U. S. DEPARTMENT OF LABOR JAMES J. DAVIS, Secretary CHILDREN'S BUREAU GRACE ABBOTT, Chief

STANDARDS OF PUBLIC AID TO CHILDREN IN THEIR OWN HOMES

BY

FLORENCE NESBITT

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CONTENTS.

	T	Page.
	Letter of transmittal	VII
	The field of the study	1-4
	Purpose and method of inquiry	1
	Types of administration represented	2
	Living standards aimed at by the agencies studied	
	Housing	6
	Household equipment	6
	Food	7
	Clothing	
	Insurance and savings	
	Education	8
	Care of the health	9
	Recreation	
	Determining the aid needed	11_16
	Estimating the family budget	11-10
	Calculation of income and resources	16
-	Work of the mothers .	
	Extent of employment of mothers.	17-20
	Extent of employment of mothers	18
	Forms of employment.	
	Time away from home	19
	Care of children during absence of mother	20
	Living standard attained	
	Legal limits to amount of aid	22
	Sickness and unemployment as causes of inadequate income	23
	Sources of relief other than the allowance	23
	Unfavorable conditions due to inadequate income	24
	Investigation and supervision	27-30
	Preliminary acquaintance with the family	27
	Interval before granting aid	28
	Frequency of visits	30
	Suggestive features	30
	Service other than relief	31-35
	The need for social service	31
	Individualizing the child	33
	Instructing the mother in household management	34
	What the aid meant to the children	37
	SUMMARIES OF METHODS IN NINE LOCALITIES.	
	Denver	19 54
	Administration	43-04
	The families aided	43 46
	Assistance given.	40 48
	Assistance given	48 50

III

CONTENTS.

Pag	
State provision affecting local administration in Minnesota	57 55
Provisions of the law	56
CONTRACT OUT OF A CONTRACT OUT OF A CONTRACT	56
State supervision	
Hennepin County, Minn. (Minneapolis)	59
A d ministration	62
The families alded	63
Assistance given	65
Standards of living	
Administration	69
The families aided	70
Assistance given.	70
Standards of living	72
Standards of Hving	-85
Administration	75
The families aided	78
Assistance given	78
Standards of living	81
State provisions affecting local administration in Massachusetts	-90
Provisions of the law	87
The local administrative agency.	88
Supervision by the State department of public welfare	88
Boston 91-7	102_
Administration	91
The families aided	93
Assistance given	94
Standards of living	98
Haverhill	108
Administration	103
The families are	104
Assistance given	104
Standards of HVIng	105
Northampton County, Pa 109-	109
Administration	112
The families affect	112
Assistance given	115
Standards of living	
Administration.	119
	123
	124
The clinic of the department of child welfare	126
Standards of living	127
Montgomery County, N. Y	-137
Administration	131
The families aided	133
Assistance given	134
Standards of living	135
Appendix	139

CONTENTS.

TEXT TABLES.

m 11. T	D · · · · · · · · · · · · · · · · · · ·	rage.
	Basic figures used in estimating the monthly family food budget	15
II.	Basic figures used in estimating the monthly family clothing budget.	15
III.	Proportion of mothers receiving aid who worked, by locality	18
IV.	Mothers working at home and away from home, by locality	18
	Number of "full-time" and "short-hour" days' work per week of	
	mothers who worked away from home, by locality	20
VI.	Average monthly income per person in families receiving mothers'	
	allowances, by locality	21
VII.	Sources of additional income in families receiving mothers' allow-	
	ances, by locality	24
VIII.	Interval between date of application for and grant of mothers' allow-	
	ance, by locality	29
IX.	Home visits by State and city field workers to families receiving	
	mothers' aid in Boston for at least six months prior to August 1, 1921.	96
Х.	Visits paid to families in Northampton County, Pa., that had received	
	aid for the full period of six months prior to July 1, 1921	113
XI.	Physical condition of dependent children, by group; children for	110
	whom allowances were granted, children in institutions, and chil-	
	dren in boarding homes	127
		141
	DENDY	

APPENDIX.

Table 1. To	otal amount of aid and average amount of grant per child, by locality.	141
2. M	onthly allowances of families receiving aid at time of study, by	
	locality	141
3. Ca	auses of dependency in families receiving aid at time of study, by	
	locality	141
	auses of death of fathers, as reported in case records	142
	auses of incapacity of fathers	142
	nterval between death of father and application for aid	142
	nterval between incapacity of father and application for aid	143
	nterval between desertion of father and application for aid	143
Schedule u	sed in study	144

LETTER OF TRANSMITTAL.

U. S. DEPARTMENT OF LABOR,

CHILDREN'S BUREAU,

Washington, February 28, 1923.

SIR: I am transmitting herewith a report on Standards of Public Aid to Children in Their Own Homes, which is one of a series of reports by the Children's Bureau in this field.

The investigation was made and the report written by Florence Nesbitt, at the present time a district superintendent of the United Charities of Chicago and formerly field supervisor of the mothers' pensions division of the Chicago juvenile court.

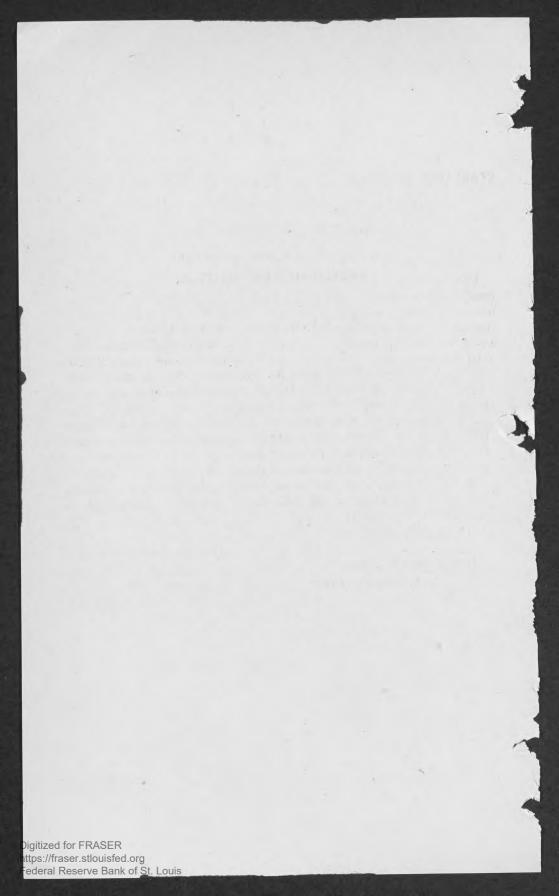
Ruth Bloodgood, of the social service division of the bureau, assisted Miss Nesbitt in the field study and also in preparing the material for the report.

Respectfully submitted.

GRACE ABBOTT, Chief.

Hon. JAMES J. DAVIS, Secretary of Labor.

VII



STANDARDS OF PUBLIC AID TO CHILDREN IN THEIR OWN HOMES.

THE FIELD OF THE STUDY.

PURPOSE AND METHOD OF INQUIRY.

The purpose of this study was to collect material showing the results of experience in administrating aid to children in their own homes in order that other agencies working out methods of administration and standards of relief and supervision might benefit by what has been accomplished in this field. The inquiry deals primarily with the standards of living maintained by the families receiving aid.

In each place studied, with one exception, the records of all families receiving aid at the time were examined, schedules¹ being filled out for each family. The case worker was then consulted, and additional information was secured from her. In Boston, data were obtained for only a selected number of the families, the total number being too large for inclusion in this study.

A smaller group of families was chosen in each place for intensive study, with special reference to standards of living. This smaller group was selected from the families then receiving aid who had been getting it long enough to have become adjusted to their incomes and to the requirements of the supervisory agent. One year of receiving relief was regarded as sufficient for this purpose, although two years were preferred where the work had been going on under the existing plans for a period sufficiently long to furnish enough families on that basis. A full list of current cases in which the aid had been granted for the chosen period was first secured. From this were eliminated those unsuitable for the purpose of ascertaining the standard of living, such as families living with relatives and not maintaining their own homes; those whose incomes were indeterminate or irregular to an unusual extent; those in which the mothers could speak no English or from whom for other reasons it was found too difficult to secure information; and those presenting behavior difficulties. Since it was usually impossible to visit all the families in the resultant list those to be intensively studied were then chosen so that they would be representative of the different elements of the population, the varying compositions of families, and the geographical distribution.

1 For form of schedules, see p. 144.

The case records of the families selected were studied and each family was visited. Usually these visits were made with the case worker, and the persons best acquainted with the family situation were consulted. In addition, sessions of courts, boards, and committees granting the aid were attended, and statements of the ideal toward which these agencies were working were secured from those responsible for their administration.

TYPES OF ADMINISTRATION REPRESENTED.

Communities included.

In order to get material that would contain the most widely applicable suggestions, different types of administration were chosen and as good an example as possible of each was selected. Care was exercised to avoid places where the situation was unusual, and to choose instead communities similar in character to others in which the work was already being carried on or was being organized. The largest cities were not included, partly because an exhaustive study of the administration in one of them, namely Chicago, had been made for the Federal Children's Bureau in 1917.² The present study covers examples of the administration of aid in—

- (1) Large cities: Boston, Denver, and St. Louis.
- (2) A county composed of a large city and the surrounding rural population: Hennepin County, Minn., including Minneapolis.
- (3) A smaller city: Haverhill, Mass.
- (4) Counties composed of medium-sized and small cities, towns, and rural population: Westchester and Montgomery Counties, N. Y.; Northampton County, Pa.
- (5) A rural county: Yellow Medicine County, Minn.

Units of administration.

The unit of administration depended upon the political organization of the community. Three different units were represented in the places studied:

1. City or town: Boston and Haverhill, Mass.; St. Louis, Mo.

2. County: Hennepin and Yellow Medicine Counties, Minn.; Westchester and Montgomery Counties, N. Y.; Northampton County, Pa.

3. County and city coincident: Denver, Colo.

² The Administration of the Aid to Mothers Law in Illinois. U. S. Children's Bureau Publication No. 82, Washington, 1921.

Administrative agencies.

The following types of administration are included:

1. Administration placed by law in the juvenile court.

- (a) Denver.—The investigation and supervision were delegated by the judge to the public department which administered outdoor relief for the city and county. He received a recommendation from them on each case.
- (b) Hennepin County (including Minneapolis).—The judicial work was lightened by a volunteer committee of case workers, who went over the details of each case and made recommendations to the judge. Investigation and supervision were by the employees of the juvenile court.
- (c) Yellow Medicine County, Minn.—The probate judge acted as juvenile-court judge. The county had not appropriated money to pay a probation officer, but the judge was assisted by a volunteer probation officer, who was employed by the local chapter of the American Red Cross. The work was under the general supervision of the State board of control through a local board of child welfare.
- 2. Administration by a city board of children's guardians.
 - St. Louis.—The work of aid to mothers with dependent children was included in the duties of the agent of the board of children's guardians, who, with a staff of assistants employed by the city, was responsible for all work with dependent children.
- 3. Administration by the public officials who administered outdoor relief.

Boston and Haverhill, Mass.—The work was under the supervision of the State department of public welfare.

- 4. Administration by a special county board.
 - (a) Montgomery County, N. Y.—The local administration was worked out in cooperation with the New York State Charities Aid Association, whose agent was also secretary of the county board of child welfare. The county shared the expense with the private organization. The State board of charities gave general supervision.
 - (b) Northampton County, Pa.—The administering board was called the "board of trustees to the mothers' aid fund." An executive secretary was employed at the expense of the county. The State department of public welfare had general supervision.

PUBLIC AID TO CHILDREN IN THEIR OWN HOMES.

5. Administration by a county commissioner of public welfare. Westchester County, N. Y.—The aid was administered by the county department of child welfare under the county commissioner, operating under a special State law applying only to Westchester County. The workers in this department were paid partly by county and partly by private funds.

Each of these types of administration has advantages peculiar to itself, as will be seen from the reports on the work of the various localities. It seemed entirely possible, under each plan, to work out an effective method of administering the relief, provided the matter was in the hands of honest and efficient officials.

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LIVING STANDARDS AIMED AT BY THE AGENCIES STUDIED.

Most of the people actively engaged in the administration of aid to mothers with dependent children had given conscious consideration to the standards on which the homes for which they were taking this responsibility were to be maintained. The judges of the juvenile courts charged with making the grants, the members of the advisory boards or committees who passed upon the cases or made recommendations for their disposal, and the members of the staffs who were doing the work of supervision and investigation were interviewed as to their conceptions of the kind of living conditions that should be provided for the families. Most of the groups had well-defined ideas in regard to this matter. There was, however, one chairman of a committee who said that the conception of a definite standard was new to him; that members of his committee had been so occupied with the other aspects of their task that they had not thought of defining the way in which the families should be expected to live.

The expressions used most frequently in describing the standard which those consulted had in mind were: "The way in which a normal workingman's family lives;" "The way in which a workingman's family lives when he earns enough to support it in a normal way." Judge Edward F. Waite of the juvenile court of Hennepin County said: "The standard of living for the families where the mother receives aid should furnish everything necessary for the health and moral welfare of the children. Particularly should they be adequately fed, in order that they may grow up with strong, healthy bodies. The mother should not be away from home at work at any time when her children need her, nor do work that is beyond her physical strength." Judge Ben B. Lindsey of the juvenile court of Denver made a somewhat similar statement and added: "The care and training that a mother gives her children are the greatest service she can render, and nothing should be allowed to interfere with that." The officials were asked to describe the minimum standard to which they hoped to raise families previously living in a way that could not be considered satisfactory.' The standards believed by the advisory boards and the members of all the staffs to be essential or desirable are summed up in the following paragraphs. These statements should not be interpreted to mean that higher standards than those described below were not permitted or encouraged among the families receiving aid, or that the wish of those who are quoted was to reduce all to a dead level in equipment and manner of living. This was by no means true. 5

HOUSING.

In Denver, and to a less extent in Minneapolis, the families were encouraged to live in the outskirts of the city, where it would be possible for them to have a four- or five-room cottage with yard and space for a vegetable garden and chickens and perhaps a cow or a goat for milk. This was felt to be especially desirable when the children were small. Yellow Medicine County was sufficiently rural in character for the average inexpensive home to be of this sort. In Westchester, Montgomery, and Northampton Counties, where there was much rural territory, the families in many instances had these advantages at the time of application for the grant, and no change was considered desirable. In Boston there had been an effort to move some of the families who needed special health care. The staff in St. Louis agreed that cottages were desirable, but the housing shortage made it impossible to get them for the families.

It was generally considered that the rooms needed by a family consisting of a mother with both boys and girls of school age, whether in a cottage or in a "flat" building, would include a kitchen, a sittingroom, and at least two bedrooms—one for the children of each sex with one or more additional bedrooms in the case of larger families. The rooms should be light, clean, well ventilated, and in good repair. In the more crowded parts of the city special attention should be given to the ventilation of the bedrooms, each of which should have at least one outside window. There should be a toilet for the use of each family alone, which in the country or suburbs might be an outside one. A bathroom, while desirable, was not considered an absolute essential by any of the groups consulted. If there is no outdoor play space belonging to the building, there should be a place somewhere in the neighborhood where the children can play under supervision.

HOUSING EQUIPMENT.

In families containing older children, a sitting room devoted to the social life of the family was a part of the standard desirable to be maintained. In one city, where housing conditions were very poor, it was considered that this room might be used also for a bedroom, if a day bed were made a part of the furnishings. It was agreed that the sitting room should be furnished with a good floor covering of some kind, and at least a few comfortable chairs and a table, and that there should be provision for heating it so that its use would be possible during the winter.

There should be beds enough so that not more than two persons need occupy one. There should be sufficient bed linen to allow for a change while laundry was being done, and enough covering for comfort in the winter, when a window was open for ventilation. The St. Louis standard required a separate bed for a baby. All agreed that there should be at least dishes enough so that each member could be properly supplied, with the family sitting down to meals together, and that there should be sufficient utensils in good repair to cook and serve a simple meal, the necessary equipment for laundry and cleaning, and receptacles for the protection of food materials. A sewing machine was considered necessary for a majority of the families.

Beyond this undisputed minimum of equipment there were other items about which there were differences of opinion—due largely, no doubt, to differences in climate and other conditions. In St. Louis, an ice box was very reasonably regarded as a necessary part of the equipment of the simplest household, and the board of children's guardians arranged for each family to be provided with ice. In Northampton County, on the other hand, cellars were common, and it was possible to keep food cold without ice. Likewise, a gas or coal-oil stove was regarded in St. Louis as a necessity for summer use, while the families in Denver suffered little discomfort in doing without one. A number of the Denver families, however, had summer kitchens.

FOOD.

Adequate food, particularly for growing children, was considered by everyone to be a matter of first importance, although the content of an adequate diet was not always clearly defined. The need of fresh milk was, however, recognized in all instances save one, and in most places a minimum of one pint per day for each child was considered reasonable. The daily use of vegetables or fruit was also accepted as a part of a minimum standard diet. Some workers believed that butter, and not a substitute, should be used, and that a small amount of meat should be part of the daily dietary. Others believed that a butter substitute might be used where the milk consumption was up to the standard, and that meat two or three times a week was sufficient.

CLOTHING.

It seemed more difficult to define a standard for clothing than for any of the other items. It was universally agreed, however, that clothing must be sufficient for protection and cleanliness, and comparable in appearance to that of the companions of the wearer. One judge spoke with pride of the fact that a child whose mother was receiving aid was not distinguishable by his dress from the other children of the school. The variations observed in this matter were more marked between different families in the same locality than between the families in the different localities. Former standards of living, national customs, and the resourcefulness and varying degrees of skill of the mothers were the chief reasons for these diversities.

INSURANCE AND SAVINGS.

Wide differences of opinion and practice were found in regard to the carrying of insurance and the possession of a savings fund. In more than half the places it was felt that a mother receiving aid should have a reserve fund, ranging variously from \$50 to \$400, from which to draw in case of illness or disaster. If the mother had this amount at the time she began to receive aid, she was permitted to retain it. Accumulation of a reserve fund out of the amount given for relief was nowhere permitted; but in some places if, by raising chickens, rabbits, or goats, or by engaging in some other small business, the members of the family earned more than had been expected of them, they were permitted to use some of the extra earnings to build up a reserve fund. This, however, could never go beyond the amount set as a maximum either by law or by a ruling of the administrative body.

One capable and energetic mother had been allowed to save \$300, with which to make a first payment on a small cottage for a home. It had been earned by side lines of work, carried in addition to what she was expected to do toward the support of the family. She said: "I could never feel right about receiving money like this and just spending it. I feel that I must make it produce something." At the time of the interview she was hurrying away to care for a mother goat with a day-old kid. She had bought the mother the year before for \$35, and had just had an offer of \$70 for her.

Another family, where three older sons had each accumulated small savings, had been able to make a first payment on a house. The mother felt that one of them might have deserted her if he had not had this incentive to help her make a home. In other places a reserve fund was not considered a necessary part of the normal life of a family. If the family earnings increased, the amount of aid was immediately reduced.

Insurance on an incapacitated adult was usually encouraged. The custom varied in regard to insurance on a healthy adult and on children—in most places it was discouraged. In Massachusetts, where a burial fund could be drawn upon through the overseers of the poor, it was considered that the families should not take out insurance. Hennepin County's budget did not allow for insurance on children.

EDUCATION.

In Northampton County, under the State law of Pennsylvania, if a child was doing well in school, his allowance did not necessarily stop when he became eligible for a working permit. In the other places public funds could not be used for carrying a child's schooling beyond the legal working age, although where the law permitted the gainful

occupation of children over 14 years of age, the provision as to allowances was sometimes interpreted liberally to mean that the eighth grade might be finished before the allowance was cut off. It was. however, felt that exceptional children and those not physically strong, even though they might be able to get working certificates. should be kept in school, and in all the places studied private arrangements had been made to this end in certain instances, but not in all that the workers had recommended, since the money for these special scholarships was not always available. Westchester County had a carefully defined policy in regard to this matter. Children between the ages of 15 and 16 years who were sufficiently advanced in school and physically strong enough to secure working papers might be permitted to remain in school if private funds could be found to pay the entire amount of the child's schooling and maintenance. Children over 16 years of age who were capable of making a contribution to the support of their families might remain in school only if the private fund was large enough to pay as well, in each case, the amount of the child's possible contribution.

In some places the question of reading matter in the home had received no thought; in others the daily or weekly newspaper was considered essential to the intellectual and civic life of the families, and they were definitely encouraged by the case workers to take one if there were any members of the household who could read it. In Denver the families were urged to have, in addition to a newspaper, some sort of household magazine for the mother. Everywhere the use of public libraries was encouraged.

CARE OF THE HEALTH.

There were no differences of opinion as to the urgent necessity of caring for the health of all the members of the family receiving aid. Remediable defects—defective eyesight, diseased tonsils, bad teeth, and other conditions—should be corrected, necessary operations being performed and sanitarium or hospital care provided. No estimate for care of the health was included anywhere in the family budget. In all the larger cities there were free clinics that gave first-class medical attention at little or no expense. In the counties where no such clinics were available it was necessary for the case worker to make arrangements for treatment as the necessity for it arose. There was evident need for an allowance for health care in some parts of Northampton County and in Yellow Medicine County, since free treatment was not always available and it was often necessary for the families to pay physicians and dentists.

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RECREATION.

In every locality studied some attention had been given to providing recreation for the families. In the cities, summer outings were arranged for a large proportion of the mothers and their children. Outdoor play was considered a part of the normal life of the child, and it was regarded as essential that this play should be in a safe and clean place, which was free from unwholesome and dangerous influences. To provide children with simple play equipment—such as balls, skates, and some indoor games—was considered a part of the legitimate expense of the household. There was a difference of opinion and practice in regard to the desirability of allowing children to go to the moving pictures, but most of the officials and workers agreed with the staff at Minneapolis that children accompanied by their mother might be allowed to see a picture, selected by the latter, about twice a month.

The recreations of the child of working age were regarded as requiring special attention, and allowance was made for extra expenditures for his benefit, usually in the form of an allowance from his own wages.

The need of the mother for social life was recognized by most workers as an important aspect of the standard of family life. They felt that she should be encouraged to keep up her connection with friends, clubs, lodges, and church societies. In Denver, monthly meetings had been planned to help to fill this need of the mothers.³

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³ See p. 49.

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DETERMINING THE AID NEEDED.

The need of some basis for estimating the income necessary to cover the cost of adequate living was everywhere felt, and all the places visited had arrived at some plan of making the calculation. The overseers of public welfare of Boston and the board of children's guardians of St. Louis estimated living costs upon the number of persons in the family, irrespective of other conditions. In all the other localities a budget was calculated for each family, allowances being made for differences in the cost of housing, the ages of children, the physical condition of the various members of the family, and their occupations.

ESTIMATING THE FAMILY BUDGET.

The figures on which the family budgets were estimated were arrived at in various ways. The plan in most of the communities studied was to secure a schedule of minimum costs of adequate food, clothing, fuel, and household expenses from the nearest place in which special budget studies had been made. In the Eastern States the estimates of the home-economics committee of the New York Charity Organization Society, the New York Nutrition Council, and the Dietetic Bureau of Boston were used. In the Middle West budgets were based on the figures published by the Chicago Council of Social Agencies and those computed by different schools of home economics.⁴

In Hennepin County much help had been secured from the home economics department of the University of Minnesota. This department was able to give advice of special value, because of its connection with the university dispensary. Members of the faculty and students had taken an active part in planning family budgets in cooperation with housekeepers who had a member of the family under care at the dispensary for any disease necessitating the use of a special diet. This afforded contact with families living on low incomes, and helped to a conception of the economic problems involved in running a household on a basis of minimum costs. With this assistance, using the Chicago standard budget as reference but substituting local prices of commodities, the advisory committee on mothers' aid had worked out a schedule for estimating the budgets. After adoption by the committee and approval by the juvenile court, this schedule was considered in force until it should again be revised. The budget for each family was estimated according to this schedule

⁴Estimates on Family Budgets. (Typed.) New York Charity Ogranization Society, Home Economics Committee, 105 East 22d Street, New York City.

Good Nutrition and Adequate Food Allowances for the Family. (Price, 25 cents.) New York Nutrition Council, 144 West 13th Street, New York City, 1922.

Standard Budget for Dependent Families. (Revised every six months: Price, 25 cents.) Chicago Council of Social Agencies, 17 North State Street, Chicago, III.

by the investigator, and the estimate was checked by the committee before the amount of the grant to be recommended to the court was decided upon.

In Denver, the figures of the Chicago standard budget were used as a basis, and the work of adapting it to local prices and conditions was done by the supervisor of mothers' aid, with the particularly intelligent cooperation of the mothers receiving help. Many of the latter had kept careful expense accounts with this in view, and had helped in compiling the results.

In Northampton County the estimates for food and clothing were based on the schedule of the home-economics committee of the New York Charity Organization Society. This schedule quoted the prices of some of the commodities on which it was based, so that local prices could readily be compared with them. The State supervisor had done some work in comparing prices and had made recommendations to the local boards as to the figures suited to their communities.

The Massachusetts Department of Public Welfare had given careful consideration to budget estimates. At its request the Boston Dietetics Bureau had furnished material on costs of food and quantities needed, which were used in making estimates; practical lists of clothing had been worked out at the staff meetings of the mothers' aid department. The commissioner of public welfare had, in addition, appointed committees to furnish estimates on costs of adequate food, clothing, housing, and fuel. The director of the Boston Dietetics Bureau was the chairman of the committee on food costs, which had submitted a report on quantity and cost of adequate food. The committee on clothing, whose chairman was in charge of the minimumwage department of the State bureau of labor and industries, had reported on clothing prices from nine different cities in Massachusetts. The committees on housing and fuel had not yet reported. A new budget schedule, prepared from the material collected by these committees, was under discussion.

In Westchester County the estimate for food was secured from the home-economics committee of the New York Charity Organization Society. The clothing estimates were based on those of the Chicago standard budget. Other items in the family budget were arrived at from local data.

In Montgomery County, the budget schedule furnished by the New York State Board of Charities was used. The staff of the State board had worked out this schedule by comparing budget studies made by agencies in different places. This plan was also used by the Minnesota State Board of Control, which supplied the schedule used in yellow Medicine County.⁵

⁶ For comparative figures used for estimating cost of food and clothing in the different localities, see Tables I and II, p. 15.

DETERMINING THE AID NEEDED.

In most of the localities studied, the budget was estimated carefully for each family after the preliminary investigation had been completed and information was at hand as to any points in the . family situation which would bear on living costs. The cash income and other resources of the family were substracted from this estimate and the amount of aid given was based upon the difference.

The following budget schedules, which were in use at the time of the study will illustrate the plan:

SCHEDULE FOR ESTIMATING FAMILY EXPENDITURES.

Schedule used in Westchester County, N. Y., August, 1921.

Rent: Amount paid.		
Food:	Per month	1.
Man	\$11.49	
Man, elderly		
Woman		
Woman, elderly		
Boy, 14–18		
Girl, 14–18		
Child, 10–13		
Child, 6–9		
Child, 2–5		
Child, 10-24 months		
	reast-fedAccording to formula.	

Increase by 10 per cent, if advisable, for families where extra nourishment is required, such as tuberculous families, family of woman and one child only, family of woman and two children only.

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Per month. Man at work...... \$6.94 Older girl at work...... 7.50 Older boy at work. 7.44 Girl, 10–14. 4.41 Bov. 10–14..... 4.54 Girl, 6–9. 3.62 Child, 3-5..... 2.67 2.78 Child, of 2 or under.....

Fuel:

Coal-

1. For one stove, one-half ton a month (hard coal).

2. For second stove, a quarter ton a month additional.

Kindling-Not to exceed \$1 a month.

Amount allowed for coal at the rate per ton charged in district. From November 1 to May 1 a second stove and kindling allowed. During the remainder of the year, only one stove allowed. Light:

Where kerosene is used, \$1 a month.

Where gas is used, 1,000 cubic feet per month is allowed at rate charged in district, plus service charge.

Sundries: \$1 a month per person, with a maximum of \$7 for a family. Insurance: Each family considered separately.

Illustration of use.

Estimated budget for a family composed of mother and four children. all in normal physical condition:

Boy, 16 years, earning \$13 a week.		
Boy, 15 years, earning \$10 a week.		
Girl, 13 years, in school.		
Boy, 6 years, in school.		
Rent	\$25.00	
Food	49.42	
Clothing	30.41	
Coal	7.50	
Light	1.85	
Insurance	4.77	
Sundries	5.00	
Car fare for boys	15.00	
Total budget.		\$138 95
Income: Wages of two boys		92.00
Deficit		46.95

Schedule used in Hennepin County, Minn., June, 1921.

Woman or girl 15 years or over Woman or girl 15 years or over, working in office or	2.25	4.60	
Boy 12–14, inclusive	2.25 2.25 2.00	7.20 4.00 4.00	
Child 9–11, inclusive. Child 6–8, inclusive. Children under 6.	$ \begin{array}{r} 2.00 \\ 1.90 \\ 1.65 \\ 1.45 \end{array} $	4.00 3.80 3.00 2.00	

Fuel and light: \$8.50 per month.

Miscellaneous: Minimum, \$4.50 for families of three or less; where there are over two children allow \$0.75 for each additional child. Maximum rent: \$15 per month.

Special diet in cases of tuberculosis, anemia, etc. Extra. Where food budget is \$5 a week or less, allow 10 per cent extra. Where food budget is \$10 per week or more, reduce 5 per cent.

Illustration of use.

Estimated budget for family composed of a mother with arrested tuberculosis, and three children: Boy, 12 years old; girl, 10; and girl, 8.

rent	\$12.00
Food (\$0.95 a week allowed extra for mother)	39.00
Clothing	19.40
Fuel and light	8.50
Miscellaneous	5.25
	84.15

Comparison of budget schedules.

Comparison of the figures used for computing family budgets in the different localities indicated that they were all based on similar standards of living. The variations, as shown by the following tables, were slight in view of differences in local conditions affecting living costs and the fact that the schedules had not all been revised on the same date.

				Food costs	per month.		
Age and sex.	Massa- chu- setts.	Denver, Colo.	Henne- pin County, Minn.	Montgomery	North- ampton County, Pa.	Westchester County, N.Y.	Yellow Medicine County, Minn.
Man or boy, 16 years or over	$\begin{array}{c} 11.92\\ 11.92\\ 11.92\\ 11.92\\ 11.92\\ 11.92\\ 11.92\\ 11.92\\ 11.92\\ 11.92\\ 11.92\\ 11.92\\ 11.92\\ 11.92\\ 8.03\\ 8.03\\ 8.03\end{array}$	\$13.00 10.40 13.00 10.40 13.00 10.40 10.85 10.00 9.55 9.55 9.55 8.70 8.70 8.70 8.70 7.60 7.60 7.60 7.60 7.60	\$11.70 9.78 11.70 9.78 9.78 9.78 8.67 9.78 8.67 9.78 8.23 8.23 8.23 8.23 8.23 8.23 8.23 8.2	$\begin{array}{c} \$10. 83 - \$13. 00\\ 9. 10 - 10. 00\\ 9. 75 - 11. 90\\ 7. 80 - 8. 90\\ 9. 55 - 11. 25\\ 7. 35 - 8. 45\\ 9. 10 - 10. 60\\ 7. 15 - 8. 25\\ 8. 45 - 9. 75\\ 6. 70 - 7. 80\\ 8. 25 - 9. 55\\ 6. 95 - 8. 00\\ 8. 00 - 9. 30\\ 6. 95 - 8. 25\\ (3)\\ (3)\\ (3)\\ (3)\\ (4)\\ (4)\\ (4)\\ (4)\\ (4)\\ (4)\\ (4)\\ (4$	$\begin{tabular}{ c c c c c c c c c c c c c c c c c c c$		$\begin{array}{c} \$13.53\\9.93\\13.53\\9.93\\8.49-10.65\\8.13-9.21\\8.49-10.65\\8.13-9.21\\8.49-10.65\\8.13-9.21\\8.49-10.65\\8.13-9.21\\8.49-10.65\\8.13-9.21\\8.49-10.65\\8.13-9.21\\8.49-10.65\\8.13-9.21\\8.49-5.97\\4.79\\4.79\\4.79+5.98\\4.79\\4.79\\4.79\\4.79\\4.79\\4.79\\4.79\\4.79$

TABLE I.1—Basic figures used in estimating the monthly ² family food budget.

¹ The schedule used in St. Louis could not be included because it was based upon cost per family of so many persons—three, four, five, etc.—instead of upon cost per individual member of the family. ² In schedules where the original food estimate was given by the week, the figures were multiplied by 44 to get the monthly estimate. ³ The schedule used by Montgomery County differentiated between the allowances for boys and for girls 4 years of age and over, as follows:

Age.		Girls.
7, 8, 9, 10 years	\$7.80-\$9.30	\$7.15-\$8.65
6 to 7 years		7.15-8.65
5 to 6 years	7.15- 8.65	6.70- 8.25
4 to 5 years	6.95- 8.65	6.50- 8.25
More if how is working		

TABLE II.¹—Basic figures used in estimating the monthly family clothing budget.

		Clothing costs per month.						
Age and sex.	Massachu- setts,	Denver, Colo.	Henne- pin County, Minn.	Mont- gomery County, N.Y.	North- ampton County, Pa.	West- chester County, N.Y.	Yellow Medicine County, Minn.	
Working man	$\begin{array}{c} \$8.67\\ 4.77\\ \hline \\ \$3.04-4.34\\ 3.04-4.34\\ 3.04-4.34\\ 3.04-4.34\\ 3.04-4.34\\ 3.04-4.34\\ 3.04-4.34\\ 3.04-4.34\\ 3.04-4.34\\ 3.04-4.34\\ 3.04-4.34\\ \hline \\ 3.04-4.34\\ \hline \\ 3.04-4.34\\ \hline \end{array}$	\$7.00 8.50 5.75 8.50 up 5.50 5.50 5.50 5.50 5.50 5.00 5.00 5.00 5.00 5.00 5.00 5.00 5.00 5.00 5.00 5.00 5.00 5.00 5.00 5.00 5.50 5.00 5.50 5.00 5.50 5.00 5.	$\begin{array}{c} \$4.\ 60\\ 7.\ 20\\ 4.\ 60\\ 7.\ 20\\ 7.\ 20\\ 4.\ 00\\ 4.\ 00\\ 4.\ 00\\ 4.\ 00\\ 4.\ 00\\ 3.\ 80\\ 3.\ 80\\ 3.\ 80\\ 3.\ 80\\ 3.\ 00\\ 2.\ 00\\ 2.\ 00\\ \end{array}$	\$4.00 4.00 2.00 4.00 2.00 2.00 2.00 2.00	$\begin{array}{c} \$4.34\\ 4.34\\ 3.25\\ 5.41\\ 4.34\\ 3.90\\ 3.90\\ 3.90\\ 3.90\\ 3.90\\ 3.90\\ 3.90\\ 3.90\\ 3.90\\ 3.90\\ 3.90\\ 3.90\\ 3.90\\ 3.25\\ 2.60\end{array}$	$\begin{array}{c} \$6.94 \\ 7.50 \\ 5.53 \\ 7.44 \\ 7.50 \\ 4.54 \\ 4.41 \\ 4.54 \\ 4.54 \\ 4.54 \\ 4.41 \\ 4.54 \\ 4.41 \\ 4.54 \\ 4.41 \\ 4.54 \\ 4.41 \\ 3.62 \\ 2.67 \end{array}$	$\begin{array}{c} & & & \\$	
Child 10–35 months Child under 10 months Old man or woman	$2.17 \\ 2.17$	$1.75 \\ 1.75 \\ 1.75$	2.00 2.00	2.00 2.00	$ \begin{array}{r} 1.74 \\ 1.52 \\ 1.95 \end{array} $	2.78 2.78	2.0 2.0	

¹ See note 1, Table I.

² \$5 up to one-fourth wages.

15

CALCULATION OF INCOME AND RESOURCES.

The amount of the family's cash income, such as total wages received and income from property interests or from other sources, could usually be reckoned. In some instances, however, it was difficult to ascertain the income; work was often irregular and the wages indeterminate, especially when any member of the family did day's work or piecework.

Resources other than wages or other regular cash income presented great difficulties. In each place visited many families drawing aid received gifts from friends, relatives, and charitable individuals. The value of these could not be accurately computed and their continuance could not be counted upon. It was nevertheless necessary to reckon these resources in some way at the time the amount of aid was decided upon. A plan frequently followed was to make a grant lower than the difference between the estimated budget and the known resources, leaving with the case worker the responsibility of keeping in sufficiently close contact with the family to know whether or not the supply of food, clothing, and other essentials was adequate.

A garden was one of the common sources of indefinite income and its value was variously estimated in the different localities. In Denver and in Northampton County a garden was estimated as covering a deficit of from \$2 to \$5 in the monthly income and in Hennepin County as being worth \$5 a month.

Budgets for the families owning farm animals were worked out individually, the cost of feed being deducted from the profit. A mother in Northampton County, who ran a small farm and owned chickens, pigs, and a cow, kept careful expense accounts, which made the calculation of her needs comparatively simple.

Everywhere the budget schedule was recognized as being only a rough guide in helping to determine the family needs. The case workers charged with the welfare of the family watched carefully for signs of undernourishment, inadequate clothing, and other lacks from which the children might suffer.

WORK OF THE MOTHERS.

Judge Lindsey's statement that the greatest service a mother can perform is the care and training of her own children was everywhere accepted. Nevertheless, the various administrative agencies were frequently confronted with the problem of a deficit in the family income and no apparent way of meeting it except by the mother's work, and in such cases it was not always found possible to carry out the ideal of giving first consideration to the welfare of the children. In each place studied there were some mothers who did not have as much free time to devote to their children as was considered desirable. Some mothers were working because there was no other way to get an adequate income for the family, although the physical strain of work in addition to the care of the house and the children was probably more than they could long endure. The work of the other mothers was leaving the children too much to their own resources or with oversight of doubtful character. In many instances, however, it was believed that some money-earning occupation on the part of the mother was a wholesome influence in the family life. When settling upon the amount which a mother might be encouraged to earn, the number and age of her children, her own physical condition, and her capability as a mother and as a wage earner were everywhere taken into account. Mothers who were physically able were in all the localities encouraged to do work at home, or even away from home at certain periods if the children could be properly cared for either in school or by a caretaker during their absence. In the choice of home work, care was exercised to avoid anything that might cause unhealthful conditions.

Over half (52 per cent) of the 942 mothers receiving aid in the localities studied were earning part of the family support. In the different cities the proportion of mothers who were doing some work varied from 21 per cent in Boston and Haverhill to 67 and 69 per cent in Denver and Westchester County. Six of the eight mothers aided in Yellow Medicine County, which is largely rural, were reported to be working. It seems probable that in Boston and Haverhill, where visits to the family were less frequent than in other places, some mothers not reported as earning money may have been doing so.

The number and proportion of the mothers in each locality who were helping in the support of their families are shown in Table III.

17

	Moth	fothers receiving aid.			
Locality.	Total.	Working.			
		Number.	Per cent.		
Total		493	52		
Boston, Mass Denver, Colo Haverhill, Mass	195 73 33 207 18 30 94 283 9	40 49 7 122 6 15 54 194 6	21 67 59 		

TABLE III.—Proportion of mothers receiving aid who worked, by locality.

¹ Not shown where base is less than 50.

TABLE IV .- Mothers working at home and away from home, by locality.

State of the second state of the	Mothers working.								
City or county.	Total.	At home.	Away from home.	At home and away from home.	Not re- ported.				
Total	493	151	292	37	13				
Boston, Mass. Denver, Colo. Haverhill, Mass Hennepin County, Minn Montgomery County, N. Y Northampton County, N. Y St. Louis, Mo. Westchester County, N. Y Yellow Medicine County, Minn.	$\begin{array}{r} 40\\ 49\\ 7\\ 122\\ 6\\ 15\\ 54\\ 194\\ 6\end{array}$	$ \begin{array}{r} 12 \\ 14 \\ 4 \\ $	25 29 3 69 2 2 23 136 3	6 8 2 9 12	3 4 1 1 1				

EXTENT OF EMPLOYMENT OF MOTHERS.

Some of the mothers did gainful work at home. However, because of the difficulty in obtaining suitable home work, and the low wages usually paid, it was necessary for a larger number of the mothers to seek employment outside the home. Almost twice as many were employed away from home as at home—329 as compared with 188. The former group includes 37 women who were reported as employed both at home and away from home, while information as to the place of work was not reported for 13 of the mothers. The number of mothers receiving aid who were working at home and away from home is shown in Table IV, for each of the nine localities.

FORMS OF EMPLOYMENT.

The most usual forms of home work were laundering and sewing. A total of 188 mothers in all the places visited were reported to be working at home. Of these 28 per cent were doing home laundering,

32 per cent home sewing, 12 per cent were keeping boarders or lodgers, 10 per cent were boarding children, and the remaining 18 per cent were engaged in such occupations as gardening, raising poultry, weaving rag rugs, doing beading, making lace, knitting, making paper novelties, baking, cleaning, and janitress service.

More than half of the 329 mothers who were employed away from home, worked by the day, at washing, cleaning, or housework, and almost a fifth did factory work. The next largest group included the mothers who did laundry work. The following list shows the per cent distribution for the various occupations of the 311 mothers who were employed away from home, for whom the type of occupation was reported.

	Per cent distribution.
Total	100
Work by the day	
Factory work	
Saleswomen	
Laundry work	6
Sewing	
Clerical or professional	
Chambermaid	1
Waitress	
Janitress	1
Canvassing	1
Poultry dressing	1
Work in restaurant.	1
Other	5

TIME AWAY FROM HOME.

Wherever a definite rule had been adopted for the maximum amount of time a mother might spend away from home at work, the limit was set at three days a week. This limit had been recommended by the State supervisor of Pennsylvania and was also in force in Hennepin County and Denver. Such exceptions as were made were usually in cases where the mother was living with relatives who could care for the children in her absence. In some of these families the grandmother was really taking the chief responsibility for the care and training of the children, which the young mother was unwilling to assume. There were also instances where a mother took full-time work in order to keep an older girl in school, the girl herself assuming the responsibility for the house and younger children after school hours.

It was considered that "short-hour" work was the best arrangement for the mother of children who were in school, even though it took her out of the home five days a week, provided the hours could be so arranged that she would be away only during school hours. If the mother could not be at home at noon, lunch for the school

PUBLIC AID TO CHILDREN IN THEIR OWN HOMES.

children was sometimes arranged for at the school or a nursery, or sometimes with a relative or a neighbor. Of the mothers working away from home, the proportions doing full-time and short-hour work are shown in Table V for five of the localities investigated.

TABLE V.—Number of "full-time" and "short-hour" days' work per week of mothers who worked away from home, by locality.

	Mothers for whom time at work was reported.														
Locality.	Total.	Number of "full-time" days per week.						Number of "short-hour" days per week.							
		1	2	3	4	5	6	7	1	2	3	4	5	6	7
Total	1 262	22	52	60	24	• 7	34	1	3	6	2	6	7	35	3
Boston, Mass Denver, Colo	13 29	1 3	5 5	2			$\begin{array}{c}1\\6\end{array}$	21		2		$\frac{1}{2}$	1	5 2	3 2
Haverhill, Mass Hennepin County, Minn Montgomery County, N. Y	29 2 63 2		18	14	3	3	1		1	1	1		1	14	
Northampton County, Pa St. Louis, Mo	$ \begin{array}{r} 4 \\ 25 \\ 121 \end{array} $	$ \begin{array}{c} 1 \\ 2 \\ 2 \\ 5 \end{array} $	4 20	2 42	2 16		$ 1 \\ 5 \\ 17 $		2	1	····· 1	1 2	2 3	777	
Westchester County, N. Y Yellow Medicine County, Minn	3						2								4]

1 32 mothers in these groups worked an additional half day each week.

² Housework.

⁸ One a janitress, 1 doing housework. ⁴ Laundry work for hotel.

CARE OF CHILDREN DURING ABSENCE OF MOTHER.

In every place studied, definite plans were made for the care of the children in the mother's absence at work, and in the majority of cases this care was at least reasonably adequate. Children under school age were left at nurseries, with relatives, or with neighbors. The care given at nurseries was presumably satisfactory, while that of the relatives and the neighbors was frequently excellent but sometimes unsatisfactory. There were also families in which the older children were left to care for the younger. This arrangement was apparently satisfactory in instances similar to the following: Mother away four days at short-hour work; children of 5, 6, 10, 13, and 14 years. The case worker reported: "All in school. After school the girl of 14 cares for the younger ones until the mother's return. The home is always immaculate, and the children are well cared for."

Children of the same age vary greatly in their ability to look out for themselves, and it may be safe to accept the judgment of another case worker who said of two children, 9 and 10 years of age, whose mother worked away from home six days a week: "Both children are in school. They are unusually capable and get along very well by themselves until the mother returns, since a neighbor in the house keeps an eye on them." In most instances, however, it was believed necessary to have more definite supervision for young children, and not to leave them so much alone

LIVING STANDARD ATTAINED.

In all the localities visited during the study the persons responsible for the amount of aid granted had a definite aim in regard to They wished to give each mother the help that would enable income. her to maintain a home which would afford at least the minimum of decent living conditions for herself and her children and would also permit her to be at home with them enough to give them the physical care essential for their health and development and the training necessary to bring them to a useful maturity. In most of the cities they were proceeding on definite plans ⁶ in estimating the amount of aid needed, and were supplying it so far as conditions made it possible.

In many instances the aim of raising the income to the level of the estimated budget was not realized, for various reasons. In some families the income was indeterminate because of irregular wages or gifts; in others the records indicated that the income was a definite amount, the adequacy of which could be measured by the estimated budget. Denver had the highest proportion of families with adequate incomes, as measured by the estimated budgets. Eightythree per cent of the families in that city had incomes equal to or slightly exceeding the estimates, and an additional 10 per cent had incomes that came within 10 per cent of the estimates. Only 7 per cent of the families, therefore, had deficits of more than 10 per cent.

Table VI shows for the different localities covered by the study the average income per person in families receiving mothers' allowances who maintained separate homes on a definite income, and had no boarders or lodgers.

Locality.a	Families receiving aid.	Total persons in the families.	Average monthly income per person.
Total	512	2,458	
Boston, Mass. ^b Denver, Colo. Haverhill, Mass. ^c . Hennepin County, Minn Montgomery County, N. Y. Northampton County, Pa. St. Louis, Mo. ^d . Westchester County, N. Y.	18 106 7 12	525 214 84 499 39 59 295 743	\$16.21 20.39 16.42 16.33 16.38 13.34 16.21 19.64

 TABLE VI.—Average monthly income per person in families receiving mothers' allow-ances, by locality.

a In Yellow Medicine County, Minn., only one family maintaining a separate home with no boarders or lodgers was reported. The monthly income reported for this family (a mother and four children) was \$77, an average for each person of \$15.40. b In Boston each family received, in addition to the cash allowance, one-quarter ton of hard coal every three weeks during the winter. c In Haverhill, as in Boston, each family received coal in addition to the cash allowance. d In St. Louis each family received free ice in summer in addition to the cash allowance.

6 See pp. 11-16.

LEGAL LIMITS TO AMOUNT OF AID.

Adequate aid was frequently prevented by provisions in the law, or by rulings of boards, which set a maximum beyond which the relief could not go, regardless of the circumstances in an individual case. Colorado and Massachusetts were the only States visited that were entirely free from such restrictions.

In Pennsylvania \$20 a month might be given for the first child and \$10 for each of the other children, making a total of \$40 to a mother with three dependent children. The budgets estimated in Northampton County for families of this composition where the mother was not working ranged from \$42 to \$62, according to the circumstances of the family.

In Minnesota the law under which most of the grants in force in May, 1921, were made limited the payments to \$15 for the first child and \$10 for each of the other children. Under that provision a mother with three children could receive only \$35, but under the amendment that went into effect in June of that year, which fixed the maximum at \$20 for the first child and \$15 for the other children, the allowance for such a family might be \$50. Budgets for families of this size in Minneapolis were estimated at from \$56.41 to \$82.31.

In St. Louis \$15 a month was the maximum amount that could be paid to a mother for each of her children, except that, with the concurrence of the city comptroller, more could be granted in special cases. This ruling would permit a grant of \$45 to a mother with three dependent children, while the estimated budget was \$71.50.

In New York the amount paid to the mother under the State law could not exceed the amount it would take to keep the child in an institution—\$5 per week per child, or \$65 per month to a mother with three dependent children. The estimated budget in Montgomery County for one family of this size was \$76.

Westchester County, which operated independently of the State mothers' allowance law, under a ruling of its county board had set the maximum amount of aid at \$4.50 per week per child. This made possible a payment of \$58.50 to a mother with three children. The estimated budget for a family of this size, when the mother was not working, ranged from \$61.86 to \$72.06.

The family consisting of a mother with three children is used for illustration because it occurred most frequently, 28 per cent of 885 families in six of the places studied being of this size. Where there was no source of aid other than the public relief, and the mother was unable to earn without neglecting her home and children, it was impossible for a family to be adequately cared for with the grant specified by the law in Northampton and Montgomery Counties, and in St. Louis unless special provision was made, and in Minnesota even under the amended law.

LIVING STANDARD ATTAINED.

SICKNESS AND UNEMPLOYMENT AS CAUSES OF INADEQUATE INCOME.

Sickness in the family, which prevented the mother from earning the amount expected of her, was noted in many cases as a cause of inadequate income. In each locality where the grants were made through court action and could not easily be changed to meet temporary needs, several families were found whose difficulties on this account may be suggested by the following instances:

One mother with two children was expected to earn \$25 a month. She had been ill, and the total income for six months had showed an average deficit of \$9.19 each month. In another family two of the five children had had smallpox and the mother, who did home laundry, had been unable to earn the \$20 a month calculated for her. The total income for a six months' period showed an average deficit of \$9.10 for each month.

Unemployment, usually of older children who were expected to aid in the support of the family, was a frequent cause of inadequate income. The loss of even one week meant a serious deficit in an income which had no margin.

The deficits from these causes were impossible to foresee or to calculate. Some of the case workers suggested that each family should be encouraged to accumulate an emergency fund, which could be used to carry them over such periods. They felt that the maximum earning capacity, especially of the mother, should not be charged against the estimated budget, since the illness of any member of the family was likely to prevent her from working. When she was able to work for the full time agreed upon the extra money could be saved. In Westchester County four weeks' earnings only were counted against the monthly budget. This plan allowed the earnings of the extra days in the month as a margin for providing against loss of income through illness or other cause.

SOURCES OF RELIEF OTHER THAN THE ALLOWANCE.

The private charity organization society in Northampton County refused to supplement the aid given by the public agency, and in St. Louis it was not asked to do so. In Minneapolis and Boston they usually refused to supplement, although there were a few instances in each place where families known to the private society before receiving public aid were still being helped. Each refusal was based upon the belief that the public should give adequate aid, and that additional sources of assistance would have the tendency to retard the development of the public agency.

The help of church societies and clubs and of private individuals was enlisted in certain cases in each locality.

PUBLIC AID TO CHILDREN IN THEIR OWN HOMES. 24

In Minneapolis the city department of public welfare assisted in 16 per cent of the families-cases where the total amount that could be granted under the provisions of the law was inadequate.

In Yellow Medicine County the county commissioners of the poor gave assistance to one family which was receiving a mother's allowance.

Aid from relatives was, of course, secured in all instances where it was possible. Court orders were sought against those legally liable under the laws of the State who were able to help and refused to do so. In some instances a mother with one or two children was encouraged to live with relatives; in others relatives could be of assistance by boarding with the family when they could not otherwise make a contribution to its support. Table 7 shows the percentage distribution of income from various sources for the families receiving mothers' allowances.

TABLE VII.—Sources of	additional income in families	receiving mothers' allowances, by
	locality.	

Locality.	Percent- age of	Percentage of families deriving part of their income from each specified source.										
	families having income other than mothers' allow- ance.	Wages of mothers and children.	Income from lodgers, and boarders not relatives.	Board and other aid from relatives living with family.	Aid from relatives not living with family.	Chari- ties.	Gifts from private individ- uals.	Miscel- laneous incomes: Rents, compen- sation, etc.				
Eight localities ¹ Boston, Mass. Denver, Colo. Haverhill, Mass. Hennepin County, Minn.	89 66 100 55 96	63 35 2 89 33 71	8 4 5 3 11	$ \begin{array}{r} 16 \\ 11 \\ 12 \\ 21 \\ 19 \\ 19 \\ 16 \\ 11 \\ 12 \\ 11 \\ 12 \\ 11 \\ 12 \\ 11 \\ 12 \\ 11 \\ 12 \\ 11 \\ 12 \\ 11 \\ 12 \\ 21 \\ 19 \\ 19 \\ 10 \\$	$ \begin{array}{r} 10 \\ 9 \\ 14 \\ 6 \\ 12 \end{array} $	$\begin{array}{r}13\\16\\4\\25\end{array}$	3 3 4 3 3	9 2 14 6 16				
Montgomery County, N.Y	89	56	17	22	17	11		11				
Northampton County, Pa St. Louis, Mo	90 93	60 79		17 10	6 11	(³) 12	3 1	10				
Westchester County, N.Y.	95	81	3	16	11	11	5	9				

¹ Yellow Medicine County, Minn., is not included because the number of families aided was small and very little information is available. ² In three families the wage earner was the grandmother. The mother in one family was dead; in the two others the grandmother worked, and the mother caref for the children and the home. ³ In eight families, or 27 per cent of all, gifts were received to make up the deficit, but it was not reported whether the gifts were received from charitable organizations, relatives, or other private individuals.

UNFAVORABLE CONDITIONS DUE TO INADEQUATE INCOME.

Overcrowding, undernutrition, homes bare of comfort, and children poorly clothed were some of the most obvious results of the income being insufficient to provide adequate living.

The A family consisted of the mother, a boy of 14 years, and a They were receiving aid to the amount of \$30 a monthgirl of 12. the full grant for two children. The mother was not strong enough to do more than short-hour factory work, which brought in \$10 or \$12 a month, making a total income of \$40 or \$42. The estimated budget for this family was:

Rent	\$8. 50
Food	29.70
Clothing	14.50
Fuel	7.00
Household supplies	4.25
Incidentals	1.25
Total budget	65. 20
Income	42.00
Deficit	23. 20

Only canned milk was used, and the children were drinking coffee. Some kind of vegetable was used daily, but almost no fruit was bought. The little girl, coming in from school, was noticeably poorly clothed. Her shoes were shabby but whole, and the badly faded gingham dress was clean. She was an intelligent, attractive child, and ambitious to become a teacher. The home consisted of a kitchen and two bedrooms. The floors were bare and the furniture scanty, with no attempt at a sitting room. The mother said that she still had enough of her original supply of household linen, dishes. and cooking utensils to make it possible to get along, but she would be able to replace nothing until she could earn more. The mother was ambitious for her children and had good standards of living. She was entirely uncomplaining and extremely grateful for the help that was making it possible for her to have her children with her. The boy was very frail, and there seemed small chance of his growing stronger without better food. The need for clothing would in a short time become acute.

An Italian mother had been receiving aid during four years for her son and daughter, who at the time of investigation were 9 and 14 years of age. The grant of \$35—as much as could be given for two children—was the only income of the family, except for irregular gifts. The mother was not strong enough to work. Besides having asthma, she was reported by the physician as suffering from malnutrition. Both children appeared to be frail and underweight; they had not been examined. Their food consisted of macaroni, bread, beans, and one quart of milk a day, with meat on Sunday and vegetables three or four times a week. The children were poorly dressed. The little girl, just home from school, wore a shabby, patched woolen skirt and a woman's shirt waist, which must have made her unpleasantly conspicuous among her schoolmates. The home was a very old cottage in poor repair—got at a

¹ Or 36 per cent. 43711°-23-3

cheap rental. It was, however, well ventilated, and the furniture was sufficient and in good condition.

Another mother was receiving a grant of \$95 a month for her six children, who ranged in age from 1 to 12 years. This was the only income, and the estimated budget was \$124. The boy of 3 years had rickets; the boy of 7 and the girl of 12 were underweight. Their clothing was poor. The mother slept with two of the children, and three others occupied another bed. The three rooms were poorly furnished. The mother tried to follow the dietetic instructions she had received and bought vegetables every day, but she could afford only two quarts of milk a day.

A family meal was impossible in some instances, because of lack of dishes, chairs, or a table of sufficient size. One family of six slept in only two of their three beds in the winter, because there were covers enough for only two. The same family had only two chairs. Insufficient bed linen and covers, and poor mattresses, were noted in a large number of homes.

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26

INVESTIGATION AND SUPERVISION.

PRELIMINARY ACQUAINTANCE WITH THE FAMILY.

Most of the professional workers connected with the administration of aid to children in their own homes realized that service to a family should be conditioned upon its real needs (sometimes different from, and sometimes more extensive than, its apparent needs), and that the foundation of intelligent and effective service is a thorough knowledge of its problems and the resources at its command. However, for various reasons there were in the places studied great differences in the extent of this knowledge and in the manner of acquiring it.

A set of definite facts which had to be learned in order to determine whether the applicant belonged to the group defined by law as possible recipients of the aid, formed in all instances the foundation of the inquiry. The following items necessary to establish eligibility were usually verified from public records, and went far toward establishing acquaintance with the family:

- 1. The legal residence of the family in the State, the county, and the township or city.
- 2. Marriage of the parents, which must include verification of any former marital status of either parent.
- 3. Status of the father, whether dead, incapacitated, or deserting.
- 4. Dates of births of children.
- 5. Property interests (including insurance, amount of ready money, ownership of real estate).

While verifying the foregoing data the investigator inevitably gained much additional information concerning the present situation and the past history of the family and established a friendly contact with the family which made further service possible. In addition, the statements as to the wages of any working members of the family were almost always verified through the employer or by an examination of the pay envelope. The school records of the children were verified whenever a question of eligibility for work permits was involved, and in about half the places the records of all the children in school were secured. Other elements in the situation of the family were thoroughly dealt with in almost all the investigations. If the health of either the mother or the children seemed to require attention, a medical examination was arranged for during the course of the inquiry. St. Louis, however, was the only place where a physician's

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examination for all the children was part of the routine of the preliminary investigation.

There were consultations with the relatives of the family in all the localities, but they varied widely in extent and in objective. In some of the places the relatives were interviewed or written to with the sole purpose of ascertaining the amount of contribution that could be secured from them toward the support of the family. In others there was a fuller recognition of the social value of family relationships, and relatives were consulted about the plans being made for the family, their friendly interest was enlisted even when they were unable to help financially, and their version of the story of the past life of the family was secured.

The pastor and the family physician were usually consulted, and in several places the applicant was asked for "references," who were interviewed. The value of this last procedure was questionable, except where care was exercised in accepting as references only persons who would be reliable sources of information.

In Denver and in Westchester County the past history of the family was very carefully recorded. The records covered the health history obtained from physicians who had treated the family; the relations to church, friends, and neighbors; the industrial life, including reports from former employers of the father, and of the mother if she had worked outside her home; and the relations of its members to one another and to the relatives. This knowledge of the family history was used in planning for the future with the mother or guardian. One group of children in the care of a grandmother was being given very special attention because of possible unfavorable heredity from a criminal father. In the case of a young mother who was so deeply discouraged that suicide was feared it was found from a study of her early life that she had been strongly influenced by an older sister with whom her contact was no longer close. This sister's help in making plans for the useful employment of the young woman resulted in the restoration of her mental balance. Whereever there was a history of tuberculosis in a family the diet and living conditions were planned with great care. Wherever the history indicated possible venereal infection Wassermann tests were given to the children. Special safeguards in the way of friendly interest and wholesome recreation were provided for mothers whose past showed moral weakness.

INTERVAL BEFORE GRANTING AID.

Where court action was necessary before a grant could be made the aid could not be available for emergency needs. In other places it could be granted with no greater lapse of time than was necessary to establish the need for aid and the eligibility of the family. For

instance, one family in Haverhill, Mass., had been granted an allowance on the very day the application was made. The desire of the administrative officers everywhere was for as rapid action as was consistent with a careful inquiry into the circumstances. The director of the child-welfare department of Westchester County in her report to the commissioner, stated:⁷

"We make every effort to begin a family's allowance at the moment that they actually become destitute, so that they may not become undernourished, ill, hopeless, and discouraged. The task of keeping a family fit is easier and cheaper than that of putting them on their feet again, both for themselves and the public."

The interval between date of application and date of grant was reported for five of the localities in which this study was made. Thirty per cent of the grants were reported to have been made within a month of the date of application. In 26 per cent of the cases 6 months or more elapsed between the application and the grant. In Boston 81 per cent of the allowances were granted in less than a month and in only 3 per cent of the cases was the interval as much as 6 months. In Hennepin County 44 per cent, and in Northampton County 27 per cent of the allowances were granted within 1 month. The percentage granted within so short an interval was much less in Westchester County, in St. Louis, and in Denver—12, 7, and 7 per cent, respectively. (Table VIII gives this information in detail.)

 TABLE VIII.—Interval between date of application for and grant of mothers' allowance, by locality.

	Per ap	cent plica	of fation	mili for a	es w	ith s late	pecif of gr	ied in ant c	nterv of mo	al bother	etwe s' all	en da lowa	ate o nce.
Locality.4	Less than 1 month.	P	2 months, less than 3.	3 months, less than 4.	4 months, less than 5.	5 months, less than 6.	6 months, less than 7.	7 months, less than 8.	8 months, less than 9.	9 months, less than 10.	10 months, less than 11.	11 months, less than 12.	1 year and over.
Six localities Boston, Mass Denver, Colo Hennepin County, Minn Northampton County, Pa St. Louis, Mo Westchester County, N. Y.	$30 \\ 31 \\ 7 \\ 44 \\ 27 \\ 7 \\ 12$	$17 \\ 12 \\ 6 \\ 23 \\ 40 \\ 6 \\ 17$	$721 \\ 123 \\ 1313 \\ 13$	$9 \\ 2 \\ 9 \\ 3 \\ 10 \\ 15 \\ 12$	$ \begin{array}{c} 6 \\ 1 \\ 4 \\ 3 \\ 3 \\ 14 \\ 10 \end{array} $	5 3 7	5 1 12 3 7 7		3 32755	3 4 2 7 2 4	1 6 1 	1 1 1 1 1	b3

a Excludes Yellow Medicine County, since the date of application had not been recorded for the older grants; also Haverhill, Mass., and Montgomery County, N. Y. where the numbers were too small for the percentages to be significant.
 b Because of insufficient funds it was necessary to keep families on the waiting list for a considerable length of time.

7 Annual Report of Child Welfare Department of Westchester County, 1920, p. 14.

FREQUENCY OF VISITS.

In Minnesota and in Massachusetts the law required quarterly visits, at least, to the families, and a report concerning the conditions found. Most of the places studied had set for themselves a minimum standard for frequency of visits which was usually once a month for the families which did not require special care, but more frequent visits were regarded as necessary in many cases. The general opinion was expressed by the supervisor of boards of child welfare of New York State: "The amount of supervision needed by each family must be determined according to the individual case. Good standards of work require at least one monthly visit; really constructive work demands a number of visits."

SUGGESTIVE FEATURES.

Below are listed some features of administrative methods that may lend themselves to more or less general use.

- 1. Preliminary acquaintance with the family:
 - a. Outline of investigation, pp. 27-28; Denver, pp. 44-46.
 - b. Investigation in rural community. Yellow Medicine County, Minn., p. 70.
 - c. Individualizing the child, pp. 33-34.
 - d. Estimating family budget, pp. 11-15.
- 2. Care of health:
 - a. Physician's examination of all children. St. Louis, p. 80.
 - b. Weighing and measuring tests. Denver, p. 49; Westchester County, N. Y., p. 126.
 - c. Hospital and sanitarium care. Boston, pp. 95-96.
- 3. Education:
 - a. School reports. Yellow Medicine County, p. 71; Montgomery County, p. 137; Northampton County, p. 114; Denver, pp. 49-50.
 - b. Children of working age in school, pp. 8-9; St. Louis, p. 80; Northampton County, Pa., p. 114; Westchester County, N. Y., p. 125.
 - c. All mothers to learn English. Hennepin County, Minn., p. 67.
 - d. Instruction in home-making, pp. 34-35; Denver, pp. 52-53; Boston, pp. 96-98.

e. Reading matter in the home, p. 9; Denver, p. 53; Hennepin County, p. 67. 4. Case records:

a. Recording family history, p. 28.

b. Summary for advisory committee. Hennepin County, Minn., pp. 61-62.
5. Activities of advisory bodies:

- a. Advisory committee. Hennepin County, Minn., p. 59.
- b. County boards. Northampton County, Pa., p. 110; Montgomery County, N. Y., p. 132.
- 6. State supervision:
 - a. In Minnesota, pp. 56-57, 69.
 - b. In Pennsylvania, p. 110.
 - c. In New York, p. 131.
 - d. In Massachusetts, pp. 88-90.

SERVICE OTHER THAN RELIEF.

THE NEED FOR SOCIAL SERVICE.

Advisory boards and members of staffs in all the places studied had recognized the need of the families for service other than relief, and had tried to supply it. Much of this need originated in the low standards of living that preceded the removal of the wage earner which resulted in the depleted physical condition of the mother and children.

Former occupations were recorded for a total of 846 fathers in all the places visited. Of these, 27 per cent had been laborers, 22 per cent had been doing semiskilled work in factories and other places, 29 per cent had been skilled workers, and 9 per cent had been proprietors or managers in factories or shops, on farms, in trades, or in similar employments; the remaining 13 per cent were engaged in clerical or professional work or in personal service.

Weekly earnings were recorded for 680 fathers. Of these, 14 per cent had earned less than \$15 a week, 26 per cent had earned from \$15 to \$19, 26 per cent from \$20 to \$24, 27 per cent from \$25 to \$34, and 7 per cent \$35 or over.

Many families had been through hardships similar to those of the M's. The father, a miner, had broken down in health, and he had taken up a farm claim in a semiarid region of Colorado. He managed finally, after incredible hardships, to prove up on the claim. Undoubtedly the food was poor during this period, and during the time that followed when the mother, left a widow with nine children, worked in a factory all day and did the family housework—washing, mending, and cleaning—at night. When the children were weighed and measured after the allowance was granted, they were all found to be below the average normal weight for their age.

Families to whom expert medical advice had never been available were apt to accept poor physical conditions as normal. Defects that could have been corrected were often regarded as inevitable. If knowledge of possibilities and methods of securing treatment had not been used in their behalf by the case workers, children would frequently have been left to go through life crippled for lack of attention to feet or legs, or they would have been handicapped from the results of neglect of decayed teeth or diseased nose or throat. The loneliness of the mother left with the whole responsibility of a

31

32 PUBLIC AID TO CHILDREN IN THEIR OWN HOMES.

family formed another urgent need for service. One well-educated mother said: "Raising a family alone is almost more than a woman can do. I should have never been able to bear it, if it had not been for the help of Miss A and Miss B," naming the case worker and the supervisor.

A large percentage of the women needed help in the care and training of their children, and in managing their incomes and their household affairs. They came for the most part from economic groups where is was necessary for a young girl to begin to work as soon as she became of legal working age. Usually this work had been in a factory or shop, and of such a nature as to give her little help in her home-making problems as a wife and mother. The home from which she came frequently did not furnish a desirable model on which to form her own. Sometimes the husband had taken the leading part in the management of the family finances, and still more frequently the discipline of the children had been regarded as his duty rather than hers. The fatherless sons, especially as they approached the period of adolesence, were often a source of great anxiety to the mother.

Mrs. X was one of the women who needed many different forms of service. Born in Austria of parents who had been well to do there, but who had never succeeded in adjusting themselves to conditions in America, she had left school at the sixth grade, although she was ambitious and had hoped to study nursing. Instead, she married a painter, who earned well and took good care of his family. He died, suddenly, of pneumonia. When an allowance was granted to Mrs. X, six months after the death of her husband, she was a deeply discouraged young widow of 30 years, with three children of 18 months, 4 and 6 years. She was nervous and upset and her teeth and eves were in bad condition. Living in an isolated country place where it was necessary to carry for three blocks all the water for the household, she had not the spirit to keep her house clean or to try to manage her expenditures in an intelligent way. She spent \$60 a month for food when she first received aid, which made it necessary for them to go without clothing except such as they received as gifts. After six months' help in planning her expenditures she was getting adequate food for \$40-an amount still above the estimate in that locality for a family of this composition, but representing a great increase in efficency on the part of the mother. Her teeth had been attended to and glasses secured. She was reading good books and regaining her hold on life. The children fortunately were healthy and did not need special attention. The mother did housework at a neighboring country place, and her employer took an intelligent and kindly interest in her and the children. When visited by the writer the house was in spotless order,

the beds were comfortable, and there was an air of a real home about the place. The record showed that a great deal of patient and interested work had been necessary to bring about these changes.

INDIVIDUALIZING THE CHILD.

In several of the localities studied there was conscious effort to differentiate the characteristics of each child in the family. While the family was the unquestioned unit of treatment, and there were many things in which its members necessarily had to share alike, an effort was made to ascertain as far as possible the individual needs of each child and to work intelligently with the mother, the teacher, and the health agencies to correct defects, to develop special gifts of personality, and to help to bring the child to a healthy, normal adult life, in which his happy adjustment to his surroundings would insure his usefulness to society.

In Westchester County the report of the first visit to a home included a description of each child. The following examples are taken from the case records.

Ellen, 15 years old, is very tall for her age, rather pale, and has dark hair and blue eyes. She has not particularly regular features (resembles picture of father), but has an extremely pleasant and intelligent face. Her manner is very agreeable and confident. She is her mother's "right-hand man" and seems to assume naturally a position of great responsibility in the household. Every evening she sits down to make a list of purchases for the next day, then buys all the provisions. She does all letter writing, etc., and attends to countless details for her mother. She went through the grade school, a few blocks from home, and is now in the second year of high school, to and from which she walks daily, about $2\frac{1}{2}$ miles each way. She says she loves school and fully intends to graduate. When the mother was alone with the visitor, she said that she wants to keep some of her hardships from Ellen, and that she surely wishes to manage so that she may complete her schooling. Ellen had an ambition to go through college and study medicine, but now she plans to take a business course so as to earn more quickly. She is quite athletic, and thinks nothing of walking to and from school, of fetching all the water from a spring at the end of the property, or of playing baseball at school. Basket ball she found too strenuous. Her mother says that as a youngster she was not strong, and had hemorrhages, which she has outgrown. Only recently has she grown so tall. She has had whooping cough, mumps, chicken pox, and last winter she and all the children had measles. Her birth, in hospital, was normal, as was her infancy. Walked at about 14 months. The mother said that Ellen's whole life is in her home and school. She is intense in her interest in both. Last year she went to a neighborhood party where they played some kissing games; Ellen put on her coat and walked home.

Mary, 13 years old, had never been well. She has had all the children's diseases measles, mumps, chicken pox, etc., and pneumonia. Her mother says there is always something wrong with her. She is not bright and not very helpful in the home. She sometimes washes the dishes but can not do much more. For four years she has attended the C—— school, walking about $1\frac{1}{2}$ miles each way. She and the two boys stay at school for lunch and get home about 4.30 or 5. She has never gone beyond the first grade. The mother agreed to the suggestion that she be examined at the mental clinic.

34

School reports were secured for children of school age who were granted pensions, in practically all the places studied, although with varying frequency and completeness. In three of the localities school reports for all the children were part of the record; in one place there were such reports for only 51 per cent and in the others for from 90 to 99 per cent of the children. In most of the places scholarships were obtained for children who were exceptional either in ability or in ambition. Frequently a child, because of frail physique, was kept in school after he had reached working age. Wherever the case work was most carefully done the exceptional children were looked after and given a chance for development.

In St. Louis each child was examined by a physician at the office of the board of children's guardians, and the record of the physical findings was filed at the office, where it could be referred to readily by the workers. If a child was below par physically he was kept under the supervision of the physician, who prescribed treatment and reexamined him at intervals.

Westchester County had the great advantage of a mental clinic of its own. This made it easy to examine any child who exhibited abnormal mental traits, and the record containing both the physical and the psychiatric findings was within easy reach of the case worker. After the examination a conference was held between the director of the mental clinic and other members of the staff, at which a plan of treatment was worked out. Not infrequently such an examination showed the home conditions and the mother's training to be unfavorable for one child of the group, while the others might be developing in a normal way. The generalization that a home suited to one child was necessarily suited to another was thus avoided.

In Denver the case record contained a child-study sheet for each child in the family. It was devoted chiefly to the physical condition and the health habits, but provided for the notation of school grade and intelligence quotient and for a description of the personality. Use of this sheet helped in the very careful study of the characteristics of each child. Weighing and measuring tests were given in some places.¹⁰ Physical defects were being corrected in all. Adenoids and diseased tonsils were removed, orthopedic treatment was given, and dental care was provided.

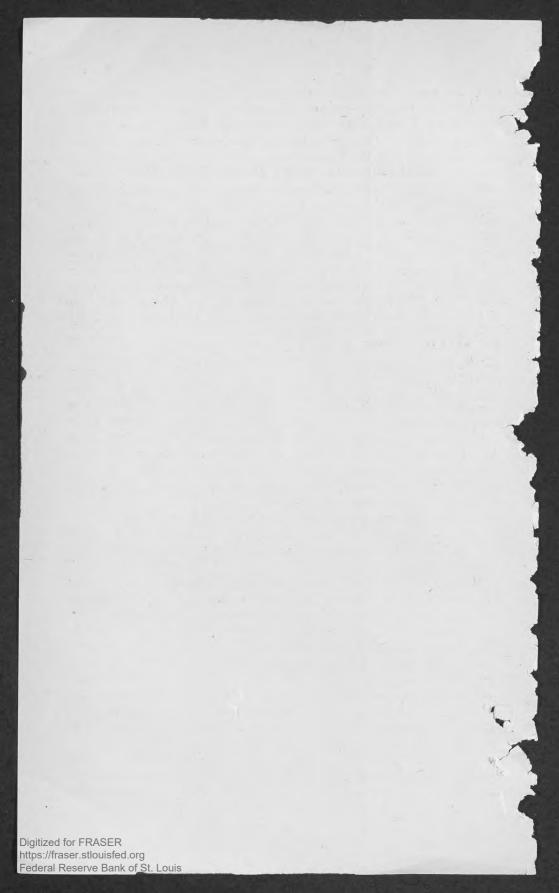
INSTRUCTING THE MOTHER IN HOUSEHOLD MANAGEMENT.

In concentrating on the welfare of the child the workers tried not to forget that the mother was frequently a young woman who had had small chance for training and development, and she was placed

¹⁰ For description of these tests in Westchester County, see p. 126; in Denver, see p. 49.

in touch with every neighborhood agency that could help her to become a better home maker and mother. In the cities there were infant-welfare clinics, nutrition clinics, and health classes; in the country instruction was given by the home advisers from the extension departments of the State colleges and universities. One mother living in a rural district was given a correspondence course in dressmaking. A little later the home-economics extension worker from the State agricultural college formed in the neighborhood a dressmaking class that she could join. Another woman living on a farm, where no classes were available, was able to get much help in the preservation of food materials for the winter from the literature which the case worker had had sent to her from the home-economics department of the State university. The visitors themselves gave a great deal of instruction in diet, management of income, and care of health. In most of the places they taught the mothers to keep expense accounts and to budget their incomes.

In Minneapolis each mother who did not speak English was given instruction in neighborhood classes or, if necessary, in her own home. In all the places visited similar work was being done. A Polish woman in St. Louis read with great pride from a "second reader."



WHAT THE AID MEANT TO THE CHILDREN.

A mother who was receiving aid in Northampton County spoke with emotion of an acquaintance who was about to break up her home and place her children in an institution. The woman was living in a neighboring county, which was not yet organized for the administration of aid to mothers, and she felt that she was unable to keep her children with her. The mother who reported the circumstance added: "I should never do that. We would have to live in one room, and I would have to work day and night if we did not have the mothers' pension, but I would keep the children with me anyway." Some of the children were no doubt saved from being brought up in institutions, others were rescued from undue hardships in the home, and still others from the demoralization caused by the haphazard and irregular relief given through the unorganized philanthropic impulses of the community. In one of the communities where there had been no organization of charity there was a marked contrast of manner between the women who had never received relief other than the mothers' allowance and those who had been dependent before receiving this regular aid. The first group showed normal self-reliance and dignity, while the others were lacking in initiative and self-reliance.

Among the mothers interviewed during the study were many similar in character and circumstances to Mrs. B, to whose needs the plan of the mothers' allowance seemed to be especially well adapted.

Mr. and Mrs. B, born of American parents, grew up on neighboring farms, met at a husking bee, and were married under much the same circumstances as the rest of the young people in the neighborhood. The home of each had already been visited by more or less misfortune. Mr. B's father, a chronic invalid, had been supported by his sons for some time before his death. Mrs. B's mother had died when she was young, leaving her the oldest of five children. She became housekeeper and mother for them, besides sharing in the work of the farm. Her whole afterlife was affected by this early period of overwork, which left her with varicose veins and a lowered resistance. The married life of the couple was, however, very happy. Mr. B became a trainman, with average earnings of about \$75 per month. They bought a city lot in the hope that they would eventually be able to have a home of their own, but much illness and the

taxes ate up the property. At one time all the children had typhoid fever and were so ill that two trained nurses were necessary to care for them. When the father died after a three years' illness, leaving five children of from 3 to 11 years of age, there was nothing left, except an insurance of \$1,000, already partly pledged for debts contracted during the long illness. His wife believed that the disease from which he died was caused by the nervous strain occasioned by wrecks which he had been through, but no compensation was received from the railroad.

Although still under 35 years of age when her husband died, Mrs. B was physically worn out. She took home work from a local factory, but was able to average only about 90 cents a week by putting in all the time that was left from the care of her family. At the end of a year her money was almost gone, and an allowance of \$45 was granted. She was allowed to retain a small reserve fund, from which for several years she drew for emergency and unusual expenses. The children were intelligent and ambitious. The oldest boy was in high school and earning enough for his own support at work after school hours. During vacation he worked full time for the same employer, from whom he was receiving good business training. The second child was a girl, not strong physically, who at 15 years was finishing her first year of high school. She was not strong enough to work after school hours, but it was felt that the question of her health made it desirable to keep her in school until she was at least 16. She wished to become a teacher. The self-respect of the family had been carefully guarded, and the source of their income, although known to a number of persons interested in them-the physician, the boy's employer, and others-was not common knowledge, and Mrs. B believed that the children had suffered no humiliation because of it.

The contrast that exists between many homes struggling along with no such aid and one in which it is being adequately administered was brought out by Mrs. N in telling of her own childhood. "I say thank God for the mothers' pension. My mother says she would not have me take it, but I think I ought to be thankful that I can live in a country where they have it. My father died and left my mother with nothing to bring us up on, and we had no clothes and never saw the inside of a school. It was running around without enough clothes then that gives me the poor health I have now." She was energetically sewing as she talked, and the two boys of 3 and 5 who were playing around her showed by their clean and well-mended clothes that they were not sharing the fate she had suffered from as a child. As further proof that they were being properly dressed, she showed the visitors the comfortable woolen

underwear she had made from mill ends bought from a woolen mill in the neighborhood.

Mrs. N's hard childhood had been passed in Scandinavia, whence she emigrated as a young girl to become a domestic servant in America. At the age of 20 she married a promising young carpenter. Her health had been poor ever since her childhood, and for a time after her marriage the doctors had thought that she could not live. This made it hard for the young couple to get ahead and start buying a home. They had undertaken to buy one, however. On the outskirts of the town, where the streets were unimproved and the ground cheap, the father had built, almost entirely with his own hands, the four-room cottage in which she and the children were living. He had died suddenly of influenza, leaving the house not entirely finished, and heavily mortgaged. Eight months later, the mother began receiving aid to the amount of \$35 per month, and she did enough home washing to meet the deficit in her budget.

The change in home conditions brought by granting aid and giving the service which should accompany it, was strikingly illustrated by the S family, who came to the attention of the officials administering allowances through the school. The teachers reported that the children were irregular in attendance, habitually tardy, and that they were poorly clothed and appeared to be neglected. Their school work was poor, and they frequently fell asleep over their lessons. Investigation showed that the father had died the year before, leaving little to his wife and four small sons except the heavily mortgaged ramshackle house in which they lived. They earned a scanty living by selling papers. The mother was frail, and she and the children were out in all kinds of weather, often in rain-soaked shoes and too thin clothing. They were up early in the morning to sell and were often out until late at night. It was six years later that the writer saw them in a comfortable homelike flat. The oldest boy held a fairly good position and was going to night school. One boy was in high school, and the others had good grade-school records.

With the sudden death of the husband want had come quickly to many of the women and found them unprepared to meet it. They did not know where to turn or how to adjust themselves to the situation.

One brave-spirited woman with six children had tried to struggle along with what she could make out of keeping a confectionery store, at which she hoped that school children would buy. She had no business training, and things went very badly. There were days when her own children came from school to find not even bread, and she saw them cry with hunger. But it was only when a kindly neighbor, suspecting the truth, said to her, "Look me in the eye and

40 PUBLIC AID TO CHILDREN IN THEIR OWN HOMES.

tell me whether you have had anything to eat to-day," that the truth came out, and public aid was arranged for the family.

Of another widow whose husband had died during an epidemic, a friend told the case worker during the investigation: "She is so independent that she would not let her best friends know that she is in need. I am afraid that often there are times when they go to bed hungry."

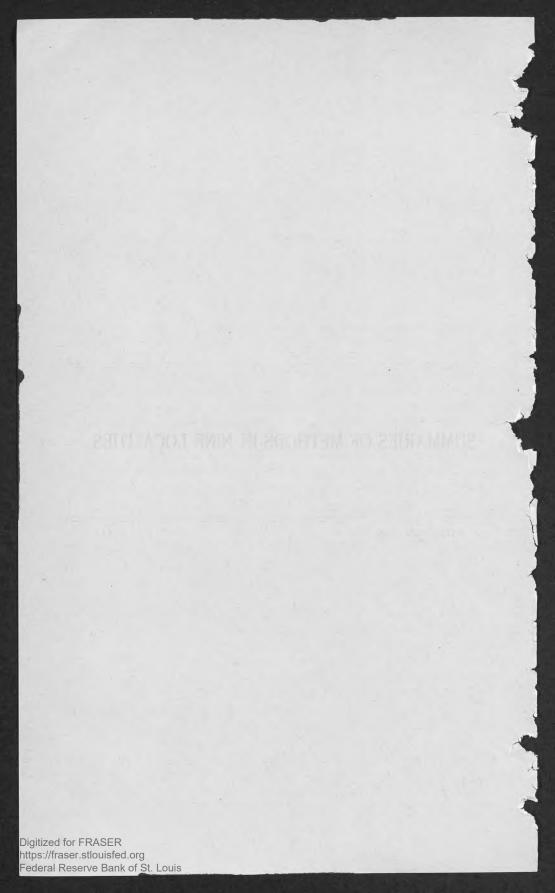
The neighbors admired the pluck of a young wife who went ahead with the farm work when her husband's death from tuberculosis left her alone with three small children. They did not realize that she was in danger, until her health broke with the strain of lifting heavy milk cans. When she was given a mother's allowance she was overjoyed to learn that she might keep her farm home, suitable arrangements being made for lightening the work. She wanted country life for her children, believing that she could in that way save them from contracting their father's disease.

A grant of aid given promptly, with a reasonable assurance of its continuance and accompanied by the sort of kindly service which was being given to a greater or less extent in all the communities where the study was made, was believed by all the officials and workers to be the best possible way in which to meet such a situation as that in which a mother of young children, without resources, finds herself when deprived of the support of her husband. The most effective help which the community can give to mothers who, under these adverse circumstances, are using their best endeavors to bring up their children to be useful and self-respecting citizens is just such a grant, which will secure to them a regular income and relieve them of at least a part of the economic pressure.

SUMMARIES OF METHODS IN NINE LOCALITIES.

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41



DENVER.

Denver had in 1920 a total population of 256,491, of which 37,620, or one-seventh, were foreign-born whites. Of these, the largest number (14 per cent) came from Russia, and there were gradually decreasing percentages from Germany, Sweden, England, Ireland, Canada, Italy, Austria, Mexico, Poland, and a large number of other countries.

ADMINISTRATION.

Aid to mothers with dependent children was administered in Denver under a State law called the "compensation to mothers act."¹¹ It permits the judge of the juvenile court to enter an order on the city and county bureau of charities for any amount that he may think necessary to enable a parent or other person whom he considers a proper guardian for a dependent or neglected child to give to the child the care needed. The law vests in the judge the duty of appointing persons to investigate applications and supervise families receiving this assistance. The secretary of the bureau of charities of the city and county of Denver had been appointed for this service, and the work was being done though that office.

The bureau of charities.

The bureau of charities of the city and county of Denver, functioning under the department of health and charities, administered all outdoor relief from public funds, including pensions for the blind. It could give relief only to legal residents of the county, but was free from legal restrictions as to the amount and kind of relief in any individual case. Although hampered by lack of funds, it had for this reason been able to develop during the past 10 years a high standard of social case work. All employes of this bureau ¹² were appointed by the board of charities subject to the approval of the mayor and of the director of the department of health and charities. There were no competitive examinations for these appointments.

The city was divided into five districts, and the field work in each was done by one of the district visitors. Along with her other duties, each visitor investigated every application for a mother's allowance that originated in her district; but after an allowance

¹² The employees were: Executive secretary, assistant secretary, supervisor of mothers' compensation, supervisor of homeless men, five district visitors, registrar, bookeeper, and two stenographers.

¹¹ Colorado Laws, 1913, p. 694; 1919, ch. 160.

was granted the supervision of the family was cared for by a sixth social case worker, who was assigned exclusively to the supervision of mothers' compensation cases.

Equipment of the workers.

The supervisor of mothers' allowances had charge of all the families receiving aid. She had been chosen from the staff because of her special fitness for this particular work and her interest in it. A college graduate, with experience in homemaking and the training of children, she had been with the bureau for three years. The secretary of the city bureau of charities devoted a part of her time to the general direction of the work. She was a college graduate, and had been director of case work in a large charity-organization society before coming to the bureau six years before. The district visitors, who did the general work of the bureau and who made the investigations of applications for mothers' allowances, were all trained case workers.

Records.

The record kept of each family was similar to those in use among the private organizations affiliated with the American Association for Family Work. They were unusually full and well written.

Children eligible for aid, and amount of grant.

The Colorado law was a blanket one, which made no restrictions beyond that of the dependency of the child in question, the residence in the county of the parent or guardian, and the ability of the latter to make a suitable home for the child, provided an income was assured. Ownership of a home was not considered a bar. It was possible to make the grant not only to a mother but to any person whom the judge might consider a proper guardian for the child. In 3 of the 73 families granted aid at the time of this investigation the mother was dead—in one of these cases a grant of \$50 was made to a grandmother who was caring for a family of four children; in another, a grant of \$25 was made to a grandmother who was caring for three; and in the third instance an aunt with five children under her care was paid \$55 a month. Among the applications which had not yet been acted upon were two from fathers who were widowers.

The amount to be granted the individual family was determined by the family's necessity, subject to the limitations of the appropriation for the purpose.

Procedure in granting aid.

Application was made by the mother at the juvenile court on a blank provided for the purpose. This blank covered a full statement of property owned, insurance received, money in the bank, income including wages of any employed member of the family, and

DENVER.

addresses of all relatives of the first degree and of the landlord. These facts were sworn to by the applicant. The blank was then sent to the city bureau of charities for inquiry into the circumstances of the family, and the following facts were verified from public records or other reliable sources:

- 1. Legal residence of the mother in State and county.
- 2. Marriage of parents, including former marital status.
- 3. Status of father-his death, incapacity, or desertion.
- 4. Dates of birth of children
- 5. Property interests, including insurance, amount of ready money, ownership of real estate, etc.
- 6. Wages of employed members of the family.
- 7. School records of the children.

The additional sources of information habitually used were:

- 1. Other agencies to whom the family had been known
- 2. All the relatives of the first degree.
- 3. Physicians who had treated the family.
- 4. Former employers of any member of the family.
- 5. References given on the application by the mother.

The health history was very carefully looked into. If there had been a serious illness or an operation the physician in the case was consulted. A thorough physical examination was made of all members whose health was questionable and the findings were included as part of the record. An unusually complete family history was secured and recorded. It covered the conditions under which the father and mother grew up, met, and married—their work records, character, education, and training; the main facts in their lives after their marriage—habits, standards of living, relations with church, relatives, friends, and employers. The relatives living in Denver were visited in order to secure their help in getting the main facts of the family history, and their financial standing was ascertained as well as their attitude toward the dependent family and their willingness and ability to help in ways other than financial.

When there were no funds available for a grant of compensation a visit was made to the applicant, and the needs of the family were met out of funds for poor relief or the family was referred for aid to one of the two private organizations in the city that gave relief. When funds became available—which at the time could happen only when a family already on the list ceased to receive compensation the case was brought into the juvenile court, and the results of the investigation were submitted to the judge, with a recommendation. The amount of the grant recommended was based on the difference between an estimated budget of family expenses and the income which the family had, or might be expected to have, under the plan which had been worked out with them during the investigation. The family budget was calculated according to a schedule adapted

from the one published by the Chicago Council of Social Agencies. In making the adaptation, prices on which the Chicago figures were based were compared with those in Denver, and actual family expenditures (which were being recorded by a number of reliable families) were used in testing the accuracy of the schedule.

The hearings were held in the judge's chambers, where also were heard juvenile-court cases. The mother accompanied by a representative from the bureau of charities appeared before the judge, but the children were not required to be present. She might ask for a larger grant than had been recommended. This the mothers seldom did, since the amount of the recommendation in each case had been carefully worked out, always with her, and it usually had her approval. Payments were in semimonthly installments. The mother called for the warrant at the office of the city bureau of charities, then called for her check at the office of the city treasurer. Congestion in these offices was avoided by the expedient of paying the mothers on different days.

THE FAMILIES AIDED.

Children benefiting by grants.

There were 224 dependent children in 73 families who were receiving aid through mothers' allowances in June, 1921. Besides the 224 children aided, there were 30 older children in the homes, making a total of 254 children at home in the 73 families. The number of children receiving pensions in each family ranged from one to eight, as shown in the following:

Number of children aided in family.	Number of families.
Total	
One child	
Two children	
Three children	
Four children	
Five children	
Six children	
Seven children	1
Eight children	1

The ages of the 224 children receiving aid are shown in the followir Number of children.

1g.	list:	
	Ages.	

Ages.	
Ages2	224
Under 4 years	19
Under 4 years	26
4–5 years.	21
6–7 years	04
8–9 years	33
10–11 years.	41
10–11 years	11
12–13 years	11
14 15 mapps	40
16–17 years	5

Causes of dependency.

In 62 of the families dependency was caused by the death of the father, in 3 cases the father was insane and in an institution, in 2 the father and mother were divorced, in 2 others fathers had deserted their families, and 1 father was in prison. The causes of dependency in the other 3 cases was not reported.

Nativity of the mothers.

Half the mothers (36) were of foreign birth. Of these 12 were born in Russia, 6 in Ireland, 4 in England, 3 in Canada, 3 in Italy, 3 in Sweden, 2 in Austria, 1 in Germany, 1 in Rumania, and 1 in Scotland.

Inadequacy of funds.

Only 73 families were receiving aid in June, 1921, the appropriation made by the city council being inadequate to care for all the families eligible for the relief. A tax levy of one-tenth of a mill was voted to care for the 1921 work. This was expected to yield about \$35,000 for the year, a sum which would not quite cover expenditures at the rate for June. During that month, \$3,015 was paid to the 73 mothers for the support of the 224 dependent children. Because of lack of funds no application made later than June, 1920, had been granted. There were on the waiting list 82 families with a total of 227 dependent children. If, as in the past, 25 per cent of the applicants were found ineligible, relief for the families entitled to it, at the average grant in June, 1921, of \$13.40 per month per child, would require an additional appropriation for the year of approximately \$27,000, while a further considerable appropriation would be needed for the relief of those families becoming eligible during the last half of 1921.

This inability to secure grants of compensation for all families who came within the provisions of the law made it necessary for the city bureau of charities to give relief to many mothers for long periods of time, often for a year or over, out of funds allotted to poor relief, before it became possible to get them mothers' compensation. It was not generally the policy of the bureau to give cash grants when administering poor relief, so that being cared for in this way meant receiving aid for the most part in kind. This form of relief is not well adapted to the care of the family of a widow of good character and ability, whose period of needing aid will necessarily be long because of her dependent children. There can be no question that independence of spirit and self-respect are more easily preserved under a system of relief which gives at regular intervals a stated amount on which the mother may learn to administer her household.

ASSISTANCE GIVEN.

Allowances.

The amounts of monthly allowances given to the 73 families were as follows:

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73	•	-	 							 	 • •	 •		 							• •	-	•		•	•			 	 					ι.	ıl	ta	ot	Te	1				
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12			 	-							 			 	 •		-												 	 			-).	29	-	5-	2	
5																																										0-		
3			 		-						 	 -	-		 					-				-						 				-).	39	-	5-	3	
17			 		-						 		-	 	 								-						 	 									1 .	4	-	0-	4	
5			 	-	-						 	 -		 	 • ;	-	-									-	-).	4	-	5-	4	
12	 		 	•	-	-			-		 			 	 	-		-					-							 	-		-						ŧ.	54	-	0-	5	
1			 				-				 			 	 			-												 		-).	5	-	5-	5	
8			 		-						 			 															 	 									1.	64	-	0-	6	
1			 				-	-		 	 		-	 				-).	6	-	5-	6	
3			 								 			 															 	 									1.	7	-	0-	7	

Service to the families receiving aid.

The contact of the supervisor with the families receiving aid was close and friendly. She had a short interview at the office with each mother twice a month when the warrants were given out and aimed also to visit each family in the home at least once in two months although this visit was sometimes omitted in the case of well-known families where the other contacts showed that conditions were satisfactory. Those needing special attention were visited more frequently.

The number of visits recorded as paid to each of the 73 families during the six months' period preceding June 1, 1921, was as follows:

Home visits.	Number familie	
Total	7	73
Less than three]	15
Three]	14
Four	2	20
Five		6
Six		7
Seven to ten	1	11

Relationships with the mothers.—The spirit of the work was thoroughly democratic and the personal dignity and self-respect of the mothers were carefully fostered. Both the judge of the juvenile court and the workers of the bureau made them feel that there was no cause for humiliation in their being forced by misfortune to receive from the public this help in the upbringing of their children. Such treatment seemed to awake in them a feeling of responsibility toward the acceptance of the aid. Of three mothers who came into court during May, 1921, to have their grants revoked, two had them-

DENVER.

selves taken the initiative for this action. They felt that it was possible for them to get along without the grants, and knew that many other mothers were waiting for the allowances.

During the year before this study there had been formed an advisory council consisting of seven of the mothers, which met once a month with the executive secretary and the supervisor of mothers' allowances. This council took up questions relating to all the families—such as the schedule for estimating the family budget, questions of household management, and recreation plans for the children. In the spring it had sent out a request for each mother to send in a record of meals served for a period of two weeks. These had been received, and were made the basis of discussion at one of the meetings to which all the mothers were invited. Such meetings were held occasionally and conducted by a president elected from their own number. Their purpose was partly recreational. There was usually a program of music and speaking, followed by a social hour.

Child welfare.—The city bureau of charities regarded the mothers' compensation department as a department of child welfare, and the work of the supervisor was directed chiefly to the end of making sure that the children were having wholesome living and growing conditions, with opportunities for normal mental and moral development. She tried to individualize each child in the 73 families, and in the attempt to do so had devised a child-welfare sheet for recording habits and conditions.

Weighing and measuring tests.—Weighing and measuring tests had been started and with the assistance of a nurse from each of the three local organizations giving nursing service, 188 of the 224 children had been weighed and measured. The children found underweight were being examined by a physician, and measures were being taken to correct remediable defects, so that the children would be in condition to develop normally. Tonsillectomy had been advised in 14 cases, the operation having already been performed in 3 cases and the date set in 4 others. There were defective teeth in 40 instances; these were being taken care of as rapidly as possible.

The supervisor talked with the mother about the health habits of each child, covering the points indicated on the child-welfare sheet, and planned with her changes necessary for the child's improvement. She hoped that a nutrition clinic would be available later for children who failed, under this treatment, to attain normal physical development.

School and employment.—The school progress of each child was watched, and the supervisor kept in touch with the teachers, so that irregular attendance or poor records of any kind could receive immediate attention. When the child was legally able to go to work the question of the desirability of his doing so and the sort of employment he was to enter received careful attention. Private scholarships were sometimes obtained to keep especially promising students in school after they had become eligible for working certificates, since it was felt by the department that the public funds could not be used for the purpose. This part of the service was adjusted carefully to the needs of the individual. A bright girl ambitious to become a teacher received not only scholarship money but a great deal of help in planning her high-school course. A well-grown 14-year-old boy with mechanical ability, but uninterested in school, was permitted to stop school at the seventh grade to enter a machine shop. A frail girl, who had formerly been tuberculous, was kept in school until she finished the eighth grade at 16 years. She was then found work caring for children in a place where health conditions were favorable, instead of being left to drift into a factory as she inevitably would have done if left to her own devices.

STANDARDS OF LIVING.14

Characteristics of the families visited.

Visits were made to 23 homes, and an office interview was had with one mother who was living temporarily in a tent. A full interview was taken with each mother, covering the points reported upon below. The families were chosen ¹⁵ mainly from those who had been receiving compensation for two years or more, a few families being added who represented certain nationality groups or a particular set of circumstances—such as the death of the father during the epidemic of influenza in 1918.

Of these families, 1 had been receiving aid for something over six years, 3 had been aided for five years, 3 for four, 5 for three, and another group of 5 for two years, while 6 families had been aided for one year, and 1 family for less than a year. All the mothers spoke English well enough to carry on an ordinary conversation. Ten of them were born in the United States, 1 being a negro. Of the 14 mothers of foreign birth, 4 were born in Russia, 3 in Ireland, 2 in Sweden, and 1 each in Austria, Canada, England, Germany, and Scotland. Families of from 1 to as many as 10 children were represented, except that there was no family with 8 children. There were 9 families with 5 children, 6 families with 2, and 3 families with 3 children. In 8 families there were children too young for school; in 11 families older children had left school and were working to help support the family; in 3 other families an older child was working after school or on Saturdays.

¹⁴ Data were secured through home visits by the writer.

¹⁵ For general method of selection of families, see p. 1.

Housing.

The bureau of charities encouraged most of the families to live outside the crowded parts of the city. Among the 23 homes visited 13 were in cottages with a yard and garden, though most of them had not as much ground space as the home of Mrs. D, an Austrian widow, who with her five boys lived in the outskirts of the city, several blocks from the end of the street-car line. Their four-room cottage had enough ground surrounding it for a large garden, a chicken yard, and a shed. The shed was for a cow, which furnished milk for the neighbors as well as for the family. There was a root cellar where the mother stored potatoes, carrots, beets, and other winter vegetables, of which she raised enough for the year. It was a long trip into the city, but her ambitious boys of 15 and 17 took it not only to go to work but to attend clubs and evening classes. They could get fishing and swimming within a few minutes' walk from the house.

Another cottage, located much closer to the city but on a quiet street, was kept in spotless order by the Russian aunt of five orphaned children. It had four well-lighted rooms and a summer kitchen, and was set in a well-kept grassy lawn, with a garden at the rear. The water was carried from a well in the yard; the toilet was outside.

Ten of the mothers owned the cottages in which they lived, and the families took great pride in improving them. The other 11 families in the group visited were living in apartments or "terraces." The terraces, only one story high, had three or four rooms, built one behind the other, two or three terraces being built in a solid row. In one case, the middle room was without an outside window; the other terraces and the flats were fairly well lighted and ventilated.

Household equipment.

In all except two of the homes visited there was a pleasant sitting room with simple furniture, usually a rug or carpet for the floor, comfortable chairs, a table, occasionally a few shelves with books, and in a few instances a piano. The houses were heated by stoves a cooking range for the kitchen and a heating stove for winter use in the sitting room. Nine of the houses had gas light and a gas plate or range for cooking. A few with no gas had a summer kitchen, which mitigated the discomfort of cooking on the coal range during the hot weather, which in Denver was a comparatively short season. There were electric lights in 12 of the houses, and 10 of the housekeepers had an electric iron as well. In 17 homes there were enough beds to allow one for each two persons in the family, furnished with covers enough to make open windows in cold weather possible, and with enough linen for cleanliness. Sleeping arrangements in the

52 PUBLIC AID TO CHILDREN IN THEIR OWN HOMES.

other homes were less comfortable. Six of the mothers were sleeping with two of their children and four had insufficient covers or linen. The kitchen equipment was in practically all instances sufficient.

Food.

Selection of food showed that careful instruction in diet had been given, since a much larger proportion of the women were making a wise choice than could be expected from a group who had no special training.

Among the menus handed in were these from the mother of nine children, two of whom were working:

BREAKFAST.

Cream of wheat for 6. Toast and butter for 4. Coffee for 4. Milk for 6.

DINNER. Monday.

Baked potatoes and butter for 8. Creamed carrots. Bread and butter. Cocoa.

Lunches for 2: Ham sandwiches. Bananas.

Tuesday.

Soup, boiled meat, potatoes. Bread and butter. Chocolate pudding.

SUPPER.

Rolled oats for 6. Milk toast for 4. Toast and butter. Coffee for 4 Milk for 6. Boiled potatoes for 8. Cold boiled meat. Bread and butter. Cocoa.

Lunches for 2: Meat sandwiches. Pears, cake.

Wednesday.

Tomato soup. Fried apples. Fried potatoes. Bread and butter.

Lunches for 2: Hamburger sandwiches. Apples, cookies. Boiled potatoes. Cabbage and spare ribs. Bread and butter. Apple dumplings. Tea for 4. Milk for 6.

Steak (round).

Fried onions.

Cabbage slaw.

Tea for 4.

Milk for 6.

Mashed potatoes. Bread, butter, jelly.

Cream barley. Coffee for 4. Milk for 6. Toast and butter.

All the mothers took at least 1 quart of fresh milk, and 16 of the 24 families for whom fairly full information about food habits was available bought enough milk to allow at least a pint for each child daily. All of them reported enough meat and other high protein foods, and cereals were used by all. Vegetables and fruits were used

DENVER.

in quantities far above the average found among families living on small incomes. In 21 families they were a part of the daily diet. This result seems to have been accomplished through the encouragement of garden making and canning as well as by instruction in diet. The extent to which the use of coffee by the children had been eliminated was noteworthy; it was given to very few of the children.

Clothing.

The mothers and children seen in their homes were neat in their personal appearance and suitably clothed. A sewing machine was a part of the equipment of each household and was being used in every case. Many of the mothers were very clever at making over old clothing and using remnants to advantage. One was making union suits of flour sacks for her little boy.

Housekeeping and household management.

The management of income was careful and intelligent in all except two families; in these the mothers were mentally subnormal. Vegetables for the winter were stored whenever possible. Tomatoes and other vegetables were canned at home, and sauerkraut, jellies, preserves, and pickles were made. Buying was done in large quantities—flour and sugar were bought by the hundredweight.

Clothing was kept well mended, and the simpler garments at least were made at home. Some of the mothers did quite ambitious tailoring.

Sixteen of the homes were clean and orderly. Housekeeping standards in the others were only fairly good.

Education and recreation.

In all except 3 of the 23 homes visited there was a daily newspaper, and in 9 there was a magazine in addition. Many of the homes contained a number of books, and the public library was used more or less by most of the families, especially where there were older children.

Activities connected with church and Sunday school were a part of the recreational life of practically every family of the group. Fishing, swimming, ball playing, and other outdoor sports were common among the families who lived in the city outskirts. Summer outings had been arranged for many of the boys and girls who had no friends whom they might visit in the country. The mothers in most instances belonged to at least one club, which either carried insurance or was connected with the school.

Insurance and savings.

The mothers carried insurance for themselves and for the children over 16. In Colorado, at that time, younger children could not be insured. Most of the families had small savings accounts—usually less than \$50—which could be used for emergencies.

54 PUBLIC AID TO CHILDREN IN THEIR OWN HOMES.

Work of the mothers.

Fourteen of the 24 mothers were earning money—5 working at home, and 9 outside the home. One of the latter group was a janitress of a school building, 2 others were away from home four days a week, and the others for one or two days. In each case, the arrangement for the care of the children while the mother was away appeared to be satisfactory. In 3 families, older children were responsible for younger ones after school, and in the others a relative or a nursery cared for them.

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STATE PROVISIONS AFFECTING LOCAL ADMINISTRATION IN MINNESOTA.

Two Minnesota counties were included in the study—Hennepin, containing Minneapolis, the largest city in the State, and Yellow Medicine, a rural county with a population of only 22 persons per square mile.

PROVISIONS OF THE LAW.

The original Minnesota law providing for county aid to mothers with dependent children was passed in 1913. This act was repealed in 1917, when a new law was enacted. Amendments were passed in 1919 and 1921.¹⁶ Under certain conditions the judge of a juvenile court who finds a child to be dependent may order payment for his support to the mother out of the county funds. The law requires that investigation of all applications for such relief shall be made, and that the families receiving such allowances shall be visited by a representative of the court at least once in three months. In counties of less than 33,000 population—to which type Yellow Medicine County belongs—the probate judge is judge of the juvenile court.

Under this law aid can be granted to a mother (or stepmother) whose husband is dead, imprisoned, in a State asylum, totally incapacitated physically, or who for more than one year has been under indictment for abandoning his children. The mother must have resided in the State for two years and in the county for one; she must be a citizen of the United States or she or her husband must have made declaration of intention to become one. The mother must be of good character, and have a child or children under 16 years of age at home with her, and aid must be essential in order that the child or children may be brought up properly with the mother in her home. A mother is not disqualified for an allowance because of the ownership of a home, which is not disproportionate to the needs of the family, or the possession of personal property not exceeding \$100 in value, exclusive of suitable clothing, household equipment, and such implements and domestic animals as the court feels it advisable for her to retain. In Hennepin County, the amount of equity in a home allowed at the time of the study was \$1,500.

The aid can also be drawn by a grandmother, if the court believes that it is for the best interests of the dependent child to live in her home and if she fulfills the conditions outlined above for the mother.

55

16 Laws of Minnesota, 1913, ch. 130; 1917, ch. 233; 1919, chs. 328 and 333; 1921, chs. 435 and 316.

PUBLIC AID TO CHILDREN IN THEIR OWN HOMES.

In June, 1921, the law was amended so that the mother may receive a maximum allowance of \$20 for one child and \$15 for each of her other children, instead of \$15 for one child and \$10 for each additional child, as previously provided.¹⁷

COUNTY CHILD-WELFARE BOARDS.

A State act of 1917¹⁸ authorizes the Minnesota State Board of Control to appoint a child-welfare board for any county when requested to do so by its board of county commissioners.¹⁹ The county superintendent of schools and a member of the board of county commissioners serve as members of the child-welfare board by virtue of their offices; three (or five) additional members are to be appointed by the State board of control, at least two of whom must be women. These members serve without pay during the pleasure of the State board.

In counties where there is a county board of child welfare, this board, when so requested by the court, considers applications for allowances to mothers and advises the court in each case as to whether or not the allowance should be granted, the amount needed, and the conditions under which the grant should be made.

STATE SUPERVISION.

In regard to the duties of the State board of control the law states:

It shall be the duty of the State board of control to promote efficiency and uniformity in the administration of this act (concerning mothers' allowances). To that end it shall advise and cooperate with courts and shall supervise and direct county child welfare boards with respect to methods of investigation, oversight and record keeping; shall devise, recommend and distribute blank forms; shall by its agents visit and inspect families to which allowances have been made; shall have access to all records and other data kept by courts and other agencies concerning such allowances; and may require such reports from clerks of the courts, child-welfare boards, probation officers and other official investigators as it shall deem necessary.²⁰

The law also provides for the reimbursement of the county by the State to the extent of one-third of the sum paid out in allowances, provided the expenditure is indorsed by the State board of control, and gives the State board power to refuse this indorsement if the allowances have been improperly made. Since no appropriation for the purpose had been made by the State, at the time of this study the counties were bearing the full expense, and the power of the State board to withhold indorsement was of no effect.²¹

¹⁷ Laws of Minnesota, 1921, ch. 435.

¹⁸ Laws of Minnesota, 1917, ch. 194.

¹⁹ See "County child-welfare boards," pp. 27-31, County Organization for Child Care and Protection. U. S. Department of Labor, Children's Bureau Publication No. 107. Washington, 1922.

²⁰ Compilation of the Laws of Minnesota Relating to Children, 1921, p. 99 sec. 12.

²¹ See Proceedings of Conference on Mothers' Pensions, pp. 23-24. U.S. Department of Labor, Children's Bureau Publication No. 109. Washington, 1922.

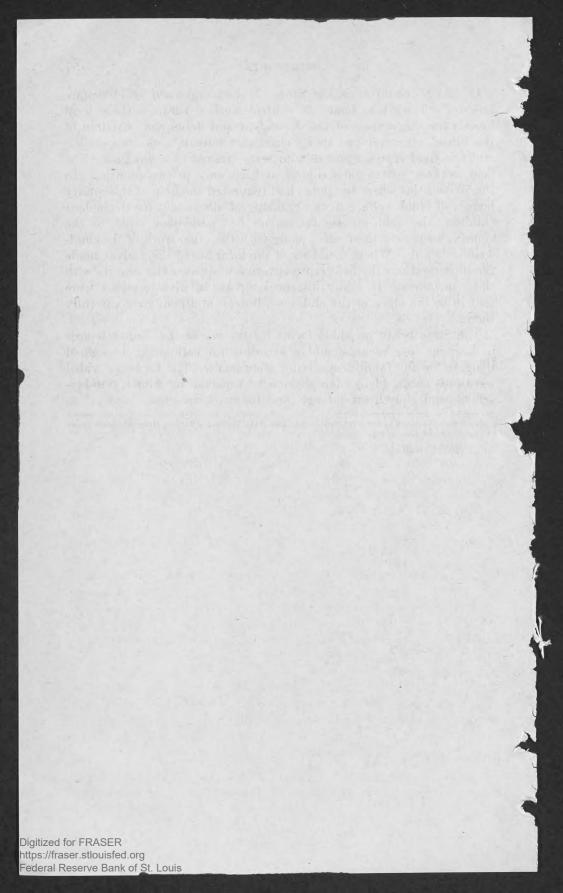
Of the 86 counties of the State, 71 had organized child-welfare boards.²² The State board of control worked through these local boards for the welfare of the dependent and delinquent children of the State. It employed in its children's bureau a case supervisor and five field representatives who were trained case workers. The field workers visited each county at least once in two months. In the 30 counties where the judge had requested the help of the county boards of child welfare in the granting of allowances for dependent children, the field representative, on her periodical visits to the county, went over these cases along with the other work of the childwelfare board. Where members of the local board themselves made the investigations the field representative went over the reports with those members. In many instances reports of investigations were sent in to the office of the children's bureau and gone over carefully there.

The State board provided forms for the use of the county boards in keeping case records, and a schedule for estimating household budgets for the families receiving allowances. The forms provided were face cards, blanks for physicians' reports, for school, Sundayschool, and church attendance, and for work records.

²² Information secured by letter from case supervisor of the Children's Bureau, Minnesota State Board of Control, dated June 6, 1922.

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57



HENNEPIN COUNTY, MINN. (MINNEAPOLIS).

Hennepin County had in 1920 a population of 415,419, of which number 380,582 were in Minneapolis and 3,055 in other urban centers, the urban population thus forming 92 per cent and the rural 8 per cent of the total. The foreign-born white inhabitants of the county numbered 94,132, or 23 per cent. Of these, 30 per cent were from Sweden, 18 per cent from Norway, 8 per cent from Canada, 8 per cent from Germany, 7 per cent from Russia, and 5 per cent from Poland, while there were considerable numbers from England, Denmark, Austria, and Czechoslovakia, and smaller numbers from other countries.

ADMINISTRATION.

The advisory committee.

A committee of the county child-welfare board, which met weekly, considered all applications for this form of aid and advised the juvenile court about the proper action to be taken in each case. The secretary of the Child-Welfare Board of Hennepin County was the chairman of this advisory committee, and he was also the executive secretary of the Public-Welfare Department of the City of Minneapolis. This made a very close and desirable connection between the mothers' aid work and the outdoor public relief work of the city. Where it was not possible under the law to grant enough aid to a mother with dependent children for the proper support of her family the case could readily be referred for consideration by the committee to the public-welfare department of the city, which customarily supplemented the income to whatever extent was necessary. The other two members of the advisory committee were trained case workers, who held supervisory positions in the two large private relief organizations of the city. This made still another connecting link in the social-service work of the city, since many of the families aided had been known to one or the other of these two organizations before becoming applicants for public aid. These private organizations supplemented the income in a few exceptional cases, where for some reason sufficient help was not received through the juvenile court and the public-welfare department combined.

Division of work.

A special department for mothers' allowances had been created in the juvenile court. It had a staff of five workers called "investiga-

60 PUBLIC AID TO CHILDREN IN THEIR OWN HOMES.

tors," who were directly under the supervision of the chief probation officer. The county was divided into five districts. Each investigator made the initial investigation and was responsible for the work in her own territory. One who had a good deal of rural territory had the supervision of 35 families, while each of the others supervised from 42 to 46 families. On May 1, 1921, 207 families were receiving aid.

Records.

The records consisted of the application (a blank filled out with information given by the applicant), the correspondence relating to the case, and a history sheet on which was entered, in long-hand, records of visits and interviews. Since the department had merely the part-time services of one stenographer only the correspondence and the summaries for the advisory committee were typed. The records were not adequate, because there was too little time to keep them up to date in this laborious way.

Equipment of the workers.

All the investigators were graduates of either a high school or a normal school. In addition, one had graduated from college, two had done some college work, and a fourth had taken a short course in a school of social work. In the matter of previous experience in social-service work, one had been for two years a visiting housekeeper in a charity-organization society, three had done volunteer work with the American Red Cross and with settlements, and the fifth had for one year been a case correspondent for the American Red Cross.

Procedure in granting aid.

The mother made her application for aid at the juvenile court in the county building, where she was interviewed first by an employee of the court on points which related to her legal eligibility. If he believed her to be eligible, he sent her to the office of the mothers' allowance department, where she was interviewed by the investigator in whose district she lived. The investigator later verified the facts given by the mother as to (1) citizenship; (2) residence; (3) status of father, including his death, incapacity, imprisonment, or indictment for abandonment; (4) marriage; (5) births of children; (6) property interests; and (7) wages of any employed member of the family. The school records of the children were secured, and also full information concerning the state of health of each member of the family. If there were relatives, their financial standing and obligations were looked into.

When the inquiry was finished to the satisfaction of the chief probation officer, the investigator made a summary and an estimate

HENNEPIN COUNTY, MINN. (MINNEAPOLIS).

of the family budget. A typed copy of this material was given to each member of the advisory committee before the day of the weekly meeting at which the case was to be considered. The following summary, showing the form as presented when the application was first acted upon by the advisory committee, and then the forms used when the case was twice brought back for readjudication, will indicate the method used and the advantages of the plan:

INVESTIGATOR'S SUMMARY.

	AUGUST 25, 1921.
No	Minneapolis, Minn. August 4.
Name of applicant: ——.	Birthplace:, Norway.
Age: 32 years.	In State: 6 years. In United States 13
Residence in county: 4 years.	years.
Property: None. Valuation:	Tax: None. Mortgage.
Marriage: December 3, 1909.	Citizenship: Yes; husband took last
Address: ——.	paper January 27, 1920.
Name of husband:	Rooms: 12. Rent: \$50.
Names and ages of children under 16:	
Thomas. November 6, 1915, Ra-	
cine, Wis.	
Jennie. September 26, 1917, Ra-	the second second second
cine, Wis.	the second se
Fannie. April 30, 1920, Minneap-	in a second second second
olis, Minn.	
Names and ages of children over 16:	
None.	
Employment and possible income of	10 JF -
family: Woman can do day's work.	
Insurance received or prospective: None.	
Had \$1,000 Court of Honor insurance;	
lapsed two years ago.	All Andrewski and All
Budget of family expenses \$102.94	Income from rooms \$40.00
D	Deficit
Rent	Dencit
Food	
Clothing 10.60	
Fuel	
Miscellaneous 5.25	
List of velationer	

List of relatives:

----- brother of No. 1. Day laborer, Racine, Wis.

------ sister of No. 1. Racine, Wis., says she can not help.

Remarks and recommendations.—Mr. —— died at General Hospital, July 25, 1921, of diabetes. Had been ill about two months. The family is living in 12-room house, paying a rental of \$50. Mrs. —— rents out some rooms, earning about \$40 a month from roomers. She does not own the furniture, but was buying it from a former landlady on a partial-payment basis. Now plans to give up this large house, returning furniture and keeping only sufficient to furnish a few rooms. It is recommended that maximum county aid be granted, the mother to earn the deficit. One day a week outside work should take care of the deficit.

Decision.—Grant of \$50 a month recommended. To be reconsidered when family moves.

Readjudication.

NOVEMBER 10, 1921.

No	
Name:	
Address:	
Budget	\$67.94
- Rent	15.00
Food	28.59
Clothes	10.60
Fuel	8.50
Miscellaneous	5.25
Durisian Defermed to board of	muhliam

Remarks.—Mrs. —— has moved, given up roomers, and expects to be confined some time in February. She is now doing one washing a week, and earns about \$9 per month. She will need more help later. Case is brought back for plan to make up the deficit in the budget.

Decision .- Referred to board of public welfare for aid to make up deficit in budget.

Readjudication.

	FEBRUARY 23,	1922.
No.— Name:	Budget	\$77.00
Address:	Rent	15.00
Children:	Food	38.90
Thomas, November 6, 1915.	Clothes	13.60
Jennie, September 26, 1917.	Fuel	8.50
Fannie, April 30, 1920. Stanley, January 30, 1922.	Miscellaneous	6.00

Remarks.—Stanley was born January 30, 1922, at General Hospital. Maximum allowance is recommended. Board of public welfare is supplementing \$10 per month. Decision.—\$65. Deficit referred to board of public welfare.

The judge held a private hearing each week for the mothers' allowance cases. The mother was notified and might, if she chose, be present. Ordinarily she did not come, as the court hearing was perfunctory in cases where the investigator, the chief probation officer, and the committee were agreed as to the action that should be taken. If a legal point was involved, the judge tried the case and a lawyer might appear on either or both sides. If the mother was dissatisfied with the action recommended by the committee, she could protest. This occasionally happened. In a court session attended by the writer one mother protested against the discontinuance of her allowance. The judge went over with her carefully the estimated budget and the income. She acknowledged that the income was correct, and he explained that it covered their estimate of her necessary expenditures and that the allowance could not be continued.

THE FAMILIES AIDED.

Children benefiting by grants.

In May, 1921, 207 families were receiving allowances for 655 dependent children, there being a total of 708 children in the homes. Two, three, and four children in a family were most frequent, and the largest number of children in any family was eight. The size of the families was reported as follows:

HENNEPIN COUNTY, MINN. (MINNEAPOLIS).

Number of children aided in family. Total	 Number of families.
One	
One	 10
Two	 55
Three	
Four	 45
Five	
Six	
Seven	
Eight	

The ages of the children receiving aid were as follows:

Age.	Number of children.
Total	
Under 4 years	101
6–7 years	
8-9 years	110
10-11 years	
14–15 years	43
Not reported	

Causes of dependency.

Allowances had been granted to 123 families because of the death of the father, to 67 because the father was incapacitated, to 11 because he had deserted, and to 6 because he was in prison.

Residence and nativity of the mothers.

Six of the 207 families receiving aid lived in Hennepin County outside the city of Minneapolis; the others all resided within the city.

Slightly over one-half (108) of the mothers were foreign born, and 96 were native born; the nativity for 3 mothers was not reported. Of the foreign born, 29 were from Sweden, 20 from Norway, 16 from Poland, 13 from Russia, 5 each from Finland, Rumania, and Austria, 3 each from Hungary, Germany, and Italy, 2 each from Denmark and Canada, 1 each from England and Switzerland.

ASSISTANCE GIVEN.

Allowances.

The allowance was paid in monthly installments at the county building. In May, 1921, 207 families were receiving allowances, as follows:

Monthly allowance. Total	Number of families.
Less than \$15	12
\$15-\$19	18
\$20-\$24	11
\$25-\$29	41
\$30-\$34	
\$35-\$39	51

Monthly allowance.			ber of ilies.	
\$40-\$44			 7	
\$45-\$49			 22	
\$50-\$54			 6	
\$55-\$59			 13	
\$60-\$64				
\$65-\$69			 7	
\$75-\$79			 1	
\$80-\$84			 1	
\$85-\$89			 1	
\$90-\$94			 . 4	
\$95-\$99			 1	

Service to the families receiving aid.

Visits to the families at least once in three months were required by law. The mothers' allowance department had adopted the rule of visiting them at least once in two months, and oftener when more attention was needed. The relationship between the mother of the family and the visitor appeared to be friendly. The visits recorded during the six months' period preceding May 1, 1921, for the 167 families who had received aid during the full period were as follows:

Home visits made.		Number of families.		
Total		. 167		
Less than three		. 21		
Three		. 55		
Four		. 38		
Five		. 29		
Six	one energy and			
More than six				
Number not reported		. 2		

The visitors also planned to be in the office on the day appointed for their mothers to come for the allowances, so that they might, if desired, be interviewed at that time.

The allowance was reconsidered for revision at least once a year, and oftener if the circumstancess had changed.

The health of the mother and the children received a great deal of attention. Children under two years were placed under the supervision of the Infant-Welfare Society, which gave instruction in feeding and care. When remediable defects were suspected, plans were at once made for examination and treatment. Minneapolis had excellent clinics where free treatment could be secured.

The mothers were asked to keep expense accounts and were required to present a summary of the past month's expenses and income when they came for their allowances. These accounts were made the basis of conferences on the management of income. The visitors gave some instruction in diet and referred the mothers for further instruction to feeding clinics and nutrition classes.

When necessary, where the standards were low, the visitors helped the mothers to formulate plans for housekeeping. For one household that had been very disorderly the visitor had made out a program of duties for each child, which was kept on the kitchen wall, and she had also succeeded in bringing about a regular mealtime in a home where the eating had always been haphazard.

The visitors sometimes secured scholarships to keep children in school after they had reached legal working age. An earnest effort was made to have the foreign-speaking mothers learn English, and the facilities for home teaching offered by the board of education were used for the purpose.

STANDARDS OF LIVING.23

Characteristics of the families visited.

Out of the 207 families receiving aid May 1, 1921, visits were made to 24 families. They were chosen from the list of those who had been receiving aid for the longest periods.²⁴

Period of aid (years).	Number of families.
(years). Total	
Seven	4
Six	
Five	
Four	
Three	
Two	3
One	1

In 11 families, there were children too young to go to school. In 5 families, older children were working and contributing to the support of the family.

In 1 family there was but one child, in another there were eight; in each of 9 families there were three children, 5 families had two, another 3 had four, while there were 2 families each with five children and 3 families with six.

All the mothers visited spoke English well enough to carry on an ordinary conversation about household affairs. As to nativity, seven were born in the United States, six in Sweden, three in Austria, two in Poland, and two in Norway, while Denmark, Russia, Italy, and Hungary were each represented by one mother.

Housing.

Twelve of the 24 homes were cottages of four or five rooms, with good yards and garden space. One was old and out of repair; the others were in good condition. Six were owned by the families, who seemed to take great pride in keeping the property in good condition. The other 12 families were living in flats; all except 3 of these were

²³ Data were secured through home visits made by the writer.

²⁴ For general method of selection of families see p. 1.

light, well ventilated, in good residence neighborhoods, and had suitable play space for the children. All the homes had running water and inside toilets, but no bathrooms. Two flats were overcrowded and were in undesirable neighborhoods; one family lived in a basement slightly below street level.

Household equipment.

In 18 of the 24 homes there was a pleasingly furnished sitting room, with provision for heating it in winter; enough beds, with sufficient linen and coverings so that not more than two persons need occupy one and allowing for proper separation of the sexes; and the necessary equipment for a family meal and the care and preparation of food, for sewing, and for cleaning and laundry work.

In six families there was overcrowding in the sleeping arrangements—three children in one bed or two children sleeping with the mother. In two of these instances there were not enough bed linen and coverings.

Three of the homes had electric lights; the others had gas for lighting and for summer cooking. One mother who had been receiving an allowance for seven years, and who supplemented it by doing home laundry, had installed electric lights in her house during that period, and had bought an electric iron.

Food.

The selection of food showed that the mothers had received considerable instruction in diet. Many of the families were under the care of some health agency—such as the University of Minnesota dispensary—and received instruction from this source as well as through the visitor from the juvenile court. Moreover, many of them had previously been dependent on one of the two private relief organizations, which included health instruction in their case work.

The amount of milk consumed indicated that very careful work had been done in teaching its importance in the diet of children. Twenty of the 24 families interviewed were using at least one pint daily for each child and one-half pint for each adult. Meat was served in some of the families every day, and in others only once a week; but in all cases but one there appeared to be no question that the protein in the diet was sufficiently high. In two families the use of meat was somewhat excessive and might well have been partly replaced by milk and vegetables.

The use of vegetables and fruit appeared to be adequate in 17 families; that is, there were potatoes with an additional vegetable and some fruit in the daily menu. In the 7 families where these foods were not used in sufficient quantities, some of the mothers said that the children would not eat vegetables, and the others that the money to buy them was lacking. For one family the food was felt to be inadequate; that is, the amounts of milk, vegetables, fruit, and possibly of high-protein foods were insufficient.

Clothing.

In 22 of the 24 families the clothing appeared to be adequate; in 2 families it was noticeably poor in appearance and insufficient for proper protection in cold weather. The children were not seen in all instances, but the mother told of the contents of their wardrobe and usually showed some of the garments. All the mothers did plain home sewing, and some did skillful work in home dressmaking.

Education and recreation.

All the children of compulsory school age were in either public or parochial schools. Three children of over 14 years were in high school on private scholarships which the case visitors had arranged for them.

One family took neither a newspaper nor a magazine; the other families had either a daily or a weekly paper, and eight had in addition a magazine or a church paper. The public library was used for additional reading material by a number of the families. Of the 15 mothers born in non-English-speaking countries, all had learned some English and 4 were continuing their study of it.

For the children in most of these homes there was play space where ball playing, roller skating, and coasting were possible. The boys of three families belonged to the Boy Scouts. Some of the mothers belonged to a settlement class. Most of the families went occasionally to picture shows. The social activities connected with church, Sunday school, and school took a large place in their lives.

Examples of families aided.

The stories which follow give pictures of homes which were typical of those visited:

Mrs. L, a Swedish woman, had been receiving aid for six years. She and her three children had four rooms in a pleasant corner house, which sheltered also three other families. The neighborhood was one of comfortable, plain houses. There was a large back yard which had never been used for a garden, and since the house stood on the corner lot there was an air of outdoor roominess about it.

Inside, the exquisitely clean kitchen was well equipped with the necessary cooking utensils and dishes, a dining table, a refrigerator, a washing machine, and a good kitchen range. The sitting room had a nice carpet, comfortable chairs, a table, and a pianola.

There was a bed in each of the two bedrooms, each with a good mattress and sufficient linen and coverings. Mrs. L and her 9-year-

old boy occupied one of these beds; the two girls had the other. She was trying to plan for the boy a day bed in the sitting room.

The food was good. Two quarts of milk were taken daily, usually 1 pound of meat, a fresh vegetable besides potatoes (ordinarily carrots, spinach, beets, or onions), and tomatoes, rhubarb, or some kind of fruit, such as oranges or prunes. The breakfast consisted of cooked cereal and milk. Besides the advice Mrs. L had received from the visitor she had had excellent instruction in diet from the university dispensary, where she was taking treatment; formerly she had also had instruction from a visiting housekeeper of the associated charities.

The clothing was very neat and clean. The mother said she was careful to see that the children had good shoes in bad weather, and that their feet were kept dry.

The family took a daily paper and a magazine. The whole family went to a picture show about twice a month. The children went regularly to Sunday school, and had a good deal of recreation in connection with their school.

Mrs. L, who had apparently been accustomed to a good and wholesome standard of living, seemed able with her allowance to get all that she needed, except that she could not replace household furnishings as they gave out. Her sheets were nearly worn out, and she had only just enough dishes left to set the table. The estimated budget for the family was \$77. She received an allowance of \$65, and had earned during the previous six months an average of \$16.60 a month.

Mrs. E had been receiving aid for two and one-half years. Her husband had built the three-room cottage in the outskirts of the city, which she was occupying with her two little boys. Everything about the house was very clean and orderly. There were wellfurnished beds, and the kitchen contained all the necessary equipment for cooking and serving food, and for cleaning and laundry work.

The children were neatly dressed. On the occasion of the visit Mrs. E was busy mending woolen underwear, which was to serve for a second season.

The food was excellently chosen. The physician had recommended for the mother a special diet in which milk and fresh vegetables were prominent. Three quarts of milk and fresh vegetables were taken each day, with apples in the winter, and either oranges or dried fruit when apples were out of season. The family seldom had meat, not even once a week, but eggs were used frequently.

The estimated budget was \$50.41 and the aid received was \$35. The mother earned the additional \$16 by doing laundry work at home. She said that she had bought no new household furnishings or equipment, but that the original supply was sufficient for the present.

68

YELLOW MEDICINE COUNTY, MINN.

Yellow Medicine County, in the west-central part of Minnesota, is the one distinctly rural community included in the study. It is a county of large farms, devoted for the most part to grain raising. In 1920 the three largest towns were Canby with a population of 1,754, Granite Falls with 1,251, and Clarkfield with 724. A few other villages had two to three hundred people each. The total population of the county in 1920 was 16,550, of whom 2,808, or 17 per cent, were foreign-born whites; of these over half were from Norway, nearly one-fifth from Germany, nearly one-seventh from Sweden; smaller numbers had come from Denmark, Poland, and many other countries.

ADMINISTRATION.

As Yellow Medicine was a county of less than 33,000 inhabitants the probate judge was judge of the juvenile court and had power to grant allowances under the State law.²⁵

At the request of the county board of commissioners, the State board of control had appointed a child-welfare board for the county. Since no funds had been appropriated for an executive secretary to this board the local chapter of the American Red Cross gave the services of its executive secretary to the board, and she acted also as a volunteer probation officer of the juvenile court. She investigated applications for mothers' allowances and visited the families while they were receiving aid. She was the one trained social case worker in the county.

Supervision by the State board of control.

The field representative of the children's bureau of the State board of control visited the county about once in two months and, along with her other work for dependent, delinquent, and illegitimate children, advised with the local workers in regard to families receiving mothers' allowances. She had visited some of the families with the secretary of the county child-welfare board. Especially in one instance where there were problems of delinquency she had gone carefully into them and given advice about procedure.

Household budgets were estimated with the aid of the schedule furnished by the State board. Case records were kept, in the form advised, on the face card and blanks for reports from schools, employers, and physicians, which were supplied by the State board.

25 See p. 55.

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Procedure in granting aid.

. The application for mothers' aid might be made to the judge of the juvenile court, to any member of the child-welfare board, or to the executive secretary, who had an office in the county courthouse. The secretary made an investigation of each application, verifying the marriage, the birth dates of the children, the death or incapacity of the husband, and the citizenship and residence requirements. She carefully checked up the property interests of everyone responsible for the support of the family, consulting tax lists and the records of the assessor's office. The results of this investigation were usually presented to the child-welfare board at its regular monthly meeting; but if the meeting was a long way off and the applicant was in need, the judge granted aid after consulting informally with one or more members of the board. The whole process in this county was naturally much less formal than in more thickly populated places. The juvenile-court judge knew more or less intimately most of the older residents of the county, and he had easy access to information that would be hard to secure in cities.

A budget was estimated for each family, using the schedule furnished by the State board. The amount granted was the difference between the budget and the income the family had through earnings, gifts from relatives, and other sources, provided that this was not beyond the maximum allowed by law. The mother appeared before the judge when the grant was made.

The allowance money was paid from the county treasury, and there was no lack of funds to meet the grants ordered by the court.

THE FAMILIES AIDED.

On May 1, 1921, nine families were receiving allowances. The fathers of all these families were dead.

In seven instances a separate home was being maintained, in one case by the grandparents who were caring for the children. One family was living in the home of grandparents, and one mother was with her child in a home in which she was working as housekeeper.

Two families had received aid for one year but less than two. Five had received aid for two years, one for three years, and the ninth for eight years.

ASSISTANCE GIVEN.

Allowances.

The aid granted ranged from \$8 to \$32 a month, as follows: Three families received grants of \$15, two had grants of \$32, and four had grants of \$30, \$24, \$18, and \$8, respectively. There were in all 18 dependent children, receiving a total of \$189 per month—an average of \$10.50 per child.

All the families had other sources of income. In six families the mother was working, and in one of these older children also were earning money; in two families older children were at work; and one family of children was cared for by grandparents, the grandfather working. One family was living with the grandparents, who supplied part of the support. Of the six mothers who were working, one earned board for herself and child and \$5 a month; two earned \$30 a month, one earned \$35, and two earned \$40. One mother received poor relief in addition to the aid given through the court.

In cases where it was possible to calculate the income with fair accuracy the amount of the allowance made the income come to at least within a dollar of the estimated budget. In several cases the income, including gifts of indefinite value, was too irregular for the deficit to be calculated with accuracy.

Service to the families receiving aid.

Both the judge and the executive secretary of the county childwelfare board were much interested in the welfare of the families receiving aid. The judge kept the situation of each family in mind and was particularly interested in the children. His files contained lengthy correspondence with the State's attorney general on points of law involving decisions on the legality of plans which seemed to him important to the welfare of the families—as in the case of one mother who could have rented a more suitable house just beyond the county boundary than within it. In one instance where the grandparents were caring for three children, he held the hearing in their own home, as it would have been difficult to arrange to transport them to the county seat.

The executive secretary visited the homes at least once in three months. Four families had been visited twice during the past six months; one, three times; one, four times; and two, six times. In addition to seeing the mothers in their homes, she had frequent incidental contacts with them. She sent the school blanks furnished by the State board to the teachers and received intelligent cooperation from them in keeping the school work of the children at its best.

Children were permitted to go to school after they were eligible for work if they could support themselves while doing so—they were not expected to make a contribution to the support of the family. One boy was just finishing high school. Training to become nurses had been made possible for several girls.

The full-time work of three of the mothers took them away from home each day. In one family an aunt cared for the children during the mother's absence, and in the other two families the younger children were left with a 15-year-old girl. This arrangement seemed satisfactory in one case, but in the other case it was to be changed.

Health was looked after as carefully as the facilities permitted. The public-health nurse employed by the county had resigned in 1919, and at the time no one could be found to take her place. Later the county board decided to economize and not to employ one. There was a county physician whose services were available only to the families receiving poor relief. A tuberculosis sanitarium belonging to Yellow Medicine in partnership with three adjoining counties held free clinics weekly at the sanitarium and, on request. would arrange one at any point in the four counties. A mental examination could be made locally only in cases of insanity, but the State board of control could send an examiner whenever there was an applicant for one of the State institutions for the feeble-minded.

STANDARDS OF LIVING.26

Visits were made to five of the seven separate homes that were being maintained by the aid of the allowances.²⁷ The information obtained in these interviews in regard to food and household equipment was less full than that secured from the women living in cities. The mothers were much more reticent, being entirely unaccustomed to talking about personal affairs with a stranger. None of them kept household accounts.

Housing.

Three of the five families lived in neat and well-kept cottages, with good yards and space for gardens. The surroundings were wholesome, and there was no lack of play space for the children. One family lived in a second-story flat that was roomy and well ventilated. One lived in an old store building that had been converted into a dwelling; it contained one poorly lighted room which was not, however, used for sleeping. The two last places were in the more closely built-up parts of the towns where they were located, and there was little ground space around them, although there was no lack of open space near by where the children could play and not be beyond the possibility of supervision by their mothers.

Household equipment.

Each house had a sitting room that was kept for the social life of the family, comfortably furnished with a good floor covering, chairs, a table, and in some instances with additional pieces of furniture. The sleeping arrangements appeared to be adequate, and each house had the equipment necessary for the care, preparation, and serving of food, for cleaning, and for laundry work.

²⁶ Data were secured through home visits made by the writer.
²⁷ For general method of selection of families, see p. 1.

Food.

In two families the food appeared to be well chosen and to include milk for the children, with cereals, vegetables, fruit, and a sufficient, though not excessive, quantity of meat and other high protein foods. The three other families seemed to be following the poor food habits so prevalent in rural communities—excess of meat, lack of fresh foods except during the summer, dependence upon canned vegetables and fruits, and little use of milk. The menus of these families resembled those of the public eating houses in the locality, and consisted of bread, meat, potatoes, cakes and pies, coffee with canned milk, with the occasional addition of a vegetable or fruit.

Clothing.

The standard of clothing was unusually good. The children seen were neatly and tastefully dressed, their clothing being similar to that of the other children with whom they associated.

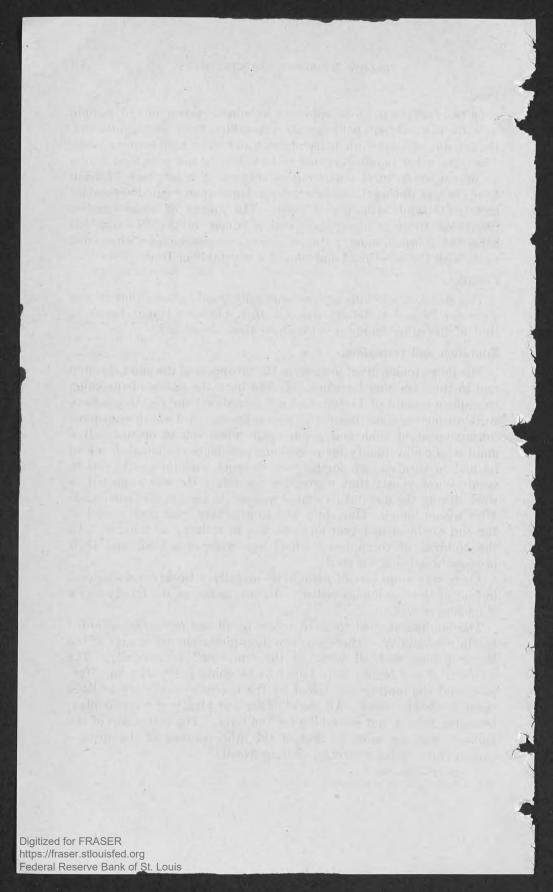
Education and recreation.

The judge took a great interest in the prospects of the older children and in their training for work. It had been the policy of the court to require a child of 14 who had not completed the eighth grade to work during vacation time for his own support. Aid was discontinued during vacation time and given again when school opened. If a child who could qualify for a working certificate remained in school he had to earn enough for his own support, and he was helped to secure employment that made this possible. He was expected to work during the days when school was not in session and sometimes after school hours. One child was to graduate from high school at the end of the school year and one was in training as a nurse. All the children of compulsory school age were in school, and their progress was being watched.

There was some sort of periodical—usually a weekly newspaper in four of the five homes visited. In two instances the family had a magazine as well.

The families seemed to have access to all the recreation afforded by the community. There was a motion-picture house in each of the larger towns, and all went to the "movies" occasionally. The children of one family were found to be going every day on a free pass, and the mother was asked by the executive secretary to limit them to weekly visits. All the children had plenty of outdoor play, including fishing and swimming for the boys. The recreation of the mothers was the same as that of the other women of the town church clubs, lodge meetings, visiting friends.

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ST. LOUIS.

The population of St. Louis in 1920 was 772,897. Its total foreignborn white population was 103,239, or 13 per cent of the whole. Of these, 29 per cent were from Germany, 13 per cent from Russia, 9 per cent from Ireland, 9 per cent from Italy, 6 per cent from Hungary, 5 per cent from Austria, and 5 per cent from Poland; the remaining 24 per cent came from England, Czechoslovakia, and several other countries. Of the native-born population, 10 per cent were negroes.

ADMINISTRATION.

The Board of Children's Guardians of St. Louis had been paying board for children to their own mothers since 1912. This was made possible under a State enabling act ²⁸ through an ordinance passed by the city council during that year. This ordinance established a board of children's guardians, having charge of all children dependent upon the public for support. The board therefore had supervision of the city institution for delinquent children and also had power to order, through the city comptroller, payment of board for dependent children either in foster homes or with their own mothers.

The board of children's guardians.

At the time of the study the board of children's guardians was composed of seven members appointed by the mayor who served without pay.²⁹ The members were all business or professional men who had been on the board for several years and were deeply interested in the work. Several had given liberally of their time to the administration of the placing-out department, which paid board for children to their mothers, had visited the homes of many of the families, and had made suggestions for improving the standard of living. The board was divided into two committees of three members each one on institutions and one on placing out; the chairman being a member of both committees. Monthly meetings were held.

Dependent children, whether in their own or in foster homes, were under the charge of the placing-out department. Its work was organized on the assumption that all dependent or neglected children physically and mentally fit for home life should have a home. The child's own home was utilized when it could be made a proper one, otherwise a foster home was provided. Mothers who were receiving payments

²⁸ Laws of Missouri, 1911, p. 349.

²⁹ In September, 1921, the membership was increased to 12 persons, of whom 5 must be women.

for the care of their own children were sometimes given foster children to board, and thus were supplied with desirable home work. The ordinance establishing the board provided for the placing-out department three classes of paid service-an agent, investigators, and clerical workers. All of these were appointed through competitive examinations. In August, 1921, there were 7 investigators and 2 clerical workers, forming with the agent who directed the work a force of 10 employees. Each investigator was assigned by the agent to work for which her experience and training had best fitted her. One was assistant to the agent, one had been assigned to supervision of older girls, another supervised older boys, and a fourth had charge of children under 5 years of age; two workers supervised homes, and the seventh had charge of investigations. Of the two supervisors of homes, one had only the homes with mothers who were receiving board for their own children; the other had foster homes as well. The worker assigned to investigations inquired into the applications of all mothers for board for their own children.

According to the monthly reports of June, 1921, one worker supervised 51 homes of mothers receiving board for their own children, another supervised 20 such homes and 36 foster homes, and a third worker conducted all initial investigations besides supervising 29 homes.

Records.

As there were but two clerical workers on the force of the placingout department—the secretary to the agent and the bookkeeper the records were kept by the field workers without stenographic assistance, and they did not do justice to the amount of service given or to the extent of the workers' acquaintance with the families. They contained only slight accounts of the history and condition of the families and of the work done on their behalf. The case record consisted of a face card; a second sheet, on which appeared the estimated budget; the income and work record, with space for the action of the board at different dates; a history sheet, on which additional material and records of visits and interviews were kept; and the correspondence relating to the case.

Equipment of the workers.

The agent who directed the work of the placing-out department had been with the board for a number of years. She had taken some training courses in social service and was a member of the State bar. Of the three investigators who worked with families of mothers receiving aid, one was a college graduate, another a graduate of a school of social service, and the third had had a business education. One had been with the board for eight years, one for two years, and the third for only a month.

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76

ST. LOUIS.

Children eligible for aid, and amount of grant.

A mother who was a widow, or whose husband was an inmate of a State sanitarium for the tuberculous or the insane or confined in a penal institution might receive board for her own children under 14 years of age if such arrangement was necessary to enable her to maintain her home, provided she had been for two years a resident of the city of St. Louis and was of good character and of satisfactory mental and physical ability.

The board of children's guardians had full power to decide on the amount to be paid, the maximum, except in special cases, being \$15 per month. For grants higher than \$15 the consent of the city comptroller had to be obtained. The money for the support of the work of the board was appropriated by the city council on an estimate submitted by the board. For the year 1921 the appropriation was \$99,900; of this sum \$76,000 was to be spent for direct aid to dependent children with no indication of the specific amounts for those in their own and those in foster homes. The board of guardians had economized by securing free foster homes in many instances, and it had always been able to give aid to all mothers with dependent children who it believed should receive allowances.

Procedure in granting aid.

The application was usually made at the office of the board by the mother, who filled out a blank giving information as to dates of births, school progress, and work of the children; date and cause of death or disability of the father, his previous employment and his insurance, if any; and the names, addresses, and economic status of relatives. She gave also her church affiliation and the names of references. She was not required to make an affidavit. If the family was referred by an outside agency and the mother was unable to come to the office the application could be made out at her home.

The investigation which followed included a visit to the home, consultation with the references, relatives, physician, pastor, and any social agency which had known the family. After the report of the investigation had been submitted to the agent and found satisfactory, the mother was cited to appear before the placing-out committee of the board. On this occasion the committee members talked over with her the important points in her situation, her resources, and the work by which she planned to add to the income. They had before them the report of the investigation and an estimated budget for the family.

The money was paid semimonthly in cash to the mother by the city treasurer in the city hall, upon presentation of an identification card received at the offices of the board.

THE FAMILIES AIDED.

Children boarded in their own homes.

In June, 1921, 94 mothers were receiving board for 313 children, 24 of whom were 14 years of age or over. In 87 of these families the father was dead, and in 6 his insanity was the cause of the dependency, and in one family the father was incapacitated. As is shown by the following list the largest number of families had 3 children, and the next largest group were families with 2 children.

Number of children aided in family.	Number of families.
Total	
One	
Гwo	21
Three	35
Four	16
Five	11
Six	
Seven	1

The ages of the children who were being boarded with their own mothers were as follows:

Ages.	Numb	
Total		313
Under 4 years		40
4-5 years		39
6-7 years		55
8–9 years		45
10-11 years		57
12=13 years		53
14–15 years		22
16-17 years		2

Nativity of the mothers.

Of the 94 mothers 38 were known to have been born in foreign countries—8 in Italy; 7 in Russia; 4 each in Austria, Germany, and Poland; 3 each in Hungary and Ireland; and 1 each in Czechoslovakia, Yugoslavia, Norway, Rumania, and Sweden. Of the 55 native-born mothers, 1 was a negress. The nativity of 1 mother was not reported.

ASSISTANCE GIVEN.

Amount of board paid.

The total pay roll for the month of June, 1921, was \$3,850, an average of \$12.30 per child. The following list shows the amount of the board paid to each family:

per month.	fami	per of ilies.
Total	•••••	94
Less than \$15	-	3
\$15-\$19		1
\$20-\$24		8
\$25-\$29		4
\$30-\$34		22
\$35-\$39		2
\$40-\$44		7
\$45-\$49		19
\$50-\$54		11
\$55-\$59		3
\$60-\$64		. 7
\$65-\$69		1
\$70-\$74		3
\$75-\$79		2
\$80-\$84		ĩ

Service to the families receiving aid.

The department believed it advisable that a visit should be made to each mother in her own home once a month. During the six months ending July 1, home visits to 75 families who had been receiving board for six months or longer, were recorded as follows:

Home visits made.	Number of families.
Total	75
Two	30 6
Three	24
Four	
Five	8
Six	18

In addition to seeing the mother in her own home the visitor could count on seeing her when she came to the office twice each month to collect her allowance. The agent also frequently had an interview with her at this time and thus came to know each of the mothers.

An expense account covering all expenditures for the preceding month was presented by each mother on one of her semimonthly calls at the office. The case worker went over this carefully with her at that time, checked the accuracy of the figures, and gave advice about management of income. The accounts were kept in small blank books and with an astonishing degree of accuracy and faithfulness by a large percentage of the families. They were kept by the children when the mother could not write English. A summary sheet was made by the family when the month's accounts were complete, and this, as well as the expense account book, was presented at the conference.

³⁰ The mothers in the families visited only twice were employed all day away from home. The children were seen at school.

The health of both the mother and the children received careful attention. A physician from the board of education spent an hour once a week at the office of the board of children's guardians, and all the children for whom the mothers had applied for board were sent to him for examination. He gave instructions as to the treatment they required and directions about returning for further attention. A medical record card for each child was filed at the office of the board. If the mother needed medical examination or treatment it was secured for her from a free clinic or from her family physician.

School records were carefully observed and close touch with the teachers was maintained by means of visits to the schools. The board took a liberal attitude about keeping the children in school until they had finished the eighth grade, and it was customary to do this. Scholarships to enable exceptional children to go beyond the eighth grade were desired greatly by the workers and in some cases they were secured. Three children had been in school on scholarships during the previous school year.

Work of the mothers and children.

80

Care was taken to see that the children, when first employed, were placed in suitable positions; in a number of instances work had been secured for them by the visitors.

The mother, in each case, was expected to earn as much toward the support of the family as she could without injury to herself or neglect of the children. The work she was encouraged to do was selected according to her capabilities, but a few general rules were followed. No night work was permitted and no men roomers or boarders were allowed. Of the 94 mothers 54 were working-22 at home, 23 away from home, and 9 both at home and away from home. In 12 of the families the board of children's guardians had placed children for foster care and had thus helped to provide some income. The occupations of the 54 mothers are shown below:

Total number of mothers working	54
Working at home	22
Boarding wards of board of children's guardians ³¹ 12	
Sewing ³² 7	
Laundry work 2	
Making paper novelties 1	
Working away from home	23
Full time 11	
Day's work 5	
Factory work 3	
Laundry work 1	
Saleswoman1	
Sewing (alterations) 1	

³¹ One mother sewed also and one did laundry work.
³² Two mothers also did laundry work at home; one mother sewed at home for a shirt factory.

ST. LOUIS.

Working away from home-Continued.	
Part time 8	
Day's work 3	
Factory work 2	
Charwoman1	
Saleswoman1	
Not reported 1	
Time not reported 4	
Day's work 3	
Laundry work 1	
Working both at home and away from home	
Day's work and boarding wards of board of children's	
guardians 3	
Laundry work at home and away from home 2	
Baking in private family and at home 1	
Day's work and laundry work at home 1	
Laundry work away from home, and boarding wards of	
board of children's guardians 1	
Laundry work away from home and janitress work 1	

Of the mothers working part time away from home, seven were working six days and the others four or five days a week, at work which could be done while the children were at school. The children of the women who were working full time were all over 10 years of age, except a 7-year-old boy, who was left in the care of a child of 14 years, and two children in one family, aged 3 and 5 years, who, with one of 12 years, were cared for by a neighbor.

STANDARDS OF LIVING.33

Characteristics of the families visited.

Visits were made to 26 of the 94 families, the list being chosen from those who had been receiving aid during the longest periods.³⁴ One family had been receiving aid for something over seven years, 3 families for six years, 2 for five, 10 for four, 8 for three, and 1 for two years, and 1 family for 18 months.

In 8 of the 26 families there were children too young to go to school; in 12 families older children worked to help support the family. In 1 family with eight children, six were being aided and the two eldest were working. In each of 3 families five children were aided, being in each case all of those at home. Four children were receiving aid in each of 6 families, there being one or two other children in the home in three cases, one child being in high school on a private scholarship, while the other children were working. In each of 12 families three children were receiving aid; there were one or two other children in the home in half the cases, and all but two of these were known to be working. In 4 families the number of children receiving aid was two; in 2 of these cases there was in the family another child who was working.

³⁴ For general method of selection of families, see p. 1.

³³ Data were secured through actual home visits by the writer.

Nativity of the mothers.

Fifteen of the mothers visited were of native birth, 3 were born in Poland, 2 in Austria, 2 in Hungary, 2 in Russia, 1 in Ireland, and 1 in Norway.

Housing.

In finding housing for these families the board of children's guardians was hampered by the fact that it was necessary for them to live within the city limits of St. Louis, where there were no inexpensive suburban residence districts. A majority of the families were, therefore, living in the most congested parts of the city. Only one of the families visited was in a cottage with a small front yard and a little space in the rear which might be used for a garden. The other families were living in flat buildings of two and three stories, each building housing from four to six families. Twenty of the families were in three-room flats, the number of occupants ranging from three persons (1 case) to nine persons (1 case); in 8 cases there were six persons; in 4 cases, five; in 5 cases, four; and in 1 case there were seven persons living in the three rooms. Four families of from four to six persons were living in flats of two rooms, while 1 family of five persons had a four-room flat. Five of the three-room flats were arranged one room behind the other, with no window in the middle room. Two flats had bathrooms, and another had an inside toilet; in the remaining instances the families used outdoor toilets. Connected with most of the buildings was a small, paved back yard in which the children could play. In a few instances a porch or an attic afforded additional play space.

Household equipment.

Fourteen of the 26 families were provided with sitting-room furniture—a floor covering, good chairs, a table or bookcase, and a day bed for sleeping. Because of the crowded housing there was in no case a sitting room not used for sleeping. The crowded housing also made it impossible to contrive good sleeping arrangements for more than half the families. Ten families had a bed for each two persons, adequately fitted up, and so arranged that the boys and girls of the family need not occupy the same room. In the other 16 homes this standard was not reached.

The equipment for household work was, on the whole, satisfactory. All had either gas or coal-oil stoves for summer cooking, and all had either a refrigerator or an ice box and were supplied with free ice through an arrangement made by the board of children's guardians. These two items were very important in alleviating the discomforts of the long, hot summer in crowded quarters. Electricity was found in only one of the homes. All but four of the families had a heating stove and all had a kitchen range. All but one had a good sewing

ST. LOUIS.

machine. There were sufficient cooking utensils for the preparation of simple meals and dishes enough to make a family meal possible. All had equipment for laundry work and cleaning.

Food.

The amount of milk used was generally far below the standard of 1 pint for each child and a half pint for each adult. Four families only were receiving this amount. Six families were buying no fresh milk and were using either canned or dried milk in its place. The other 16 families had each 1 quart or more, but less than enough to provide each child with a pint a day. Meat or a meat substitute was used from three to six times a week. The custom with respect to the use of vegetables was fairly good. All the families were using fresh vegetables, but only 11 were making them a part of the daily dietary. Inasmuch as the study was made at a time when fruit was extremely scarce and expensive because of crop failures the habit in this respect could not be judged from the amount consumed at the time; however, 6 families were making a point of having fruit daily. In 10 families the diet was felt to be unsatisfactory in a number of ways-too little milk and fruit, too few vegetables, and very little variety of any sort.

Clothing.

With a few exceptions the mothers observed were dressed suitably to the season and their occupations. Those seen at the office of the board wore simple cotton dresses, clean and of presentable appearance. At home they wore wash dresses which were proper for their work. The children at play wore overalls or cotton dresses, reasonably whole and clean.

All the mothers did sewing. Some of them received generous gifts of clothing and were skillful at altering garments, so that they were able to keep their children very prettily as well as comfortably dressed.

Housekeeping and household management.

The mothers were all at a disadvantage in buying food supplies, because of having such limited space for storage. Only two mothers were able to store potatoes and other vegetables for the winter. Six mothers did some canning and made jellies and preserves for winter use. Three rendered their own lard. The crowded housing also made home baking impracticable in summer, though most of the mothers said that they did their own baking in winter. For the most part the buying was done in small amounts from day to day, or even from meal to meal.

The case workers had taken special pains to encourage saving during the summer for the winter coal, and most families had put away at least a part of the money necessary for this purpose.

The management as to clothing was excellent in many cases. The mothers had used much ingenuity and skill in this respect. One showed a good-looking suit for her little boy which had been made from a skirt. Another had bought remnants at a few cents each out of which she had made children's dresses, embroidering them tastefully.

Fifteen of the homes visited were beautifully clean and orderly, and in four others the standard was moderately good; four houses were not clean, and two were disorderly. The degree of personal cleanliness was surprisingly high. The mother of five small children in a house without a bathroom was giving each a daily bath. Other mothers were giving baths semiweekly or oftener to the whole family and equally frequent changes of underwear.

Examples of families aided.

Mrs. R, a native-born American who had been receiving aid for five years, lived with her five daughters in a three-room flat on a crowded street. Two of the daughters were working. The rooms were of fair size, with clean walls, and each room had an outside window. Two beds stood in the bedroom and one in the sitting room, which contained also rocking chairs, pictures, a sewing machine, and a table. The sitting-room was carpeted and was heated by a stove in winter. The cooking was being done on a gas stove. The kitchen was very clean; it contained a refrigerator and sufficient equipment for cooking, serving, laundry work, and cleaning.

Though the family ate meat twice daily, they had no fresh milk; instead they drank coffee with canned milk. They said they did not like vegetables and did not often have them. They had fruit almost every day.

The clothing was good. The mother showed with pride the pretty dresses which the older girls made for themselves.

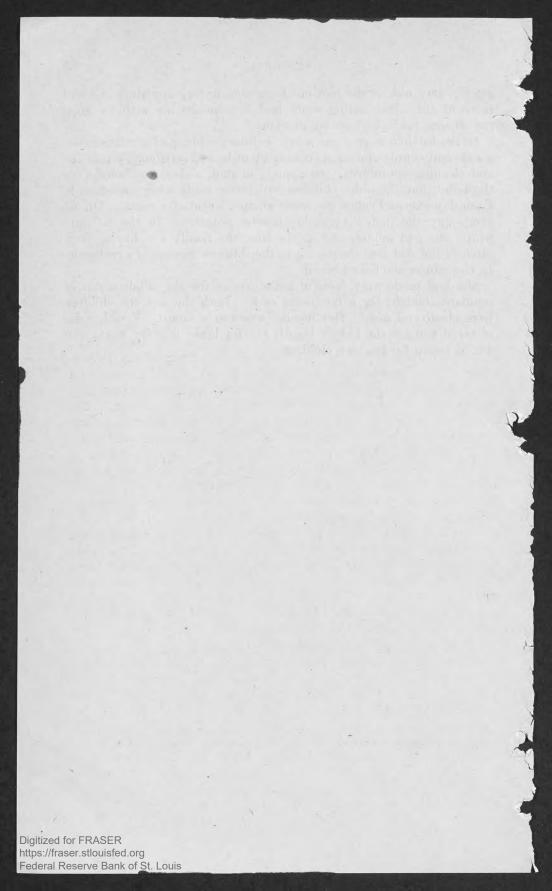
A daily paper and a weekly church paper came to the house, and the public library was used for additional reading matter.

The family was fond of picnics in the park. One of the girls sang in the church choir, and all went to church and Sunday school. The two daughters at work went to a picture show once a week and the younger children once a month.

Mrs. F, an Austrian by birth, had been receiving aid during three years. She and her three little girls also occupied a three-room flat, which was clean and fairly well lighted and ventilated, but had an outside toilet. She supplemented her allowance by caring for a baby, who had a small bed to himself in the sitting room. The mother slept in the bedroom with her two daughters of 6 and 7 years, while the older child had a cot in the same room. The beds were clean and comfortable, though she said that her sheets were getting very old, as she had not been able to buy any since she had received aid. Her sitting room had a homelike air with its good rug, chairs, table, and sewing machine.

In the kitchen were a gas stove, a dining table, and a refrigerator, a sufficient supply of dishes, cooking utensils, and satisfactory laundry and cleaning equipment. One quart of milk a day was bought for the baby, but the older children had cocoa made with canned milk. Each day except Friday she spent about 25 cents for meat. Almost every day she had a vegetable besides potatoes. In the fall and winter she had apples, and at the time the family was having fruit often. She said that she gave it to the children in place of a cathartic. In the winter she baked bread.

She had made very tasteful little dresses for the children out of remnants bought for a few cents each. Both she and the children were clean and neat. Her income was \$80 a month, of which she received \$20 for the baby's board, \$18 for home laundry work, and \$42 as board for her own children.



STATE PROVISIONS AFFECTING LOCAL ADMINISTRATION IN MASSACHUSETTS.

PROVISIONS OF THE LAW.

Aid to mothers with dependent children was administered in Massachusetts under the mothers' aid law of 1913,35 which provided that two-thirds of the aid granted in each case should be paid out of town or city funds on the order of the local overseers of the poor, and one-third out of State funds, if the Massachusetts Department of Public Welfare approved the grant. A family with no legal settlement in any town or city of Massachusetts became a "State case," and all the aid was given from State funds. Before reimbursement was made to the city or town a case received the indorsement of the department of public welfare. It was the necessity for this indorsement before State funds could be drawn upon that gave the State its supervisory hold over the local administration. The State visitor investigated every case before aid was granted, and the commissioner of public welfare might disapprove the grant, or he might request the overseer in charge of the case to change its amount. If the local overseer refused to comply with the recommendations of the commissioner, the latter might refuse approval, in which case no State money could be drawn. This power was seldom used, since agreement was usually possible.

In 1913, the first year of granting such aid, the appropriation for reimbursing the towns and cities was \$175,000. It has been increased for each year since then, and for 1921 it amounted to \$900,000.

The Massachusetts law provides that aid may be given to "all mothers with dependent children under 14 year of age, if such mothers are fit to bring up their children." The policies drafted by the department of public welfare ³⁶ as to the application of this act state that—

Not only widows, but also mothers of dependent children under 14 years of age, whose living husbands are totally incapacitated by reason of chronic illness or insanity, or are imprisoned for long terms, or who are divorced or legally separated, if not otherwise excluded, are eligible for relief under this law.

It is further required that—

Aid should not be granted to a mother whose husband has deserted his family unless an application has been made for the issuance of a warrant for nonsupport under the provisions of chapter 273 of the General Laws; nor until after one year has

³⁶ Policies Relating to the Administration of Mothers' Aid Law, p. 4. The Commonwealth of Massachusetts, Department of Public Welfare, Boston, 1921.

³⁵ Massachusetts Laws, 1913, ch. 763.

elapsed since desertion occurred. * * * Aid under this law should not be granted to a mother unless there is a reasonable probability that need of such aid will exist for more than one year. * * * Aid should not be granted to a mother who has funds either in the form of cash or securities or other property readily liquidated in excess of \$200. * * * The department will approve aid to an applicant who has an equity in real estate upon which the family resides not exceeding \$500, the assessed value of which does not exceed \$2,500 * * *.

The law states that the aid furnished should be sufficient to enable the mother to bring up her children properly in their own home. The boards of overseers, subject to the approval of the State department, determine the amount of aid to be granted in each case.

THE LOCAL ADMINISTRATIVE AGENCY.

The unit of local government in Massachusetts is the city or town, instead of the county. There are 333 towns and 38 cities in the State, each with a board of overseers of the poor, which is responsible for all public relief. The overseers may be appointed or elected. Sometimes they serve for only one year, and in such cases there can be little continuity in their work. In the smaller places, they are often also the town selectmen, with little time to devote to their duties as overseers. They frequently come to the statehouse to consult about mothers' aid work, and they depend upon the State visitor for advice in regard to it. They are beginning to realize the need of trained visitors, and the boards of Reading, Winchester, Lawrence, Cambridge, Quincy, Worcester, Lynn, and Springfield have all employed women visitors.

A quarterly report on each case receiving aid had to be sent in by the overseer of the poor to the State department of public welfare. This report covered school attendance or employment (with statement of earnings) for each child in the family, the employemnt of the mother, the physical condition of each member of the family, and the income from all sources.

SUPERVISION BY THE STATE DEPARTMENT OF PUBLIC WELFARE.

The contact of the State department of public welfare with the work is much closer here than in any other place included in the study. The plan of supervision would probably be impracticable, from a geographical standpoint, in any of the larger Western States. In the division of aid and relief there was a director of mothers' aid, who had 10 field visitors under her supervision.

The State visitors were appointed through civil-service examinations given by a committee of social workers. The minimum educational requirement was graduation from a high school. One of the visitors was a college graduate and two had taken courses at a school of social work. Boston was divided, fan shape, into seven parts;

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88

each section included some outlying territory and formed a district for one of the State visitors. The three remaining visitors covered the rest of the State. There was a local office in Springfield and one in Lawrence, but the visitors in these districts spent one day each week at the statehouse, where all records were kept.

In the year ended November 30, 1920, 3,131 cases were reported from the State. The average amount of work per month covered by each of the 10 State visitors during the six months previous to June 9, 1921, included 10.4 first investigations, 36.4 reinvestigations, and 3.6 cases reviewed with the overseers of the poor.

The first investigation made by a State visitor always included reports from all social agencies which had had contact with the family. Letters asking for such reports were sent out for each case. Relatives and employers were frequently, though not always, visited. Births, marriages, and deaths were usually, though not always, verified. The visitor's report contained a description of the house and sometimes of the food, clothing, and other elements of the standard of living; also the main points of the family history, covering at least the industrial life of the father and the mother and information about each child in the family, such as school grade and physical condition. If a question of health was involved, an examination was arranged for.

A reinvestigation of each case twice a year was planned for, but the volume of the work-there was an average of 313 cases for each State visitor during the preceding fiscal year-had made this impossible. When the semiannual visit to a family was not possible a conference was had with the local overseer. If on reinvestigation any change was felt to be desirable the case was reviewed with the overseer in charge of it, and an agreement was reached. If the State visitor found the family in need of special service-such as adjustment of living conditions, procurement or change of work, or care of health-she took up the matter with the local overseers and cooperated with them in making plans. The visitor often brought mothers or children from even the far-western parts of the State to Boston for medical or dental care. In these instances the overseers paid the railroad fare and hospital expenses and continued the allowances to the families as well. If the mother had to be away from home for health care, the overseers would pay for a housekeeper during her absence. In one instance a bill of \$70 for dental work for one mother was incurred.

Case records kept by the mothers' aid department were in the usual case-record form, containing a face card, copies of all correspondence and of the reports from the overseers, and history sheets on which all visits and interviews were entered in chronological order.

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The State department of public welfare furnished the overseers with the blank forms for the mothers' applications for aid, for the overseers' first report asking for reimbursement, and for the quarterly reports. It also sent to the overseers a schedule for estimating the family budgets and had for distribution an excellent little pamphlet outlining the law and the policies of the department governing mothers' aid work.

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BOSTON.

In 1920, Boston had a population of 748,060, of which 238,919 were foreign-born whites. However, almost half of these were English-speaking—Irish, English, or English-Canadian; 54 per cent were of non-English-speaking nativity. Of the latter group, 30 per cent were born in Italy, 29 per cent in Russia, 6 per cent in Poland, 5 per cent in Sweden, 5 per cent in Germany, 3 per cent in Lithuania, and 2 per cent in Greece. Syrians, French-Canadians, Austrians, Armenians, French, and other nationalities in smaller numbers made up the remaining 20 per cent.

ADMINISTRATION.

Overseers of public welfare.

The city board of overseers of public welfare—formerly called "overseers of the poor"—consisted of 12 members appointed by the mayor. It employed an executive secretary, a force of 12 men for field work (who had been appointed through civil-service examinations), and a clerical force. The board held weekly meetings, at which it passed upon all applications for relief. The secretary might give emergency relief before taking up the case with the board, but where this was done the matter was brought up at the next meeting for approval and further recommendation. Mothers' aid cases were considered along with other applications for relief. The field workers, who were all men, took turns at appearing before the board, each coming about once in three weeks. At that time he presented to the board a report of all work done by him since he last came before them.

Volume of work.

The mothers' aid cases reported from Boston to the State department of public welfare for the year ended November, 1920, numbered 1,091. The overseers' office carried this work along with all other cases of public relief, and each of the field workers did some work with from 250 to 400 cases each month. Each visitor had his own district and cared for all applications for relief that came from it. The work was centered in the one downtown office, but some of the visitors had the use of an office in the outlying parts of the city, where they could interview their clients.

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Records.

The results of the original investigation of a case were entered upon a form, which covered names and ages of the members of the family, cause of death or incapacity of father, facts regarding settlement, and income of the family. This was filed away and no further entries were made on it. A similar form was kept at his desk by the visitor, and on this was recorded all subsequent work. When folded it fitted into a legal-size envelope, and the visitor frequently carried it when he planned a visit to the family. The file included a copy of the quarterly report sent to the State office and frequently other material gathered through contact with the family. But the last entry was often many months old, indicating that the reports were not kept up to date. The reports were typed, and the visitor had stenographic service for this work. In addition each visitor kept a card file with a card for each family on which were entered changes of address and the amount of the grant.

Procedure in granting aid.

In applying for aid the mother filled out a blank or gave the information it required to the visitor at the overseers' office. It covered the main points in her circumstances. The visitor then made an investigation, which included a visit to the home and an interview with the family. If he suspected a misstatement concerning the marriage or property interests, the public records were consulted. Proof of legal settlement was always secured. The results of each investigation were presented by the visitor with a recommendation to the overseers at their weekly meeting. He might have already given emergency relief. If the board granted aid, it could begin immediately, and a report was sent to the State department of public welfare on the blank provided with a request for reimbursement of the State's portion.

Upon receipt of the report from the overseers the State visitor made an independent investigation. Letters asking for a report were sent to all social agencies who had known the family. Relatives were frequently but not always visited. The marriage of the parents and the death of the father were always verified, and usually the dates of birth of thechildren. The State visitor's report of the first home visit in each case contained information about the history of the family, covering at least their industrial life, enough information about each child to indicate that each had had individual attention (usually a statement of school grade and of physical condition as indicated by appearance), description of the house and furniture, and sometimes of the food, clothing, and other elements in the living standards.

A family budget was then estimated, following a schedule which had been carefully worked out by the State department with the help of the Boston Dietetic Bureau and two committees appointed

92

BOSTON.

in 1920 to make estimates on costs of food and clothing.³⁷ From the budget estimate was then subtracted the income of the family from all sources, the remaining sum being the amount which the grant should cover. The director of mothers' aid then reviewed this material with the State visitor, and together they decided upon a recommendation either for approval of the grant made by the overseers, for a change in it, or for disapproval. Their recommendation then went to the director of the division of aid and relief, and with his approval became the recommendation of the department of public welfare. The State department frequently requested an increase in the original grant and forwarded its reasons to the overseers, who then reconsidered the matter—not always favorably. Before the city could be reimbursed for the State's one-third share of the expenditures, the actual grant had always to be approved finally by the department of public welfare of the Commonwealth.

The allowance was paid weekly in cash. To lessen the congestion, the payments were distributed throughout the week, and each mother came to the office of the overseers of public welfare on the day of the week to which she had been assigned. Nevertheless almost 200 mothers came each day, and 20 to 40 women were often standing in line before the window at which they received the money. In some of the outlying districts payment was made by the visitor at a local office in the neighborhood.

THE FAMILIES AIDED.

Children benefiting by grants.

In January, 1921, 1,102 families in Boston were receiving mothers' aid. A group of 195 families were selected for analysis of record data. In these 195 families were 654 dependent children receiving aid. Families consisting of two, three, and four children were the most frequent, though a number had five or six children. The size of families was as follows:

Number of children in the family.	fam	ber of ilies.
Total	•••••	. 195
One		. 10
Two		
Three		62
Four		42
Five		18
Six		12
Seven		4
Eight		1

³⁷ The director of the Boston Dietetic Bureau acted as chairman of the committee on food estimates; the director of the minimum-wage department of the State bureau of labor and industries acted as chairman of the committee on clothing costs. These committees had presented reports, which the mothers' aid department was using in making its schedule.

The ages of the children aided were reported as follows:

Ages. Numb	ren.
Total	654
Under 4 years	147
4-5 years	
6-7 years	109
8-9 years	100
10-11 years	91
12-13 years	75
14–15 years	29
16 years	³⁸ 2·

Causes of dependency.

The death of the father was the cause for dependency in 97 of the 195 families studied. Sixteen fathers had deserted their families, 5 were in prison, and 77 were incapacitated. Of the last group 48 had tuberculosis and 6 were insane.

Nativity of the mothers.

Two-thirds—67 per cent— of the mothers were of foreign birth, the largest numbers coming from Ireland, Russia, and Italy. The nativity of the 195 mothers was reported as follows:

Nativity.	Number of mothers.
Total	195
Native born	
Foreign born	130
Ireland	
Russia	30
Italy	26
Canada	10
Newfoundland	5
Scotland	
Syria	4
Poland	
Other	11
Not reported	3

ASSISTANCE GIVEN.

Allowances.

According to the law the aid furnished was to be sufficient to enable the mother to bring up her children properly in their own homes. The overseers of public welfare decided upon the amount of relief necessary in each case. They had adopted a rule that the total income of a family should not exceed \$4 per week per person, using this as a rough standard for the necessary budget, and basing the grants upon it. No other budget estimate was used.

²⁸ Both children were unable to work; one had spinal trouble; the other was a dwarf and mentally defective.

The amounts of cash aid given to the 195 families selected for study were as follows:

Monthly allowance. ³⁹	Number of families.
Total	195
\$15-\$19	4
\$20-\$24	
\$25-\$29	5
\$30-\$34	
\$35-\$39	
\$40-\$44	
\$45-\$49	
\$50-\$54	
\$55-\$59	
\$60-\$64	
\$65-\$69	
\$70-\$74	
	2
\$85-\$89	7
\$90-\$94	
\$95-\$99	
\$100-\$110	
Not reported	2

In addition to the cash allowance, each family received one-fourth ton of hard coal once in three weeks during the winter. If a death occurred in the family, the overseers paid the funeral expenses. If a mother needed hospital care they paid the hospital bill and, if necessary, increased the weekly allowance to cover the wage of a housekeeper to care for the children while she was away.

Service to the families receiving aid.

Before the quarterly report on each family receiving aid was sent to the State department of public welfare a visit was always made to the home by a district visitor from the overseers' office. As a rule, this was the only visit to the family, since the volume of work carried by the visitors made it impossible for them to maintain close contact with every family. A reinvestigation was made if a new situation was known to have developed, and in some instances frequent visits were made by the city workers. The visitors often interviewed the mothers when they came to the office each week for their allowances, although a clerk paid out the money.

The State department of public welfare, on its part, planned reinvestigation of each case once in six months. A home visit was made, during which the family situation was gone over with care. All sources of income were reported, and a new budget was made out. Health conditions were noted, school progress was recorded.

³⁹Estimated on the basis of four and one-third weeks to the month.

and frequently a report was made as to the family's sleeping and eating customs and the way in which the members were dressed.

The number of visits by the city and State workers to each family receiving aid in Boston for at least six months prior to August 1, 1921, are correlated in Table IX.

		families receiving mothers' aid
in Boston for	at least six months prior to A	ugust 1, 1921.

Number of home visits by State visitors.	Total fami- lies.	Families receiving specified number of home visits by city field workers.								Families having repre-
		Total.	2	3	4	5	6	8 and 12.	Not re- port- ed.	sentative fre- quently inter- viewed at district office.
Total families	195	176	54	19	8	3	4	2	86	19
1 2 3 4 5 6 	$ \begin{array}{r} 66 \\ 80 \\ 28 \\ 6 \\ 2 \\ 11 \\ 11 \end{array} $	$58 \\ 75 \\ 24 \\ 6 \\ 2 \\ 1 \\ 10$	30 18 5 1	8 10 1	2 2 1 1 1 1 1	1 2	3 1	2	$15 \\ 42 \\ 16 \\ 5 \\ 1 \\ 1 \\ 6$	8 5 4

If the State visitor noticed a remediable physical defect, or symptoms that denoted need of medical care, she referred the family to a health agency or called the attention of the city field worker to the condition. Both State and local workers used the excellent facilities for free medical care which Boston afforded. In 1920 the Boston Dispensary offered to care for 100 families receiving mothers' aid; that is, offered to examine all the children and to give the medical attention required in each case.

The Dietetic Bureau of Boston had instructed about 50 mothers' aid families, doing with them the sort of work illustrated in the following stories:

Mrs. K was a Polish woman deserted by a husband who had always been brutal to her and had never properly supported the family. The three small children appeared to be unusually well nourished. Mrs. K said that she gave them breakfasts of cereal and milk; dinners of egg or meat, with vegetables and fruit; and suppers of a vegetable, with bread and milk. In answer to compliments on the wholesome diet, she said in her halting English: "Oh, I did not always eat like this. Before, I used to eat—all the days—meat, and I was very sick, and the children sick, too. A lady came to my house and showed me how to cook things. Now I have the things she say." The records of the dietetic bureau showed that when its work with her began in October, 1920, Mrs. K had rheumatism and the children were apparently undernourished, though no medical

BOSTON.

examination was made. Mrs. K was spending most of her money as soon as she got it, and at the end of the week was having very little food. She was using a great deal of meat and very little milk or vegetables or cooked cereals. Thirteen visits were made to the family during the three months from November 1, 1920, to February 1, 1921. The mother was taken to market for lessons in buying and was taught by demonstration to prepare such simple dishes as oatmeal mush, rice pudding, vegetable soup, apple sauce, stewed prunes, and creamed carrots. She was also taught to set aside each week money for the rent, gas, and incidental expenses, and to plan her food expenditures on the amount of money remaining, setting aside a sum for fresh vegetables and fruit. At the end of the lessons the family was having from 2 to 3 quarts of milk a day, and vegetables and a cooked cereal, and the health of both the mother and the children was much improved.

Mrs. H was found to be managing wonderfully in keeping her children healthy and well clothed on an income about 10 per cent below the estimated budget. She was apparently giving them not only a wholesome diet, but food that was attractively prepared. Three of the five children who, the year before, had been reported to be very delicate, were plump and rosy and bright-eyed at the time of visit. When asked how the dietetic bureau had helped her, she said that before her marriage she had "worked out for Yankee ladies," so that she knew how to cook expensive foods very well. She did not, however, know how to cook the cheaper and simpler dishes, and these were the ones taught her by the dietetic bureau, chiefly through recipes which she was perfectly able to follow.

In the C family two of the five children were under weight, and the mother was worn out, run down, and nervous from nursing a baby who was over 1 year old. The income-\$14 a week-was inadequate, and was later increased to \$16, but the budget estimated by the dietetic bureau was \$23.80. The family received occasional gifts. The money for food had been very unwisely laid out on a great deal of meat and sweets, with few vegetables and not enough milk. Meals were irregular and bedtime late. After a period of comparative indifference the mother became very much interested in the instructions of the bureau, and the undernourished children tried to eat the things necessary for them to gain in weight. They stopped drinking tea and coffee and eating sirup on their bread. and put most of the money formerly spent on meat into milk and vegetables. Meals became regular and bedtime early. The mother was very appreciative, but the nutrition worker was discouraged with the inadequacy of the income, which prevented more rapid progress.

Mrs. T refused to give any credit to the nutrition worker for her very healthy looking children and comfortable home, saying that she knew previously all the things that the worker had told her. The State visitor, however, said that there had been a very marked improvement in the home and children, which she ascribed largely to the work of the dietetic bureau.

The use of nutrition clinics of the hospitals and the dispensaries was also beneficial. The State visitors paid special attention to the food and urged milk and vegetables in the diet. The director of the mothers' aid department had arranged some conferences of her staff with the director of the dietetic bureau and was planning for them a regular course of lessons on dietetics.

STANDARDS OF LIVING.40

Characteristics of the families visited.

The 34 families selected for special study were chosen from the list of those who had been receiving aid for two years or longer, ⁴¹ except for two families who were chosen to illustrate special points. Since the total list was very large in comparison with the number of homes that could be visited, with the aid of the secretary of the overseers of public welfare and the director of the mothers' aid department families were selected from localities where living conditions were typical of larger districts. Three families visited had been receiving this form of aid for seven years, 2 for six, and 1 for five, while 7 had had help for four years, 6 for three years, 8 for two, 6 for one, and 1 for something less than one year.

The geographical distribution of these families was as follows:

Total	Families visited. . 34
North Boston	. 12
Brighton	. 5
Charlestown	. 4
Roxbury	. 4
Allston	
East Boston	. 3
South Boston	. 3

Of the 34 mothers, 27 were born outside the United States—10 in Ireland, 5 in Italy, 6 in Russia, 3 in Poland, and 3 in Newfoundland.

In 32 of the 34 families a satisfactory interview was obtained with the mother or an incapacitated father. In 2 cases the information was incomplete, because only the children were at home at the time of the interview.

Housing.

The housing of the families visited differed widely in character in the various sections of the city. A number of the families living in

⁴¹ See p. 1 for general plan of selection of families.

⁴⁰ Data were secured through home visits by the writer.

BOSTON.

Brighton and Roxbury had separate cottages, with yards and garden space. In the more crowded parts of the city, where the homes were in tenements, there was no near-by play space for the children, except the streets. Care had apparently been exercised in the selection of rooms, for almost all of those seen had outside windows and were as well lighted and ventilated as was possible in the more crowded parts of the city. Two flats had each one dark room without an outside window. In both cases the openings into adjoining rooms met the requirements of the housing law. Four of the homes had bathrooms; the others had inside toilets, which were usually shared with one other family.

Household equipment.

In 14 of the homes the household equipment could be considered adequate. In each of these there were a sitting room with floor covering and good chairs; enough beds so that not more than two members of the family need sleep in one, and sufficient linen and warm covers for the beds; a cooking stove with an oven that would bake, and a heating stove; a gas range or plate for summer cooking; sufficient utensils for cooking, cleaning, and laundry work; closets or chest of drawers for clothing; a sewing machine; enough dishes to make a family meal possible, and a dining table large enough for the family. Four of the families had a piano, and several had additional pieces of furniture.

Twenty of the homes were inadequately equipped in one or more particulars. Seven had not enough bed linen, 11 had insufficient bed covering for cold weather, and 9 had so few beds that three or more persons had to sleep together.

Food.

The information in regard to selection of food was entirely from the mother's statement; no expense accounts had been kept. The diet appeared to be adequate in 12 instances. Three families were having no milk regularly. In 12 families the children were drinking tea or coffee. Twenty-one families said that they had fresh vegetables daily and 16 that they had fruit.

In practically all cases it was apparent that the mothers had received considerable instruction about the diet of children. Almost all of them had attended food clinics at the various dispensaries and had come in contact with a nurse or other health advisor. Five mothers had taken a definite course of instruction from the Boston Dietetic Bureau.

Housekeeping and household management.

Most of the homes had pantries which would hold a month's supply of food staples, but there was no storage space for winter vegetables, even when canned. Four of the mothers said that they did canning

and jelly making. Four tried out their own lard. Home baking in the winter was the rule, and even in the warm weather 15 mothers were doing a part of their baking at home. Several were economizing by buying day-old bread and cracked eggs at reduced prices. In most of the homes food was bought in small quantities from day to day.

The clothing seemed to be economically managed. Some of the women did very clever work in making over garments bought at rummage sales or secondhand shops. One cobbled the children's shoes. Several made underwear and pillow slips out of flour sacks. Very few had incurred debts.

In 17 homes the housekeeping was excellent, in 10 others it was fairly good, and in 7 it was below a fair standard of cleanliness and order.

Examples of the families aided.

Typical of families visited are the following:

Mrs. J, an Irish-American mother, had been receiving aid for almost three years. She lived with her six children in a first-floor flat of five rooms and bath in an old four-family frame house. The front of the house was almost flush with the street, but at the back there was a little stoop and a tiny yard in which the younger children were plaving. The older children were in the narrow street on which the house faced, playing with a dozen or more other children from the neighboring flats. Within was a somewhat disorderly but clean kitchen, equipped with the necessary utensils for cooking and cleaning, and for the preservation of food. These were old but in fairly good repair. The dining table was large enough for the whole family. The sitting room had a carefully preserved carpet, two or three rocking chairs, and a lounge. The floors of two of the three bedrooms were bare. The three beds had fairly good mattresses and sufficient covers, sheets, and pillowcases; with the sitting-room couch, these afforded comfortable sleeping arrangements. The weekly budget, as calculated by the State public-welfare department, was \$27.45, to be divided as follows: Food, \$15; rent, \$3.75; fuel, \$2.70; and clothing, \$6. No allowance was included for household supplies or incidentals. On the basis of this budget the State department had recommended to the overseers an allowance of \$25 per week. The board of overseers had granted \$21 and the winter coal.

Much of the clothing had been given by friends and relatives, and Mrs. J was very clever at making over and repairing. Before her husband's death—he was earning \$30 a week in 1918—she had bought a set of tools for cobbling. She said that when she brought them home Mr. J thought she must be "light in the head," but later he, as well as she, learned to use them. She could buy for a quarter a piece of leather that would make good new soles for the younger children's shoes. Their winter underwear she had made from Army garments bought from the Government stores for a few cents each.

She had also purchased at these stores discarded sailor suits and had made them into very neat-looking suits for her boys. The children looked well dressed.

The food was good. When the family was first given aid Mrs. J was suffering from constipation, and two of the children were underweight. They had been referred to the Boston Dietetic Bureau and to the Boston Dispensary, where Mrs. J attended the constipation class. At the time of the visit they appeared well nourished, and Mrs. J related proudly that they were so well that none of the others took diphtheria from the baby when he had had an attack a few weeks before. She bought 4 quarts of milk daily and gave the children neither tea nor coffee. The breakfast was usually of cereal—oatmeal being the favorite—and milk. There was sometimes in addition apple sauce or eggs. The dinner consisted of potatoes, another vegetable (often creamed), and pie or a simple pudding. Meat was added three or four times a week. For supper they had fruit, home-baked bread, milk, and usually potatoes.

The mother said that she could not afford either a newspaper or a magazine, and their recreations were found in visiting friends and in play with the neighborhood children.

Mrs. W, the Polish mother whose story has already been partly told,⁴² had been receiving aid for three and one-half years. She lived with her three small children in a fairly well-lighted, threeroom flat located in the crowded part of East Boston. Her kitchen was clean and orderly, and the equipment was sufficient for her simple housekeeping. There was a bed in each of the two other rooms. In the sitting room were also to be found a rocking-chair, a table, and two small rugs on the clean bare floor. She had four sheets, six pillow slips, and enough warm covers.

Both the mother and the children were neatly clothed in wash dresses. She said that their clothing was almost all given to them.

In her broken English, Mrs. W spoke with great enthusiasm of the teaching she had received from the dietetic bureau. She bought 3 quarts of milk daily. Each member of her family had a small quantity of meat or one egg every day, also potatoes and another vegetable, and fresh fruit almost every day, or, when that cost too much, prunes or other dried fruit. For breakfast and supper they had cereal and milk. In the winter she did her own baking, but in the summer baking made the small rooms too hot.

Her allowance was \$14 a week, and one-fourth of a ton of coal every three weeks during the winter. With this allowance and such gifts as she was receiving she maintained her household simply but adequately.

On a near-by street in a similar flat lived an Italian mother, Mrs. O, with her four children. This family was more crowded than were the W's, and it was necessary for three children to sleep in one

42 See pp. 96-97.

bed. Mrs. O said that she had only one heavy cover for each bed, and in cold weather they put their coats on top.

Their food was not so well planned or adequate as the W's. They had 2 quarts of milk daily, but the mother said that she could not buy vegetables every day and that she bought fruit on Saturdays only. For breakfast she served bread and cocoa and vegetables. Dinner consisted of homemade macaroni and beans on four days a week, and of meat and vegetables on the other three days, with eggs occasionally.

The mother and the children were well dressed, and the house was very clean. Mrs. O had been receiving aid for three years.

The budget for this family as estimated by the State department was \$25 a week, and the aid granted was \$15. The mother earned money irregularly by making lace at home—but probably not more than \$4 a week—and no other income was indicated on the records. They had a newspaper sometimes, but not regularly, and the mother said they did not go to the picture shows. The boys played in the parkway near by.

Mrs. P, born in Newfoundland, had been receiving aid for more than four years. She and her six children lived in a frame cottage of six rooms on a quiet residence street in an outlying part of the city. There was a small, grassy, well-shaded, front yard, and a still smaller one in the rear, but no space for a garden.

The sitting room was well furnished with comfortable chairs, a good carpet, and a table. The dining room contained a good table and substantial chairs. The kitchen was equipped with all the necessary utensils for cooking and preserving food, and for laundry work and cleaning. Upstairs were three bedrooms, each with a good bed, adequately furnished.

The clothing appeared to be adequate. The mother was careful to see that the children wore rubbers and well-soled shoes during stormy weather. She was a clever seamstress and made over much of the children's clothing from gifts and from materials which she had had for years. This family had previously maintained a high standard of living.

The food was sensibly planned, but did not seem quite adequate for the two delicate children. Only 2 quarts of milk were taken daily. Sunday's meat was made to last for two or three days, and was frequently the only meat bought during the week. They usually had a vegetable once a day, often a present from a neighbor's garden. Some fruit was used, but not every day. Home-baked bread and cereal completed the menu.

No newspaper or other periodical was taken. There was excellent play space for the children, and in a neighborhood where other children were well trained and carefully brought up. The mother's social life, like that of her neighbors, consisted of church-going, visiting, and similar activities.

HAVERHILL.

Haverhill, Mass., about 60 miles northwest of Boston, is a thriving industrial city. Shoemaking is the chief industry. In 1920 there were 53,884 inhabitants, of whom 13,307 were foreign-born whites. Of these, the largest groups came from Canada (35 per cent, of whom nearly three-fifths were French-Canadians), Italy (13 per cent), Ireland (12 per cent), Greece (10 per cent), and Russia (9 per cent); the remainder came from England and a number of other countries.

ADMINISTRATION.

The overseers of the poor.

The work here, as in Boston, was administered under the State mothers' aid law. There were three overseers of the poor, who were appointed by the city council every three years. Each overseer was responsible for his own section of the city. A full-time clerk was employed by the board, with one assistant and one stenographer. It was the assistant clerk who looked after the families receiving mothers' allowances. The board of overseers held a monthly meeting, and applications for this form of aid were considered by the whole board. The overseer in whose district a family lived, acting in cooperation with the clerk or his assistant, settled all other questions concerning their welfare.

The assistant clerk, who had the chief responsibility for the families receiving aid, seldom visited them, since her clerical duties made it necessary for her to be in the office most of the time; but she saw the mothers each week when they came in for their allowances and was able to form friendly relationships with them.

Records.

The records consisted only of the papers prepared for the reports to the State department of public welfare. A card file was kept, in which entries were made of all aid given to each family.

Procedure in granting aid.

The mother made application for aid to the overseer of her district or at the office of the board of overseers, which was in the city hall. An investigation was made, sometimes by the overseer in whose district she lived, sometimes by the clerk or his assistant. This investigation was chiefly concerned with the material resources of the family. As a rule, relatives were not visited. If relief seemed to be

103

immediately needed it was given at once with no other formality than a consultation between the clerk and the overseer. The amount of the grant was determined by the estimated weekly budget of income and expenses, the latter being computed from a schedule furnished by the State department of public welfare.

THE FAMILIES AIDED.

Children benefiting by grants.

In August, 1921, 33 mothers were receiving aid for 108 dependent children. In 11 families two children were being aided—in 8, three; in 10, four; in 2, five; and in 2, six.

Three children 14 years of age or over were receiving aid, two of whom were reported as being physically unable to go to work. The ages of the children receiving aid were as follows:

' Ages.	Number of children.	
Total		108
Under 4 years		19
4-5 years		21
6-7 years		. 20
8-9 years		17
10–11 years		16
12–13 years		12
14–15 years		. 2
16 years		. 1

Causes of dependency.

The death of the father was the cause of the dependency in 25 families. In 6 cases the fathers were incapacitated, 2 being insane and 3 having tuberculosis, and for the sixth the cause of incapacity was not reported. One father had deserted and one was in prison.

Nativity of the mothers.

Twenty-one of the mothers were known to have been born in foreign lands; the birthplace of one mother was not reported. Six mothers had come from Russia, five from Canada, three from Greece, three from Italy, two from Ireland, one from Austria, and one from England.

ASSISTANCE GIVEN.

Allowances.

The board of overseers had not adopted any restrictive rulings, and it usually followed the recommendation of the State visitor. A weekly allowance was given in cash, but fuel was bought wholesale and furnished to the families. Household furnishings were also given as needed, and were usually bought by the assistant clerk. In August, 1921, the total payments made for the 104 children in the 32 families for whom the amounts of the pensions were reported was

HAVERHILL.

\$2,046.74, the average per child for the month being \$19.68. The amounts of allowance per family are shown as follows:

Monthly allowance.			Numbe famili	
Total	 	 		33
\$25-\$29	 	 		1
\$40-\$49	 	 		4
\$50-\$59	 	 		9
\$60-\$69				9
\$70-\$79				4
\$80-\$89				3
\$90-\$99				1
Over \$100				1
Not reported	 • • • • • • • • • • •	 		1

Service to the families receiving aid.

Twenty-nine families had been receiving aid for the full six months prior to August 1, 1921. The visits recorded during that period showed that each of 7 families had been visited twice by an overseer and twice by the State visitor; overseers had made two visits to each of 17 additional families, 2 of whom had been called upon four times by the State visitor and 15 three times. Two families had been visited by overseers three times, and by the State visitor four times. Three families had received no visits from the overseers; 2 of these had received three visits, and the other family four visits from the State visitor. Two families received seven visits altogether; 4 received six; 13, five; 8, four; and 2 received three. The assistant clerk, as previously noted, saw the mothers frequently at the office in the city hall.

The work of the State visitor in looking after the health of the families was well supported by the overseers. Remediable defects were being corrected; teeth were cared for, and medical service furnished wherever necessary. In one family visited by the writer serious operations had been performed for two of the children in a Boston hospital.

STANDARDS OF LIVING.43

Characteristics of the families visited.

Fourteen of the 33 families were visited in their homes by the writer. They were chosen from those who had received the aid for the longest periods. One family had received aid for seven years, 1 for six years, 3 for four, 6 for two, and 3 for one year.

Of the 9 mothers born in foreign countries, 3 were from Canada, 2 from Italy, 2 from Russia, 1 from Austria, and 1 from Ireland. All but three mothers spoke fairly good English.

⁴⁸ Data were secured through home visits by the writer.

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Families of from two to six children living at home were represented. Two families had two children, 2 had three, and 2 had six. Four families had four, and 4 had five children. Of a total of 58 children 51 were receiving pensions. In six families there were children of working age. In one case the child was not strong enough to work and the doctor had advised that she should be kept in school; in another family both the boys over 14 years of age were out of work, although one of them was at the time of visit picking and selling berries.

Housing.

All except three of the buildings in which the families visited were living were situated on quiet streets where the houses were not closely crowded and where there was plenty of open space in which the children could play without going beyond reach of the mother's supervision. The three exceptions had no other play space than the street, which was lined closely on both sides with small houses. Three of the homes visited were cottages. One which was very neat and attractive, with a pleasant yard, was near the business part of the city; two were on the outskirts of the city.

Household equipment.

Sleeping arrangements were adequate except in two cases. One case has been described; in the other instance there was no heating stove, and during the winter the Polish family of five crowded into the two rooms which could be heated by the kitchen range, although they had four rooms and beds enough. There was sitting-room furniture in all the homes except one, and in this the children were small. All the families except three had gas for summer cooking, and these three had coal-oil stoves. All had either an ice box or a cellar. The latter was used for storing vegetables in winter as well as for keeping food cool in summer. All except two families had sewing machines on which the mother did home sewing. The clothing was good.

Food.

Food was fairly adequate in a majority of the families. All took at least 1 quart of fresh milk, though only two had enough to allow a pint per day for each child. Cocoa was popular because its use was taught in the schools. Six of the mothers said that the children were given no coffee or tea. Half the mothers said that they had vegetables daily, but only two had fruit every day. Home baking was done by half the mothers. In some of the families where the supply of milk and fresh vegetables seemed to be inadequate the children appeared well nourished, and it is probable that the deficiencies were made up in some way not discovered during the interview. No expense accounts had been kept.

HAVERHILL.

Education and recreation.

Five families had a daily newspaper and four reported use of the public library. All the children of school age were in school. Neighborhood visiting, open-air games for the children, the activities of church, Sunday school, and school were the chief sources of recreation. Picture shows were attended occasionally by most of the families. There was evidence of wholesome family life in the homes visited.

Examples of families aided.

The homes described below were fairly typical of those visited.

Mrs. Q and her three children lived in a frame building, which also housed three other families. She had four well-lighted rooms. Back of the kitchen door was an open lot which made an excellent playground for the neighborhood children, especially as it contained a hill used for coasting in winter. The rooms were spotless. There was a well-equipped kitchen with a gas stove, and a combination dining and sitting-room with a good rug, table, and chairs, and heated in winter by a hard-coal stove. The overseers had bought a mattress during the past year, so that a separate bedroom could be arranged for the one boy of the family, who was 11 years old. The mother and the two girls occupied two beds in the second bedroom. The beds looked fresh and clean. There was no provision for keeping ice, but there was a good cellar which in winter was used for storing vegetables and in summer for keeping food cool. A sewing machine seemed to be the one piece of household equipment seriously needed. The children were neatly dressed, despite the fact that the mother had made a part of their clothing by hand.

The food seemed to be fairly adequate, except that only 1 quart of milk was used daily. The mother said, however, that they did not drink coffee, as children often do when they do not have plenty of milk. The children were delicate and had been taken to Boston for treatment. The mother had received excellent instructions regarding their food. She said that she had meat three or four times a week, eggs two or three times and oftener during the season when they were the cheapest, fresh vegetables daily during the summer, and in the winter vegetables that she had stored or canned; they seldom had fruit, because it was high and scarce. The bread was home baked and was excellent. An additional quart of milk would probably have made the diet adequate.

They took a daily paper and for additional reading got books from the city library. The activities of church, Sunday school, and school were their chief sources of recreation, in addition to which they visited the neighbors and played with the neighboring children.

The estimated weekly budget and the income were as follows:

Expenses. Total	\$20.30	Income. Total	\$18.70	/
		Mothers' aid		
Food	10.10	Fuel, furnished by overseers	2.70	
Fuel	2.70	Mother's earnings	4.00	
Clothing	4.00			

This left an apparent weekly deficit of \$1.60. A relative, however, gave some assistance, and it seems probable that the actual income was equal to the estimate.

Mrs. G, a frail widow with six children, lived in a dilapidated threeroom cottage, situated on about 2 acres of infertile land. In order to buy this little place, the family had suffered great privation before the father's death, and the mother was now unwilling to part with it, although it could not adequately house her family. A heating stove, dishes, and bedding had been furnished them. The sleeping arrangements were still crowded, three children occupying one bed. The sitting room was also a bedroom and contained an open bed, a heating stove, a table, and some chairs.

The family raised its own vegetables, and these seemed to be used freely in the daily diet. They bought 3 pints of milk each day and had meat on Sunday. On Saturday, as a special treat, the mother bought a dozen oranges or bananas. They had a pound of butter each week, but used oil in cooking. The bread was home baked. The children appeared undernourished, though they were said to have improved during the past year.

The clothing of the family was not very presentable though perhaps sufficient for protection. They had no sewing machine, and the mother did some sewing by hand.

The income was about \$5 a week below the estimated budget, because of the irregular employment of a boy of working age. Although the standard of living here was low it had evidently been raised since aid had been granted two years before, and the State visitor had plans for further improvement.

This was the only instance seen in Haverhill of overcrowded housing, and even here the abundance of outdoor-play space did much to counteract the evil.

NORTHAMPTON COUNTY, PA.

Northampton County is best known as the seat of the Bethlehem Steel Works. The urban population of the county—which in 1920 was 68.2 per cent of the county's total population of 153,506—was engaged largely in industrial work. Among the beautiful hills were farms rich in orchards and in fields of grain and hay. Almost threefourths of the total land area was in farms, of which about 70 per cent were tilled by their owners. The largest cities were: Bethlehem, 50,358;⁴⁴ Easton, 33,813; Northampton, 9,349; and Bangor, 5,402. The many smaller towns were bound together by a network of trolley lines.

The foreign-born whites numbered 26,939, or 18 per cent of the total population. Of these, 30 per cent were from Hungary, 16 per cent from Italy, 9 per cent from Austria, 7 per cent from Poland, 6 per cent in each case from Czechoslovakia, England, and Russia, and 5 per cent from Germany, the remainder coming in decreasing proportions from Ireland, Greece, Wales, Yugoslavia, and other countries. Moreover, the 82 per cent of native-born whites included the Pennsylvania Germans, who through more than two centuries of residence in this country have, to a certain extent, retained their original language and customs. Another group of native born were the Moravians, also of German origin. The cities of Bethlehem and Nazareth were founded before the Revolution by the Moravians, whose culture and high educational ideals have been a factor in the development of the county.

ADMINSITRATION.

Aid to mothers with dependent children was administered in Pennsylvania under the mothers' assistance act of 1919,⁴⁵ which superseded the earlier laws of 1913 and 1915. It provides for the appointment by the governor of a county board of from five to seven women, who are responsible for the local work, and the duty of State supervision is assigned to the State board of education. The act of 1921⁴⁶ creating the State department of public welfare, however, places the State supervision in this department, and another act⁴⁷ gives to the commissioner of public welfare the power of appointing the State supervisor of the mothers' assistance fund.

⁴⁴Of the total population of Bethlehem 9,389 were in Lehigh County, making the population within Northampton County 40,969.

⁴⁵ Laws of Pennsylvania, 1919, No. 354.

⁴⁶ Laws of Pennsylvania, 1921, No. 425, p. 1144.

⁴⁷ Laws 1921, No. 433, p. 1175.

County board of trustees.

The Northampton County Board of Trustees of the Mothers' Assistance Fund consisted of seven women, who devoted considerable time to the work and were deeply interested in it. They served without pay. The members were charged by law with the responsibility of investigating all applications for the aid and of making a recommendation concerning each to the county commissioners, who had power to grant the allowances. The Northampton board employed an executive secretary, who devoted her full time to the work of investigation and aftercare of the families. The trustees themselves also did a great deal of volunteer work. Each of them took considerable responsibility for the welfare of one or more families, making friendly visits, arranging for medical care, and at times raising special funds from private sources when it became necessary to furnish more aid than could be allowed under the law.

The executive secretary had had normal-school training and casework experience in a charity-organization society. She had been secretary of the board since its organization two years before.

Supervision by the State.

The law provided for a State supervisor of the mothers' assistance fund, who had been given one assistant and a clerk. She was authorized to make rules and regulations governing the granting of allowances, and a copy of every petition for a grant went to her office. The State supervisor assisted the counties in forming the necessary organization and in making the plans for beginning mothers' aid work. She provided them with forms for the reports to the State, the face cards for their case records, school-report blanks, a blank for household accounts, and a schedule for estimating the family budget. She went over each application sent in to her office and gave any advice that seemed to be required. If a grant had been illegally awarded, the application was returned to the trustees, with the reasons for its being held illegal. Much of her time was spent in visiting counties, in meeting with the county boards, and sometimes in visiting families with them. The supervisor also held intercounty conferences at which the secretaries and members of the boards of a group of contiguous counties met together to discuss their common problems.

Of the 67 counties in the State 48 were organized for mothers' pensions and 22 had paid workers. New counties had applied for State subsidies and were waiting until the new biennial appropriation would permit their inclusion in the benefits offered through the act of 1919.

Sources of funds.

The State appropriation, which in 1921 was \$1,000,000, was divided among the counties in proportion to their populations. To draw State money, a county had to appropriate a sum equal to that of the State grant. The State law limited the expenses of administration in any county to not more than 10 per cent of the appropriation for the year.

Children eligible for aid, and amount of grant.

A mother of "proper character and ability," who had been a resident of the State for two years and of the county for one year, became eligible for the aid if she was a widow or her husband was in a State institution for the insane, provided she had children under 16 years of age and the aid was necessary to enable her to maintain her home. She might have an equity up to \$1,500 in her home and have a reserve fund of not more than \$400. The children of school age had to be kept in school if their physical condition permitted. Twenty dollars a month could be paid for one child, and \$10 for each of the other children. There was no maximum amount per family.

Procedure in granting aid.

The application was made to the county board of trustees on a blank provided by the State supervisor. The investigation was made either by one of the trustees or by the executive secretary. Property interests were verified by means of tax and assessment lists, and wages by examining the pay envelopes or by an interview with the employer. At least one relative on each side was interviewed preferably grandparents, aunts or uncles. Any material relief that had been received, the history of the family and its character, were determined by consulting social agencies, the pastor, the principal or teachers of the school which the children attended, physicians, lawyers, and other persons who had known the family. The family physician was consulted as to the health of any member of the family in need of medical attention, or a medical examination was otherwise arranged for.

The results of this inquiry were reported to the board of trustees at their monthly meeting, with an estimated budget of family expenses worked out according to the schedule recommended by the State supervisor. If aid was recommended by the board, a copy of the face card of the record was sent to the State supervisor, accompanied by a supplementary statement of the circumstances of the family.

The money was paid to the mother by check. She received one from the State treasurer and one from the county treasurer each month, at such times as to make the payments semimonthly.

The case record had a face card which gave, in addition to the usual face card information, two statements of the financial status of the family—one at the time of the father's death and the other at the time the investigation was made. It had a blank also for noting the character and length of the father's last illness, and whether or not it was related to his occupation. All correspondence relating to the case was made a part of the record, and there were history sheets on which every visit and interview was reported.

THE FAMILIES AIDED.

Children benefiting by grants.

In August, 1921, 30 families, with a total of 132 children at home, were receiving allowances for 120 children. Twenty-eight of these families were dependent because of the death of the father, 1 because the father had become insane, and 1 because of incapacity of the father. The number of children receiving assistance in each family reported was as follows:

Number of children in the family.	aber of nilies.
Total	 . 30
One	 . 1
Two	 . 2
Three	 . 11
Four	 . 6
Five	 . 4
Six	 . 4
Seven	 . 2

The ages of the 120 children were as follows:

Ages.	-	Nu	im	ber of Iren.
Total	• •			120
Under 4 years				15
4-5 years			. :	19
6–7 years				24
8-9 years				19
10-11 years				
12–13 years				21
14–15 years				5

Residence and nativity of the mothers.

Seven of the families lived in cities, 16 in incorporated boroughs of between 2,500 and 6,000 population, 3 in boroughs of between 1,000 and 2,000, and the remainder in distinctly rural sections.

Of the 10 foreign-born mothers, 6 had been born in Italy, 2 in Hungary, 1 in Lithuania, and 1 in Russia. Of the 19 native-born mothers, 5 were of Pennsylvania-German descent. The birthplace of 1 mother was not reported.

NORTHAMPTON COUNTY, PA. ASSISTANCE GIVEN.

Allowances.

The monthly pay roll in June, 1921, was \$1,220, an average of \$10.17 per child. The amounts received by the families were as follows:

Monthly allowance.	Number of families.
Total	30
\$15	1
20	2
30	3
35	8
40	7
50	3
55	2
60	2
65	1
70	1

Service to the families receiving aid.

The families were visited in their homes by both the executive secretary and the trustees, and they were seen at least once each month. The contact with them of both the secretary and the trustees was close and friendly. The mothers consulted them about difficulties of all sorts and seemed grateful for the support of their friendliness. In instances where the standards of living had been abnormally low, efforts had been made to raise them. Among the 30 families were 8 who had been moved in order to secure better housing or better neighborhood conditions. One of these was a Hungarian mother who spoke no English, and who at the death of her husband had been left helpless with five small children. She had known no way of managing except to crowd the family into one room of her house and fill all the others with lodgers. She was granted aid, had been moved into a flat for her family alone, and was learning English.

The number of visits recorded during the six months preceding July 1, 1921, are shown in Table X.

TABLE X Visits	paid to families	in Northo	empton Cour	nty, Pa., that	had received aid
for	• the full period	of six mon	ths prior to J	Tuly 1, 1921.	

Number of home visits by trustees.	Total families.	Families r home vi tary of c	ies receiving specified number e visits by the executive sec of county board of trustees.		
	iuiiiiioov	4	5	6	7
Total None	129 5 7 2	4	8 1 2 1	13 3 3 1	4 1 1
3. 5. 6. 18.			3 1	5 1	2

¹ Excludes one family that was granted a pension during the period.

In most of the families interviewed it was apparent that changes for the better had been made in diet and health habits at the suggestion of the secretary or the trustees.

All children of school age were in school, and their school reports were filed with the case record. The secretary was in constant touch with the teachers and was following with interest the school career of each child. Under the Pennsylvania law it was not necessary for the allowance to stop when a child became eligible for a working permit. If he was doing well in school he might remain there and the mother would continue to receive the allowance. Two children of 14 years, who might have been employed, were finishing the eighth grade.

Instruction in English was arranged for mothers who spoke only a foreign language. Books and papers were encouraged in the homes. In several instances they were furnished by the trustees who were acting as friendly visitors.

The employment of children leaving school was the subject of earnest attention by the board, members of which had helped frequently in finding suitable work. They had also helped the mothers who were able to work to find employment and to make the necessary adjustments. One mother with four children had been providedwith a sewing machine, so that she could take home sewing instead of going to a factory. In families where the mother was occupied outside the home the board considered that she should not be away more than three days a week, and that her work should permit her to be at home after school hours, when the children were there.

The mothers were helped in planning wholesome recreation for themselves and their children. Boys and girls were encouraged to belong to clubs, to use the public library, and to take advantage of neighborhood facilities for sports and social intercourse.

Earnest efforts were made to secure the necessary attention to all health needs, but the county was not well provided with facilities for free clinical care. There was a State dispensary at Easton, and another at Bethlehem, where a general clinic was held once a week. Through this clinic, hospital care in Philadelphia had been arranged for one child. Easton and Northampton each had a public-health nurse, and there were "well-baby" child-welfare clinics at Nazareth, Easton, Bethlehem, and Northampton. For several families one of the trustees had secured free dental service from a neighborhood dentist. Most of the debts mentioned by the mothers interviewed had been incurred for medical or dental services.

Expense accounts were faithfully kept in the families where there was anyone who could write. These were studied carefully by the secretary and were made the basis of her advice in regard to choice of food and management of income.

NORTHAMPTON COUNTY, PA.

STANDARDS OF LIVING.48

Characteristics of the families visited.

The 19 families selected for special study were chosen from the list of those who had been receiving aid longest. Twelve had been in receipt of aid for one and one-half to two years, 4 for one year, and 3 for less than one year. Four of the mothers were of Italian birth, 1 was of Polish, 1 of Lithuanian, and 1 of Hungarian; of the 11 who were born in the United States, 2 were of Pennsylvania-German descent; the nativity of 1 mother was not reported. Five of the families had three children, 5 had five, and 5 had seven; 2 families had two children; 1 had four, and another family had six children. In 7 families a total of nine older children were at work and helping to support the family. Three families lived in Bethlehem, 3 in Easton, 2 in Bangor, 10 in smaller towns and villages, and 1 on a farm.

Housing.

The housing was excellent in most instances. All except four of the homes were cottages similar to those described later; the exceptions were well-lighted flats in fairly good repair. Two instances of crowded housing were observed. One family consisting of a mother and three children, the oldest a boy of 11 years, were living in two rooms. Another family—a mother and five children, the oldest a boy of 10—were living in three rooms. All the other families had abundant space, with four, five, six, or even seven rooms. Neighborhood surroundings were wholesome, and all the children had outdoor play space.

Household equipment.

All except two of the homes had a sitting room with comfortable chairs, a table, and usually some sort of floor covering. A number of homes had additional furniture—two had a piano and a third a parlor organ. The kitchens were equipped with coal ranges for winter cooking, and either gas or coal-oil stoves for summer use. Only one mother complained of lack of cooking utensils. All but three of the families had either an ice box or a cellar. In 16 homes there were enough beds so that not more than two persons needed to occupy one; in 3 homes the mother slept with two children. All except 2 families had enough linen, and all except 5 had covers enough for the cold weather.

Food.

The food habits showed the careful instruction which had been given in diet. No family had less than 1 quart of fresh milk daily, and all used butter. Fifteen of the families had milk enough to

⁴⁸ Data were secured through home visits by the writer.

supply each child with at least a pint every day. In three instances where the supply was below this standard it had recently been reduced because of the unemployment of the mother or the working children. Fourteen families had at least one vegetable in addition to potatoes as a part of the daily diet; the others had them only four or five days a week. Meat was used from two to six times a week, with eggs in addition. Fruit was a part of the daily diet in only four instances. It was very scarce and high at the time the visits were made.

Clothing.

With a few exceptions both the mothers and the children seen were neatly and suitably dressed. The clothing of two families looked shabby, and one mother told of a time during the past winter when the weather was stormy and the children had no shoes. The trustee especially interested in the family had supplied them as soon as she heard of the lack. The mothers all did some sewing for their families, and some of them did excellent dressmaking.

Housekeeping and household management.

Fifteen homes were clean and orderly, and the others were fairly well kept. In one case the secretary had done patient work in trying to raise the standards of housekeeping, which were originally very low, and the record showed that there had been considerable improvement. The income was apparently well managed in almost all cases. Most of the families bought supplies carefully and in fairly large amounts, stored food supplies for the winter, and canned and preserved vegetables and fruits at home. Clothing was kept well mended, and much of it was made at home.

Illustrations of homes visited. The homes described below illustrate the living conditions observed. The U family of six lived in an old two-story frame cottage which had a rather ill-kept exterior. Within, the house had a comfortable and homelike atmosphere. The sitting room with its well-worn chairs and carpet and a parlor organ looked invitingly sociable. In the roomy kitchen stood a dining table big enough for the whole family, and the necessary kitchen equipment was in fair condition. The latter included an ice-box, although Mrs. U said that she could not afford ice except in the hottest weather. Of the three bedrooms with clean bare floors and a double bed each, one was for the older girls, one for the mother with the youngest child, and one for the boys. Sheets and pillow cases were clean, and on the closet shelves were enough warm covers for the winter. Each member of the family had a special space in the closets and clothespresses for his

own clothing. The boys were playing barefooted in the yard, but the day was warm.

Mrs. U was becoming discouraged, however. Her income was partly dependent upon the wages of the 17-year-old boy, who had been irregularly employed. She was in debt to the grocer, owed a \$5 dentist's bill, and in endeavoring to keep within her income had cut the daily supply of milk from 3 quarts to 1 quart. The family were still having meat every day, and vegetables almost every day, but very little fruit was used.

The family took a daily paper and a weekly church paper. In ordinary times they went occasionally to picture shows, but had not been recently. The boys had a good play space all around and were planning to go swimming that afternoon in the river near by.

The estimated budget for this family was \$94.62, of which Mrs. U could earn \$10 at home laundry work and her son \$35 at the factory when there was work. The aid of \$50 a month brought the income up to the budget, and made adequate living standards possible except in times of unemployment.

The home of the Y family—a mother, three children, and a man relative—was an attractive frame cottage set in a shaded yard affording space for a small garden. The cottage contained a sitting room, dining room, kitchen, and four bedrooms, all adequately and pleasantly furnished, and heated by two stoves. Everything about the place was in good repair and well kept. Mother and children were neatly clothed. The food appeared to be adequate; it included 2½ quarts of milk, vegetables daily from the garden, fruit on most days, and meat usually once a day. There was a chicken house in the back yard, and the two or three eggs laid daily were being used by the family.

The estimated budget for this family of five and their actual expenses were as follows:

Total expenses	\$106.30	Total income	\$104.30
Rent. Food Clothing Fuel and light. Insurance.	15.0054.3517.557.501.40	Mothers' aid fund Payment from a fraternal order. Boarder Mother's earnings	34.65
Car fare and sundries		Deficit	2.00

The small deficit was easily made up by the produce from the garden. Sixteen of the 19 homes were cottages, similar to the two already described. In most instances, at least a small garden went with the cottage. In one of these gardens the winter as well as the summer vegetables used by the family were raised.

Of the families who were living in flats the V family of six will serve as an example. In this flat was a clean and adequately equipped kitchen with a gas range and an electric iron. The heating stove was

located in the combination dining and sitting room, which contained a substantial dining table, a sideboard, and chairs. Each of the remaining three rooms contained a bed. Inasmuch as all the children except the baby were girls the three rooms and their equipment furnished adequate sleeping arrangements. Mrs. V complained of the lack of warm coverings for the beds. The sheets were made of flour sacks, and were fresh and clean.

The food appeared to be fairly adequate—2 quarts of milk daily, meat three times a week, and fresh vegetables every day. Mrs. V, an Italian by birth, made her own macaroni and tomato paste.

For recreation the family went occasionally to picture shows and had picnics in the park. The Sunday paper was the only reading matter in the home.

The clothing was made at home, and both mother and children were neatly dressed.

WESTCHESTER COUNTY, N. Y.

Westchester County, lying just north of the city of New York, had in 1920 a population of 344,436. In the southern part it is largely urban except for country residences of people of means. Its larger centers of population are within easy reach of New York City, where many of the residents work. There are good connections by trolley and excellent suburban train service to most parts of the county, so that it is to a considerable extent a residence suburb of New York. It has, however, industries of its own of considerable size, and each of the larger cities has a number of manufacturing plants.

According to the Federal Census of 1920 the populations of the largest cities were: Yonkers, 100,176; Mount Vernon, 42,726; New Rochelle, 36,213; White Plains, 21,031. In addition, there were eight incorporated villages with populations ranging from 5,000 to 17,000. The county's foreign-born white population was 80,005, or 23 per cent of the total. Of these, 28 per cent were from Italy, 16 per cent from Ireland, 9 per cent from Germany, 8 per cent from Russia, 7 per cent from England, 6 per cent from Austria, and 5 per cent from Poland. The remaining 21 per cent came from Hungary, Scotland, Canada, and many other countries.

ADMINISTRATION.

At the time of the passage of the New York State law of 1915⁴⁹ establishing county boards of child welfare with power to grant and administer allowances to mothers, Westchester County was already granting mothers' allowances through the office of the superintendent of the poor under a ruling of the county board of supervisors based on a special interpretation of the New York State poor law. This plan was working to the satisfaction of the board of supervisors, and they made no appropriation to the board of child welfare appointed for Westchester County under the State law, but continued appropriations for mothers' allowances under their former ruling. In 1916 a special law, known as the commissionership act,⁵⁰ was passed relating to Westchester County.

^b This act abolished the old office of the superintendent of the poor and created in its place a new office, that of county commissioner of charities and corrections, later called county commissioner of public welfare.⁵¹

⁴⁹ Laws of New York, 1915, ch. 228.

⁵⁰ Laws of New York, 1916, ch. 242.

⁵¹ County Organization for Child Care and Protection, p. 123, U. S. Department of Labor, Children's Bureau, Publication No. 107, Washington, 1922.

An amendment⁵² passed in 1921 places in the commissioner's hands all the duties of a county board of child welfare empowered to administer allowances to mothers. He has power to make such arrangement for the care of needy children as may be authorized by the county board of supervisors, but for those who are chargeable to any city or town no expense may be incurred without the consent of the local overseer of the poor.

Westchester is the only county in New York State granting allowances under a county commissioner. In Dutchess and Suffolk Counties, for which also the State legislature has passed special acts covering this type of assistance, the administration is in charge of unpaid county boards.

The county department of child welfare.

The department of child welfare is one of the six departments under the commissioner of public welfare. The families of mothers with dependent children receiving aid from the county are charges of this department, as are also all children living outside their own homes who are dependent upon the public for support, whether they have become so because of parental cruelty or neglect, their own need for hospital treatment or institutional training, or have been committed as destitute under the poor law. Since the department aims to remedy the conditions which result in children becoming dependent, its agents deal with all types of family problems in the rural parts of the county where there are few other agencies at work. In the cities, where social service is well organized, problems which are not definitely its responsibility are referred to the proper agencies. The fundamental purpose of the department is to preesrve family life, and if aid can make the home a suitable one, that aid is given. Boarding homes are found for children who are physically and mentally fit for home life but have neither parents nor relatives able to make a home for them.

One of the outstanding features in the work of Westchester County is that the same agency cares for needy children, whether they are with their own mothers or away from them. This has the advantage of making possible the transfer of a child, without change of guardianship, from an institution or boarding home to his own home, or vice versa, as may be thought best for its welfare. The family is thus saved from the possibility of neglect through the lack of cooperation of different agencies, and from being transferred from the care of one worker to another with every change in conditions. There is uninterrupted opportunity for carrying out plans for family welfare, which is no doubt partly responsible for the high grade of case work done in the department.

52 Laws of New York, 1921, ch. 457.

In 1920, the department dealt with 2,498 families, of which 334 received mothers' allowances.

Distribution of work.53

The department had a staff of 40 workers—a director, 3 assistant directors, a supervisor of district work, a supervisor of boarding homes, 16 field and district agents, 8 members of the clinic staff, 6 stenographers, a clerk, a bookkeeper, and 2 secretaries. Of these workers 17 were supported from county funds, and the other 23 by private funds. The Westchester county children's committee paid the salaries and expenses of 6 workers, and private individuals donated the funds for the remaining 17. In this connection it is interesting to note that while the county was willing to pay for 11 of the 16 field agents it furnished but 2 of the 6 stenographers, 1 of the 2 secretaries, and no filing clerk. This is in line with the reluctance, noticeable everywhere, to give adequate office assistance to the case workers or to recognize such service as a necessary part of the program.

The county was divided into districts, and nine district offices were maintained in addition to the central office in White Plains. Yonkers had four agents and a stenographer, three other districts had two agents each, and the remaining districts had one agent each. Except in Yonkers stenographic service was furnished from the central office to all the district offices. This was only occasional service, and each agent did much of her own typing.

Equipment of the workers.

The superintendent of district work gave full time at the central office to the direction of the work with families who received mothers' allowances. She was an experienced director of case work, was a college graduate, and had had additional training at a school of social work. Of the 14 agents doing work with families receiving aid, 9 were college and 4 were high-school graduates, while 1 was also a graduate of a school of social work, and 8 had received training in such a school. Four of the agents had had previous social-service experience of from one to five years in organizations doing case work; 9 of the 10 who had had no such previous experience had been with the department of child welfare of Westchester County for similar periods.

Records.

The records kept were similar to those in use by the private casework organizations affiliated with the American Association for Family Work. Duplicates of the most important parts of the records were kept at the central office for the use of the supervisors of district work and boarding homes.

⁵³ County Organization for Child Care and Protection, p. 125. U. S. Department of Labor, Children's Bureau Publication No. 107.

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Children eligible for aid, and amount of grant.

There were no restrictions on the county board of supervisors as to the types of cases that might be considered eligible, or as to the amount of aid that might be granted to the mothers of dependent children. At various times the board had made rulings to govern the work. To enable a mother with dependent children to care for them in her own home, the commissioner, under these rulings and at his discretion, and with the written consent of the local official, could grant her an allowance, provided she had a poor-law settlement in the county, that she could not maintain her home without public assistance, and that the children would be better off with her than in an institution.

The department of child welfare had worked out for itself certain policies which further restricted the list of families eligible to mothers' allowances. The mother must be a widow or have a husband incapacitated through mental or physical disability or by imprisonment from supporting his family. She might have equity in property, provided the expense of carrying it was no more than reasonable rent would be. The character of the home and of the mother had to be such that it would be for the best interests of the child to be kept in his own home. Children were always left with the mother whenever she was able, with assistance, to give them adequate care.

In 1916 the amount of aid that might be granted was fixed by the board at \$3 per week per child. This was increased at various times, and since April, 1920, the limit has been \$4.50 per week per child. No rigid limitation has been set on the total amount to be used for the purpose, and it has been possible to care for all the families found eligible.

Procedure in granting aid.

The application for aid might be made to anyone connected with the department. The mother filled out the proper form and made affidavit to the statements. The agent of the district in which she lived made an investigation which covered the verification of these facts, the social and health history of the family, and its economic condition. She then forwarded a written report, including a recommendation, to the central office. This was reviewed by the superintendent of district work and by one of the assistant directors. No decision was reached without the concurrence of at least three persons who had gone over the facts independently. If they reached the same decision, the director approved it; if there was a difference of opinion, the case was reviewed by a fourth member of the executive staff, and a conference of the different workers was held.

If aid was recommended, it was necessary to secure the signed consent of the supervisor of the town or commissioner of charities of the city in which the family had established a poor-law settlement; in the cases of families not long enough in one place to have acquired such a settlement the charge was upon the county.

In determining the amount of an allowance an estimated budget of household expenses was computed. Estimates of food costs made by the food committee of the New York Nutrition Council were used. Cost of clothing was computed from the estimates given in the Chicago standard budget. Other items of the budget were determined by local conditions.

THE FAMILIES AIDED.

Children benefiting by grants.

In August, 1921, there were 283 families in which 933 dependent children were being aided; there was a total of 1,039 children reported in the homes in these families, 106 of them being ineligible for aid. The largest number of families were those having two, three, and four children receiving aid as shown in the following list:

Number of children aided in family.	ber of nilies.
Total	 283
One	 5
Two	 82
Three	 88
Four	 58
Five	 37
Six	 10
Seven	
Eight	 2

The ages of the 933 children who were receiving aid were as follows:

Ages. Total	child	ber of iren. 933
Under 4 years.		102
4-5 years		108
6–7 years		
8-9 years		175
10-11 years		
12–13 years		159
14–15 years		81
16–17 years		3

Causes of dependency.

The death of the father was the cause of dependency in nearly 90, per cent of the families. The causes of dependency are listed as follows:

Cause of dependency.	fam	ber of nilies.
Total		283
Father dead		251
Father incapacitated		20
Tuberculosis	8	
Insanity	10	
Other	2	
Father deserting		9
Father imprisoned		2
Father separated		1

Residence and nativity of the mothers.

Of the 283 mothers, 177 were living in cities, 91 in incorporated villages, and 15 in rural sections. Of those residing in cities 122 lived in Yonkers, 22 in Mount Vernon, 17 in White Plains, and 16 in New Rochelle. Compared with the population, a larger proportion of the mothers were being aided in Yonkers than in the other cities.

Three-fifths of the mothers were foreign-born, and they were of 15 nationalities. The largest number (59) came from Italy, Ireland was represented by 40, Austria by 20, Russia by 12, Poland by 9, and England by 7; Hungary, Scotland, Czechoslovakia, Germany, France, Canada, Finland, Norway, and Sweden were each represented by from 1 to 4 mothers. Eight of the 113 native-born mothers were negroes; the nativity of 4 of the mothers was not reported.

ASSISTANCE GIVEN.

Allowances.

Allowances amounting to \$123,871.21 were paid during 1920 to 334 families. The amount spent in August, 1921, was \$12,361, distributed as follows:

Monthly			
allowance.		far	nber of nilies.
Total	• • •		. 283
Less than \$15			. 12
\$15-\$19			. 12
\$20-\$24			. 24
\$25-\$29			. 27
\$30-\$34			. 14
\$35-\$39			. 45
\$40-\$44			. 24
\$45-\$49			. 11
\$50-\$54			. 52
\$55-\$59			. 9
\$60-\$64			. 6

Monthly allowance.		Number of families.
\$65-\$69	 	 4
\$70-\$74	 	 26
\$75-\$79	 	 2
\$80-\$84	 	 4
\$85-\$89	 	 2
\$90-\$94	 	 6
\$95-\$99	 	 2
\$100	 	 1

Service to the families receiving aid.

Visits of the agents to the families in their care were regular and friendly. The rule of the department was that each family should be seen in its own home once a month, or oftener. If the case required special attention the visits were more frequent—sometimes several in one week.

A total of 247 families had been receiving aid for at least six months preceding August 1, 1921; the number of home visits paid during the six months was recorded for 246 of these families, as follows:

Home visits recorded. Total	Number familie	es.
Less than three.	-	8
Three		~
Four	4	25
Five	2	23
Six		94
More than six	7	78
Not reported		4

One family had been visited 27 times, and 2 other families 20 times; 17 families had each received 12 home visits, an average of twice a month for the six months' period. In addition, some of the mothers visited the office frequently; in two cases where the families had received only rare home visits the mother was seen at the office three or more times every month.

The school records of the children were watched with interest. A report blank was used for some children but was not always required. For children showing special promise private funds were sometimes raised in order to keep them in school, after the mothers' allowance fund could no longer be used. The department of child welfare had ruled not to use public funds to keep children in school after they had attained 15 years of age if they were eligible for work permits. Therefore, all expenses for children 15 and 16 years of age who were kept in school had to be paid through private funds. For a child more than 16 years old it was necessary to raise from private funds not only the child's expenses but also a contribution to the support

of the family equal to the amount in excess of his own maintenance which he would probably earn if he were working.

The health of the mothers and children was carefully looked after. The county has a number of good clinics of its own, and to supplement these the free clinics in New York City were used.

THE CLINIC OF THE DEPARTMENT OF CHILD WELFARE.

The clinic of the department of child welfare gives both mental and physical examinations. The close cooperation between the clinic and the social-service work placed all the valuable material collected by the clinic at the service of the agents in their case work. A full copy of the findings, both physical and mental, was sent to the social-service division and kept on file there for convenient consultation.

Once a week a case conference was held, at which were present for each case to be considered the district agent in whose territory the case had arisen, the clinic's field worker who had been in contact with it, the director or one of the assistant directors of the department of child welfare, the superintendent of district work, and the psychiatrist of the clinic. At these conferences the recommendations for treatment were agreed upon.

Weighing and measuring tests were given by the physician of the clinic early in 1921 to all the children (910) in mothers' allowance families. Those receiving institutional care and those in boarding homes were also examined. In grading the children's physical condition, not only height and weight were noted but also general appearance, condition of the skin and the subcutaneous tissue, muscular tone and development, color of the mucous membranes, facial expression, activity, voice, and general reactions.

A comparison of the findings in the cases of the 910 children in the mothers' allowance group with findings in the cases of 751 children cared for in institutions and 71 living in boarding homes, all tested at approximately the same time, may be made from Table XI.⁵⁵ According to this table 86.4 per cent of the children in the mothers' allowance group were in satisfactory condition as to nutrition, while 13.6 per cent needed supervision of diet and manner of living or medical attention. The director of the child-welfare department pointed out that the children sent to boarding homes were selected because they needed individual attention, and that they may have started on a lower physical plane than the children in the mothers' allowance group.

⁵⁵ Data from a typewritten report furnished by Dr. Elizabeth I. Adamson, clinic, department of child welfare, Westchester County, N. Y.

WESTCHESTER COUNTY, N. Y.

			Per cent in specified physical condition.					
Group.		ldren ex- ned.	Excel- lent.	Good.	Poor.	Very poor.		
	Number.	Per cent.	Per cent.	Per cent.	Per cent.	Per cent.		
Mothers' allowance. Institutions Boarding homes.	910 751 71	100. 0 100. 0 100. 0	$34.4 \\ 31.4 \\ 21.1$	52. 0 52. 4 64. 9	$12.1 \\ 15.5 \\ 12.6$	1.5 0.7 1.4		

TABLE XI.—Physical condition of dependent children, by groups; children for whom allowances were granted, children in institutions, and children in boarding homes.

STANDARDS OF LIVING.56

Characteristics of the families visited.

Most of the 25 families selected for special study were chosen from the list of those granted aid in 1919 and still on the list in August, 1921; a few cases of longer or shorter duration were included for geographical reasons.⁵⁷ Eleven families had been receiving aid for between one and two years, 10 for between two and three years, and the remaining 4 families for periods ranging from three to five years. In 19 families there were children too young to go to school; in 3 there were older children at work, who were helping to support the family. The families ranged in size from two to seven children. The nativity distribution was as follows: Ten of the mothers had been born in the United States (3 of them were negroes), 6 were Italians, 3 Hungarians, and 2 Irish; Austria, England, Germany, and Poland were each represented by 1 mother.

All except two of the mothers visited spoke enough English to enable them to carry on ordinary conversation about household affairs.

Housing.

Of the 25 homes seen 17 were in flats or two-family houses, all well lighted and ventilated and in reasonably good repair. Eight were in cottages, 5 being on the outskirts of the cities or villages, where there was plenty of play space to be shared with the other children of the neighborhood. Three of the homes were in the open country.

One of the country cottages was a substantial five-room frame cottage, occupied by the I family, consisting of an Irish-American mother and her six children. The sitting room, kitchen, and one bedroom were on the first floor, and two bedrooms were in the attic. The house had been erected by the young father and mother with their own hands. After the father's sudden death, the mother had

⁵⁶ Data were secured through home visits by the writer.
⁵⁷ For general method of selection of families, see p. 1.

gone on with the work of making the home. She "just loved cement" and had dug and cemented a small square cistern. Before this was completed all the water had to be carried from a spring about 200 yards back of the house. She had also laid a cement walk through the deep front yard to the road, and had made a window box, which was filled with bright flowers, for the attic window above the small front porch. Fruit trees and grapevines grew in the back yard, and vines covered the fence dividing the I's yard from their neighbor's. It was an attractive home affording healthful conditions for growing children.

Westchester County, with the Hudson River on the west, is famous for the beauty of its scenery. On one of the narrow roads leading through a remote part of the county stood a tiny cottage surrounded by woods and hills. It was old, but comfortable and homelike, with three rooms and an attic. The house was large enough for the comfort of the mother and her two small boys who lived in it, and there were woods on all sides for the children to range through with their playmates from the house around the next curve in the road.

Mrs. B, a Hungarian mother, and her three small boys, together with a baby which she had taken to board, lived in a four-room flat in a house built to accommodate four families. Each room had one or more outside windows, the family had the exclusive use of a clean toilet in the hall, the kitchen had a good sink, and the walls and floors were in good repair. In the absence of a yard a vacant lot near by afforded play space. The street was quiet and built up, though not very closely, with similar houses occupied by working people. The open country was not far away, and at the time of the writer's call the older boy had gone to gather wild cherries for jelly.

The D family, an Italian mother and her five children, lived in a second-story flat of a four-family frame house, which was old and in only a fair state of repair. They had three large rooms, one of which had two outside windows, each of the others having one. A toilet in the hall was shared with another family. The large kitchen served also as the sitting room, and the other rooms were used for sleeping. The oldest child was a girl of 13. The street was narrow, and rather closely built up with similar houses.

Fifteen of the 25 homes seen contained four or more rooms; 6 had three rooms, and 4 had but two. In five instances there was not room enough for the comfort of the family. One mother and her four children were living in two rooms; another mother and her six children were living in three rooms. Three other families, in each of which were three children, were crowded, though less seriously, in three-room dwellings. The homes in the cities and incorporated villages had sinks with running water, but only four of the homes had bathrooms.

Household equipment.

Nineteen homes had a sitting room, heated by a coal stove in winter and furnished with at least a few comfortable chairs and a table and a rug or carpet. In several instances the sitting room had additional furniture—pictures, bookshelves, a victrola, or a piano. Six families who had no separate sitting room used either the kitchen or a bedroom as a sitting room.

In 18 of the 25 homes there was at least one bed for each two persons in the family, with covers enough for warmth and sufficient linen for cleanliness. Seven families had an insufficient number of beds; in 4 of these cases the mother had two children sleeping with her, and in 2 others three children slept in one bed. Four families were not adequately provided with covers or linen.

All the homes except one, had enough utensils for cooking and serving food in a simple way, and for cleaning and laundry work. In many of the homes the previous standard of living had been high, and these households were well equipped. In 20 instances there was either an ice box or a cool cellar. Cooking was by gas in summer; the winter cooking was done on a coal range or stove.

Food.

The supply of milk was usually adequate. No family had less than 1 quart daily, while 19 families had as much as a pint for each child per day. Most of the families with the lower milk consumption were Italians. Vegetables were mentioned as a part of the daily diet by almost all the mothers. Fruit was used less often, but in a number of cases it formed a part of the daily diet. Meat was customarily eaten from two to six times a week, and usually eggs and butter were in the dietary. The choice of foods showed that the agents had given some attention to the subject in their talks with the mothers.

One mother kept her menus for several weeks, and the following are samples taken from a week in August:

Breakfast. Cereal. Bread and butter. Coffee or cocoa.

Cereal. Toast. Coffee or cocoa.

Cereal. Bread. Coffee or milk. Lunch. Hamburg steak. String beans. Potatoes. Bread and butter.

Chops. Spinach. Baked potatoes. Rice pudding.

Eggs. Green corn. Potatoes. Bread and butter. Supper.

Eggs. Peaches. Bread and butter. Tea.

Lettuce salad. Peaches. Bread and butter. Tea.

Salmon. Bread and butter. Tea.

Clothing.

The standard for clothing seemed to be almost uniformly good. The mothers visited at their work or in their homes were neatly dressed. Three mothers said they had bought almost nothing for themselves since receiving aid. In all except two cases the children seen were suitably dressed, in whole and reasonably clean clothing. In one family, the children's clothing was old and shabby looking; in another it was unclean and unmended. Twenty homes contained sewing machines, and almost all the mothers did a considerably amount of sewing for the family.

Housekeeping and household management.

The households seemed to be carefully managed and the incomes expended advantagiously. Canning, jelly-making, and storing vegetables for the winter were customany with many of the women. The buying was done with forethought in many cases. Several mothers bought flour by the barrel and potatoes by the hundredweight. Very little indebtedness had been incurred, and the few debts were usually for a doctor's or a dentist's service.

Of the 25 homes 23 were clean and orderly, 1 was fairly well kept, and 1 was poorly kept.

Education and recreation.

Children of school age were all in school. Some families had no reading matter in the home; four took a weekly newspaper, four a daily paper, two had magazines, six spoke of getting books from the public library, and one mother borrowed things to read from her employer. Most of the mothers said that they went occasionally to picture shows with the children though one whose children went weekly said she would hate to spend money to go herself. It was a custom in most families to go picnicking in the parks or at the shore. A good many families were within reach of the beach where bathing was possible. There seemed to be no reason why all the children should not have plenty of outdoor play.

Work of the mothers.

All but 5 of the 25 mothers did remunerative work. Eleven did laundering, sewing, or beadwork at home; 9 worked away from home. One mother was a full-time saleswoman; during her absence her 15-year-old daughter looked after the children of 11 and 13 years. Two mothers were away from home for three days each week. In one case the grandmother cared for the children; in the other the mother took the younger children (3 and 4 years of age) with her to her day's work, while a neighbor looked after the older children (8 and 10 years of age) after their return from school. The 6 other mothers worked away from home one or two days a week or irregularly, and at such times they made apparently satisfactory arrangements for the care of their children.

MONTGOMERY COUNTY, N. Y.

Montgomery County had in 1920 a population of 57,928. A large proportion of the inhabitants—about four-fifths—were living in Amsterdam (33,524), Fort Plain (2,747), and eight incorporated villages (containing in all 9,603). The distinctly urban population formed five-eighths of the total population of the county. The larger towns were manufacturing centers, and although there was some farming in the county most of the population followed industrial pursuits.

The foreign-born white population numbered 12,357, or 21 per cent of the total. Of these, 26.5 per cent were of Polish nativity, 20 per cent of Italian, 14 per cent were German, and 9.5 per cent Lithuanian.

ADMINISTRATION.

In this county aid was given to mothers with dependent children under the State mothers' allowance law passed in 1915,⁵⁸ which authorizes the creation for this purpose of county boards of child welfare.

State supervision.

The State board of charities has general supervision over the county boards of child welfare, and may after investigation revoke allowances or make orders in regard to the work of the local boards. The county boards made reports to the State board. The State board ⁵⁹ has acted as a bureau of advice, information, and standardization for the county boards. It supplied such materials for their work as the forms for application for mothers' aid and the schedules for estimating family budgets. It held regional conferences in different parts of the State, to which all the social workers within reach were invited for the discussion of matters relating to their duties. Since 1919 a supervisor of county boards of child welfare has been a member of the staff of the State board. This supervisor had an assistant who visited a county for several days at a time, going over the records of the local agent, calling on some of the

⁵⁸ Laws of New York, 1915, ch. 228 (amended by 1916, ch. 504; 1917, ch. 551; 1919, ch. 373; 1920, ch. 700 and ch. 759).

⁵⁹ Proceedings of Conference on Mothers' Pensions, p. 27. U. S. Department of Labor, Children's Bureau Publication No. 109.

families with her, advising her in a general way about the local committees, and occasionally meeting with the latter. The supervisor of county boards had met once during the past year with the Montgomery County board, and her assistant had spent some time with the local agent.

The county board of child welfare.

The county board of child welfare consisted of seven members who were appointed by the county judge, each for a term of six years, and served without pay. Three members were women; the law provides that at least two must be women. The county superintendent of the poor was ex officio a member. The board met once a month and passed upon each application for a mother's allowance. No allowance could be granted for longer than six months without renewal, so that each case had to be reviewed before the board every six months or at shorter intervals. The members of the board were men and women of high standing in the county and were deeply interested in the work. The women members visited the families receiving aid and took a personal interst in their welfare. The board sent a yearly report of its work to the State board of charities on a blank provided for the purpose.

The secretary of the board, who had been trained in a school of social work, had held the position for two years. Since she also acted as the agent of the Montgomery County Committee of the New York State Charities Aid Association, she had charge as well of the work with the dependent children of the county other than those whose mothers drew allowances from the board of child welfare. With one office assistant she did all the social work among families and children in the county. In addition she devoted considerable time to community plans for the improvement of social conditions. About a third of her time could be given to families where the mothers received allowances. In August, 1921, 18 mothers in the county were receiving allowances from the board of child welfare.

Records.

The case record for each family consisted of the application blank, all correspondence relating to the case, and history sheets on which records of visits and interviews were entered. The records contained well-organized material. The agent had used the plan of summarizing the work covering several months' time, omitting unimportant details but giving the general results and the outstanding conditions.

Children eligible for aid, and amount of grant.

Any mother might be granted an allowance for the support of her children born in the United States if she was a widow, or her husband was in a State hospital for the insane, or was confined in a State prison under a sentence of five years or more, provided that such mother had been a resident of the county for two years or more immediately preceding the application for an allowance and was a citizen of the United States, or her husband had been a resident of the State for two years preceding his death or commitment and had declared his intention of becoming a citizen of the United States within five years immediately preceding his death or commitment, provided that she was a suitable person to bring up her own children, and that the aid was necessary to enable her to avoid placing them in an institution for care.⁶⁰

The amount of assistance was limited by the law to the cost of maintaining a child in an institution—at the time of the study, \$5 a week.

Procedure in granting aid.

The mother filled out the application blank provided by the State board. It was a very full, eight-page questionnaire. Five pages were for the statements of the applicant, to which she must make affidavit, covering date and place of birth for each member of the family, employment and wages-present and past-of all members employed, present and previous addresses, landlord and rental, property interests, indebtedness, insurance, and the names and addresses of relatives, physician, pastor, and three references. Then the investigator recorded the manner in which citizenship, residence, marriage, births of children, and death or incapacity of the husband were verified, and also the facts about insurance, funeral expenses, and other matters connected with property interests. She made a social investigation which included interviews with close relatives (parents, brothers, sisters) if they lived in the county, or direct correspondence with them if they lived outside it. The industrial history of both the mother and the father were ascertained, as well as their relations to their neighbors and acquaintances. The former standard of living was determined, and the physical condition of the whole family.

When completely filled out with reliable statements the questionnaire afforded a fairly complete summary of the family's economic and social conditions and gave a good idea of its history.

The family budget was estimated according to the schedule furnished by the State board of charities. This was presented to the board, and the difference between it and the ascertained income determined the amount of the grant.

THE FAMILIES AIDED.

Children benefiting by grants.

Eighteen families with a total of 66 children in the home, 55 of whom were dependent, were receiving aid on August 1, 1921. The

60 Laws of New York, 1915, ch. 228, sec. 153-1 and 3.

death of the father was the cause of dependency in all the cases. There were 8 families with three children each, 5 families with two children, 2 with four children each, 1 family had only one child, 1 had five, and 1 had seven children. The ages of the children for whom aid was granted were as follows:

Ages.	Nu	umber o nildren.
Total		55
Under 4 years		7
4-5 years		4
6-7 years		
8-9 years		5
10-11 years		11
12-13 years		
14-15 years		

Residence and nativity of the mothers.

Twelve mothers lived in the two cities, four lived in incorporated villages, and only two were residents of distinctly rural places. Eleven mothers were native born, three were of German and two of Austrian birth, and the others had come from Canada and England.

ASSISTANCE GIVEN.

Allowances.

The monthly pay roll for August, 1921, was \$774. Two families received less than \$30, 2 others received \$35, 8 had pensions ranging from \$40 to \$45, and 6 received \$50 or over, as much as \$60 being granted in one instance.

Service to the families receiving aid.

The contact of the agent with the families was extremely friendly. It was apparent that they felt her interest in them and relied upon her as an adviser. She saw them at least once a month and usually oftener. Fourteen of the families had been receiving aid during the six months' period immediately prior to August 1, 1921. Of these families, one had received four home visits, and the others had received six or more. The number of visits of the mothers to the office was not recorded.

The health of each family was receiving intelligent care. A great deal of effort had been made in planning to give a crippled girl an opportunity to go to a hospital for observation and treatment under the best medical care. Another child who had had tuberculosis was receiving the most careful attention as to his food and sleeping arrangements. Dental work was being arranged for, and the children were encouraged to take care of their teeth. Diseased tonsils, adenoids, and other defects were being remedied.

The agent went over the expense accounts with the mothers and discussed household management and choice of foods on the basis of these accounts. The board furnished blank books for keeping the accounts, and in many instances they had been faithfully kept. The books were arranged with headings, and with space enough to enter each item under the head to which it belonged. The items included:

Rent, taxes, repairs, insurance, interest on mortgage
Groceries
Meat and fish
Milk and eggs
Clothing and shoes
Fuel and light
Upkeep of house
Doctor and medicine.
Carfare, church, and recreation.
Schoolbooks and supplies.
Monthly income

All children of school age were in school; their records were carefully looked after, and regular attendance and good work were encouraged. Arrangements were made to keep the children in school as long as it seemed really worth while. Suitable employment after leaving school was carefully considered, not only by the agent but by members of the board, who were frequently able to secure for the children positions which offered chances for development.

Work of the mothers.

Six of the 18 mothers were working, 2 of them at employments which took them away from the home. One worked full time in a factory, her three younger children, all in school, being cared for by a 15-year-old daughter. This mother was an excellent manager, and the factory was near her home. She wished to work full time, and since the care of the house and children appeared to be satisfactory the board of child welfare gave their consent. The other mother was away during two days every week; her children, all in school, were looked after by a neighbor until she returned.

STANDARDS OF LIVING.61

Characteristics of the families visited.

Accompanied by the county agent, the writer visited six homes. Two families had received aid for something over five years, one family for four years, and three families for two years. All the mothers spoke English; five had been born in the United States, and the sixth in Canada. One mother had but one child, two mothers had two, and the others had three, four, or five children. Not more than three children were given allowances in any one family, the other children in each case being beyond compulsory school age.

⁶¹ Data were secured through home visits by the writer.

Housing.

The housing in all cases permitted of healthy and morally wholesome living arrangements. Three families lived in cottages, each with its yard and garden space. In two cases the cottage was owned by the mother, and in the third by a relative of the mother's. Another house, although occupied by two families, had most of the advantages of a cottage; it was on the outskirts of the town, and had plenty of play space all around and a creek within easy reach. The two other families lived in well-lighted rooms in small flats, surrounded by plenty of play space. One of these had a large sunny porch, which the agent planned with the family to convert into a sleeping porch for a daughter who was recovering from tuberculosis. In no instance were the sleeping arrangements crowded.

Household equipment.

Each family had a sitting room or parlor containing the necessary furniture—a stove, comforable chairs, table, and rug or carpet. One family had a piano. In two families the sitting room was used also for sleeping, but in each of these homes there was a dining room used also as a sitting room. In no family was it necessary for more than two persons to occupy one bed. All except one mother said that they had enough warm coverings for comfort in the winter. Two families needed more bed linen.

Equipment for cooking, laundry, and other household work was sufficient. Coal oil was used for summer cooking except in one new cottage that had both gas and electricity. The mother in this home had an electric iron, and the house was heated by a furnace. The other homes were heated by stoves and had a stove in the sitting room as well as one in the kitchen. Four homes had ice boxes; the others had cellars which helped in the preservation of food.

Food.

All the families took at least 1 quart of fresh milk daily, and four families had enough to supply each child with at least a pint. The mother of one family, whose supply was only 1 quart daily, claimed that her three children would not drink milk, although the agent had evidently tried hard to convince her that she should induce them to take it. In three families the children were having no coffee. All the mothers said that they were having vegetables daily. Fruit was used less generally, though one mother had it as a part of her daily dietary, and another used it frequently; the others reported only occasional use. Meat was eaten sparingly. Three families had it regularly only on Sundays, and occasionally at other times; the others ate meat from two to three times a week, and sometimes had fish. All except one family used breakfast cereal, and butter or butter substitute seemed to be used in sufficient amounts. In five families the food was at least fairly well chosen; in the other family too little milk and fruit were used, and the children drank coffee. There was every indication that the agent had given careful instruction in diet to the mothers who needed it, and the family whose diet was least satisfactory showed some improvement over their original food habits. For instance, one of the children had been induced to give up coffee and to drink milk instead.

Clothing.

The clothing of all the families visited appeared to be adequate. The mothers wore neat wash dresses, and the children were suitably attired for play. The mothers said that they had enough warm winter clothes for their families. Most of the clothing had been made at home by the mothers, often from used garments that had been given them.

Housekeeping and household management.

In four homes the housekeeping standards of order and cleanliness were high, and in the two others they were fairly good. The expenditure of the income appeared to be reasonably wise in all cases, and excellent in three. Buying was carefully done. The agent encouraged garden making and the storing and preserving of food materials for winter use.

Education and recreation.

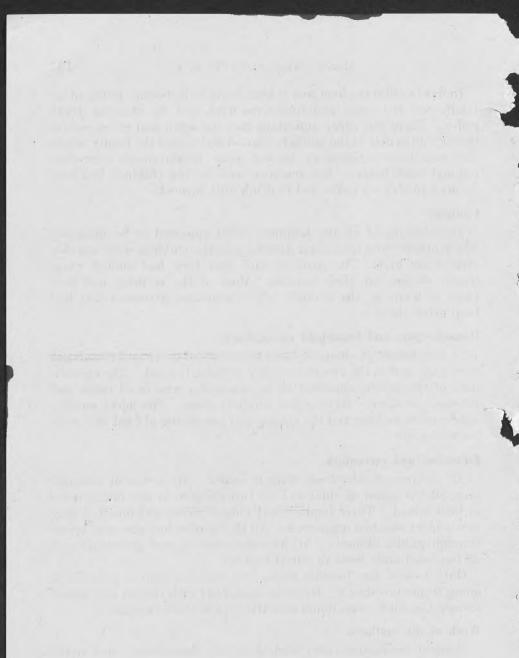
All children of school age were in school. By a special arrangement of the board of child welfare two children in one family were in high school. Three families had a daily paper and one a weekly newspaper; two had magazines. All the families had access to books through public libraries. All attended church, and the children of all but one family went to Sunday school.

Only two of the families seemed to make a regular practice of going to picture shows. Meetings connected with church and school formed the chief recreational activities of the other families.

Work of the mothers.

None of the mothers seen worked outside their homes; two mothers did home work, one of them boarding a child and the other doing laundry work.

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APPENDIX.

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Locality.	Number of chil- dren for whom aid was granted.	Total amount of aid.	A verage amount per child.
Total	3,049	\$41, 781. 71	\$13.70
Boston, Mass Denver, Colo Haverhill, Mass Hennepin County, Minn Montgomery County, N. Y Northampton County, Pa. St. Louis, Mo Westchester County, N. Y.	55	$\begin{array}{c} 11,074.72\\ 3,015.00\\ 2,046.74\\ 7,440.25\\ 774.00\\ 1,220.00\\ 3,850.00\\ 12,361.00\\ \end{array}$	$\begin{array}{c} 17.14\\ 13.46\\ 19.68\\ 11.38\\ 14.07\\ 10.17\\ 12.30\\ 13.25\end{array}$

TABLE 1.-Total amount of aid and average amount of grant per child, by locality.

¹ Excludes 8 children for whom amount of aid was not reported. ² Excludes 4 children for whom amount of aid was not reported.

N.

TABLE 2.-Monthly allowances of families receiving aid at time of study, by locality.

	Families in localities studied.										
Monthly allowance.	То	tal.	Colo.	e p i n Minn.	Medi- County,	Mo.	Mass.	Mass.	pton Pa.	ster .Y.	.Y.
	Number.	Per cent distri- bution.	Denver, C	H e n n e County, M	Yellow 1 cine Col Minn.	St. Louis,	Boston, M	Haverhill,	Northampton County, Pa.	Westchest County, N.	Montgom County, N.
Total	942	100.0	73	207	9	94	195	33	30	283	18
Less than \$15 \$15-\$19 \$20-\$29	$27 \\ 40 \\ 153$	$ \begin{array}{c} 2.9 \\ 4.2 \\ 16.2 \end{array} $		12 18	$\begin{array}{c}1\\4\\1\\3\end{array}$	3	4		1 2	$ \begin{array}{c} 11 \\ 12 \\ 52 \end{array} $	
\$20-\$29 \$30-\$39	135	20.0	18	52 59	1 3	12 24	13 21	1	11	52 60	
\$40-\$49	161	17.1	22	29		24 26	30	4	11 7	35	1
50-\$59	150	15.9	13	19		14 8 5	26	9	53	59	
\$60-\$69 \$70-\$79	109	11.6	93	10		8	58	9	3	11	
\$70-\$79 \$80-\$89	63 21	$\begin{array}{c c} 6.7\\ 2.2 \end{array}$	3	$\frac{1}{2}$		0	21 9	43	1	28	
\$90-\$99	20	2.1		5		1	6	0		68	
\$100-\$110	7	0.7		0			5	1		0	
Not reported		0.3					2	î		-	

TABLE 3.-Causes of dependency in families receiving aid at time of study, by locality.

			Fa	amilies r	eceiving	aid.					
Locality.		Cause of dependency.									
	Total.	Death of father.	Insan- ity of father.	Illness and other inca- pacity of father.	Im- prison- ment of father.	Deser- tion.	Di- vorce.	Sepa- ration.			
Total	942	700	46	136	15	41	3	1			
Boston, Mass Denver, Colo Haverhill, Mass Hennepin County, Minn Montgomery County, N. Y	195 73 33 207 18	$97 \\ 62 \\ 25 \\ 123 \\ 18$	6 3 2 18	71 4 49	5 1 1 6	$ \begin{array}{r} 16 \\ 5 \\ 1 \\ 10 \end{array} $	2 1				
Northampton County, Pa. St. Louis, Mo. Westchester County, N. Y. Yellow Medicine County, Minn	30 94 283 9	28 87 251 9	$\begin{array}{c}1\\6\\10\end{array}$	$\begin{array}{c}1\\1\\10\end{array}$	2	9		1			

Cause of death.	Fathers dead at time of applica- tion for aid.	Cause of death.	Fathers dead at time of applica- tion for aid.
Total. Pneumonia nfluenza and pneumonia Puberculosis influenza Accident. Heart trouble" Appendicitis Suicide. "Complications of diseases" "Liver trouble" Paralysis. "Stomach trouble" "Stomach trouble" "Stomach trouble"	17 10 8 7 7 7	A poplexy	

TABLE 4.—Causes of death of fathers, as reported in case records.

TABLE 5.—Causes of incapacity of fathers.

Cause of incapacity.	Fathers incapac- itated.	Cause of incapacity.	Fathers incapac- itated.
Total Fuberculosis	177 90 46 7 7 6 4 4 4 1 1	Asthma Broken leg (never healed) "Complication of diseases '. Epilepsy. Gangrene (amputation of both legs) Inflyenza Locomotor ataxia. Operation Spinal trouble. Uremia. Syphilis	

TABLE 6 .- Interval between death of father and application for aid.

Interval between death and application for aid.	Fathers dead at time of applica- tion for aid.	Interval between death and application for aid.	Fathers dead at time of applica- tion for aid.
Total	700	11 months, less than 1 year 1 year, less than 2	9
Less than 1 month 1 month, less than 2 2 months, less than 3	147 78 47	2 years, less than 3 3 years, less than 4 4 years, less than 5	4 4 1
3 months, less than 4 4 months, less than 5 5 months, less than 6	43 22	5 years, less than 6 6 years, less than 7 7 years, less than 8	1
6 months, less than 7 7 months, less than 8	24 17	8 years, less than 9.	
8 months, less than 9 9 months, less than 10 10 months, less than 11	9	11 years, less than 12 Not reported	5

142

APPENDIX.

Interval between incapacity and application for aid.	Fathers incapaci- tated.	Interval between incapacity and application for aid.	Fathers incapaci- tated.
Total. Less than 1 month. 1 month, less than 2. 2 months, less than 3. 3 months, less than 4. 4 months, less than 5. 5 months, less than 6. 6 months, less than 7. 7 months, less than 8.	22 18 8 2 3	8 months, less than 9. 9 months, less than 10. 11 months, less than 1 year. 1 year, less than 2. 2 years, less than 3. 3 years, less than 4. 4 years, less than 5. 8 years, less than 9. Not reported.	1

TABLE 7.-Interval between incapacity of father and application for aid.

TABLE 8.-Interval between desertion of father and application for aid.

Interval between desertion and application for aid.	Fathers who deserted.	Interval between desertion and application for aid.	Fathers who deserted.
Total	45 11 21 3 1 4	1 year, less than 2. 2 years, less than 3. 3 years, less than 4. 4 years, less than 5. 5 years, less than 6. 7 years, less than 6. 7 years, less than 9. Not reported.	6 1 4 1

One divorced at date of application for allowance, deserted earlier.
 Deserted after killing a man.
 One divorced at date of application for allowance, deserted earlier; in prison, after allowance granted, for not paying alimony.
 Mother left father because of his cruel treatment of her.
 One divorced after allowance granted.

SCHEDULES USED IN STUDY.

U. S. Department of Labor, Children's Bureau.

No									
Locality	1	1		-			-		
Date	3				-				
Source	-	ų							
C	2	1							

ADMINISTRATION OF MOTHERS' PENSIONS.

 Date of application
 Date pension granted

 Status of father
 Date

 Father's last occupation
 Wages

 Nationality: Mother
 Father

 Children:
 Father

Sex.		Date of birth.	Age 2.	Grade.	Left school.		0	TT	At
	Age 1.				Grade.	Age.	Occupation.	Wages.	home.
1									
2									
3									
								·	

Rent No. of rooms	
Occupation and earnings of mother	
Others living with family	
Income other than pension: Family wages	Other Total
Sources of other income or aid	
Date of last budget estimated Total est	imated budget
Deficit Amount pension granted on bas	sis of this budget
Amount of present pension: Cash Other	
Total present monthly income (including pension)	
No. of visits per month	

144

U. S. Department of Labor, Children's Bureau, Washington, D. C.

Name

MOTHERS' PENSION FAMILIES.

STANDARDS OF LIVING.

Surroundings:	
Street: Quiet	Car line
Neighborhood: Good res	idence Poor residence Business
Dangerous features	
Playeround (aunomiced)	0.0.00000000000000000000000000000000000
(have full (supervised)	
Character of House	•••••••••••••••••••••••••••••••••••••••
Yard	
Rooms and furnishings:	
Rooms: SittingDining	
Adequacy of beds	Bathing facilities
Sitting-room furniture	
Sewing-machine	Piano Ice-box Stoves
Bed covering H	ousehold linens Dishes Cooking Utensils
Food:	ousenoid miens Disnes Cooking Clensus
	C 1'11 TT (1) TT (
	e for children Vegetables Fruit
	Cereals
Buying: In small amoun	ts In large amounts Buying well done
Garden Chick	ens Cow
Clothing:	
Well-clothed	Insufficiently Extravagantly
Home sewing	
Recreation and education:	
Church attendance	Sunday School Daily paper
Weekly paper	
	Picture shows Clubs Classes
Housekeeping:	
Clean Order	ly Disorderly Dirty

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