necessary to begin with the causes, and in so doing, the history of the wage-working class of people was presented. Their standards and scales of living were studied to find how adequate and inadequate wages affected their "ways of living". It was then necessary to go into a detailed study of wages to determine the relation of income to dependency, and this was followed by a consideration of how the problems of unemployment and insufficient income are met by the Family Service Society.

The dependent families considered in this study were, for the most part, those people who have been unable to make adequate adjustments in the industrial world. They are unskilled laborers who have never done any specialized work. The occupations they have followed through-out their life time have been farming and operating machines in factories. In a few cases there were one or two skilled workmen, but in general this study considers two classes of people who are dependent. The first class is made up of those people who have been unable
to make a living on their farms and have come to the city
expecting to make immediate adjustments. After arriving in
the city it was difficult for them to fit in with the city
population and during times of unemployment and business de-
pression, this class of people was the first to be "laid off".
After all available resources were exhausted, the families turn-
ed to the Family Service Society for guidance and aid. The
other class is made up of those people who have always lived
in the city, but due to physical, mental and educational con-
ditions, as well as a certain feeling of "class consciousness",
have never risen from the ranks of unskilled laborers.

The scales of living of the families studied were rather
low due to the fact that during the period of dependency from
July 1, 1929 to March 1, 1930 the income was irregular and
often there was no income at all. Their scales of living
depend entirely upon their average wages when working full time.
This, too, proved to be rather low, for in the majority of
cases the normal wage was never sufficient to maintain a family
upon any standard. The standards of living varied, but, on
the whole, they were low and average, rather than high. This
may be accounted for by the fact that the classes of people
concerned are those whose standards are usually average. It is
almost impossible to maintain a high standard of living over a
number of years if the income is insufficient to provide even
the bare necessities of living. Students of economics and the
Federal government recognize that for the welfare of the state each man, who is physically able to work, is entitled to an income sufficient to maintain in comfort himself, his wife and three children and to provide against illness, old age and disability. This standard, however, is an ideal and only a few of the average wage-earners of today are ever able to maintain it. Not a family considered in this study has ever attained this standard.

Low wages are due to poor industrial conditions, unemployment, underemployment, or the incapacity of the individual. In Richmond, during the time this study was made, low wages was the rule rather than the exception. This leads to inadequate incomes and living conditions. As a result of poor wages, it was found that malnutrition existed; health was impaired; the attitudes of the families became pessimistic and hopeless; there was general discontent in the families. Debts were incurred that the families could not repay. Housing conditions were inadequate for the needs of the families. Eviction was dreaded for it meant moving to new locations where rent was lowest, regardless of the housing conditions and neighborhood environment. The character of the individual members of the families seemed to become weakened after they became dependent on the Family Service Society. They seemed to have a distinct feeling of helpless submissiveness, when they realized their dependency upon "charity". Once a family becomes dependent upon society it seems hard to regain the same status of living
that once predominated. It is much easier for a family to allow
an organization to bear the burden of its problems than to
have to consider them alone.

Therefore, from this study of seventy-six dependent
families of Richmond, Virginia the following conclusions seem
to be of outstanding significance:

1. The majority of wages-earners have either not learned
a trade or had learned it inadequately.

2. Most of the dependents are physically inferior due
partly to conditions of living and partly to congenital weakness.

3. Lack of adjustment when a change is made from
rural to urban life generally results in dependency.

4. It is necessary for every member of an unskilled
laborer's family to work continuously in order to make the total
income sufficient to maintain even a low standard of living.

5. Impairment of character, physical and mental health,
and a feeling of hopelessness on the part of the individual
members of a family are the results of continued low wages and
dependency.

6. The tendency is for the standard of living to
increase as the income increases.

7. In a slight majority of cases the average scale
and standard of living predominated, although there was almost
the same number with low standards and scales of living.

8. The average minimum or maximum income earned is
insufficient to maintain even the low scale of living that
the average dependent family has to set for itself by neces-
sity; or to maintain the minimum standard set by the Federal
Commission on Industrial Relations as conducive to the welfare
of the state.

9. Insufficient wages are conducive to the development
of a class of people unwanted by society because of their
lowered vitality, due to the demands made upon them by industry.
As a result of workers not being able to earn a living wage,
dependency is the ultimate source of the worker for his family.

10. The material relief given to the dependent
families in Richmond, Virginia, is inadequate to maintain even
the subsistence level of living. This inadequacy may be due
to a lack of resources on the part of the community or a failure
to administer adequate relief on the part of the society.
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EDUCATION: Public Schools of Newberry, S. C. 1914-1921.
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