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POVERTY

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POVERTY

BY

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POVERTY

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FIRST EDITION

PREFACE

POVERTY in the social order stands out like a fungus upon the surface of decay. It arose almost with the gnawing of the first empty stomach. No doubt it became apparent as a phenomenon of life as soon as human society could be recognized as such. To observe it as a phase of modern life; to estimate its extent; to appraise its causes; and to analyze the several processes now consciously set up to defeat it, is the purpose of this book.

The work is divided into three parts for greater clearness. The first of these undertakes to define poverty and to estimate its extent in the modern world. The second attempts an analysis of the causes of economic underprivilege. The causes of poverty are legion. So numerous are they, that a reading of the many theses and treatises on the topic leads only to worse confusion. Thus far there is no helpful analysis of the causes of poverty. In this work they are grouped under eleven convenient headings and treated severally in a series of thirteen chapters.

The reader will find much to question in the eleven headings selected. He may wonder that environmental influences are claimed to exert a more far-reaching effect than personal causes. He may disagree completely with the author in finding the *pressure of population upon available means of subsistence* to be fundamental among the causes of poverty. He may find himself equally at outs with the choice of *War; Political and Economic Change;* the *Industrial System,* and *Unwise Efforts at Remedy,* as causes rather than the mere occasions of poverty. But if he ponders them he may be able to view this many-sided riddle in a new light. Thus

far the treatment of poverty has been chiefly a discussion of dependency and the charitable relief of want. The present analysis seeks to go farther.

The third and final part of the work deals with remedies which have been attempted; and discusses in limited space certain steps which should be taken to reenforce efforts of society to protect itself against poverty and dependency.

The author comes to this task without preconceived ideas about ways in which to rebuild the social order. He has no thesis to prove. He makes here the confession that he has never become a captive to socialism—or any other ism that claims an easy and sure cure-all for poverty and all other social ills. Such knowledge as he has of the conditions concerning which he writes has come to him through years of intimate contact with the families of the poor; from academic studies in Economics, Government, and the Common Law; from a decade of experience as a state commissioner of public welfare; and from continuous study and writing upon public welfare problems. Such background is all too meager for a subject so deep: yet it is such as would likely fend off Utopias and turn the mind to the plain facts of everyday life. If the unconventional treatment here given the subject shall inspire new ideas in those who stand in danger of permanent fixation through dogmatic teaching, moral or profane; if the student facing life without experience, but with a God-given capacity for imaginative thought, shall, as a result of this discussion, bring himself to a state of calm reason concerning the aims of life and the limitations upon their attainment; if finally, the general reader shall ponder more deeply the problem of the public well-being—then this work will not have been in vain. It is meant, not to secure agreement, but rather to provoke thought.

R. W. K.

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POVERTY

POVERTY

PART I
THE MEANING AND EXTENT OF POVERTY

CHAPTER I

THE NATURE OF POVERTY

Obscurity of the subject.—Poverty is as old as human society. The industrial epoch, now in full swing, has given it a new amplitude and an added meaning. Scholars in all ages have sought to define the problem of poverty; to isolate it for purposes of analysis; to identify it with intent to reveal its causes and discuss its remedies. Yet to the student seeking light, the subject remains obscure. Its literature is confused; entangled in a morass of timid beliefs and bad reasoning. Masters of thought, like Locke, Mill, Darwin, Huxley, have contributed most to the philosophy of the subject; but since their day the world has erupted in the volcanic discharge of modern industrialism: the science of psychology has come into being; and much that formerly resided in superstitious beliefs has been added to the realm of reason. The world is still without an adequate treatise upon the riddle of poverty, its causes and remedies, in the light of present-day knowledge and experience.

Plan of this treatise.—It is the purpose in this introductory chapter to attempt as full a definition of terms as may be necessary to clearness in the chapters that follow. The

first part of the treatise deals severally with the identifiable causes of poverty. The second part discusses remedies, past and present, with an attempted prognosis of the future.

Poverty a condition.—What then is poverty? The term denotes a state or condition of the individual; for which reason, though its meaning seems obvious, great difficulty arises when we seek to determine with exactness the outward boundaries of that group of individuals who may be said properly to be in poverty. The word comes from the Latin *pauper,* meaning "scarce" or "few." Broadly speaking, it describes the habitual state of being poor.

Poverty an economic condition.—But what is it to be poor? Mr. A lives in Park Avenue. He has a great deal of money, but he is unhappy. His food does not agree with him. Specialists bolster up his health from day to day; but his wretchedness is all too apparent. To make matters worse his wife refuses to live with him; and his only daughter, married to a selfish man, is also unhappy. Mr. A has come to his old age without a single comfort in life. He has always been a business man. He cares nothing for books: takes no pleasure in the out-of-doors. In his misery he would as soon end it all. If poverty has anything to do with wretchedness of spirit, Mr. A is hopelessly poor.

But is A in poverty, as we understand that term? Obviously not. Poverty, though often used figuratively of spiritual well-being or its opposite, is a word relating primarily to the physical state of man. Its three great guide posts are those three fundamental needs of the human body: food, warmth, and shelter. Thus the word *poverty* as we shall use it in this treatise is hopelessly and irretrievably economic.

Such a strict limitation of meaning does not deny the truth that a reasonable standard of living presupposes more than mere sustenance. Since man does not live by bread alone, he must have some opportunity for contentment and the higher satisfactions of life, before he can maintain continuous

physical fitness to support himself and his dependents. Normally such an outlook, in proportionate degree, will follow the possession of enough to sustain life above the level of abject want.

He who lacks the necessaries of life is in poverty.—The condition of poverty obviously attends every person who habitually lacks the means to sustain himself on such a footing of physical fitness as will enable him to carry on effectively for himself and his legal dependents. Such a person may not be in abject want and yet be in poverty. He may be a laborer whose weekly wage is barely sufficient to sustain life, leaving no margin for advancement. He is not in danger of immediate death from starvation, but he lacks enough to maintain a permanent and reasonable standard of physical fitness. He lacks creature comforts.

So also is he who has the means but fails to apply them.—The state of poverty includes also that individual whose weekly wage is enough to sustain him on a reasonable level of physical fitness, but who through unwise expenditures—drink, perhaps—finds himself reduced to an inadequate surplus for maintaining such a standard.

And those, too, who have no appreciable margin above want.—They also are in poverty who, though not suffering abject and instant want, dwell, nevertheless, in the shadow of hunger, unable to forego a day's wages without eating less food, sufferers from hunger, therefore, as well as from disease, whenever sickness cuts into the pay slip.

Public dependents fall within it. Dependency the narrower term.—Obviously, they who are in receipt of public or of private charity because of a grievous condition of want, are in poverty. The term dependency is not synonymous with poverty. Poverty includes it, and is the larger term. Public dependency, or pauperism, is no different, in its social implications, from dependency upon private charity, but the word *pauper* should be retained for its strict legal meaning,

and not employed to designate clients of private or voluntary charity. A pauper is a person in receipt of *public* aid out of public funds legally allocated to the relief of poor persons. The free inmate of a private home for the aged is a dependent —but he is not a pauper. The inmate of a public almshouse is a pauper as well as a dependent. This distinction should be kept for the sake of clearness.

But where is the poverty line? The standard of living?— It is easy therefore to identify the "poor" in bulk. The difficulty comes in drawing the line between poverty and social competence. Where is the poverty line? And is it a clear-cut demarcation or does the substratum of poverty vignette upwards into imperceptibility, blending with that minimum social competence which we recognize as the basis of sound citizenship? The question quickly resolves itself into the more concrete query. What is the standard of living necessary to enable the individual to maintain himself on a permanent basis of physical fitness and give him enough of the satisfactions of life to make home and the begetting and rearing of children practicable?

It will be readily admitted that social competence cannot exist below such a standard: but what constitutes such a standard? An arbitrary definition will not do. Thus it cannot be said that $1000 a year is enough. The purchasing power of a dollar varies with varying economic conditions; and these differ both in space and in time. A dollar in 1920 would buy 43 cents worth of the goods purchasable by the dollar of 1913. A dollar in one of the small villages of the agricultural section of Ohio will buy more in food, and especially shelter, than a dollar in the congested area of New York City. The usefulness of the income in money or money's worth is relative to the conditions under which the individual is living at the time of spending it.

The standard varies with local customs.—Again it will not do to say that certain unvarying privileges and creature

comforts are always essential to a minimum level of social competence. The requisite standard is gauged not only by the income or the total of wealth with which food, clothing, and shelter can be commanded, but also by the customs and practices of the locality and the population group in which the individual happens to live. Thus the laboring man who lives in the P'u-tung district of Shanghai, China, may spend the equivalent of one dollar in the burial of his infant child. This, we will say, is the social requisite according to the customs of his locality. But the laborer of corresponding income in Boston south end, adherent of a faith noted for its expensive ceremonials, must spend more than one hundred dollars in the funeral display, before he has satisfied the correct social requirements. A large part of this expenditure is not reasonable; nevertheless it is the social custom of his group and of his district; nor does it offend our ethical standards of conduct: therefore, in large part if not *in toto,* it must be given a place in the requirements of his maintenance as a valid, self-supporting citizen.

And it varies also with the individual.—In a third aspect, also, there is a disparity which must be taken into account in approaching the determination of a minimum standard of living in support of social competence. This difference arises out of the personal equation. The Amish housewife who lives in Tazewell County, Illinois, throws away nothing that contains food value. She wastes little. She is tireless in protecting clothing and in avoiding the risks of misfortune or expense. Her neighbor, daughter of an immigrant from the south of Ireland, perhaps, is apt to be wasteful in the kitchen. She peels the potatoes "thick." She pushes plate scraps into the waste bucket. She spends as freely as present funds allow and gets as much enjoyment out of life as her limited opportunities permit. So different are these neighbors that the countryside smiles and tells you that the "Dutch eat what they can't sell; while the Americans sell what they can't

eat." The husbands of these two housewives may receive the same pay, and may turn in the slip dutifully, still sealed, every Saturday night. And yet the one family may be out of debt and even have a little savings laid up against a rainy day; while the other may be so poor that upon every emergency such as sickness, unemployment, or childbirth, resort must be had to the public relieving officer or the local charities. In their case the same income does not mean the same standard of living. The personal element varies and must be taken into account. So ever-present is this personal element in the riddle of poverty that some students seek to resolve the whole problem into individual competence and the will to succeed. Strength and determination are what count, they say. But of course, this is not the whole answer. Nevertheless the physical strength, the training, the habits, the will to carry on are basic in seeking to determine what constitutes an adequate standard of living. For the Amish family it is one thing; for their neighboring household it is quite another. The one may be always poor, however personal qualities may favor advancement; just because the will to succeed is not the whole answer: the other will be always in poverty regardless of other determining causes of wretchedness, just because personal drawbacks make advancement on the stated income impossible.

We must deal with the "average reasonable family" here.—When therefore we speak of incomes necessary to maintain minimum standards of social competence we mean incomes to be expended by the average family—neither by the most thrifty nor by the shiftless, but by the happy medium. That family is a unit of low efficiency, not very healthy, not very determined, none too optimistic, just the usual American family. And we must be careful in our comparisons with other nationalities that we interpret our data always in terms of the local customs and the local family ability to develop standards given the means.

Literature of poverty filled with illogical reasoning.—In our effort to identify the great army of those who are in poverty we shall be plagued no little by much abstruse reasoning from the economists and the theoretical sociologists. We shall meet puzzling definitions of "national wealth": we shall hear some of it called an "unearned increment." We must be prepared to see the blame laid at the door of the Capitalistic system, which creates a growing class who live by *owning* at the expense of that larger class who live by *doing*. We shall hear the claim that waste in the form of luxuries and other non-essentials is what makes workers poor and keeps them so. For the most part in the literature of this distressing topic, we shall meet long and elaborate discussions of causes and remedies, made for the most part in advance of thorough diagnosis of the problem itself. Our safety lies therefore in sticking to basic principles. Let causes be what they will—and the remedies, if any, be undiscovered: our first task is to find out in just what poverty consists. And in that search we shall be obliged to peer down into the content of human life, without presuppositions, or theories, or hypotheses. We must come at the problem with an open mind, determined to follow the facts wherever they may lead us. In that complex of joy and sorrow; of courage and cowardice; of sickness and health; of vice and of virtue—the factors of our everyday lives, we shall see the truth from which we can define—if define it we shall be able—that phase of existence we call poverty.

Obligations of citizenship to be emphasized here instead of individual right.—Let us then approach more closely to the element of social competence. And at this point we shall depart from the time-honored course of reasoning. We shall look not so much at the rights of the individual as at his obligations. From time immemorial we have been schooled through the never-ending conflict between king and commons, to think of the status of the individual as one of claims to

life, liberty, and the pursuit of happiness, as against the oppression of king and nobles. We are distressed by problems of personal liberty; of freedom from grinding taxation; of exemption from military service to our overlord. On a fine day we press good King John so hard that he signs the bill of rights, the great Magna Charta of our liberties; again we stand forth in the person of Coke and tell our monarch that the ancient customary law is above even the King. We march behind the banner of a Cromwell or rally to a Marat that the iron heel of sovereignty may be lifted a little from our natural liberties. Quietly, by the growth of knowledge and the advancing intelligence of the times, the concept of government has changed; so that we, the people who were aforetime the subjects of a lord, ruling by divine right, are become, and are, the sovereign, associating ourselves together in a form of government that is a service to the whole, rather than a privilege of the few. But we have gone right on thinking in terms of the old conflict between oppressor and oppressed. It is time, therefore, that in considering the status of the individual in the modern commonwealth, we shifted the emphasis from personal immunities, and benefits from the public, to the obligations of the citizen in the advancement of that common welfare in which he has become a prime mover.

The problem of poverty—a social riddle—is more a question of the herd than of the individual. We are to look at it not from the angle of individual rights, of inalienable and all other varieties; but rather from the angle of duties. We shall inquire, not what the individual has a right to whether the heavens fall; but rather what must he have and what must he do in order to keep up his station in the herd. How much effort must be put forth if he is to carry his share of the weight and responsibility of human progress? Civilization will march forward in the degree in which all individuals put their shoulders to this burden. It will not march otherwise. Before we can identify the benefits which Society owes

to the individual we must first discover the consideration he has given for such benefits.

The basic obligations of the citizen. Support for self and legal dependents.—What is it that each person in the community owes as his share in order that society may progress? Obviously it is the duty of each individual in human society, as his contribution to the herd, to provide food, clothing and shelter for himself and, if he has a family, for his wife and children. Through government, by the levy of taxes we call upon him for much more than this, but this at least is required. In order to provide these requisites he must either possess the wherewith or else he must acquire it. In the present organization of society he can do this only by work —brain work or physical labor or both.

The maintenance of physical fitness.—But he cannot work unless he be physically fit. To the duty of support therefore, he must add a second obligation, namely, to keep himself as fit physically as natural circumstances permit. He cannot do this through some necromancy: he must do it by feeding himself and his dependents enough nourishing food to keep the body in good working condition. Some authorities say that 3500 to 3700 calories represent a fair daily average requirement for an adult male in temperate climates. But the exact amount of food values must vary with the individual and with many circumstances in his environment. The requirement is that it shall be enough, bearing in mind the inefficiency of the average kitchen in preparing food for the table. The Chinese laborer has very little meat, and few delicacies. He eats to live; his food is coarse and its quantity probably little, if any, above the minimum necessary to keep the body going.

Food, clothing, and shelter—the three great essentials.—But food alone will not keep the body fit. It must be kept warm. It must have sleep, a reasonable amount of restful sleep. And it must have protection from dangers and too

great a likelihood of infection by disease bacteria. To food, then, he must add clothing, and to clothing, shelter. These three are the vital necessities of his existence. Without them he would die and his dependents with him. It is the pressing need of these three great essentials that makes possible an industrial system that is monotonous, that dampens pleasures, and that enslaves the spirit struggling for freedom and self-expression. We work not from choice but from necessity.

In every race culture through all the epochs of human history the needs of the body have been the primal spur to desire, to ambition, to work. The Hopi Indian in his artful cave must feel the pangs of hunger if the chase should fail. By infinite labor he must impound the waters that he may slake his thirst. At the cost of eternal vigilance must he protect himself and his. To him the bare necessities of life, the Great Spirit granting him rain, suffice. He is content. Within his race culture he is not in want, and he is not in poverty.

But let this cultural standard of the Hopi be changed to the more exacting demands of life in the Venice of the 14th century, and we shall find that physical needs have expanded to include a greater variety of foods and something more than a cave for shelter. Clothing has become more elaborate and more expensive. It is an age more complex than that of the cliff-dwelling red man. Yet it is an age of bare essentials if we view it in the light of modern civilization. The needs of the individual and his family group are relative to the social standards of his time. They are to be gauged by the economy in which he finds himself. This observation applies to the physical needs of the body. *A fortiori* it applies to whatever else he may require above physical needs, that is to say, to such needs as may be termed "advancement."

It must not be overlooked that in our monogamous culture of the present the man who has a wife and children dependent

upon him is obliged to maintain them in a degree of physical fitness comparable with his own, the wife that she may carry her share in the maintenance of the household and the bearing of children; and the little ones, that they may come to maturity with sufficient vigor to take their places as self-supporting citizens.

But there must be a margin for creature comforts.—Let us suppose now that the individual has provided these three essentials; that he has an income large enough to keep hunger at bay, and can even stand a fair strain from sickness or unemployment. Is this enough? Is there any other element in his standard of social competence? As the workman looks from the factory window he sees a procession of automobiles go by. They carry persons who have leisure and the means for its enjoyment. Is the enjoyment of any of his own leisure time a part of his necessary standard of living? Can he claim that he must have opportunity for something more than just to eat, sleep, and labor? Should he have enough to give himself and his wife an outing once in a while? Should his children go to the movies now and then? Is this enjoyment of leisure time in any way essential to physical fitness to carry on? Or is it to be listed among the luxuries and conveniences of life rather than its necessities?

Citizenship demands more than mere physical fitness.—Man gropes ever for happiness, and the satisfactions of the spirit. That is the quest of all Society. Shall Society refuse that yearning to the ill-conditioned; or shall it say that something more than the mere fundamentals of physical existence is necessary to a minimum standard of living? Quite clearly the man who can provide nothing more than physical subsistence is failing in the art of life. He is too poor for minimum citizenship. To the food calories for the body and the heat units for the house and the rental values for shelter, we must add something on the score of personality. Life must be kept sweet. An endless tour of labor with nothing in

its intervals and no outlook but a dependent old age will not keep life sweet. Our minimum standard must include, therefore, something more than bare subsistence.

The citizen should be able to pay poll tax, know current affairs and share in social life of his circle.—The working man should be able to pay at least his poll tax. Granted sufficient native intelligence, he should be enough of an observer of human affairs, and well enough informed about the world in which he lives, at least to function creditably on the jury, when called. He should have and enjoy a newspaper at least irregularly. If he finds interest and comfort in a church affiliation, he should have enough to pay at least a small amount toward the maintenance of his church. He and his family should take moderate interest in the social relations of their circle. To do this will require at least a small amount for club or lodge dues, and a ticket now and then to some performance. Reasonable accessories for the children at school, over and above those provided by the school system, are necessary to efficiency and the avoidance of setting his child off among his fellows as too poor to pay. As life grows all too dreary when mother works in the house from one year's end to the other without change, and the workman himself becomes a plodding drudge if he have no variation of thought and action, it is necessary to a right social standard that some small leeway exist for outings now and then. These are comforts genuinely necessary to keep the worker from souring on his job. They are good for his health. They make for his efficiency. They preserve his countenance. They help preserve for him and his wife and children a decent and wholesome life. What portion of his budget can be appropriated to such uses must depend upon the individual and upon the local customs by which he is surrounded.

Aims of public poor relief not criteria of the conditions of poverty.—If the observer turns back to the practice in public poor relief, both in old England and in the States, he will

see quickly that such enlargements could not there be tolerated. Poor relief was aimed only at destitution. The truth is that millions dwell in poverty who never fall to the lower level of destitution with its resulting dependency. The relief of abject want—the prevention of starvation—was the old conception in "pauper aid." It is to be noted here that these old criteria have nothing to do with the definition of poverty in the modern state.

Summary of elements.—To recapitulate our findings; social competence demands of every individual in society that he support himself and those naturally and legally dependent upon him, that in so doing he must keep himself and them physically fit to carry on with reasonable freedom from sickness and inefficiency due to mal-nourishment; and that he have an undetermined, but certainly recognized, margin of property or income out of which he may satisfy his spirit as a social being. In seeking further to determine the extent of this margin for "creature comforts" we may safely fall back upon a valid analogy of the law and think of the individual who is to spend such a margin as the "average reasonable man." The "average reasonable family" would be the average of good, bad, and indifferent management.

Illustrations of standard of social competence.—Some attempt has been made, limited to definite localities and identifiable groups for a time period also fixed, to say what constitutes a working man's income adequate for the maintenance of such a minimum standard of social competence. One or two of these illustrations will help to visualize our conclusion.

Rountree, in York.—Mr. Rountree, in seeking a standard budget for his study of the workers of York,[1] estimated that to sustain physical competence without creature comforts and with no leeway for losses or unwise expenditures would require for a single man, per week, 7s; for a single woman, 7s; for one

[1] Rountree, B. S., "Poverty. A Study of Town Life," 1902.

man and one woman in a family, 11s 8d; for a pair with one child, 14s 6d; and for a family with more children, an ascending scale of increase of about 4s per child, so that a pair with eight children would require a minimum of 37s 4d to sustain physical fitness. The market basis of this figure related to the year 1900. The balanced ration thus guessed at was in fact based upon prison dietaries and does not appear to rest upon a basis of sound calculation for free laborers.[2]

The Chicago standard budget.—In marked contrast to Rountree's narrow allowances, the Chicago standard budget, prepared by Miss Florence Nesbitt in 1919 and revised in 1925, declares at the outset that "The minimum normal standard must furnish everything necessary for a manner of living that will make possible a high standard of physical, mental and moral health and efficiency for adults, the full physical and mental growth and development of children, and provision for their moral welfare."[3] Upon this hypothesis it is stated that an average self-supporting family in Chicago, consisting of a man, his wife, a child, 13, a child, 10, and a child, 7, will require a minimum of $129.07 a month over and above the rent, to maintain itself. (Price levels of October, 1924). Of this 12 months total of $1548.84; food would take $648; clothing and toilet articles, $274.80; fuel $114; household supplies and furnishings, $84; carefare, $56.04; care of health, $84; savings and insurance, $120; education, $36; recreation, $48; organization and church dues, $36; and incidental and emergency expenses, $48. No estimate for rent is ventured, but it is insisted that "housing space must be above ground, dry, clean, in good repair, well lighted, sunned and ventilated. Bed rooms, and living room, at least, should have windows opening into free space—not on small court, air shaft or narrow passage between houses. There should be toilet

[2] See criticism of Mr. Rountree's method by Helen Bosanquet in "Occasional Papers," No. 11, Third series.

[3] *The Chicago Standard Budget for Dependent Families*, Bulletin No. 5, Chicago Council of Social Agencies, 1925.

facilities in good condition with a door which can be locked, for the use of the family alone; running water in at least one room in the house besides the toilet. A bath room is highly desirable and should be included wherever possible." These and further requirements as to sleeping room space make it clear that this standard will have nothing to do with ordinary slum housing familiar to the purlieus of all American cities.

In this standard budget, too, appears an allowance of $10 a month for savings or insurance, on the ground that a normal standard should contain such an allowance. On the score of recreation this budget claims that "toys and equipment for games and sports such as skates, balls and sleds should be provided in quantities sufficient to insure normal healthy play. There should also be a moderate amount of such commercialized modern entertainment as moving pictures." To education the minimum of $3 a month is allocated, to meet the requirement that "school supplies, excepting text books, must be bought in addition to newspapers, books and magazines for the home." A margin, too, must be allowed for such emergencies as losses, fire, theft, loss of wages in changes of position, illness, mourning, and the like.

Here then is a total outgo of $1548.84 per year over and above rentals. Bearing in mind that the head of this borderline family is, in most cases, an unskilled laborer rarely working the whole year round without some sickness or unemployment; it becomes obvious why a large number of our working families remain constantly below the level of social competency in respect of total income.

National Industrial Conference Board. Fall River, Mass.— In October 1919, the National Industrial Conference Board, making a study of the cost of living among the wage earners of Fall River, Massachusetts,[4] concluded from all the data gathered by their staff, that "to maintain a family consisting

[4] See Research Report No. 22, Nov., 1919, Nat'l. Industrial Conference Bd.

of man, wife and three children under fourteen years of age, at a minimum American standard of living but without any allowance for savings, $1267.76 per year will be required, or a steady income of $24.38 per week. Of this total $572 went to food; $117 to shelter; $243.36 to clothing; $70.20 to fuel, heat and light; and $265.20 to sundries. The fleeting value of such data was emphasized in this study by the further finding that between October, 1914, and October, 1919, the cost of living at a minimum standard in Fall River increased 73 per cent.

The Cleveland suggestive budget.—The Home Economics Committee of the Cleveland Associated Charities, in March, 1923, prepared a "suggestive budget for families of small income," obviously intended as a guide in the relief of charity clients. In their process they estimated the cost of food at 40 per cent. of the whole; shelter 25 per cent.; clothing 15 per cent.; operating expense 10 per cent.; and advancement 10 per cent.

U. S. Department of Labor, "Minimum Quantity Budget." —In the Spring of 1920, the U. S. Department of Labor developed a "minimum quantity budget necessary to maintain a worker's family of five at a level of health and decency." The figures related to living in Washington, D. C.[5] "This tentative quantity budget for a worker's family," says the report, "constitutes the bureau's best estimate at this time of what should be included in the family budget of the working man." The bureau estimated that the number of food calories needed by a man at moderately hard muscular work is 3000 to 3200 per day; and that about 10 per cent. of the calorie value of food is wasted in preparation, cooking, etc.; so that 3500 calories purchased represent approximately the standard for such a man. It was further estimated that a family of five consisting of husband, wife, a boy aged 12, a

[5] *Monthly Labor Review*, June, 1920, Bureau of Labor Statistics, Washington, D. C.

girl, 6, and boy, 2, would require approximately 3.35 times the requirement for the adult male worker.

On these hypotheses an analysis was made of the actual amounts of foods used by 280 families averaging in size approximately 3.35 adult males and in the neighborhood of 3500 calories in food values purchased per man per day. These 280 budgets represented about 25 families from each of 11 representative cities. The average food budgets thus obtained were considered carefully from the standpoint of health. It was found to contain protein, fats and carbohydrates in sufficient quantities and in the right proportion. In order to make the average food budget acceptable to trained dietitians as a standard food budget capable of maintaining such a family in health, it was necessary only to reduce slightly the quantity of meat and to increase slightly the quantities of whole milk, fresh vegetables, and fruit.

On these hypotheses and presuppositions the bureau developed a quantity food budget calling for approximately 115 pounds of food per week, divided into fourteen different kinds and 123 separate articles. As such a quantity standard is controlled by the body needs of the individual, it remains stable and independent of economic change. By applying it to local market prices in any locality at any given moment an approximate figure can be obtained for the proportion of income that must go for food for such an average family.

As to clothing, the bureau says: "The level of health and decency in clothing has been interpreted as a level which not only takes into account the physical needs of warmth, cleanliness and comfort, but also has such regard for appearances and style as will permit the family members to appear in public, and within their necessarily rather narrow social circle, with neatness and self-respect." In seeking the poverty line, we must take note of the fact that this means much more than the mere avoidance of destitution. As in the foregoing estimates for food, we are not asked to consider the staving off

of starvation; we are considering standards of social validity. By this validity standard, the husband would have a summer suit and a winter suit, each to last three years. Altogether he would use up some 63 articles during a year. The wife could have one hat; three cotton waists; two cotton dresses, to be made at home; a wool suit and a wool dress, each to last two years; a wool coat to last three years; two house dresses; one pair of high shoes; and a proportionate supply of underwear, but no silk stockings. For accessories, 7 per cent. of the man's total requirements and 8.5 per cent. of the woman's outlay are estimated as requisite.

The strata of economic competence.—From these and many other sampling studies it becomes possible to identify the minimum level of social competency with some certainty. In the descending scale we find luxury, comfort, minimum social competence, and poverty. Within the last division fall dependency and destitution. Our inquiry covers that vague shadow line between the lowest line of validity and a condition of life which we may call comfort. In this stratum of social competence, just short of the comforts of life, dwell the great host of mankind; yet beneath them is an unnumbered multitude who suffer in all degrees, from lack of opportunity for simple advancement to privation; from privation to want; from want to destitution. And there are those who starve.

The five elements of a minimum standard of living.—In this minimum budget are five principal divisions: first and most vital, food; second, housing; third, clothing; fourth, operating expense, including all such items as heat, light, telephone, fire insurance, and all household supplies except food; and fifth, advancement. The last division includes education, a moderate outlay for books, magazines and a daily paper; a small portion for entertainment and outings and for membership dues in social organizations.

Food.—Food, being gauged by the size of the stomach and the vigor of the consumer, remains fairly stable in quan-

tity regardless of the income level of the family. For the same reason it will take up a relatively larger proportion of the minimum income. This proportion is somewhere in the neighborhood of 40 per cent. An adequate diet calls for five principal kinds of foods and the proportion of these in the whole food outlay is determined with reasonable accuracy. Thus a little more than 20 per cent. should go for grain products; 20 per cent. for milk; 20 per cent. for meat, eggs, and cheese; 20 per cent. for fruit and vegetables; and a little less than 20 per cent. for sugar, fat and condiments. In the United States, where all groups of foods are readily available, this division is found practicable.

Shelter.—Shelter must be complete enough to afford facilities for usual household processes and for the personal and social life of all members. A family containing boys and girls and totaling five individuals should have at least one bed room for the children of each sex, one bedroom for husband and wife, a bathroom, and a kitchen, either large enough for living room purposes, or in addition to a separate living room. The cost of such housing will range at about 20 per cent. of the whole budget, or on the average a shade less.

Clothing.—Clothing must be sufficient to provide reasonable warmth and comfort to the body. And it must conform to the social and the occupational standards of the group in which the family moves. If a worker, man or woman, is to feel self-possessed and sufficiently at ease to be efficient on the job, he or she must conform to the ruling standards of dress in that occupation. For the most part this conformity is requisite to the holding of the job itself. In the average the total cost of clothing for our standard family will run between 15 and 20 per cent. of the whole budget.

Operating expenses.—Between 10 and 15 per cent. of all outlays will be required for operating expenses: upkeep of home, furnishings, laundry, cleaning supplies, fuel and light.

Advancement.—Finally, under the inclusive heading of

advancement, an item comprising approximately 10 per cent. of the whole expenditure, should go for educational accessories for children attending school; for books, magazines, and a daily paper for the home; for some entertainment and outing, and for organization dues commensurate with a reasonable degree of social intercourse with the neighborhood or group to which the family belongs.

Income necessary to meet this standard varies with many conditions.—No one can say whether the cost of this plane of living is to be $1000 or $3000 for such a standard family. The total must depend upon the purchasing power of money, and upon a variety of local conditions. But it is practicable to say that this list of goods and services is essential to social competence and must be bought regardless of the price. It is further cogent to say that a lapse below this level of competency is a failure of the means by which the citizen maintains his obligations to society. We may give this submergence any name we please. The name the world knows best is poverty.

Poverty the lower levels of the economic scale.—In this shadow dwell the straitened poor. Just as above them live the poor who are able, nevertheless, with health and employment to carry on. Above these, in the zone of comfort are the "well-to-do"; and above them, in the field of luxury, are the wealthy. Below this zero mark, definable, as we see, only by the general statement of what constitutes social adequacy, live many shades of those stricken with poverty. The most eligible may appear valid and contented when work is to be had and when no one is sick. But such emergencies quickly render them dependent. Then there are the hunger-bitten, ill-clad folk who have only irregular employment. They eke out from charity and from pickings from discarded food and clothing. Beneath these still are the wretches who drag themselves about our cities in abject want, sleeping in doorways and alley dumps, rarely in the cheapest lodging houses, begging and

browsing for a mere remnant of food. If one were courageous enough to plumb the depths he would find still another stratum. These are they who are too weak to go about. Yet they are not sick with disease. They starve.

Definition of poverty.—In order to crystallize our thought in a single statement, *Poverty* for purposes of this treatise is defined to mean *that condition of living in which the individual, whether from lack of means or the failure to apply them, consistently fails to maintain himself, and those properly dependent upon him, at a plane of living high enough to insure continuous bodily and mental fitness to carry on permanently in his occupation and locality; and which allows him and them to live and function in their community with decency and self-respect.*

This is a long definition; but *Poverty* is a complex condition, needing clearness of vision on the part of the student who would seek out its causes, and who ponders possible remedies. It is the cryptic definition that is usually too vague for real use. Hence in our definition of poverty we have divided our idea of social competence into two portions, namely, that which relates to mere physical competence, and that which stands for the opportunity to function, over and above mere physical and mental ability. Keeping always in mind the fact that every individual is a living, moving and functioning unit in Society, bearing obligations before he can claim rights, we are able to see with some clearness, that only the socially valid are competent as citizens, and that those who fall below such validity are social liabilities rather than assets.

Poverty a problem basic in the structure of society.—Poverty is not, as many students mistake it to be, a mere question of under-privilege calling for sympathy. It is a complicated social problem, affecting basically the very structure of Society. Much of this customary fallacy disappears if we view the citizen from the angle of his obligations rather than his privileges.

CHAPTER II

THE PERSISTENCE OF POVERTY IN THE SOCIAL ORDER

Poverty as old as human society.—Poverty is not a new condition among men. Now and then a writer asserts boldly that it is a result of industrial injustice. Or another may say that it flows solely from the selfishness of the rich. In truth it is a condition obtaining in all probability from the beginning of the human family; certainly since the dawn of group living. The evidences of its presence are sprinkled through the records of all peoples from the earliest times.

The code of Hammurabi.—Hammurabi of Babylon, heir to thousands of years of social experience, prepared his famous code of laws about 2250 B.C. In the prologue he recognized the injustice and the wretchedness of ages gone when he said, "Anu and Bel called me Hammurabi, the exalted prince, the worshipper of the gods, to cause justice to prevail in the land, to destroy the wicked and the evil, to prevent the strong from oppressing the weak." . . .[1]

Later in the code he reveals some of those customs to which we moderns are not altogether strange when he says, "If a man be in debt and sell his wife, son or daughter, or bind them out to service, for three years they shall work in the house of their purchaser or master; in the fourth year they shall be given their freedom."[2]

Having promulgated his laws he concludes with a kind word for himself, again recognizing the constant plaint of the poor; "In my wisdom I restrained (hid) them; that the strong might not oppress the weak; and that they should give justice

[1] Harper, Robert T., trans., 1904.
[2] *Ibid.*, p. 117.

to the orphan and the widow, in Babylon the city whose turrets Anu and Bel raised."

In the "Chow-Li," a Chinese document dating about 1115 B.C., we read that "The almoner is in charge of the corn stored in the country to do relief work—the corn in the country being used to relieve the hardships of the people, the corn at the frontiers and gates to relieve the aged and the fatherless, the corn in the suburban places to entertain the guests, the corn of the country places to relieve strangers and travelers, the corn of the districts to relieve the bad years. The corn-controller holds nine-tenths part of the corn for distribution throughout the country, periodically and in small portions. He makes the estimate of the crop of the year and sees to the wants of the state; thus he is able to find out if the demand is well met or not, and to determine the ways of using the grain, and to manage the good and bad years. If a person consumes four 'Fu' (an ancient measure equal perhaps to one bushel) a month, that would be a year of good harvest; if he consumes three 'Fu,' that would be a year of medium harvest; if he consumes two 'Fu,' that would be a year of bad harvest. In case a person gets less than two 'Fu,' the people must be sent to where the corn is abundant, and the king is requested to economize the use of the corn."[3]

Plato's Republic.—Plato, mouthpiece of Greek culture, perfecting his immortal dialogues 375 years before the Christian era, has much to say of the never-ending contrast and conflict between rich and poor. To him it was a natural phenomenon arising out of human experience since the beginning. Of States he causes Socrates to say "there are always in them, however small they be, two parties hostile to each other,—the poor and the rich."[4] "Democracy," he remarks in a later dialogue, "arises, when the poor prevailing over the rich, kill some, and banish others, and share the state offices and magis-

[3] Gamble, Sidney D., "Peking: A Social Survey," 1921.
[4] Davis, Henry, trans., Bk. IV, ch. 2.

tracies equally among the remainder."[5] "The earliest Greeks," says Greene, "were all hard workers by dint of necessity; . . . There was no reserve of food stored up, no capital on which to live; the wolf was always very near the door. Such a life rewarded most the strongest muscles and the stoutest hearts; the idle and the weak went to the wall."[6]

The Hebrews.—The Hebrew Scripture, echo of Summerian and Chaldean cultures preceding the Semitic by thousands of years, enjoins alms for the good of the soul. Much of its dramatic quality is drawn from its record of the sufferings of the poor. Always the presence of poverty is assumed as a natural condition. "The seventh year thou shalt let it (the land) rest and lie still; that the poor of thy people may eat."[7] "For the poor shall never cease out of the land."[8]

It is in the moral philosophy of a people that may be found their estimate of social values as well as their reasoning as to the causes of social ills. In *Proverbs* are many revealing passages upon the wretchedness of the poor. "He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich."[9] And again, "Love not sleep lest thou come to poverty."[10] When the disciple deplored the act of a woman in anointing Jesus, saying, "To what purpose is this waste? For this ointment might have been sold for much and given to the poor," Jesus answerd him, "Why trouble ye the woman? for she hath wrought a good work upon me. For ye have the poor always with you; but me ye have not always."[11]

Al Koran.—The Koran, copy of the Hebrew, is replete with admonitions of piety in the giving of alms to the poor, and the injunction of justice and consideration for those in distress. To the oft-repeated formula, "Observe the appointed

[5] *Ibid.*, Bk. VIII, ch. 10.
[6] Greene, Wm. Chase, "The Achievement of Greece," 1923, p. 76.
[7] *Exodus:* 23:11.
[8] *Deuteronomy:* 15: 11.
[9] *Proverbs:* 10: 4.
[10] *Ibid.:* 20: 13.
[11] *Matthew:* XXVI: 7–11. *Mark:* XIV: 3–7.

time of prayer, and distribute alms," the prophet adds such recognition of the presence of the poor as the following: "And he who voluntarily dealeth better with the poor man than he is obliged, this shall be better for him."[12] "The good which ye bestow, let it be given to parents, and kindred, and orphans, and the poor and the stranger."[13] "The devil threateneth you with poverty, and commandeth you filthy covetousness."[14] "Alms are to be distributed only unto the poor, and the needy, and those who are employed in collecting and distributing the same."[15]

The letters of Pliny the Consul.—In Rome, before as well as after its conversion to Christianity, we find poverty everywhere, as the ugly reverse of a picture of luxury and licentiousness, aggravated by uninterrupted conquest and the plunder and enslavement of the entire world. An authentic glimpse into the condition of the people is afforded by Pliny the Consul. In a letter to Caninius we find him giving 500,000 sesterces "for the maintenance of children who were born of good families."[16] In a letter to Gerninius he comments thus: "The first and fundamental principle of genuine liberality, is, to be contented with one's own; and after that, to cherish and embrace all the most indigent of every kind, in one comprehensive circle of benevolence."[17] And in the same letter he adds, "The lust of avarice has so totally seized upon mankind, that their wealth seems rather to possess them, than they to possess their wealth."

Pliny having written to the Emperor Trajan for instructions as to what course to take in permitting the continuance of a charitable society in the city of Amisus, received the fol-

[12] Ch. II, trans. George Sale.
[13] *Ibid.*
[14] *Ibid. The poor* are somewhat further identified in this chapter of the Koran as those "who are wholly employed in fighting for the religion of God."
[15] *Ibid.*, ch. IX.
[16] Melroth, Wm., trans., 3d ed., 1798.
[17] *Ibid.*

lowing reply: "If a charitable society be agreeable to the laws of the Amisenians, which by the article of alliance it is stipulated they shall enjoy, I shall not oppose it; especially if these contributions are employed, not for the purposes of riot and faction, but for the support of the indigent." [18]

The poor in Roman society.—In Roman society as among the Greeks, abortion and infanticide were not received with any great degree of condemnation. Pagan and Christian alike condemned them but Christian and pagan practiced them and their continuance through the centuries is reasonable proof that they were grounded in economic misery. The long struggle of Christian teaching to cast a cloak of sanctity about human life availed little in reducing abortion, infanticide, the exposure of deformed and undesired infants, and their sale outright in order to secure food and shelter.

An ancient Roman law enjoined upon the father the duty of bringing up all his male children and at least his eldest female child, forbidding him to destroy any well-formed child till it had completed its third year. Terme et Monfalcon have gathered numerous passages from the early imaginative writers representing exposition as the avowed and habitual practice of poor parents.[19]

The Antonines practiced the policy of state support of children whom their parents were unable to support. Constantine recognized this practice in a decree of 322 A.D.[20] Trajan during his reign (98–117 A.D.) as we are told by Pliny, supported 3000 such children at state expense in Rome. In 331 A.D. it was decreed that an exposed child should become the absolute property of its rescuer. In 529 A.D. this hard regulation was softened by an edict of Justinian denying the right of the rescuer to deprive the child of its natural liberty. This law did not apply to the whole of the empire, however. At the

[18] *Ibid.*

[19] *Hist. des Enfants Trouvés,* pp. 39–45, cited in Lecky, "European Morals," Vol. II, p. 26.

[20] Codex Theod., *lib.* XI, *tit.* 27.

same time the out-and-out sale of children was sanctioned by universal practice. Emperors had decreed against it and Diocletian had especially decreed it a crime; but in the distress following the civil wars under Constantine, this ban was again lifted. Theodosius the Great decreed that children thus sold might regain their freedom by a temporary service; but this measure was itself soon repealed. In spite of condemnation the practice continued until long after the time of Theodosius (395 A.D.).

Children leased as beggars in modern times.—The inquirer, not of pagan Rome but of the present century, may find record of an extensive padrone system by which shrewd manipulators lease the children of necessitous Italian parents and tour them through France and England begging alms. This is not sale, but it is closely akin. This practice, like actual sale, and like the destruction of new-born infants, arises out of hard economic necessity. Mere avarice will not so harden a mother. Mere shame, be the folkways and customs never so stern, would not bring a parent to such a pass. Such practices are to be taken in the main as evidence of poverty.

Another ugly admission of universal distress in ancient Roman society was the public distribution of corn. "In the time of Julius Caesar," says Lecky, "no less than 320,000 persons were inscribed as recipients, but Caesar reduced the number by one half. Under Augustus it had risen to 200,000. This emperor desired to restrict the distribution of corn to three or four times a year, but, yielding to the popular wish, he at last consented that it should continue monthly. It soon became the leading fact of Roman life."[21] Under the Antonines the number of recipients is said to have exceeded half a million.

Here we have a picture of a relatively small number of persons, rich, privileged and powerful, driving the affairs of

[21] Lecky, "History of European Morals," 1917, Vol. II, p. 74.

the world by their genius for organization, and behind and about them, clamoring and hungry, the rabble of a half-starved proletariat. It is a picture of Rome at the height of her prosperity. It is a picture also of every other state in which war and struggle and pestilence and famine have left behind them a never-ending wake of misery and privation. Poverty in all times is the prevailing condition of mankind. Comfort, independence, luxury, are the exceptions.

Early Indian experience.—The wretched state of the freedmen of Rome is notorious in history. The hard struggle of the Semites may well have accounted for poverty in Palestine. In peace-loving India, where hostile tribes intruded less perhaps, and where an agricultural people lived frugally upon the land, there was still that ever-present poverty woven in and out of the social texture of the whole population. Asoka, king of Magadha, as we are told in the seventh pillar edict, took certain measures in the year 248 B.C. to propagate his Dhamma, among them being the appointment of special ministers to superintend charities to both householders and wanderers. These and other officers were to superintend also the distribution of the charities of the queen and her children.[22]

The early village community a stay against poverty.—In this history of primitive India, as also among the Teutonic tribes and the early English, appears an institution of unusual import in an historical view of poverty. That is the early village community, in which the inhabitants were grouped in small communes, tilling the arable land or *mark*, owning the waste, or *common mark* in common, and setting aside the village mark as a community asset. The common mark was held in mixed ownership, but the arable mark was divided up among the several families who cultivated it for a year, after which a shift was made all around. Rotation of crops was secured by dividing the arable land into three great fields.

The village community system of tenanting in common

[22] See Rhys-Davids, "Buddhist India," 1903.

tended to slow up the rapidity with which the stronger and more acquisitive inhabitants outstripped the weaker and the less provident. Soon, however, individual ownership supplanted the common holdings. Families in the commune were assigned fields in the arable mark in perpetuity. In addition, rulers instituted the practice of making grants of the waste lands to favorites and creditors, thus setting the stage for the upspring of feudal holdings. Gradually he who cultivated with the rest of the villagers in the field, sowing for himself and reaping his own, became a retainer on the land of another. If he escaped slavery by the fortunes of war he was pretty sure to arrive at that state through debt.

Slavery the ancient embodiment of poverty.—Through the early period of civilization those who stood on a par with the individuals whom we now see all about us performing rough, unskilled labor, and indeed not a few of our trained artisans as well, were slaves. In these ancient slave economies, the problem of food, clothing and shelter was solved by the system of over-lordship. The lord maintained his slaves in return for their obedient toil. Their rewards have not varied much through the ages. Theoretically they are now free. So completely do we find the condition of the peasant, the landless worker and others of no estate, merged in the institution of slavery, that this relationship of those who had to those who had not, is the natural picture of most of the poverty of olden times.

Slavery disappeared only for economic reasons.—The disappearance of slavery throughout most of the civilized world is attributed to a growing sense of justice and an extension of that precious though scanty sentiment which we call love of brother man. Slavery with its poverty of complete dependence has given way to the free poverty of the working man of today, only for economic reasons. Discovery and invention have harnessed the natural forces of the world to do man's labor. If the turn of economic events should ever make man-

ual toil by vast numbers of unskilled men desirable, there is no reason to suppose that slavery would not come in again.[23] As in the ancient world, even in slave-driving Rome, the condition of the freedman was less favorable than that of the slave; so in the modern industrial régime it is quite arguable that in respect of food, clothing and shelter, and apart from the ethical question of personal liberty, the condition of the propertyless workman would be improved by a reversion to slavery. For purposes of an historical review, we may look upon slavery, then, as one phase of the perpetual continuance of poverty.

Historical record might be invoked from the monuments of the first dynasty of Egypt to the last poor law report made to the English Parliament, to show the unremitting persistence of poverty among men. It is the back-yard of civilization. It is in a sense the negative of which social progress is the positive. It is like a shadow, where given the tangibility of human nature and the light of human ambition, there must of necessity be an area behind man to which the light rays of that ambition are denied.

Human nature itself the surest proof of the persistence of poverty.—But the surest proof of the persistence of poverty is the nature of man himself. The foregoing illustrations are but samples of that basic assumption in all human philosophy that some are weak and some are strong and that the strong will oppress the weak. Just as the oyster of today is a duplicate of the oyster of a million years ago: just as the cockroach now thriving in our city slums is a replica of that ancestor whose remains have been found in the silurian rocks: so mankind of today is identical with *homo sapiens* whose bones have lain in the strata of European valleys for æons of time.

Essentially man, like other living forms, is a stomach with appendages: and it is the way of nature that whatever has a stomach is doomed to struggle. To this sweeping rule man is no exception.

[23] See Sumner, Wm. G., "Folkways," 1906.

The struggle for existence.—The observer who peers over the side of his canoe to watch a colony of hermit crabs, sees the exact analogy to this human economic struggle. He observes quickly that the great law is the law of possession: the great urge the urge of the empty stomach. A pair of pink claws emerges cautiously from the nautilus shell which is home for the nonce. A morsel of food is in prospect. A dash! a flash! and the conquest is made. But alas! in that very instant, a pink brother, in another shell—an ill-fitting and broken shell—not finding comfort and safety therein, is looking for another shelter. He sees his relative emerge from that most eligible and desirable abode, the Chambered Nautilus. He watches. He makes ready. He gauges the time; and as the dash is made, he whisks himself across the short interval and into the better home. Whereupon he peers out to see whether he may not be able to rob his brother of his food also.

The struggle for existence insures poverty as a continuous condition among men.—Mankind lives just such a life of struggle. He has a code of ethics; a philosophy of conduct; a body of laws—even lays a claim to what he calls "business ethics": but in the midst of all these customs and practices, the individual goes about his daily tasks, watching his opportunities; taking all that the law allows; secretly jubilant over others' losses. Moral man is a person of customary restraints, evolved out of the sad experience of those who have overstepped and found it unsafe. The law of the empty stomach is still the primal law of human nature; and selfishness in seeking the largest possible share of all desirable things the rule of conduct. That moral philosophy to which we look as an ideal admonishes self-sacrifice and the love of one's neighbor. But through the centuries and to this hour it remains merely a preachment.

Man has fought has way up the centuries with stone and club and axe; defeating his mammalian enemies; eating his victims, including his brother man; preying upon almost all other forms of life. He is an incurable fighter—using his

superior intelligence not only to make all the kingdom of Nature subject to his will, but also to war constantly upon himself. Down to the present—this moment of our highest attainment in civilization—it is an ugly truth that the greatest scourge of humankind is man.

This fundamental characteristic of the human species is a positive guarantee that through all the ages of man's inhabitancy of the Earth that tail-end of the procession—that residue of those who have been outdistanced in the struggle—has been ever-present, for poverty is but another name for the condition of the outdistanced in economic life.

From the stone monuments of Egypt; from the cylinders of Babylon; we read of the march of kings, bound upon conquest: of the armies they slew and the women they took into captivity. At the dawn of later empires, when the Roman Caesars led their legions beyond the Appenines, we have still more colorful record of the devastation, the slaughter and the degradation left in the wake of battle. In the north country a whole tribe, like the Kalmuks, having reached their limit of subsistence, furl their tents and at a single sunrise, take up their march across the entire surface of the known world; fighting their way, pillaging, killing and being killed. Napoleon, at a later day, sweeps his hordes into Russia and then back again through the fatal snows of a winter that decimates his numbers and leaves thousands of mothers and children starving at home.

These are the principal facts of history—wars and the consequence of wars. Yet we know that war means the wrenching loose of social attachments, the wrecking of homes, the starvation of the unfortunate—the entailing of poverty. We are beginning, only now, to forget those bands of "wild, homeless, parentless children" who over-ran Russia in the last decade, following the Great War.

War, pestilence, and calamity have always been operative. —Of the causes of poverty which we recognize readily, we

know that war, pestilence and calamity, such as earthquakes, volcanic eruptions and destructive storms, must have prevailed throughout the entire course of time during which man has dwelt upon the earth. One and all they result in privation and death. It is safe to say, that there has never been a time in the history of the human race when poverty, by whatever name, has not existed and has not attended the lives of a large portion of the population.

Food the basic consideration.—Most important of all those considerations which argue the persistence of hardship and privation among men is the problem of food. The constant and increasing pressure of population upon the means of subsistence tightens ever the limitation upon what is to be had even by the winners in the struggle for bread. For ages the human world has been familiar with famine. In India and in China for centuries a single crop failure has meant starvation for hordes of men, women and children. It must have been out of the bitterness of tragic struggle that the Chinese lyric poet sang so long ago: "Plant in the Spring a single grain. In the Autumn, harvest ten thousand seeds. Let this go on until, within the four seas, there remains not one uncultivated field. Even then farmers will stand in danger of starving."[24] Population presses always against the upward limit of subsistence; for which reason an unexpected limitation of food forces some stomachs to remain empty. It is this condition of the human struggle that is the mother of wars and the basic cause of poverty. While it shall obtain, poverty in greater or less degree is assured.

The riddle of poverty not simple.—If this estimate is sound, then the riddle of poverty is not simple. It cannot be solved by a change in the industrial system; by the nationalization of property; or a redistribution of wealth. We shall find that poverty is a condition resulting naturally from the struggle for existence; that as long as man, selfish, acquisitive,

[24] Nieh. I. Chung (about 450 A.D.), trans. by Stella F. Burgess.

avaricious, continues his eternal struggle for supremacy, one may expect it to persist. Civilization moves forward like the glacier, relentless and grinding: and upon its sides and in the forefront of its edge, it leaves windrows of detritus. These are the moraines of our progress. They are made up of the folk who dwell in poverty.

But the degree of poverty can be reduced by human effort. —But to declare that poverty is in the nature of things is far from saying that therefore man will be forever helpless against it; nor that by taking thought man cannot improve his condition therein. In our discussion of this problem we must raise again that unsolved riddle of society—Huxley has called it the riddle of the Sphinx—the conflict between the state of nature and man's ethical structure of society, his state of art. Human nature being what it is, the strong will forever prey upon the weak, and some will have much while others will have little: unless man, out of his genius for invention, shall be able to set up such an ethical scheme of conduct as will distribute the advantages of life more evenly and keep them so. Of this we may be sure—there is no panacea for the elimination of poverty. Just as it has no one cause, but results from a multitude of determiners, so will it call for many inventions to bring about its alleviation. In approaching its analysis we can have no preconceived theories as to what ails the world, or as to the remedies we believe will work a cure. Our only presuppositions are to be these, namely, that poverty is as old as the human family, and that whatever man may do to alleviate its wretchedness, it is likely to dwell among us so long as the race survives. Let us venture upon our study, then, with an eye single to the facts, let the conclusions lead us where they may. In this spirit we shall explore recognized causes of poverty, treating each separately in turn, and pointing out the historical experience, and, as far as practicable, the best modern thought upon sound efforts at remedy.

CHAPTER III

EXTENT OF POVERTY IN MODERN SOCIETY

Our records incomplete.—If poverty is of such great consequence in human affairs it must be extensive wherever human society is found. This is a fact the truth of which is not doubted; yet it cannot be definitely proved. The exact number of persons in any given population area in the United States who are below the poverty line has never been ascertained with any degree of accuracy. Our methods of recording information about the individual are so incomplete that we do not know even the number of public dependents in the United States. The registration area for vital statistics is still 25 or 30 per cent. short of covering the entire continental population. It is possible to state such facts as are known about the lower levels of the poor, namely, the public dependents, and to point out the reasonable findings of some of the civic surveys carried on in urban areas. But when these facts are all in hand we are still guessing. We may add the public dependents to the clients of private relief agencies and thus secure a sort of census. Yet every social worker knows that for every person aided out of public or private funds, there are several in need—such need, perhaps, as may throw its victim within our definition of poverty. To secure a working estimate of the extent of poverty in modern society, therefore, we shall offer various survey studies and statistical estimates only as an earnest that poverty is a stern reality; that it pervades the texture of society like mould in bread; that it is becoming so acute in this modern industrial age that Society must take constructive thought in order to defend

itself from destruction through the operation of those forces of which it is the tell-tale symptom.

Public poor relief in England.—Where record is kept of the volume of public dependency the extent of this most critical stage of poverty is surprising. In England, according to the seventh annual report of the Ministry of Health, 1,207,302 individuals were in weekly receipt of poor relief during 1925–26. In addition, 77,500 persons had ceased receiving poor relief and had begun relief under the new Widows', Orphans', and Old Age Contributory Act of 1895. A phase of the English public relief system is found in her unemployment insurance provision. In March, 1926, there were 500,344 persons receiving public grants under this act, for which they had given no equivalent in money or services. These are large figures, yet they exclude the insane in special asylums; casuals (vagrants) and persons in receipt of domiciliary medical relief. The total of these excluded classes was 121,000 at the end of 1925–26. And that such extensive provision met only a part of the need, is shown by the jumping of the numbers in mid-winter. On January 2, 1926, the number of the outdoor poor jumped from the average of 1,207,302, previously stated, to 1,324,716.

In the city of London, 229,632 persons were receiving outrelief on March 27, 1926. This was equivalent to 429 in every 10,000 of the population. But in Poplar Borough the ratio was 1785 to every 10,000. In several boroughs those in receipt of public poor relief exceeded 1 in every 10 of the population.

London, in the reporting year 1925–26, expended £12,357,554 on relief. General government outlays footed up £39,500,000, while English local authorities outside of London expended £35,925,119 on poor relief and the care of the insane and the defective. So vast has the financial burden of poverty become in England that the administration of poor and pension laws amounts in effect to a redistribution of wealth by statutory compulsion.

Viewing this huge army of the poor, it must not be forgotten that no mention is made of the host of those who never come to public dependency but are aided out of private benevolences; and that where one person comes to the notice either of public or private relief agencies, there are many who fall back upon their friends and in other ways tide over the hardest places. These facts go far to support the guesses of the social investigator that at least one in ten of any present-day population is in want and that between two and three others out of every ten dwell also in poverty.

Public dependency in the United States.—In the United States, more than 85,000 public dependents are constantly maintained in 2200 almshouses, representing more than $150,000,000 worth of equipment. The annual net cost of maintenance approaches $29,000,000. These represent a relatively small group in the ranks of public dependents, for outdoor relief is extended each year to hundreds of thousands of the indigent, and food, shelter, and clothing are extended through governments, state and local, to at least 267,617 insane, to more than 42,952 of the feebleminded in special institutions and to a large number of blind, crippled or otherwise handicapped citizens. And this reckoning takes no account of old-age pensions, and aid to mothers with dependent children. Massachusetts aided 117,646 public dependents in 1925 at a net cost of $9,562,690.54. The insane, not included in the above total, number 17,184. The feebleminded, in institutions, 3816. The care and treatment of the insane and the feebleminded in that state in 1926 cost $7,718,675.10 net. It was estimated by the Federal Children's Bureau in 1923 that approximately 130,000 children were receiving public aid through mothers' aid laws in the forty-two states having such laws in that year. This bureau study estimated at the same time that the children eligible and in need would approach 400,000.

These figures relate, of course, to governmental expenditures only. The extent of private benevolences is unknown.

In Massachusetts, where supervision of incorporated charities obtains by statute, there are known to be more than 1500 chartered benevolences with capital funds exceeding $210,000,000 and an annual outlay for all purposes of some $38,000,000. The 1066 reporting agencies name more than 2,492,000 instances of aid, a figure which contains many duplications but which nevertheless represents many hundreds of thousands of individuals. There are about 4,100,000 persons in the entire population of that state.

Passing now from such data as public records have to offer we may find some indications of the extent of poverty in the several intensive social studies thus far made of the cost of living and the relation between income and family needs.

Booth's study in London, 1886.—Charles Booth, after studying the conditions of living and labor of the working people of East London, in the decade beginning with 1886, came to the conclusion that more than 30 per cent of the entire population of London were receiving incomes too meager to maintain a minimum standard of social competency. For the purposes of this standard he accepted 21 shillings a week as the minimum.

Rountree's study of York, 1900.—Benjamin Rountree, in 1900, made a careful study of living conditions and income among the working people of York, England, a manufacturing city of some 75,000 inhabitants. The study covered 11,560 families, or about two-thirds of the total population. Accepting 21s. 8d. as the income necessary to maintain a minimum standard of social competency in York, Rountree estimated that 9.91 per cent. of the whole population were in want, or "primary poverty" as he styled it, and that 17.39 per cent. over and above the primaries, were lacking in the means of maintaining the necessary standard of social competency. This would total 27.84 per cent. in poverty.

Bowley and Burnett-Hurst at Reading, 1912.—In 1912-13 Messrs. Bowley and Burnett-Hurst, studied the English towns

of Stanley, Northampton, Warrington, and Reading, as a group. They found that of 9720 working people living in 2150 households, 293 families or 13.5 per cent. equal to 16 per cent. of the whole working population, were living in a condition of want, or primary poverty. Thirty-two per cent. of the adult working males were earning less than 24s. a week. Mr. Bowley thought that, if Reading and York be taken as typical of English urban conditions of living, something over 13 per cent. of the working people of England engaged in industry would fall below the line of primary poverty.

Gamble and Burgess in Peking, 1920.—In 1920 Messrs. Gamble and Burgess attempted a social survey of the population of Peking, China. In this ancient country, alien in every sense to western culture, like the occident only in that all men have stomachs and may fill them by the sweat of their brow, the police list 11.95 per cent. of the entire population of the city as "poor" or "very poor." In this rating it is assumed that a family of two can maintain itself on an income of $65 per year while a family of four can live on $93. An examination of a group of families thus listed, indicates that the term "poor" means destitute of the necessaries of life, while "very poor" means starving. The proportion is strangely consistent with the English findings. How many of the inhabitants of the capital of China are in poverty the survey does not reveal; but it is to be noted that 63.5 per cent of the population are males, which means that many men and boys come to the city to find work, the men leaving their families behind. This in turn must mean that there are fewer natural dependents in Peking than in other cities where the ratio of males and females is more nearly equal. This would argue that if the ratio were more nearly even in Peking, the number of the destitute would mount still higher. In this population, the working-man's day is from ten to fourteen hours, seven days a week. There is but one universal holiday. Trade is organized in guilds, not unlike those of the middle ages in Europe.

Until recently the beggars themselves have been organized in a beggars' guild, with its king—levying tribute upon shopkeepers, taking toll at weddings and otherwise holding up the populace in the name of charity. Municipal soup kitchens have issued in hardest times well over 700,000 meals a month to the necessitous, no individual being allowed more than one meal a day.[1]

Louise Boland More, New York, 1906.—In 1906, Mrs. Louise Boland More made an intensive study of the budgets of 200 families in Greenwich Village in the heart of New York City. Only those families were chosen which proved able and willing to co-operate in the keeping of simple accounts. This method of selection meant the discarding of many households less eligible but more likely to be living in poverty, and the selection of a group, somewhat above the average in intelligence, and in their attitude toward life.

In the group some were very poor, securing the barest necessities of life, and some were "well-to-do," well-fed, well-dressed, living in light, pleasant and comfortable homes. Between these extremes ranged all degrees of economic independence. Few, however, would fall within that great class which Professor Sumner labeled "comfortable." As many families as possible above the dependent class were purposely chosen. Of the neighborhood itself, Mrs. More says, "The average wage-earner's family in this neighborhood is constantly on the verge of dependency, and would become dependent on friends or charity at any time of long-continued industrial depression, illness, or unemployment."

The lowest income among the 200 was $250 a year; the highest $2556. Thirteen and a half per cent. were receiving less than $500 a year; thirty-six per cent. were between $500 and $800; twenty-two per cent., $800–$1000; twenty-three per cent. $1000–$1500; and five and five-tenths per cent. had in-

[1] Gamble, Sidney D. and Burgess, John S., "Peking, A Social Survey," 1921.

comes between $1500 and $2556. A careful survey brought the investigator to the conclusion that this range did represent a fair proportion of the distribution of income among all the families in the neighborhood.

The study revealed that more than four-fifths of the whole group received some income through the husband; almost a half received some income from the wife; and more than a third from the children. "The chief causes of dependency were (1) large families with few children of wage-earning age; (2) illness or death of principal wage earner; and (3) irregularity of work, due to drink, incapacity, or industrial conditions."

Thirty-three families receiving less than $600 a year, but who were nevertheless independent of charity, "were underfed, poorly clad, and usually wretchedly housed."

The total average income was $851.38. The average size of the family was 5.6. Out of that total income the average expenditure was $836.25 leaving an average surplus of $15.13. In the total outgo the average for sundries was $147.31. In fact, 153 of all the families showed a deficit or else came out just even.

As a background to these expenditure figures, Mrs. More analyzed various studies of living wage and came to the conclusion that a well-nourished family of five at this time in this district required at least $6 a week for food: the actual average of 39 families having more than five members was $327.24. Taking food outlays at the actual average 43.4 per cent. of the whole budget, the total necessary expenditure would be $720 a year. On this basis the estimated "living wage" of $7.28 seems reasonable. And if a more reasonable allowance for surplus be allowed, the minimum income here should be between $800 and $900 a year.

Bearing in mind always that one housewife will feed and clothe her family with some surplus while her neighbor, it may be, will become destitute on a much larger income, these

totals and averages do indicate such a dead-level of poverty among the thousands who lived in this section of the city as to raise the query whether the socially competent did not in fact represent the exception rather than the rule.[2]

Robert Chapin, New York, 1907.—In 1907, Mr. Robert C. Chapin, acting for a committee of the New York State Conference on Charities and Correction, made a critical study of 391 family budgets of working people living in the city of New York. These represented a careful selection out of a group of 642 budgets. The families thus chosen represented eight principal national groups. Living in all quarters of the city, they may be taken to provide a fair cross-section of the working people who constitute so large a segment of the huge population. At the same time the heterogeneous nature of the list is some guarantee against the unseen influence of racial traits like drink, wastefulness, and the like, which always endangers the results of small group studies.

Among these 391 families, 25 had total incomes below $600; while 48 rated above $1100. The remaining 318 fell between $600 and $1100. The occupations represented were chiefly those of the less skilled employments in which wages scaled from $2.00 to $3.00 a day. For instance, 48 laborers, 30 teamsters and 66 garment workers made up one-third of the group. The apportionment of occupations, in accordance with the classification of the Federal Bureau of the Census was: professional service, 6; domestic and personal service, 96; trade, 47; transportation, 53; manufacture and mechanical trades, 189.

The number of persons in each of these families ranged from 4 to 6, there being 142 with 5 members; 80 with 4 and 96 with 6. The average size may be taken as 5.

Forty-six and eight-tenths per cent. of the 318 families with incomes between $600 and $1100 were depending wholly upon the father's earnings. The data show fairly that incomes

[2] More, Louise Boland, "Wage Earners' Budgets," 1907.

above $700 or $800 were obtainable only by taking lodgers or by putting mother or the children to work. In none of the families with incomes below $1100 did the father's earnings exceed $900. Putting the same matter in another way, where the father's earnings fall below $800, the children are obliged to go to work as soon as the law allows. Only in this way can the growing children be fed and clothed as they grow and need more than the father's inflexible pay will allow.

All families with incomes below $700 were housed, on the average, in 3.1 to 3.7 rooms per family of 5, according to conditions in the city. Those between $1000 and $1100 in 3.8 to 4.2 rooms. In Manhattan 71 per cent. of the $600 to $700 group had not more than three rooms per family: so also of 48 per cent. of the $800 group: and 39 per cent. of the $900 to $1000 class. Fifty-three per cent. of the 391 families reported one or more rooms without direct access to the open air and light. Thus in the lower income groups, overcrowding was the rule. On incomes below $1100 less than one-fourth of the whole group had bath rooms and toilets.

Careful analysis determined the minimum food requirement for a man, at the prevailing prices to be twenty-two cents per day. On this basis 23.2 per cent. of all the 343 families with incomes below $1100 were underfed. In the twenty-five families receiving less than $600 this percentage jumped to 76. In those below $800 it was 32 and for all under $900 it was 22. This large element, therefore, regardless of what they spent for advancement and the maintenance of their station in life, were not maintaining a minimum standard of physical efficiency. It is a point worth noting also, that 243 families of the 318 with incomes between $600 and $1100 purchased alcoholic drinks for consumption in the home, and that this item, mounting to about 4 per cent. of the whole family expenditures, was included in the food item of outlay.

After a careful analysis of actual outlays for clothing it was concluded in this study that at the time and in the walks of life in which the families studied were found, a minimum outlay for clothing would reach $100 for a normal family of five persons. Rating the garment workers on an $80 basis instead of $100 because of their ability to manufacture their own clothes, 126, or 40 per cent. of the 318 families were expending less than the minimum: in fact 57 per cent. of the families with incomes between $600 and $800 and $900, and 18 per cent. of those between $900 and $1100. Of those with incomes below $600 three-fourths were underclad.

Considering all expenditures, 36.5 per cent. of all the 318 families reported within $25 of coming out even at the end of the year: 36.5 reported a surplus and 27 per cent. showed a deficit. Outlays for health though not capable of careful statistical consideration were small, and only 16 per cent. of the entire group reported any outlay at all for dentistry. These items both increased with the increase in income. The survey estimated that an income below $800 did not permit expenditures to care properly for the health of the family.

Though sixty per cent. of all these families carried life insurance and forty-five per cent. had some insurance on property, there appears to have been little or no provision and preparation for workless old age. In such groups life insurance is almost invariably burial insurance, and is entered into in the ineradicable fear of failure to afford a decent burial. Policies ran usually about $100 for an adult and $50 for a child. Some eighteen per cent. showed endowment policies of $500 or more. Forty-two families admitted borrowing money and twenty-three, pawning. Nearly half of the borrowers, as also of the pawners, had incomes under $700.

Bearing in mind that this study affords a faithful cross-section of the standards of living among the laboring people of New York City, unusual interest must attach to those

items of expenditure, such as dues, contributions, recreation, amusements, education and reading, that represent what might be styled "culture wants." They represent that which makes life worth living. They stand for that margin above "the mere prolongation of physical existence" which marks the twilight zone between the subsistence or "primary poverty" line and the actual poverty level as we have defined it in this treatise. Of these 318 families those with incomes between $700 and $800 spent 7.3 per cent. of their outlays for these advancement items. Those between $1000 and $1100 spent 11.4 per cent. The lower group averaged $47.55 and the higher, $114.59 per family. As these outlays are not essential to physical existence they may be expected, and in fact they do, increase in almost exact ratio with the increase in income. From 7.3 in the lowest group, they jump to 8.2 in the next $100 class; to 9.1 in the next, and reach 9.9 in the group receiving between $900 and $1000. In these outlays, however, were all expenditures for furniture which might be thought of as necessary to housing. In only thirty-two of the outside group of 391 families were the furnishings classed as ample; and 28 of these were receiving more than $900.

Sixty-two families out of the entire group reported no expenditures at all for taxes, dues or contributions. Twenty-six per cent. contributed to labor unions; 55 per cent. to religious organizations and 40 per cent. to lodges or to similar bodies.

The restraints of poverty appear strikingly in the expenditures for recreation and amusements. The $600–$700 group averaged $3.79 for these purposes. The next group $8.44. In the $1000–1100 class the average was $14.76 and for families between $1100 and $1600 it reached $22.29. Thirty-two families spent nothing for these purposes. Very seldom did a stated vacation, for anybody, figure in the returns. Some five returns reported phonographs. For education and read-

ing the $600 class spent an average of $5.56: the $1000 class, $8.54. Only twenty-four of the 318 reported no expenditures under this head. But nineteen of the returns reported less than seventy-five cents. Practically all of this money went for newspapers.

Miscellaneous outlays varied almost exactly with income. Only one of the twenty-five families below the $600 mark spent more than $30. Fifty-eight per cent. of the $1100 group spent more than $50. The single item of tobacco ranged from $9.40 in the $600 group to $16.16 in the $1000–$1100 class.

Here then is a very legible glimpse through the microscope at the details of family life among the working people of New York City in 1907. With allowance for changes in the purchasing power of money, and in gradual advance in the actual cost of the necessaries of life, it is the way they live today. Undoubtedly, with some reckoning for locality changes, it is the way of life in any city in the United States. The food subsistence level will fall near the twenty-two-cents-a-day-per-man mark nearly everywhere. Yet this considerable group of families, representative of many trades and of eight major racial groups, all thrown into the flux of city life, is found to be housed in little better than three rooms for every five persons, some of those rooms receiving no direct light or air and, in the great majority, poorly and inadequately furnished for living purposes. Half of the low earning group gather their fuel off the streets and a third of that same group cannot afford gas either for cooking or lighting. A third of them fall below the subsistence level on food, chiefly because they haven't the means to do better. At less than $700 a year the clothing expenditure does not average $100; and charity or the various public services must step in in case of sickness. Ninety-one of all the families studied were underfed; 151 of them were underclad; and 187 were overcrowded. As a general conclusion the study finds that $800 is the minimum of reasonable subsistence, and that scant

leeway for advancement can be found short of the $1100 line. This would involve 343 families out of the 391 in the ranks of the poor. Just where the poverty line shall be drawn, within our definition, none can say. The evidence shows all too plainly that poverty is widespread in young and prosperous America.[3]

Margaret Byington at Homestead, 1909.—In 1909 as a part of the Pittsburgh Survey, Miss Margaret Byington made a critical study of 90 families of mill operatives in Homestead, Pa. This group was small, but represented fairly the economic standards maintained in that year by the operatives in that mill district of 25,000 souls. Of the working men in Homestead, some 18.7 per cent. were rated as skilled; 23 per cent. as semi-skilled; and 58.3 per cent. as unskilled. The prevailing rates of pay were, for the unskilled, 66½ cents per hour; for the semi-skilled, $2 to $3 per day; and for the skilled, from $2.50 to $5.00 with a few earning over that maximum.

Of the ninety families studied, 32 were earning less than $12 a week; 16 were getting $12 to $14.99; 23 received $15 to $19.99 and 19 got $20 or over.

After careful consideration of prevailing prices it was estimated that as in the New York study, twenty-two cents per day per person represented the minimum standard for food supply. On this basis a man, wife and three children under fourteen would have to spend $5.08 per week for food alone. Eighteen of the 32 families receiving less than $12 a week were spending less than this minimum for food. The other fourteen, all of them Slav families, were spending twenty-five cents per person per day. In all, twenty-one families out of ninety were spending less than the required minimum for food, and all of the forty-eight whose incomes fell below $15 were averaging only twenty-four cents per person. After

[3] Chapin, Robert Coit, "The Standard of Living Among Workingmen's Families in New York City," 1909.

paying the food and rent bills the group receiving less than $12 had an average of $3.14 left for all other needs. The highest paid group, those receiving more than $20, had an average of $12.45 remaining.

This working population lived for the most part in crowded, ill-lighted, unsanitary tenements. Their wages were not sufficient to maintain them, except in the smallest families, without the expedient of taking in boarders. The plain fact of the matter was that a man could not marry and have three children on the wages available, without dropping below the poverty line. Omitting the industrial accidents, the unemployment, the high birth rate, and correspondingly high death rate, the frequent inefficiency of the housewives and the widespread drinking of the men, here was poverty, guaranteed by the condition of the steel industry itself.

U. S. Bureau of Labor Statistics. Lowell, Mass. 1875.—In the city of Lowell, Massachusetts, central factor in the upgrowth of the New England Textile Industry, studies by the Massachusetts Bureau of Statistics in 1875 and by Mr. George F. Kenngott in 1909 indicate that the laborer, even the skilled artisan, lives habitually at or below the margin of poverty. The study of 1874 was an analysis of thirty-six family budgets selected to show all groups of those gainfully employed. In over sixty-five per cent. of these families the father was found unable to maintain his household without the assisting labor of wife and children. Among mill operatives there was no father able to do so. The average wage of $11.81 per week went to the support of 5.22 persons. Rent cost $11.33 a month for 4.72 rooms.[4]

George F. Kenngott, Lowell, Mass., 1909.—In 1909, a study of 287 families in this same community by George F. Kenngott revealed like ratios. The second survey expressly excluded "the chronically poor, those receiving either indoor or outdoor poor relief, the unemployed, the drunken, and the destitute." The effort was "to present a simple picture of

[4] See report Mass. Bureau Labor Statistics, 1875.

the respectable, sober, industrious, and thrifty wage-earners of Lowell, who constitute nearly a fourth of the population." These families averaged 5.4 persons occupying 4.4 rooms. In 278 out of the 287 the husband earned $8.96 per week on the average. The rent was $8.09 per month. In 104 families the wife earned $4.89 per week on the average. In 83, there were 177 children who brought in $5.79 per week apiece. Twenty-one reported help from "relatives" to a total of $14.69. Twenty-five reported other income, such as rentals, etc.

While, therefore, "the figures show a total average income of $15.34 per family for the whole group, this comparatively high average does not show the real condition of the families where the husband alone is at work for an average of $8.96 per week. . . . When the husband is the only wage earner, he can rarely support a wife and two small children." [5]

J. C. Kennedy, Chicago Stock Yards District. 1910.—In the stock yards district of Chicago, in 1910, Mr. J. C. Kennedy, under the direction of the University of Chicago Settlement, gathered daily income and expense budgets from 184 families, this total representing the reliable data from 400 families originally intending to co-operate in the study. These accounts covered periods of six months or more. There can be no doubt that for all practical purposes, they represented the actual conditions prevailing in the district. Of the 184 families, 88 were Polish; 68 were Lithuanian, and 28 were classed as miscellaneous, among whom were five of native American stock. They averaged 5.33 persons per family. Of the 176 husbands in the whole group, 170 were usually at work. In ninety-four he was the only wage earner; in fifty-two there were children at work and contributing to the income; in twenty-one, the wife worked all or part of the time for wages. Ninety-two families derived a part of their income from boarders or lodgers; while forty-two had outside sources of income, such as rent.

Fifty-three of the husbands lost 580 solid weeks' time or

[5] Kenngott, George F., "The Record of a City," 1912.

an average of 10.9 weeks of work per year. In the total group, the husbands who worked averaged $503.15 total annual income. This was added to by incomes from children, wives and lodgers to make up an average income of $854.13. These were families "somewhat above the average," as they were a group selected for their intelligent co-operation in keeping accounts. Yet in the total 184 there were 110 whose entire income fell below $800 a year, which was the minimum standard of competency finally fixed upon by the investigators for a family of five persons. On the assumption that each additional member of the family would increase the minimum requirement by seven per cent., the study found that the average income of the twenty-seven families containing six members each was $805.51 as against a required minimum of $856. The eighteen families with seven members earned $950.83 as against a required $912. The ten families with eight members each earned $1299.55 as against a requirement of $968. The largest income in the entire group was $2261, earned by a family of thirteen.

Though this is but a small cross-section of a poor district, it is nevertheless a picture of the way in which people live in the industrial sections of American cities. The minimum line adopted by the investigators is the line of primary poverty, or the line of want, not the line of poverty as adopted in our definition in Chapter I. On this point the investigators say, "We have attempted merely to fix the minimum below which the family cannot go without giving up necessities." Where a specially chosen group of workingmen's families could show no sufficient margin of income or property to afford that margin for advancement necessary to social competency, we are compelled to say that so far as such a district is concerned, its denizens do dwell in poverty.[6]

Shelby M. Harrison at Springfield, Illinois. 1914.—In a mining and agricultural center—the small city of Springfield,

[6] U. of Chicago Press, "Wages and Family Budgets," 1914.

Illinois—a careful survey made in the year 1914 by the Russell Sage Foundation discovered the social symptoms of a considerable degree of poverty. It was in that year a city of 58,000 inhabitants, 81 per cent. of whom were native American stock, living for the most part in single family homes without excessive crowding. Of all persons ten years of age or over, eighty-two per cent. were classed as gainfully employed. Yet a careful study of 100 families, chosen as nearly as practicable as a cross-section of the social texture of the city, revealed at least nine per cent. "living so near the margin of dependency that death, sickness, or unemployment had obliged them to seek charitable relief. A high incidence of child labor was found among them, for out of a total of 378 members who were fourteen years of age or over, seventy per cent. contributed to the family income, and seventy-two per cent. of the children between fourteen and sixteen years of age were gainfully employed. In addition not a few members under fourteen were contributing something. That is to say, with practically all the able-bodied members of the families helping, nine per cent. were below the dependency line. This is our old familiar 10th in primary poverty, not in the ancient cathedral town of York, the mediaeval settlement of London, or the age-old city of Peking, but in an uncrowded town spread out in the sunshine of the Illinois Prairie, but yesterday grown from a pioneer village." [7]

U S. Department of Labor. Nation-wide survey. 1901–2.—Two studies, each of far-reaching extent, both made by the U. S. Department of Labor, need to be mentioned, the first, made in 1901–2, covered 25,440 families in more than twoscore cities throughout the United States. They were meant to exhibit a faithful picture of the condition of living in the working people's homes throughout the country.

In this group were 24,402 husbands whose average earnings

[7] Harrison, Shelby M., "Social Conditions in an American City," *The Springfield Survey*, 1920.

were $621.12. There were 2173 wives who worked outside the home. They earned an average of $128.52. Families to the number of 5644 had children working, who brought in an average of $320.63 per family. Boarders and lodgers yielded an average of $250.77 per family to 5918 of the group. All other sources yielded an average of $92.49 to 3651 families. These several items foot up a total average income per family for the whole 25,440 of $749.50.

Of the 24,402 heads of these families who were working, 17.90 per cent. earned between $500 and $600; 17.86 got $600–$700; 16.85 per cent., $700–$800; 16.79 per cent., 400–$500; and 8.37 per cent., $300–$400.

For purposes of this study a normal family was defined to contain (1) a husband at work; (2) a wife; (3) not more than five children, none of them over fourteen years of age; (4) no dependent, boarder, lodger, or servant; and (5) to have expenditures for rent, fuel, light, food, clothing and sundries. Under this definition 11,156 of the families were rated as normal. They contained an average of 3.96 persons each. The entire 25,440 averaged 4.88 persons per family.

The average expenditure throughout the 25,440 families was $699.24; equal to 93.29 per cent. of the whole income, and leaving an average surplus of $50.26 per family. In fact, surplus was shown by 12,816, practically half the entire group. The remainder were made up of 8507 who came out even and 4117 who reported deficits.

Of the total outlays, an average of $312.92 was expended for food; less than $100 for clothing; $118 for shelter. In this larger group the budgets of a selected list of 2567 families who were ready and willing to furnish the data were intensively studied. These averaged 5.31 members. Of their expenditures, 18.12 per cent. was for rent; 4.57 for fuel; 1.12 for light; 12.95 for clothing; 20.11 for sundries; and 43.13 for food. This total of 94.90 left a surplus of 5.10 per cent. Of those special families, only 34.32 per cent. paid any taxes;

and 46.20 per cent. of the native stock families and 57.94 per cent. of the foreign-born families reported expenditures for intoxicating liquors.

At a general glimpse, it is evident therefore that nearly half of all these families are under-fed, under-clothed and none too well housed.[8]

U. S. Bureau of Labor. Country-wide Survey. 1918–19.— The second of these bureau studies, made in 1918–19, was a venture of identical nature, made to check up the changes which the intervening years might have brought. This second survey interviewed personally the families of wage earners and small salaried men in ninety-two localities in forty-two states. In all, 12,096 families were included in the data drawn. The immediate effort was to secure an authoritative conclusion regarding the income and the expenditures of these families for a one-year period. Families in which the principal wage earner was in business for himself were excluded. Nor were any selected unless they contained at least the minimum of a husband, wife and at least one child who was not a boarder or lodger. It was required also that at least seventy-five per cent. of the entire family income must come from the principal breadwinner. There must be no boarders and not more than three lodgers. There must be no sub-rentals other than such lodgers. Slum or charity families less than five years resident in the United States were also excluded. This left the valid and supposedly self-supporting population who represent the solid warp and woof of the American social texture. These are the breadwinners of the community. By definition they command only a small part of the wealth of the country, but they are no doubt the chief makers of it.

The average size of the families in the whole group was found to be 4.9 persons. The total earnings of each family on the average were found to be $1513.29 of which $58.36 came from sources other than earnings. The husband earned

[8] U. S. Bureau Labor Statistics, 18th Report, 1903.

$1349.15 of the total; the wife, $14.35 and dependents only $1.96.

Family expenditures totaled $1434.37, leaving an average surplus of $78.93. A surplus was shown by 8492 families; while 2871 had deficits. Over half of the families with incomes below $1200 showed a deficit. The average surplus for the 8492 families that produced a margin was but $155.31. This study discovered, as Engel in Europe had pointed out years before, that the amount spent for food per person increased with the income, revealing the pinch even of the most fundamental of the elements of life in the lower income groups. As a rule the higher income group had larger families, but this probably shows, not that the family is limited through poverty but rather that the higher income families are older.

This study, then, like the examination of 1901–2 reveals a large incidence of poverty among those not usually known either to public or private relief agencies; persons who skimp and pinch and work when able and when work is to be had, finishing the year frequently without new debts but almost never with leeway for the education of children nor with any provision for dependency in old age.

Value of these studies.—These are but casual glimpses, as of the shore through fog, indicating, but not proving, the widespread prevalence of poverty. From them, as from all other readings of social phenomena, we may conclude that the unskilled laborers of America live in poverty; and that of those who work with their hands but are nevertheless skilled, from a third to a half possess neither the means nor the potentiality for the maintenance of a minimum standard of social competency. Below this imaginary line is much of adequacy; above it we shall find a deal of incompetency; but, by and large, it is a valid zero point—the floor of auto-motive force in human society.

So great an incidence of breakage and invalidity might look like the sequelae of major disasters such as war or pestilence;

but we find it to be devoid even of that ray of hope. This mighty moraine of inert detritus has been shoved aside by the slow, steady march of human progress through the whole of history. Latterly man has by mechanical invention increased mightily his means of utilizing the forces of nature. A tremendous acceleration in the production of wealth and supposed wealth is the result. But with this speeding up of human affairs comes also an accentuation of poverty. Whether the glacier of human progress moves the faster, it does undoubtedly grind the harder and cut the deeper as a result of the industrial revolution. If we have moved upward from the zero of social competency toward a higher and finer art of life, we have moved also downward into the greater depths of misery. And just as the industrial revolution is grounded in the discovery of new things, for which reason its permanence and its probability of unlimited extension are assured: so also this accentuation of poverty has come to stay; and may be expected to increase in an accelerating ratio unless man, by taking thought, shall find himself enabled to decrease it.

If poverty is widely prevalent today, and if we find its destroying presence throughout the whole record of man's inhabitancy of the earth, what indeed are the causes which bring it about? What are the reasons in human conduct or human frailty that perpetuate it as the curse of that comfort and happiness which is the embodiment of public well-being? It is the purpose of the remaining chapters of this work to consider the more readily recognizable causes of poverty one by one, and thereafter to recount what man has already accomplished by way of treatment or remedy, and what may be offered in the light of present-day understanding as yet remaining to be done.

PART II

THE CAUSES OF POVERTY

CHAPTER IV

GENERAL CONSIDERATIONS

HAVING sought a definition of poverty and having traced this social condition from the remote past to the present day, concluding the introductory phase of this study with a discussion of its present extent; it now becomes pertinent to turn to the causes of poverty. It is the purpose in this chapter to recite the more readily identified causes and to attempt a comparison among them; for the purpose of discovering, if possible, which of them are to be considered primary and which may be looked upon as secondary, in the sense that they themselves result in a measure from others that are primary.

But before discussing the causes of poverty, something should be said by way of explanation of the reasoning applied in the unfolding of this whole subject. It has been a long-time custom to resign oneself to the "will of God" when contemplating the world's dreary waste of human misery. It is human nature to unload upon the Deity all those responsibilities which we find too galling for our own shoulders. Man, aforetime, has created gods out of clay, or stone, or wood, or any other handy material, for no purpose other than to take the blame for human shortcomings. Mankind for centuries has made a jest of the Living God. The wretchedness of the other fellow, who has lost what we ourselves have gained, who is the straggler in the herd while we are well fed and privileged,

is the will of God! Of course if this were actually true, the comprehending mind of today would be forced to admit that God in his wisdom has made a dreadful hash of the whole business. The truth is that human privation—the vast content of poverty—is not God's doing at all. It is a plain record of the errors of man. It follows that in our discussion of causes and remedies we shall deal not with theology but with economics—with problems of civic life—with the never-ending struggle to find food, clothing, and shelter by working with brain and hands.

Classification of causes only for the purpose of analysis.—By pointing out specific causes of poverty, it is not sought to isolate them for anything more than the convenience of analysis. There is no one cause, nor any one group of causes, which can be set off by itself as the sole source of poverty. And if they could be so set apart it must still be remembered that it is their interaction rather than their isolated force, that holds the individual in his misery. Seldom can the condition of economic wretchedness be traced to a single origin, such as mental defect, sickness, vice, crime or catastrophe. The victim of tuberculosis fell under the influence of that dread disease in his childhood. Was he neglected by his parents then? Were they poor? Were they drunkards? Did they live in a dark basement? And did the father die of that same disease? Was the child ill-fed? Ill-clad? Did the public school system fail to examine him and collaborate with health agencies in combating the disease in the hylum stage? Rather we shall find that when tuberculosis takes the bread-winner from a numerous family, it has been but only the dragon awaiting its opportunity—a chance fortune made possible by some one or more of the other identifiable causes of human misery and decay.

For purposes of analysis only, then, a group of causes will be here pointed out and their relative importance indicated, after which they will be taken up one by one in later chap-

ters, and an estimate of their effect upon modern society presented.

Eleven convenient groupings of causes.—There are eleven convenient headings under which may be classified most if not all the identifiable causes of poverty. These are

1. Crime
2. Insanity and mental defectiveness
3. Natural helplessness
4. Overpopulation
5. Physical handicaps
6. Political and economic change
7. Sickness
8. The Industrial System
9. Unwise efforts at remedy
10. War
11. Wasteful and exhausting habits

These causes vary in importance.—As may be seen at a glance, some of these headings have much more claim to be labeled "causes" than do others. And it is likewise obvious that some of these down-dragging forces in society are more fundamental than others. Thus natural helplessness, such as infancy or old age, may be thought of as operative regardless of the presence of a devastating industrial pressure, widespread sickness, or the recurrence of war. Indeed it is not independent of these forces: yet it is more nearly basic in human affairs. Insanity and feeblemindedness, resulting as they do to such a large extent from hereditary causes, may be grouped also as primary. Yet that large incidence of psychosis due to syphilis relates this cause intimately not only to sickness, but also to wasteful and exhausting habits. Overpopulation, so lightly held by the public generally, is nevertheless primary. As we shall see in the chapter devoted to that cause, it is the most vital consideration in our entire analysis.

Industrial System a questionable title for a "cause."—Students may rightly differ as to whether *The Industrial Sys-*

tem, by that name, can be rightly considered a *cause.* It is introduced here to embody that complex of forces arising out of the industrial revolution which forces the individual to high-speed productivity and reduces him to a hard state of under-privilege in the acquisition and enjoyment of food, air, sunlight, warmth and shelter. Man is very much a victim of his own inventive genius; since by his discoveries and inventions he creates ever new sets of social conditions, faster than he finds himself able to readjust to them. The result is economic strain and social breakage.

Crime.—Crime as a force making for poverty includes consideration of the professional criminal and his family. Rarely is such an individual an able provider for those who are rightfully dependent upon him. Convicts are public dependents, and in most cases, so also are their families. This topic includes juvenile delinquency—the development of the criminal career for the boy or the girl who need not, but most frequently does, come from a poor home, where mother has too many to look after and too much to do.

Insanity.—Insanity casts a gloomy shadow across the path of human progress. In early times, when disgrace and sin were connected in private thought with the distracted mind, social ostracism and outcast wretchedness faced the dement and his hapless family. Even today, though we now recognize the condition as mental sickness, a lurking fear lies in the public mind which tends to cause a shunning of the insane and their people. The economic hardship that follows in the wake of mental psychosis is far reaching. In the hereditary types it almost invariably spells public dependency.

Feeblemindedness.—Mental defect is of like caliber. A feebleminded person is one who because of his mental defect is unable to make his way in the world in competition with his normal fellows. By definition he is among those who are submerged in the economic struggle. But feeblemindedness seldom herds alone. It is found in our social texture—in the

hereditary types especially—in conjunction with alcoholism, prostitution, illegitimacy, crime and public dependency. It is another name for a dead branch on the social tree—a rotting member in which all sorts of destructive fungi take root and flourish against the time of their attack upon live branches adjacent to them.

Natural helplessness.—Of natural helplessness it is still necessary to say that human society thinks very little about the downdragging effect upon struggling families of one or more helpless members. We find that the average workman cannot have many children without facing poverty as a result of the non-producers whom he must feed, clothe and shelter. In those workingmen's homes we shall very often see one or more aged person, his or his wife's parents, who are beyond labor, and who must sit in a corner, consuming food, needing warm clothing, and—from an ecomonic point of view—only cumbering the earth, waiting for the end. Old age is a heavy source of poverty for the aged themselves, few of whom have means of support, and for those who are carrying them. It is like a struggling traveler carrying the dead weight of an exhausted companion upon his shoulders.

Over-population.—Little of a preliminary nature need be said of over-population. It is the most far reaching subject with which the problem of human progress has to deal. Only the serious and extended reasoning of new knowledge of human relations can present it with any degree of clearness and adequacy.

As numbers in the human population-swarm press harder and harder upon the means of subsistence, the perpetual problem of the empty stomach stares humanity in the face. The amount of food that can be got out of the soil is limited. Man's tendency to increase his kind is unlimited by any natural force. Time and again the saturation point of population has been reached in self-contained localities; but as often as population growth has stopped perforce at this sub-

sistence level, man by his inventive genius has found new means to open up new lands and carry food from them to the densely populated areas; or he has found new means of making the earth more productive; or war, pestilence and catastrophe have artificially reduced his numbers. For one reason or another, man, though in pain and in the shadow of death, has escaped the obvious tragedy of over-population, wherefore some say that he will always escape; that he will always find a way out. Careful research is already beginning to show the fatuous nature of this claim. Witness the dour condition of India and China. Let all other causes of poverty be ever so vital—and they are vital—they are all more or less optional or accidental. There is an alternative. But to the calamity of over-population there is in the nature of things no choice. Nature's remedy is poverty, pestilence, starvation, and death.

Physical handicaps.—Under the heading of "physical handicaps" falls a consideration of the lame, the halt, and the blind. The record of industrial and transportation accidents enters here also. Catastrophes such as floods, earthquake, and fire represent their share. Finally congenital handicaps and the sequelae of disease deserve mention.

Political and economic change is less clear-cut than most of our "causes." New inventions, the coming of the power loom, to the destruction of the families of the old hand-loomers; the arrival of the automatic machine, with its creation of a new residual occupation in industry and its displacement of many other labor groups; the discovery of synthetic substitutes for articles from the production of which large numbers of families previously made their living: these and sudden displacements and disruptions caused by political action other than war; such as political interference with religious professions; the transfer of a province or district to the disadvantage of the nationals resident therein; a change in tariffs making a line of manufacture unprofitable or a one-crop

operation worthless; a change in styles rendering print cloths, hair nets, hand-made shoes, or hand-woven fabrics unmarketables. The world recks little of the upset trade, the unsaleable fabrics, the cobbler's shoes. It looks at the new process and admires its economies, and its added speed of production. If the displaced artisans can readjust to something new, well and good, if not, then charity and dependency. The calamity is not dramatic enough, as the world goes, to call for much sympathy.

Sickness.—Sickness is an all inclusive group of physical ills. From the common cold, greatest of all sickness causes in terms of days off from work, to major diseases like tuberculosis and pneumonia, the toll of sickness is commonly rated the most frequent cause of dependence upon charity. If this is so, then it must come near to being the chief reason why people are poor. Physical inability to carry on at the job and unemployment stand together as the two nightmares of the workingman who has loved ones to feed.

The industrial system.—The industrial system raises questions that are fundamental in the organization of Society. It is responsible for the high degree of artificiality in our present mode of living. It makes one of us rich and a thousand of us "dinner bucket slaves." So dependent are we upon "the job" that a new tariff law, or an over-produced market or a change in styles forces thousands of us into idleness with small chance of substitute work. We stand in long queues waiting for soup and bread, contributed chiefly from the large dividends which our labor has been earning. The speed of our job wears us out even in the middle years. A steel worker is worn out at forty-eight. This inclusive heading, "the industrial system" provides a vehicle for a discussion of employees' and employers' claims regarding the effect of industry. It opens the subject of seasonal employment and its effect upon the family. It forms the entry for later presentation of problems of remedy in the form of industrial insur-

ance, industrial accident compensation, old age pensions unemployment insurance, and the like.

Unwise remedies.—It may seem odd—it is at least unusual—to list charity and unwise philanthropy as a cause of poverty. That which is done out of the generosity of the heart cannot be wrong. This has been Christian philosophy since the time of Pliny and Trajan. Slowly the thinking world—that minute segment of mankind—is awakening to the fact that in terms of social welfare, charity is an extra-hazardous occupation. One has but to turn to the Speenhamland system of subsidizing English wages out of charity doles to see the devastating effect of unwise giving upon the fiber of citizenship. It has rotted it like flax in water.

War.—The calamities of war are vivid in the imaginations of men, since within recorded time, perhaps, if we consider the entire genus, he has never been completely at peace. War is a killer of men. It is a breaker of family life. It cuts off the food and other necessities of life from entire populations. It destroys property and leaves entire communities destitute. It brings pestilence. Yet man is a fighting animal. Wars may be occasioned by the political whims of monarchs and ruling majorities. Yet basically wars arise out of causes far deeper. At bottom, the cause of the persistence of wars may be found in the urge for food and a place in the sun. The topic is therefore connected intimately with the problem of population growth in relation to subsistence.

Wasteful and exhausting habits.—Last in our alphabetical list, fall wasteful and exhausting habits. Social workers find so much that is improvident, wasteful and dangerous to health and domestic happiness in the family life of their clients, that they might be prone to look upon "bad habits" as a group of primary causes of poverty. The actual income of an individual or family is an indication of economic insufficiency only when it fails to boost the status to a level sufficient to afford physical efficiency and reasonable advancement, and therefore

spells poverty. It may be far above that minimum and still leave its recipient in want. The real gauge is the amount of food, clothing, shelter, and advancement which is actually secured with it. Drink, which figures so largely in the budgets of the poor, is a waster of substance and a depleter of physical strength. The courts know that it is a destroyer of home life. Gambling is ruinous to thrift and the ability to apply earnings to needs. Prostitution and illegitimacy strike at the roots of home and lead readily to other crimes, and to a general decline in economic competence.

Over-population the most serious of all causes.—Here then is a miscellaneous group of the causes of poverty. Among them we shall find the most ominous and alarming to be over-population. Ranged with it as primary forces, because they appear to be inherent in the nature of man or his relation to the universe in which he finds himself, are insanity, mental defectiveness, natural helplessness and the operations of the modern industrial system. The secondary forces, themselves largely a result of the primaries or their interplay, are crime, physical handicaps, political and economic changes, sickness, war, and wasteful and exhausting habits.

Limits of our analysis.—As yet the world shows too little the art of self-appraisal to gauge the effects of these forces with any real degree of accuracy. The amount of wreckage they cause cannot be stated. At best their genuineness as causes may be determined. In addition the seriousness of their influence may be estimated. To a degree they may be compared and their inter-relationship pointed out. In this way a clearer focus may be had upon that condition of human hardship which we call poverty.

CHAPTER V

PRESSURE OF POPULATION UPON AVAILABLE MEANS OF SUBSISTENCE

THE human species tends constantly to increase in numbers beyond the limit of subsistence. This circumstance is the greatest single obstacle to the progress of civilization: at the same time it is the most fundamental, the most far-reaching and the most discouraging of all the causes of poverty. Even so, we find scant consideration given it in the literature of the subject, for the reason, perhaps, that our texts and discussions of poverty have been little more than extended comment upon the outward characteristics of dependency; or else have been special pleas against masses or classes in Society.

An unpopular subject.—Over-population is an unpopular subject. Cults, jealous of their own ascent to supremacy, have mindfully issued the order, "increase and multiply." Nations, sure that greatness is the result of size, have urged a high birth rate. So ingrained is the sense of security in numbers that to this day the upstart prairie town and the metropolitan center alike count their "greatness" in the number of their population.

It is a fatuous claim. The true might of a nation lies not in the extent of its population, but rather in the number of mouths it can feed under all strains and through all weathers. That it will, in the very nature of things, have all eventually that it can thus nourish is inevitable.

Man increases by the same law as other forms of life.—The reasoning of this question of over-population needs to be made unmistakably clear. The first premise is that the

human animal must have food or die; must have sufficient food or be inefficient and miserable. The second premise is that man obeys the same natural law of increase that directs the reproduction of all other forms of life. Among the mammalia it may be readily observed that fecundity bears a definite relation to the dangers and stresses that attend the persistence of that species. A fish lays thousands of eggs that perish in the struggle. A moth deposits great egg clusters from which relatively few larvae are hatched. In order that some may survive, nature creates many potential survivors.

He propagates in spite of all obstacles.—Man fits into this same world of struggle in the same way. The instinct of reproduction in him is innate and strong. So far as observation has been possible, no state of mankind has ever been observed in which he would not reproduce himself in the face of the insecurities of war; in spite of frightful toll in disease; notwithstanding the imminent threat of starvation. His superior intelligence has not greatly deterred him. Where a few—the intelligentsia—have curtailed the number of their offspring, the rest of the herd have bred to fill the gap.

His rate of increase is rapid.—At what rate will man reproduce himself? This question is basic in the riddle of overpopulation. It is an astonishing fact that while there is proof in plenty to show that man has dwelt upon the earth for as much as a million years, he numbered not more than 850,000,000 in 1800. Yet since that date he has doubled his total. In a single century—a moment in the flight of time—he has added as many as he could muster previously through his entire cycle.

Why is this so? What has happened to man, and to the world in which he lives, since 1800? Surely no change of moment has occurred in his physical make-up. He is monogamous to a degree exceeding his earliest performance. The period of gestation is the same to the exact fraction. The size of his stomach has not varied. Physically he is identical with

the prevailing type found among his prehistoric ancestors. The change, therefore, must have been in the food-producing world in which he lived.

In the time of Hume, of Adam Smith, of Malthus, the enigma of population growth was answered by observing the growth of colonies in new countries; by reasoning from the prevalence of disease, the bacterial origin of which was still unknown; and by contemplating economic delays upon marriage. Today it can be answered from the scientific laboratory. More and more does man discover himself not by viewing his countenance as in a mirror, but rather by thoroughgoing observation of other forms of life.

His manner of increase illustrated.—The results of modern study can be presented best, perhaps, through an illustration. Let us suppose a completely primitive state of human habitation; an island in the temperate sea, upon which a number of human families dwell, but which is without communication with any other land. The inhabitants do not know the use of boats.

Upon this island are trees and fruits, roots and herbs, wild animals and birds. As the needs of humanity in terms of food, clothing and shelter are definite in their minimum requirement—albeit no one can say in pecks, litres, yards, dollars, just where that minimum lies—it is logical to assert that the resources of the island in the necessaries of life have a definite maximum; that the island will support a given number of human individuals and no more. If this be granted there must be a point somewhere between no inhabitants and a full census, where supply and consumers balance in a maximum of feeders and a maximum of food—the level of comfortable living. Let us suppose that this level of comfort is 50 persons, and that the utmost number which the island, by rigid economies, by all known efficiencies, and with an equitable distribution of the available sustenance will support, is 100. This utmost we may call the saturation point.

He will easily double his numbers every 25 years.—When we first happen upon this island universe, we find the natives hunting the wild animals and fishing from the rocks. They are hunters, doing nothing to reap from the soil except to gather fruits and berries. They mate and reproduce. Some of them die as the result of accident or disease or malformation, or any of the usual and familiar causes of death in real Society. If our observation begins when there are 10 or 15 souls on the island, we should expect from all past human experience to find them doubling their number in 25 years or even less.

While food abounded and comfort could be had with only reasonable effort the birth rate would far outstrip the death rate. From 1790 to 1860 the population of the United States doubled itself every 25 years. Even allowing for the fact that some would inevitably get and hold more in the way of possessions than others, there would be enough for all but the very weakest and these could be cared for by their closest blood kin without too much hardship.

The level of comfort.—But it would be only a few decades until the population of the island would reach 50. This is the level at which the population can live without diminution of their rate of increase and without feeling a diminution of sustenance from the land. From now on the increase in population would begin to fall off, slightly at first, but in an accelerating degree. Signs of struggle for food would appear; not that the island would be near its saturation point yet, but because of the unequal distribution of wealth and the general overbearance of the weak by the strong. Wild fruits and berries would be just as plentiful as before, but there would be more women and children picking them. Wild game would reproduce itself as of yore but more men would be hunting it. There would be more mouths to feed.

The greater the struggle for a living the greater the number of babies per married woman.—But the birth rate will

not fall in anything like the degree which one might expect, knowing that 100 is the sustenance limit. It would fall somewhat because the stress of living would slow up the process of mating. The actual fecundity of the mated pairs would not be greatly affected. In fact because of nature's law of struggle, there would be more babies born to the suffering islanders than to those in comfortable circumstances. The women of the poor of American cities breed nearly twice as many babies per mother as the rich and the well-to-do.

But the infant death rate is higher.—But more babies would die in infancy, and the general death rate from disease, undernourishment, accident and vice would mount. This would be nature's way of keeping numbers down to the sustenance level. As the population kept on mounting, we would find the primitive folk gradually coming to a standstill in numbers, reaching a point where the deaths just balanced the births. Some would be happy and well enough fed; some less favored but still valid; and some at the pressure ridge of existence, fighting the last stand with starvation.

And poverty would be widespread.—These last are the folk who no longer have the means to maintain themselves at a minimum level of physical fitness and social competence. They are in poverty. The immediate cause of their condition may be tuberculosis; or it may be a general weak constitution; or it may be vicious and idle habits. The great fundamental cause is that the island is overpopulated and these being the weaker ones in the struggle are outdistanced by the strong. While everyone had enough with which to live in comfort, it was possible for the islanders to maintain such an order in their Society as would safeguard with fair adequacy, the rights of each and all. But when hunger began to gnaw, Nature would take back her own and the mere tenets of Society would be of no avail. In the end they would fight each other for food.

To suppose for an instant that the people of this imaginary

island would see to it that the food supply, the clothing and the shelter were apportioned equally or equitably would be to suppose Utopia. That is not the way of the world. Some would be physically stronger than others. Some would be abler thinkers, planners, plotters. All would move in accordance with the two basic emotions, love and hunger. Each individual would strive for what he could get. The strong would overrun the weak; and only parental and filial regard would be able to interpose their feeble resistance. At the point of actual starvation these, even, would vanish. As a consequence we should find 7 or 8 persons out of the 80 or 90 inhabitants in possession of about half of the total wealth. So unequal would be the distribution of the necessities of life that even with less than 50 persons—the comfort level—some would be beggars; and many would live from hand to mouth, seeking by all means permitted by the powerful, to get enough to eat.

Increase in food supply raises the saturation point.—But now let us suppose the occurrence of a great event at One hundred-man Island. With the population at the breaking point because of pressure of numbers upon subsistence, Hans and Glave, who fish from the rocks, discover by riding a drifting log—or in such other manner as man did in fact come by the artifice—the way to float on the sea. They make a dugout, from which they can fish. Quickly they discover that by going some little distance from the shore they can catch more and larger fish; that in fact they can increase the food supply for the island so materially that 125 persons can now live there with at least the minimum supply of nourishment.

What has happened to the terms of our problem? The saturation point has been raised. The manner of living, the phenomena of population growth, the behavior of fecundity and its correlations—these are in no way affected. There is room for 25 more babies, that is all.

The owning class would now have an opportunity to breed

children to make up the quota. If they did not take advantage of it, then the fecundity of the poor would inevitably fill the gap. If the growth of population were to be plotted on a curve we should find this discovery of Hans and Glave shown by a small kink in the line tending upwards, since it has raised the point of upper stagnation. And if one of the women folk, watching the growth of edible herbs, found that by helping them in their struggle against non-edibles she could increase the volume of green-stuffs, by which process she finally developed tillage of the soil, here also would be a new circumstance affecting the saturation point. It would mark no less a change than the revolution from nomadic- to agri- culture.

The industrial revolution raised the world's saturation point.—This changing or raising of the saturation point is a vital element in our reasoning. In the day of Malthus a positive line of maximum capacity of the earth to sustain man was not clearly seen. It has been pointed out with unusual clearness today by Professor Raymond Pearl in his "Biology of Population Growth."[1] In these earlier times the world was just entering upon the great modern age of machinery. The Industrial Revolution was just getting under way. The steam engine had been made commercially practicable by 1785—so that by 1798, when Malthus wrote, industry was advancing rapidly. Commerce was bringing the necessaries of life from foreign lands, instead of mere luxuries, as in the earlier days of ocean transport. The saturation point for such communities as England was being lifted by almost every new invention and every political or colonizing conquest, giving her either the power to command more food from the underpopulated areas of the earth or a place in which to deposit the surplus of her population.

It is small wonder thinkers contended that the resources of the Earth were without limit. England with her 7,000,000 people had but to call to India, to Australia, to America and

[1] Pearl, Raymond, "Biology of Population Growth," pp. 5–24.

her wants would be met. But the asymptote was there, though unseen, and the island which comprises England, Scotland and Wales where 47,000,000 persons now dwell, and in which millions of persons would die of starvation in a fortnight if all means of communication with the sea and the rest of the world were cut off, must some day reach saturation. Her greatest efforts during the World War wrung support from her island soil for but half of her population.

Population growth follows a fixed law.—The process of population growth up to this roof of subsistence or upper asymptote, is not an accidental or haphazard process. Professor Pearl and his contemporaries in this field discover that it advances by an orderly process along a logistic curve, which looks like the letter "S" with the ends flattened. By analysis of all data which human census records supply; by intensive study of indigenous populations such as the Berbers of Algeria; and, most valuable of all perhaps, by extended laboratory experimentation with lower forms of life, such as the yeast plant, the barnyard hen and Drosophela, the fruit fly, the experimenters have secured results of identical nature. Always the same logistic curve appears in the findings. The law of growth, as set out by Professor Pearl, is that all populations of living things grow in cycles. The cycle, or zone, in each case is limited by the sustenance level, or point at which numbers in population pass the available resources of the land to support them. Growth starts slowly, but the actual increment per unit of time is rapid to a middle point, at which it then begins to shrink. This turning point is the comfort level of living, the moment when food supply is just able to support its numbers at the highest degree of ease without diminution of the rate of reproduction due to struggle for bread. This decline in the reproduction rate continues with accelerated speed until the maximum of possible support, or saturation point is reached, when it ceases altogether, the curve passing off into a parallel with this upper asymptote. The actual law

is filled with formulae: this crude statement, however, indicates its effect.[2]

Social age of the world leveled by mechanical invention.—If we seek to apply this law of population growth to the various nations or population-swarms of mankind, we should at first suppose that the older the community the farther along in growth we should find it to be. Thus England, with a thousand years of national life back of her before ever the American terrain was settled by the white man, should appear at the upper end of the curve with a nearly stagnant increase rate, while the new United States would be increasing rapidly. This would be so, and is found to be so, wherever the volume of available food supply has remained unchanged throughout the period in which the comparison is made.

But we must not forget that the industrial revolution upset all previous saturation points. It actually constructed a new world for human-kind. The phenomenon we see in England therefore, is that of an old population still increasing at a fair, though declining, rate. If we look at the map and see only the British Isles, the same now as at the close of the last glacial period, and note their 47,000,000 inhabitants we are nonplussed. By the best calculation it requires about 2.5 acres of land, actually producing, to support one human being. In 1871 England had a farm area of 1.18 acres per capita with .71 acres under the plow. In 1911 this ratio had dropped to .79 acres per head in farms and only .36 acres under the plow.[3] Under the heart-breaking strain of the World War, with the enemy's submarine policy threatening food imports, the inhabitants of the British Isles "were able to supply themselves with vegetables, with 60 per cent. of the

[2] *Op. cit.*, p. 22.

[3] 2d report Eng. Birth Rate Commission, London, Chapman & Hall, 1920, pp. 147–161, testimony of Sir Henry Rew. See also East, "Mankind at the Crossroads," p. 79, where the figures are cited and commented upon.

meats, with 68 per cent. of the eggs, with 36 per cent. of the fruits, but with only 20 per cent. of the wheat and animal fats. These figures include those for Ireland which may be regarded as self-supporting, so that the really fearful over-population of Scotland, England, and Wales stands out as a striking fact."[4]

If therefore, as we look at the map of the British Isles, we should conjure up in our minds the actual land area from which their food supply is garnered, say nothing of the world-sweep of their fisheries, we should see a mosaic of America, of India, of Australia, of South America presenting a terrain larger than that of Germany, and very much larger than that of France. If all human beings now living upon the earth's surface were to be evacuated out of their intensive industrial centers and spread out upon the land which produces the food they eat, about 27,000,000 people would have to emigrate from the British Isles.

The new industrial influence.—It is the new industrial age that makes it possible for 47,000,000 people to live on these islands. By manufacturing England acquires the means with which to buy food from under-populated areas. At the same time she has entered upon a colonizing era greater than any like expansion in history. Her surplus population has been sent out to newer countries. If all the English-born had stayed at home England would be a dense community almost wholly dependent upon imports.

The example of Ireland.—Ireland is an excellent example of the operation of the new industrial influence. In 1800 there were just over 5,000,000 inhabitants in Ireland. By 1840 this total had risen to 8,000,000. By 1900 it had dropped to 4,500,000. In 1800 the island was over-populated. Many of the inhabitants lived in misery as a result of the hard struggle for bread. Then came the great industrial expansion.

[4] East, p. 79.

All Ireland flew open like the pod of the touch-me-not. Thousands emigrated, some to Lancashire or to the English midlands to work in factories, some to the United States—all into new lands of opportunity. Yet in spite of heavy emigration the resident population increased 60 per cent. in 40 years. And from 1840 to the end of the century the fecundity of the Irish was very high, with a constant stream of people going out from the native habitat. The population in 1900 was close to the saturation point for the island itself.[5]

Thus we find the English people still increasing at a good rate—a rate of 10.4 per thousand, which would double her population in 67 years, simply because modern commerce and industry have extended her shores to take in many of the fairest garden areas of the Earth's surface. If this had not happened, her population would have stopped growing at about 25,000,000, at which point there would have been widespread distress, due to the intensiveness of the struggle for bread.

The rule illustrated by the United States.—If now we turn to the United States we shall see a still more effective illustration of the biological law of population growth. In 1610 there was an uncounted population of Indians occupying the North American terrain. The chief political power resided in the great Iroquois league of the five nations. Economically the country was carrying somewhere near its full complement of human inhabitants on a basis of nomadic culture. In that year 210 white persons established a permanent foothold upon the continent. For 60 years the vicissitudes of colonizing hardship and the coming and going of numbers of persons blur the true estimate of white population growth.

By 1670 a rate of increase of 35 per cent. per decade was reached and was maintained until the end of the colonial period. During the Revolutionary War this rate dropped below 30. After the war it rose above 40. But from 1790 to

[5] East, p. 78.

1860 the rate of increase was such as to double the entire population every 25 years.

During this three-score-years-and-ten the country offered abundant means of subsistence. The inhabitants lived on the soil and in small villages which were centers of small manufactures. It was largely a self-contained community, finding its support in the soil upon which it lived. There was plenty of land and provender to be had. To the westward lay boundless stretches of arable land. Most of the increase was native. There were few changes of any importance in the conditions of living. Hence there were few checks upon increase. Rearing a large family was not a superhuman burden. Home and family were the controlling factors in social life.[6] The red man had lived by hunting. The white man inaugurated an agricultural economy. By this expedient he changed completely the saturation point. Now the vast expanse of fertile soil in America was laid open for occupancy. A fairly stagnant population of red men gave way to a population of whites who doubled their numbers every 25 years for two centuries, and in some periods, indeed, were increasing at the rate of 100 per cent. in two decades.

How long such a rate of increase could go on would depend almost entirely upon the means of subsistence available. But abnormal conditions, such as those of war could cause a fluctuation. In fact the Civil War did reduce the rate which had stood at 35.6 per cent. for the decade ending in 1860 to 26.6 per cent. for the next decade. From 1870 to 1880 it stood at 26.0 per cent. Then by ten-year stages it dropped to 25.5, to 20.7, up slightly to 21.0, and finally, in 1910–1920 reached 14.9 per cent.

We passed the comfort level in the nineties.—The Civil War decades were followed by a period of great industrial expansion. By 1880 the free land was gone. During the last

[6] See "Population Growth in the United States," by E. B. Reuter, in "Population Problems," L. I. Dublin, Ed., p. 22.

decade of the century the cost of living began to rise and the standard of living to go down. In this period the population was ripening toward a transformation from an agricultural to an industrial régime. Cities grew rapidly. In the congestion of industrial life large families became less popular. We were passing the comfort level of living and entering the shadow of that struggle for bread that grows even more intense until stagnation, when poverty stands at the maximum. The birth rate began to fall, but the actual state of affairs was hidden by two factors; first, the falling death rate due to better medicine and public health; and second, the stream of immigration pouring into America from Europe. We showed therefore a substantial increase of population in spite of falling excess of births over deaths. If the factor of migration be eliminated from our population growth, we shall find a continuous decline in the ten-year percentage of increase from 31.8 in the decade 1820–30 to 10.9 for the last decade 1910–20. It is to be noted that this 1920 rate is approximately the rate of European increase. Here then is further evidence that the age of machinery recreated the social age of all civilization. Old England and new America have become biological contemporaries. Their stage of population growth is similar and their incidence of poverty not greatly different. It is but another way of saying that the available food is what marks the position of any population upon the logistic curve of growth; since the industrial era has brought all the food-producing area of the globe within the reach of our city populations. To bring on senescence in England it will not be necessary for the crops of England to fail—a bad harvest in the Nile valley or a scourge in India would do it. Wherever her food supply comes from, there lies the secret of her biological age. As Professor East has put it, "The true arbiters of food production are soils and climates, and one can do little to make or mar a climate. Soil then, common brown earth, is the limiting factor which shall determine not only the num-

ber of people the world can contain but also their comfort and therefore the final trend of their civilization.''[7]

Manhattan.—The most populous city in the world stands with its center upon an island which less than three centuries ago was about in the condition of our One hundred-man Island. By the clang of the age of machinery it has become the habitat of 1,700,000 souls and the stamping ground of some 4 millions more. The island of Manhattan has no more soil than it used to have. Indeed nearly all of it is covered fathoms deep by buildings. Here is a population living on a small spot, but drawing its nourishment from approximately 15 million acres of arable land. If imports from outside the city should stop, all but a few hundreds must starve.

If now we apply ourselves more specifically to ascertaining the exact position of the United States upon the logistic curve of population growth, we shall discover that we passed the comfort level of numbers at approximately the beginning of the century. By 1910 the strain of numbers upon food supply began to be apparent. By that date we found many commissions upon the cost of living springing up because of insistent public demand. The phenomenon of large corporate business followed closely upon the heels of mounting values in food and available natural supplies such as timber, coal, and oil. Cities began to feel even slight changes in freight rates on their imports of necessaries. They became as jealous of their freight lines as an army of its wagon trains. By all the usual signs of elbow-jostling we were entering deeper and deeper into the struggle for subsistence. Fifteen years ago we ceased, in reality, to be a food-exporting country. During the interval improved farm acreage has increased 4.1 per cent. with an increase in productivity of some 7 per cent.[8] Farm capital jumped 100 per cent. of which total 19 per cent. should be deducted to offset decline in the purchasing power

[7] East, ''Mankind at the Crossroads,'' p. 179.
[8] East, p. 175.

of the dollar. Thompson points out that the capital involved in instruments of production, excluding live-stock, increased 12.6 per cent. against 7 per cent. increase in production per acre.[9] It goes to show that with the passing of the comfort level, at the beginning of the century, the law of diminishing returns in agriculture set in.

Saturation point of the world and of the United States.—Now if the growth of human population can be charted with such accuracy, it is but a matter of calculating and of estimating food supply and the chances of catastrophic change, to arrive at a reliable guess as to when population will reach the point of saturation beyond which it cannot, by nature's law, increase further. Professor Pearl assembles the available data and charts the logistic curve for the growth of the population of the world. He finds the saturation point at 2100 millions.[10] The present population of the world is 1700 millions. It is estimated that saturation would be reached by the year 2100. For the United States alone, the saturation point works out at 197,274,000 and the date as 2100 approx.[11] With no further epochal discovery by which the food supply of humankind is measurably increased it will be less than two centuries in the future when population will be at a complete standstill. With some such discovery as that just referred to the time of stagnation would be only postponed. The law of inevitable saturation would operate unaffected.

Breeding about as rapid at saturation point as in early stages of population growth.—But just how will such a saturation point ever be reached. Fecundity appears to be as great, yes, even greater, than it was when the world was young. There will be just as much effort to breed with population at a complete standstill as there was when land was free and living easy. There will not be as many babies born, but still

[9] Thompson, W. S., "Population: A Study in Malthusianism," N. Y. Columbia Press, 1915 cited in East p. 177.
[10] "Biology of Population Growth," p. 172.
[11] *Op cit.*, p. 14.

there will be a great many of them, and the harder the economic struggle the greater the numbers. The very poor breed at practically double the rate of the rich and well-to-do.

If many babies are born, even at saturation, and yet there is no net increase in population, the answer to the puzzle must be found in a mounting death rate. The truth is that when there ceases to be enough food to go around, either the people must starve their margin of over-population, reducing their numbers to the available food supply, or else they must take up their weapons and make war upon those who have food, invoking the law of self-preservation, which is above all rules of comity or other human regulation.

Hunger means starvation or war.—This is exactly what is happening in the world today under the strain of population pressure, already depressingly manifest. War, disease and famine stalk through all over-populated lands, and the less of one the more of the other, since they spring from the same fundamental cause. That boasted extension of the expectancy of life, and our long succession of victories over deadly diseases are really inducements to war, as is also our economic system which is able by quick transportation and some philanthropy to stave off actual famine where catastrophe or crop failure makes starvation imminent.

Poverty the symptom of approach to the saturation point.—If finding the actual maximum of supportable population—the point of saturation—were all, our scientists need not worry. Nature will inevitably discover it; and will suffer not a single person to live beyond it. But a definite line of demarcation would be an erroneous picture of Nature's method. There is no dramatic moment when man finds his quota filled with beings all fed, clothed, and sheltered at the minimum of social competence at least. The true state of affairs is that when the curve of population growth passes the point of comfortable living and begins to decline, the pressure of population upon the means of subsistence begins to be felt. Inequities of

distribution, handicaps of physical and mental ability, misfortune due to accidents, all find their effects accelerated. As the total reaches upward toward saturation, the death rate rises, the increase of births over deaths declines and the weaker in the struggle fall into poverty; whence they often come to dependency, and in the end are cut off by forces that operate upon the opportunity given by underprivilege and privation.

Let us turn, now, from population growth itself to consider in more detail the effect of population pressure upon conditions of living.

Poverty is the earmark of over-population; and poverty, however we define it, is a condition in which the standard of living falls below social competence. Mass poverty is the physical manifestation of Nature's method of keeping the human population-swarm down to its sustenance level. As we may expect, therefore, the outstanding symptom of population pressure is a commensurate downward trend in the standard of living. Indeed the very definition of over-population approaches the definition of mass poverty. Thurston in his able work on over-population defines his topic as "that condition of a country in which part of the inhabitants, although able-bodied and capable of labor, are permanently unable to earn a sufficiency of the necessaries of life." [12]

Over-population increases the cost of living.—When there are too many mouths to feed, that fact inevitably means a shortage for somebody. In its broad economic effect it means an increase in the cost of living, of which food constitutes approximately one-half, among the working people. The basis of human food is grass.

Meat, because it is a secondary food which requires relatively large acreage to produce, is an expensive food. In an over-crowded condition of the population it tends to become

[12] Thurston, Wm. T., "Overpopulation and Its Remedy," 1846.

a luxury. Persons now living can remember sirloin at fifteen cents per pound. Even reckoning the reduced purchasing power of money, it now sells for three and four times that amount. Meat is scarcer because there is less land available for cattle raising; land rentals are much higher and there are fewer cattle. If we look at the history of meat production in the United States we shall see a marked decline in the last fifty years. Swine production reached the peak of .951 per capita in 1880. By 1920 it had dropped to .562. Sheep reached .809 in 1900. By 1920 it had fallen to .332. In 1900 beef cattle stood at .666. In 1920 it was only .418. The broad expanses of grazing lands are gone, and with them has gone low-priced meat. These lands have gone because the soil had to be used for more intensive tillage of primary foods. More intensive tillage means more labor, at greater cost. The pressure of things is increased all around. The inevitable result is higher costs of the necessaries of life.

Illustration from China.—To the well-to-do this means larger checks at the end of the month. To the poor it means less food or cheaper substitutes; less meat the year round, less green stuffs in winter, less milk for the children. The general effect of over-crowding upon the standard of living is strikingly shown in Gamble's Study of Peking.[13] A special examination of the budgets of 195 Chinese and Manchu families living in one of the suburban Military Guard districts was made in order to discover the standard of living. Incomes ranged from $30 to $269 a year, the median being between $90 and $109.

At such low incomes, food, the one vital necessity, looms large in the budget. In some cases it was as high as 90 per cent. (It is about 50 per cent. in a normal minimum American family budget.) The average proportion of food ranged

[13] Gamble, Sidney D. and Burgess, John S., "Peking, A Social Survey," 1921.

from 83 to 68 per cent. *The regulation diet consisted of two meals a day of corn bread and salt turnips.*[14] The American workingman would not consider this fattening. Professor Dittmer, who made the survey, stated, "From the study of a large number of cases it appears that a family of five can live in comparative comfort according to the local standard on $100 per year. (35 to 40 coppers a day.) This means that they can have enough food, though simple and poor, live in a house that will at least shelter them from the elements, have at least two suits of clothes, have enough fuel so that they do not have to go out and gather it and have $5 left over for miscellaneous expenses, which will give them meat on feast days and tea quite often, almost every week, while if there is sickness they can even make a trip to the Temple Fair back in the mountains."[15] The Professor's appraisal is so ably supported by these vital records that they are worth quoting in this connection. The probable birth rate of China is 50 per thousand. In a total population estimated at 325 millions, this would give 16,250,000 births. Yet the Director of the United States Census and the Registrar-General of England both consider the population of China stationary because of pressure upon the means of subsistence. This must mean that the 16,250,000 births are offset by the same number of deaths. Approximately 8,125,000 Chinese babies each year die in the first year of life. Bearing in mind the unfailing rule that the poorer the standard of living the higher the crude birth rate, the effect of such standards must be poverty abject, and tragedy present always in the form of death.

This estimate of conditions of living in China is supported by all observers. Miss Lee, in her able study of the economic history and the soil fertility of China, says, "China's soil is maintaining her 400 millions, but in a desperate way. Every

[14] *Op. cit.*, p. 269.

[15] C. G. Dittmer, "An Estimate of the Chinese Standard of Living," *Quarterly Journal of Economics*, Vol. 33, Nov., 1918. Quoted also in Gamble, p. 270.

service known has been drawn to its aid, and with all the lavish favors of climate and position, and time and labor spent in cultivation, it still is barely able to give the farmers an existence. In spite of their unexcelled skill, unquestioned frugality, industrious nature and hard-working capacity, Chinese farmers have not enough land to eke out a bare living. They are desperately poor, debt-ridden and threatened with chronic starvation. China is indeed the "special home of hunger." [16]

For long lapses of time China's only escape from mass starvation due to over-population has been through the ugly channels of war, pestilence and famine. Boulger, in his history of the Chinese, marvels at the feat of the Manchus, an insignificant Tartar tribe, who, in 1643, overthrew the Ming dynasty of China and set themselves up in control of that whole vast empire, the then most extensive kingdom of the globe. Miss Lee offers the logical explanation when she says "people (in the closing years of Ming supremacy) were continuously wandering in search of food, and scattering from south to north (south now also exhausted); women and children were sold for trifling sums, babies were thrown away, the aged deserted, robberies were taking place everywhere and many were reduced to eating human flesh." [17] There is little fight left in a people so stricken with abject poverty.

Illustration from India.—If we turn to India we find the same condition of low standard of living resulting directly from population pressure upon food supply. Her annual birth rate lies somewhere between 40 and 55 per thousand. Yet in the decade between 1911 and 1921 her population increased only 1.2 per cent. Wattal compiled the average infant mortality for the years 1902 to 1911, a decade during which the population was increasing at a fair rate still. In

[16] Lee, Mabel Ping-Hua, "The Economic History of China," Columbia University Studies, Vol. 99, No. 1, 1921, p. 29.
[17] *Op. cit.*, p. 108.

Madras it was 199 per thousand; Bengal, 270; Behar and Orissa, 304; Punjab, 316; Bombay, 320; and United Provinces, 357.[18]

Sir William Hunter, in his "Brief History of India," points to her "dense population of husbandmen." "Whenever," says he, "their numbers exceed 1 to the acre, or 640 to the square mile—excepting near towns or in irrigation tracts—they find it difficult to raise sufficient crops from the land to supply them with food. Yet many millions of peasants in India are struggling to live off half an acre apiece. In such districts, if the rain falls short by a few inches, the people suffer great distress; if the rain fails to a large extent, thousands die of famine."[19]

Professor Ross, in his chapter on famines, quotes Lord Digby on "Prosperous British India" to the effect that the toll of eighteen Indian famines between 1876 and 1900 was twenty-six million lives: to which he adds the comment of Professor J. Russell Smith that "within this century human bones have been taken to the Indian fertilizer factories by the train load, because whole populations had perished, and not even the most distant kin of the dead remained on earth to bury them."[20] The reason why such misery and such devastating famine prevailed was the tremendous pressure of empty stomachs on available food supply.

Over-population the basic cause of wars.—But it is not alone by mere economic struggle for bread that over-population forces humanity into poverty. Population pressure is the great basic cause of war. The day of easy colonization has gone. The day of importation of foods at will upon payment in manufactures or in gold is fast passing.

[18] Wattal, P. R., "The Problem of Population in India," Bombay, Bennett, Coleman, 1916. Quoted in East, p. 90.

[19] Hunter, Sir Wm., "A Brief History of India," Oxford University Press, 1892, p. 36.

[20] "The World's Food Resources," 1919, p. 519. See also by the same author, "Standing Room Only?" 1927, p. 26.

What will nations do when they see their numbers increasing, the death rate rising, the ranks of poverty and dependency swelling? They will do just as Germany has done; just as Japan has done in Korea and Manchuria; just as France is doing in Algeria; just as Great Britain does in Egypt, in India, in Africa. Wherever a nation has the military power to stand off her neighbors with the threat of successful war, she will step in and take what little remains of the producing area of the globe. If she finds it in the hands of someone weaker than herself she straightway argues that they are less civilized than she; less worthy of Nature's benefits; less worthy in the sight of God, who wishes his talents put to useful purpose. In one way or another she will salve her conscience. Scruples have never bothered any people in the making of conquest. The only question has been whether they have the military power and are sufficiently prepared. Thus the virtues of the white settlers who came here to dispossess the red man and to make his fertile acreage useful have been extolled often enough on the floor of Congress upon the occasion of some vote to increase the allowance of meat to the redskins on the reservations.

Illustration from Germany.—For decades Germany, deep student of economics and industry, has watched her rapid population growth and her vanishing surplus of arable land. For years it has been as plain as a child's problem that the struggle for bread must become more and more intense. She has plunged feverishly into an effort for industrial supremacy. She has built larger and better ships. She has sold to the rest of the world everything from a tin toy to a thousand tons of chemicals, all labeled with the boast, "Made in Germany." Her wealth with which to buy food has increased by leaps and bounds; but always there has lurked in the background the ugly fact that at any time the rest of the world might refuse to sell her food. Whenever that time should come she must go take it from them or starve.

She sought colonization. She quarreled at Port Arthur. She rattled the sword in the episode of the *Panther*. She grew more and more restive, until in 1914, after long and careful preparation, she made her bid for a larger place in the sun. That any other people had a prior and superior right to it, does not appear to have bothered her. She was convinced of her own virtue. She was doing the world the same kind of good that Great Britain has been rendering in India. The only question was that of military power, a question settled against her claim only after the deaths of millions of men, women and children directly in combat; and the starving of millions through the complete disruption of their resources of livelihood.

Application to the United States.—The United States has not been free from the spirit of conquest, let her excuses of foreign interference be ever so potent. She is not named in the land-grabbing class only because until the opening of the present century we have had enough at home; and because, as a democracy, we have had too little leadership among us to see the abyss ahead. Here and there a voice has cried from the wilderness, but the people have swelled out their fat stomachs and ridiculed the idea of impending disaster. When the true state of affairs becomes apparent to a large number of our people we shall then begin, like the other Pharisees, to reason that we are especially chosen of God to lead mankind to higher things, to which end we must have more land. In the end, we, like them, will be prone to satisfy the law of the empty stomach by sacrificing our brother. Today, with the people of the earth doing their own governing, or at least experimenting in that direction, and with the population of the globe already far past the comfort level of subsistence, wars will result, with increasing frequency, from the search for food. They will be excused and explained as of yore. They will arise out of occasions political and

diplomatic, but they will find their ultimate causes in most instances in the eternal search for food.

The economic brotherhood of man.—We do well to raise the question now bruited throughout civilization, whether we are not ready for a brotherhood of man. Certain it is that the globe will yield only about so much nourishment; and of that food supply we are all tenants in common. We can take our choice, either to seek sound equitable distribution of it, or else to scramble for it. Human nature being what it is, and human performance being what it has been through all history, it is wholly probable that we shall settle the question with gas and the quick-firing gun. Last of all shall we awaken to an overhauling of our present foolhardy tenets regarding the sacredness of reproduction. But we must pass through the valley of the shadow before then. It is the valley of widespread and far-reaching poverty, in the shadow of starvation.

Over-population lowers wages.—One of the quick results of over-population is low wages. In the modern world the individual gains his food, clothing, and shelter indirectly, not by going into the valley and tilling the soil, but rather by working for a large corporation. He is compensated for his labor. This compensation in the form of wages he transforms into food and other necessaries by buying at the grocery, and the department store. A state of over-population creates an excessive demand for food, tending to put up the price, and at the same time increases the number of persons who want the opportunity to earn wages with which to buy these necessaries. They must have food. Their wives and children must have food. A man out of a job who sees his children crying with hunger will take work at less pay—does do it, even though his old job would not keep him and his out of poverty. He faces the stern necessities of life. Industry, which manufactures everything but primary food values, is thus far

always expanding and needing more men. It is true also that wages in the United States are good; yet the pinch of the next few years will make all too apparent the growing competition of workingmen for a chance at a job. Union rules will not avail to keep the workingman from underbidding when hunger is the spur.

In fact there is no remedy or relief for a state of over-population except the easement of the majority by starving a larger and larger minority. This heavy minority makes up the ranks of poverty.

Population pressure means crowded housing.—One of the most apparent results of over-population is overcrowding. Tenement conditions have existed in the population centers of new countries, but widespread overcrowding does not occur until excessive numbers make rentals high. The rapidly increasing population of American cities tends to reduce the square footage in which the city dweller must live. The back-yard is gone. Many families are crowded together into a high tenement. The size of rooms has been cut down. The style of furniture has changed markedly in order to meet the constant demand for economy of space. Though there are many causes for bad housing, cramped living conditions will be found definitely correlated with over-population. After passing the comfort level, housing will drop its standard in spite of rigorous laws. The condition is an economic result; consequently housing laws can never do much beyond easing the jolt of the drop in standards. Until the pressure of population becomes acute, however, it is practicable by statutes, and by such ventures as the City Housing Corporation's efforts in New York City, to maintain fair standards of sanitation and of comfort in moderate homes in our cities. But as poverty increases with the pressure for bread, the family with an insufficient income will have to dwell where its means permit. In Peking their homes are unbelievably wretched. In American industrial centers like Homestead,

the Chicago stockyard district, and similar places it is not much better. These dense industrial communities of ours average something like four rooms to five people. The swarming population of East London is about as miserable and as wretchedly housed as any similar district in the world.

The great fact is that living conditions cannot be kept sanitary and wholesome when population presses upon subsistence. A wholesome way of living is vouchsafed only to a people who are far below the saturation point. Overcrowding, damp, dirty homes, small incomes, sickness: many births, many deaths: these are the trappings of poverty. Too many people for the available food supply is the all-embracing source out of which such conditions arise.

Over-population creates a vicious circle.—Over-population sets up a vicious circle; for by increasing the cost of food, increasing unemployment, lowering wages and cheapening the grade of housing, it definitely lowers the standard of living. Dark rooms, unsanitary privies, poor and insufficient food, poor clothing, and worry all create a favorable opportunity for the onset of disease. The death rate in tenement districts is high in comparison with more open areas where homes are made comfortable. Disease, lack of pride, drink, drugs, and prostitution all lurk in the background of lowering standards.

Thus while poverty may and does result from many causes, over-population is sure to bring it about. Indeed one might say, almost, that poverty is an inseparable incident of the pressure of population upon subsistence. It is a social maladjustment resulting basically from that condition of pressure. When social relations are more thoroughly understood by students of sociology it may be practicable even to chart a curve which will show the incidence of poverty in its relation to the logistic curve of population growth. As the surplus land becomes used up, and population moves onward toward its inevitable saturation point, the degree of human misery

resulting from pressure and its attendant struggle will increase, probably in an accelerating ratio.

Pressure upon food supply the basic cause and the mother of causes of poverty.—How much of poverty is definitely assignable to population pressure and how much must be attributed to such other causes as those discussed in the succeeding chapters it is impossible to say. All that can be asserted with assurance is that population pressure is the heavy undertone with which all other causes harmonize. Like the pod that holds a number of peas, it is the matrix in which other causes grow and find their opportunity.

CHAPTER VI

WAR

WAR is a destroyer of life. As a producer of poverty it is a wholesale disturber of economic conditions; a reducer of the standard of living; a depleter of biologic values; and a wholesale impoverisher of the poor. It whirls up rapidly above the horizon of human experience, twists, thrashes, and destroys all in its path and disappears in the distance like a summer storm, only to make way for more weather. It has been the constant attendant of human life throughout recorded history, throughout all of man's gregarious existence, if we are to believe the tell-tale evidences which he has left behind him in caves, in middens and in gravel drifts.

Ethics of war not in issue here.—We are not here concerned with the ethics of war. Its moral aspect does not enter into this inquiry. We examine only the nature and the extent of its influence upon the conditions of living and upon those other factors of individual life which determine the economic eligibility of the citizen and his family. Does war make people poor? Is it worthy to be noted a major cause of poverty? Is it justifiable to speak of organized military conflict as a cause in itself, or should we rather resolve it into its components and speak of business reverses; loss of breadwinner; high cost of living; unemployment, and the like?

War a destroyer of life.—War is an organized destroyer of human life. Its aim is to reduce the manpower of the enemy so completely that he will surrender. To accomplish this purpose ingenious weapons are invented, devoted exclu-

sively to the destruction of life and property. Through the triumph of mechanical invention and chemistry, wars are thus made increasingly destructive; a fact greatly enhanced in its effect by the further circumstance that populations increase so rapidly that the numbers engaged in modern wars are constantly growing. The largest armies the world had ever seen down to the middle of the last century took the field in the American Civil War. Yet the army of the Potomac, including General Lee's forces confronting it, would not outnumber many of the minor operations of the World War of 1914. Huge populations and mass destruction mark the military operations of the new century.

Bodart,[1] in a careful study of the military history of France and Austria, finds that France, the most warlike of the great nations of the world, has been at war more than half her time during the past 300 years. In the 1079 principal engagements (loss of at least 2000 men, killed, wounded and missing) which she has fought in that interval she has lost certainly more than 3,000,000 men, as the interval from 1792 to 1914, alone, is estimated to have cost at least that many lives.

The retreat from Moscow.—Napoleon's Russian Campaign of 1812 took 680,000 men across the border, to be opposed by 623,000 Russian troops. The French losses approximated 340,000, or half the total. Of these only 100,000 were killed in battle. Yet only 112,000 of the Grande Armée returned to the border. The Russians lost 200,000 killed, 50,000 dispersed or deserted, and 150,000 wounded.[2] Yet the totals referred to do not include deaths from disease or exhaustion. On this point, Bodart's comment is that "there are grounds for believing that, in the Napoleonic armies at least, the losses from disease and exhaustion actually exceeded those inflicted by the weapons of the enemy."[3]

[1] Bodart, Gaston, "Losses of Life in Modern Wars," 1916.
[2] *Op. cit.*, p. 128.
[3] *Ibid.*, p. 120.

The World War of 1914.—The World War of 1914, involving, as it did, practically all the principal nations of the world, was highly destructive of human life. Mr. Stuart Chase, assembling such general estimates as are now available,[4] asserts that the known dead totaled 9,998,771. The severely wounded numbered 6,295,512; the less severely wounded were 14,002,039. Prisoners and missing came to 5,983,600. Of this last item it is estimated that half died as a result of war. This author finds that 44 per cent. of the wounded were finally restored to normal condition. Thus he finds the total casualties to add up to the enormous figure of 33,288,000. It is as though an instant blight had snuffed out the life of every human being in the United States living west of the Mississippi River. But such a holocaust, though equally dramatic, could not be compared with the devastation of the war; as will appear from later considerations in this chapter.

War a spreader of disease.—But it will not do to limit the destruction of human life wrought by war to the casualties of combat. War has ever been the vehicle for the rapid spread of disease. American losses in the Spanish War were insignificant in battle, but relatively heavy from typhoid and other diseases contracted in camp. Modern medicine has made notable progress against many such epidemic diseases. Yet enough remain to menace the life of the whole human race upon the favorable opportunities of war. The World War was the direct occasion, and it may be said, the economic cause of the rapid spread of influenza. Mr. Chase reports that this one disease during the war epidemic killed 10,000,000 persons. Influenza is a recurrent epidemic disease. It has plagued the human race for ages. It will not do to say that the epidemic of 1918–19, arriving as it did at about the time it was due, would not have scourged the world had there been no war; but it is altogether practicable to

[4] Chase, Stuart, "The Tragedy of Waste," 1925.

find the war responsible for its rapid and disastrous spread, due to the disruption of peace-time protective measures. The record of the past is that the toll of disease is greater than the losses in battle; and death by disease, from the economic point of view, is worse than sudden death by killing, since the deceased has been for a longer time a liability and a strain upon his supporters.

War and the venereal diseases.—In still another aspect as a spreader of disease war has a disastrous effect upon the individual efficiency of a nation. It enhances the spread of syphilis and gonorrhea. As will appear from the chapter on disease as a cause of poverty, syphilis and gonorrhea strike hard at the home. They are two of the great curses of the poor. Under military conditions, with the youth of a nation mobilized in training camps, the regulation of prostitution, to say nothing of its suppression, has always been increasingly difficult. In the United States during the World War the sanitary measures effected in the army and navy were praiseworthy. The struggle to identify and to eliminate disease-carriers in the civilian population in contact with the military, though greatly improved since the discovery of effective tests and treatment, was still more of a game of hide and seek among political jurisdictions than a true sanitary accomplishment.

The Crusades are believed to have been the mighty caravan for the transportation and the dissemination of the plagues of Asia to Europe and of Europe to Asia. Admitting a high degree of conjecture in this regard, it seems certain that this and other of the medieval migrations, wholesale, of individuals from one country and climate to another, wrought infinitely greater havoc by the opportunities they held out to unchecked disease than ever they accomplished by the clash of arms.

Since war, by definition, sets out to kill as many of the enemy's nationals as it can, there might seem to be no neces-

sity for extended proof that war wastes human life. We are interested here in the bearing of this fact upon poverty. If those who die in battle or in other ways as a result of war were already public dependents such as the criminal, the insane, the aged infirm, and the like; if they were made up of the predatory class who live upon the labor of others and make no compensating return through brain or brawn; if the effect of strife were to cull out the dull-witted, the physically weak, the lame, the halt and the blind, that is to say, the liabilities of human society: then there could be no economic objection to its penchant for killing. Indeed, we have already claimed, in the preceding chapter, that the presence of too many individuals for the available food supply to feed is the most fundamental cause of poverty. To cut off a few millions in each war is in one aspect a reliever of that population tension. It is said with truth that war, famine and pestilence are the three great reliable channels for relieving the agony of over-population in India and China.

War kills the best.—There might be some cold-blooded comfort in this fact, were it not for a further circumstance which, far more than the dramatics of battle, reveals the true tragedy of war. War invariably kills the best, biologically speaking. Wars are fought by young men usually from eighteen to twenty-five. The soldier who can keep his station must have a cast-iron stomach. He must be able to carry an eighty-pound pack over long distances. He must be able to sleep on the ground, in the cold and the rain. He must continue long periods without sleep.

Until the nation stands with its back against the wall and is forced to use the last reserves of its man-power, the enlistment or draft requirements are rigidly enforced in order to select only the best physically and mentally. The candidate who has a lame leg cannot hold his station on the march. The fellow who is color blind, it may be from hereditary causes, cannot see signals correctly. An individual with epi-

lepsy will not do. A stupid yokel who can't learn ordinary drill maneuvers will get in the way of rapid training and so must be rejected. The visionary, or the highly emotional youth who would now be said to have a psychopathic personality, will, if discovered in time, be turned down. Thus by a stiff process of selection, the ablest physically and mentally are chosen for service and placed in the direct path of death by battle, by exhaustion and by disease. They are taken out of their proper setting in society at the moment when they would normally marry and breed children. Even though they return from the war and take again their station in civil life, they have been removed from the opportunity to breed for varying lengths of time, usually long, and their economic preparation for the support of a family has been impaired and postponed.

In the rules and regulations issued to local examination boards and to the medical advisory boards by the United States government in the World War, instructions were set down to "reject insanity, epilepsy, idiots, imbeciles, and proven chronic alcoholism." Of course marked physical defect automatically rejected the would-be soldier. Tabes; cerebro-spinal syphilis; multiple sclerosis; muscular atrophies and dystrophies; long existing and disfiguring skin diseases; tuberculosis of the spine and other spinal affections resulting in limitation of motion; these were a complete bar to selection. A lateral curvature of 3" or more; complete deafness in one ear, or chronic discharge from the middle ear; loss of one eye or total blindness; progressive cataract; speech defects marked enough to make speech unintelligible; goitre (pronounced); malignant tumor; any history of an operation for malignant bone tumor; these and other physical handicaps not here enumerated were set down as a complete bar to the selection of the candidate.

Moreover, the passing mark called for a man at least sixty inches tall and 114 pounds in weight. It would not accept

a man more than seventy-eight inches tall unless he were unusually well proportioned. It barred convicted felons.

Under the restrictions, 18,620 convicts were turned back into the civilian population; and 521,606 were rejected for physical or mental disability out of a total of 3,208,446 examined. This group represented the men put through the tests down to the time of the armistice. They belonged to a total draft registration of 23,008,576. By this highly selective process the first flower of American manhood was taken out of civil life and sent into battle. While they were gone, the rejects—all those with hereditary taint and incapacitating mutilation or disease were left behind to face an increased opportunity to do the breeding of the next generation.

War leaves the poorest to breed.—Thus war is a highly selective process working backwards. Its every effort is against sound social progress. It kills and maims the best specimens of the race while at the same time preserving among the non-combatants the weak and the defective, affording them that opportunity for the perpetuation of defective strains which enlightened Society tends, in normal times, to take from them.

This is the most dangerous aspect of war. It opens the way to the perpetuation of bad heredity. It selects the worst in human society and impairs the best. It wipes out the assets of social progress while adding vastly to the liabilities. War is a safety valve for over-population, by drawing off the cream at the top and leaving an ever-mounting residue of dregs. We have already seen that the hordes of the dull and the underprivileged are the backbone of the army of the poor.

War depresses the standard of living.—Less fundamentally, perhaps, but more directly does war affect the social opportunities of the individual. It bears immediately upon the standard of living. We need, therefore, to examine in some detail the economic consequence of war.

The first call to war creates a flurry in stock. Naturally the purposes of the nation are for the moment changed. Its aims are concentrated upon a single objective. From now on, during the continuance of the struggle it will need large quantities of war supplies. Factories, heretofore busy with peace-time luxuries, will turn to the making of war supplies. If they have depended upon raw materials from the enemy country they must stand a heavy loss, if they cannot make a quick transfer to a new line. In any event their balance sheet is thrown badly out of balance—stocks will inevitably stampede.

This is a first symptom of a more or less complete upset in values. Those values which were rated 100 per cent. by their owners must now be set at a discount. A few will mount still higher. In any event there will be a reshuffling, not unlike an earthquake; and the record of the change will be indicated, at least, in the bankruptcy courts.

In 1913, the year before the World War broke out in Europe, there were 16,037 bankruptcies in the United States, showing an aggregate of $272,000,000 in liabilities. When war was declared, this nation stood in the position of a producing neutral. All that the United States needed to do to grow fat on the calamity of Europe was to transform some of her manufacturing arrangements and go heavily into the business of making guns, ammunition, gas and chemicals. Practically everything needed by both sides was producible here. Whatever losses we were likely to suffer would arise almost wholly from the mere accidents of the cataclysmic change in market demands with a consequent rapid swapping of values. Yet in 1914 the business failures jumped to 18,280, with total liabilities of $357,909,000, a jump of 42 per cent.

Within another year the readjustments had largely taken place and war profits had begun to flow in. Our own entry into the War made little change. By 1919 our total of bank-

ruptcies had dropped to 6451 with liabilities of $113,295,000, a drop of 58 per cent. below 1913. But by 1922 the readjustment to a peace-time basis resulted in another cataclysm which sent the total of failures to 23,676, with liabilities of $623,896,000.

War leads to speculation.—These figures reveal another constant attendant of war economics, namely, the tendency to speculation. There had been 120 bank failures in 1913. This total jumped to 212 in 1914, but then fell off to a minimum of 20 in 1918. But from 1918 to 1926 this total kept increasing until in the latter year 608 banks were forced to close their doors. This last year is one of widespread "prosperity," another term in American finance for widespread speculation. The bank failures of 1926 listed liabilities far in excess of all the manufacturing, trading, and agency failures put together. They included, of course, the Florida land fiasco.

Bankruptcies are only an index of pressures in business, a few of which have proved too great to bear. Beneath this record the discerning eye may see thousands upon thousands of tradesmen forced to sell out at a sacrifice; young men just getting into the manufacturing industry forced to relinquish their assets and go back to the bench with a load of liabilities.

The price of labor lags behind the cost of living.—If we turn now from the situation as reviewed by the business man, and look at it from the angle of the consumer of food, clothing and shelter we shall see an even more pronounced upset in values. Nations show the impairment of their credit by a cheapening of their currency. Nations that go to war may expect to pay dearly for it. The result upon their nationals is first an increase in prices and second a drop in the purchasing power of the currency. Wages usually lag behind both of these operations, so that the individual and the family who are dependent upon wages find their dollar nicked in

both edges. In the first upset at the declaration of war, prices jumped in all markets except those of producing countries temporarily excluded from their usual export outlets. Panic and uncertainty were sufficient excuses for this initial movement. In the war zone itself, conditions were, of course, chaotic.

Where a city, such as London, Venice, Carlsbad, was largely dependent upon imported foodstuffs, prices skyrocketed at once. Over-populated areas, naturally, suffer most by disruption of their usual sources of supply, as they are most vulnerable. One serious aspect of this sudden jump in prices is clearly pointed out by the U. S. Bureau of Labor Statistics in its survey of foreign food prices as affected by the War.[5] "To a considerable extent the increase is greater on the articles used by the poor than on those commonly used by the well-to-do." It is the necessaries of life that must be had. Therefore, it is these that in time of stress will demand the highest price.

But at the moment that the citizens of these many populous cities were searching food at the higher prices, they were, through the sudden disruption of their employment and in numerous instances the complete loss of the breadwinner who had left his employment to muster to the colors, unable to find money with which to buy. If they had money or were still able to earn, its value was momentarily depreciating so that while the price went up the wherewithal went down. This is so usual a consequence of the outbreak of hostilities that it hardly needs stating. It should be noted, however, that as population increases toward the saturation point and the economic system becomes more and more complex the disruption becomes more and more pronounced and the pressure on the poor increasingly harder.

In the United States, though not officially concerned in the

[5] Bulletin No. 170.

War for more than two years after its outbreak, this revolution in values was faithfully echoed, due to the fact that the economic world is not coincident with political boundaries, and is shaken to its foundation by such a catastrophe as war anywhere in the globe between nations of consequence as producers and consumers of the necessaries of life. By the summer of 1920, when our currency had fallen to a value of 48.9 cents on the basis of the dollar of 1914, the average cost of living in the United States was 104.5 per cent. above the pre-war level. Clothing and food were still higher. It was the slower advance in rents and in fuel, light and sundries that kept the percentage down to the figures given.[6] If, however, we look at individual items of the modest family budget we find that some articles were practically out of reach of any but the well-filled purse. Potatoes in 1919 were up 266 per cent. and by 1920 had reached the prohibitive figure of 506 per cent. over the price of 1914. Sugar in 1920 stood at an increase of 385 per cent. Corn meal was 172 per cent. in 1917 and 133 per cent. in 1920. Clothing, by March, 1920, had reached a top level of 276.6 per cent. above the pre-war price. A man who, on the reckoning of the basic American budget, would have paid $58.70 a year for his clothing, taking the prices as those of July, 1914, would have had to pay in March, 1920, for the same articles, $165.35.

Between 1916 and 1925, in the face of insistent claims of unprecedented prosperity, the Russell Sage Foundation, analyzing relief budgets, public and private, in 37 cities in the United States, found a crude increase in totals of relief given by 96 public and private agencies combined, of 315 per cent. During that interval these cities increased 18 per cent. in population; and the cost of living went up approximately 57 per cent. Correcting the crude figure for these changes

[6] National Industrial Conference Board, "The Cost of Living in United States," 1925, p. 128.

in population and living cost leaves us still with a positive increase of 71 per cent. in the actual disbursements for relief to the very poor, and this at a time when, our statesmen tell us, we are experiencing the greatest era of prosperity the world has ever seen.

It is certain that America has greatly increased her manufacturing output; and that she is building industrial fortunes at an unprecedented rate. With one automobile to every five persons in our entire population, we seem to be prosperous. We are sure that we are. But prosperity, evidenced by signs of luxury, is elusive. It means usually that the poor are growing poorer and that they are adding to their ranks, since the outcropping of many signs of luxury in any community means not that wealth is being created in an increasing scale, but rather that it is being redistributed to the greater ease and enlargement of a few, namely, those who parade the luxuries.

Like a pebble thrown into a pool of still water; though the impulse fades gradually, the ever-widening ripples will roll outward to the very outermost limits of the pool, swaying the mosses, disturbing the bubbles and displacing in varying degree each object in their path. In this same manner war, with its removal and destruction of breadwinners; its sequelae of disease; its train of business speculation and economic disjuncture, rolls over the entire surface of human life, displacing values, disappointing expectations of support, and taking from those who have little through lack of work, through sickness, and through heavier costs of living.

War opens the way for other causes of poverty.—Here then is a cause of poverty which lays Society open to the predatory operation of bad heredity, creating more defectives to join the ranks of the miserably poor; which renders city and countryside a prey to the ravages of the more destructive diseases, killing breadwinners, destroying mothers and exposing orphaned children to increased chances of early death.

By its trail of higher prices, of unemployment, and of depreciated currency, it thrusts those who are already poor down into deeper poverty and adds many to that great fraternity of wretchedness by forcing hordes who formerly dwelt above the base-line of social competency to fall below it.

CHAPTER VII

POLITICAL AND ECONOMIC CHANGE

THE social competence of the average man depends upon his wages. These in turn depend upon sufficient markets, stable prices, sound credits and political security. Whatever happens to upset, or even to rock, the equilibrium of these political and economic factors tends to unevenness of employment and of prices. Where, for instance, as in China at the present writing (1928), internal strife breaks out, crops are interrupted, breadwinners are displaced, some to new occupations, many to idleness and not a few to the ranks of the combatants; it is reported that at least 4,000,000 Chinese are starving because of the failure of a single crop in the district which is overrun by hostile forces.

Cartwright invents the power loom in 1785 and shortly the handloomers of Lancashire fail of their customary employment. They fall into poverty. Those of them who cannot adjust themselves to the new power loom industry become wretchedly poor, and their descendants to this day make up the majority of the inmates of the poor-law unions of the English midlands.

The peasants of over-populated India, toiling in the indigo plantations, cut their crop, tend their vats and produce some $20,000,000 worth of dye for export each year. Thereupon comes Badische Anilin-und-Soda Fabrik with a soluble process for the making of artificial indigo. Within two decades the Indian export volume drops to $300,000—a shadow of its former self. It is the death knell of hundreds of thousands of Indian peasants; for they cannot choose other occupations.

They must die, and do die by the thousands, as a result of this economic change.

It is the purpose in this chapter to point out some of the more important changes of recent times, that may serve to illustrate the degree of disruption which the economic status of those who are at the poverty line must suffer at each disturbance of their precarious foothold upon self-supporting existence. For these folk have little or no resource or recuperating power. Defeated in business, they cannot turn to new fields without great hardship and privation. Thrown out of employment, they go hungry, for they have then no means of support.

Lack of statistical proof.—It is to be noted that this phase of our topic is not capable of statistical analysis. Its findings will, for that reason, seem indefinite, and vague at least in their quantitative valuation. But there can be no doubt that disturbance of the economic status has a valid place in the panorama of causes which make men poor and keep them so. No one can say how many families in the far south, and throughout the entire United States for that matter, have been impoverished by the recent Florida land speculation. The 608 bank failures of 1926 speak eloquently of wild-cat gambling by both rich and poor. Workmen, ignorant and easily persuaded, straggled into the boom area in the hope of finding something for nothing. One prospered where a hundred met disappointment. The final collapse of the bubble stranded all those who could not readjust, just as the South Sea Bubble impoverished hundreds of thousands in a previous century. Even though the extent of the devastation caused by this gamble may never be known, its reality is too potent to be overlooked.

To enrich the few is to impoverish the many.—Another aspect of this topic needs mention: it is the fact that seldom does an economic change cause poverty without also bringing advantage or even enrichment to others. Ups and downs are

indeed the life of the stock exchange and not a few great fortunes arise out of sudden upsets in business. But it is the net result that counts. The heaviest, most sluggish element in economic life is the poor. Jarring the solution precipitates them first. Those individuals who have greater energy and ampler resource ward off the blow. They step aside. They take hold elsewhere. Some few are enriched by the operation, but for the few who are advantaged, the many suffer. Seldom does a great fortune arise out of sudden cataclysm in business that cannot be traced to its origin in the pence of the poor. The process is identical with the principle of the lottery, that is to say, the result arrived at is a single enrichment, to be created by a multitude of small losses. The poor man loses little in proportion to the whole gamble: yet to him it is a loss of the necessaries of life, since he has no surplus. Its effect upon him is immediate. Pay is reduced or kept down while prices rise. Failure of contracts brings unemployment. Closing of banks wipes out his small savings or submerges the company for which he works. The stock gambler who is caught short and cleaned out may recoup when his "luck" comes back. He is only the dramatic pawn in the play. The real actors are the working people on whose labor industry depends, and who have already barely enough to live upon. Just as taxes come to rest finally upon the consumer, so business cataclysm comes finally to bear upon the least defensible members of the community.

The industrial régime, which revolutionized the social and economic life of the English people in the century beginning roughly with the year 1776, was ushered in upon an agricultural economy in which the peasant cottager was the principal figure. It began with the invention of spinning and weaving machinery adapted to water power; but the great impulse came with the steam engine, invented by Watt in 1776 and made commercially practicable in 1785. It marked the real beginning of the factory system.

Social effects of steam power.—The first important effect of steam power was the upspring of populous towns which became consumers but not producers of provender. The old village commune, an admirable instrument for the maintenance of a general standard of social competence, was not suited to feed populations other than its own. Only capitalist farming could do this; hence the revolution quickly finished the village commune, already on the decline. The peasant found himself, by the expedient of *ex parte* enclosure measures, dispossessed of his tillage and forced to become a farm laborer. The price of food rose to abnormal levels while his wages were next to nothing. The peasant class disappeared. The laboring class which supplanted it was the easy victim of an industry that did not pay him a living wage. The cottager had been poor before; but he had been self-sustaining, standing, for the most part, above the poverty line. But now he lost his land which was his means of support and fell victim to an industrial system which ground him down into want.

At the very beginning of the machine age, then, poverty became widespread because of the upsetting of an existing economy. The final result of the new era was a phenomenal increase in the production of goods, making it possible within a century for millions of people to live comfortably in England, who under the older economy must have died for lack of food. Nevertheless the immediate result was the misery of multitudes and the starvation of great numbers by depriving them of their customary means of livelihood. For many decades English politics experienced a constant struggle in which a large and clamorous proletariat plead for their ancient customs which guaranteed the stability of their old economy, and a new group, the adventurers in industry, contended for opportunity untrammeled by the customary drag-anchors of an old, self-supporting agricultural and home-industrial régime. This war of class interest passed through

the politics of the merchant and the craft guilds and then through the politics of Parliament, where in both fields the working men lost their contention, and industry—the new régime—prevailed.[1]

Destruction of the English peasantry.—From this time on the incidence of pauperism in England increased by alarming strides. In part, this was due to the unusual opportunities of the new industry, finding means, as it did, for the feeding of a much larger population in the aggregate. The birth rate jumped, while the relationship between food supply and consumers in a *laissez-faire* régime was always crudely adjusted. In part the growth of pauperism was due to unwise measures, in particular the supplementation of wages out of taxes and the system of outdoor relief of the poor. But in greatest measure, poverty and dependency flowed from the sudden upset of one economy and the imposition of another which rested upon mechanical processes and the state of foreign politics and foreign markets for its effectiveness. It fell with a crash upon the English people; crushed out the peasant; destroyed his primeval village life; took away his tillage and common lands; and forced him and his wife and children out of their ancient and customary home life and home industries into a species of town life where they performed a tour of gang labor, dependent upon an unchecked employer class for starvation wages, and upon precarious international relations for the stability of their employment. It is not surprising, therefore, that hordes of these displaced and unprotected individuals were forced upon the highways of old England to beg for bread.

As a part of this same industrial revolution, the iron industry jumped from a condition, at the beginning of the 18th century, in which three-fourths of the bar-iron used was imported, to an export of 250,000 tons by 1806. The wars

[1] Hammond, J. and B., "The Rise of Modern Industry," Ch. VI, VII.

with France and America boomed this industry. As soon as this stimulus was relieved the entire iron industry suffered a slump and its workers fell into distress. In 1815, at the conclusion of the war with France, these hardships were so great that actual starvation was reported. The trouble was not that the iron industry could not provide a living wage, nor yet that there was not a world market for its output. The real trouble was the constant recurrence of booms and slumps that followed each other as echoes of foreign market fluctuations. Workers who live at the poverty line cannot stand much jolting in the form of price increases and unemployment, without feeling the pressure in the form of privation. The Hammonds express the idea with aptness when they say, "Large numbers of men and women lost their chief shelter, for in the eighteenth century custom was the shield of the poor, as the law was the weapon of the rich. The poor were thrown into an unfamiliar world where they had neither experience nor tradition to help them." [2]

In the American Colonies the same scenes were enacted upon the incoming of new inventions and new processes in industry; but with much slighter effect, or with no comparable effect at all, upon the ability of the individual to support himself and his family. Indeed, the first effects were in his favor, since they multiplied the opportunities for employment.

The new industry fostered growth of United States.—The reason for this difference is that America was a new land where the scarcest object of economic life was labor itself. A few settlers in a boundless country of endless resource would greet new arts and new industries as so many advantages. In old England, where population was already pressing upon food supply in the old economy, the incoming of new things caused disastrous upsets, even though in the long run it meant greater wealth and magnified opportunity for the race.

[2] *Op. cit.*, p. 242.

So deeply ingrained is the American's faith in mechanized industry as the salvation of man that he is blind to the high windrows of human detritus which the industrial procession of the present is throwing up along the sides of its progress like huge lateral moraines. This human wreckage makes way for a better informed, better conditioned Society—or we prefer to think it better conditioned—so that in the last analysis we cannot and do not condemn industry as an enemy to man. Indeed, we know that it is a friend of man. But we must admit, on the evidence, that the kaleidoscopic changes through which industry has passed in the century just gone have created widespread poverty, not only directly by throwing persons and families out of adjustment who find themselves unable to readjust; but also by providing the opportunity for other causes of poverty to operate.

Modern populations the same age.—The industrial revolution has synchronized all the various groups of civilized man to a single population curve. In one sense it has made all cultures of the same age. As a result, the city of New York, a thousand years younger than old London, is nevertheless practically of the same population age. It stands at about the same point on the population curve in its progress toward the saturation point.

When modern machinery was ushered in, at the beginning of the eighteenth century, it found the village economy of the American colonies well able to absorb such changes as it had to offer. Textile mills sprang up. Ship-building was improved. In all ways the settlers were reinforced in their attack upon the primeval forest. At first, that series of financial panics which mark the dramatic aspect of our financial history had little effect upon the laboring man. They set up problems in banking and foreign trade; of tariff and federal currency. But they did not throw great numbers out of work. But as population has grown, this condition has been changed.

Illness and unemployment the nightmares of the laboring man.—The laboring man who has no savings and no resource other than his hands and his job, has two great, haunting fears—sickness and unemployment. Either of these means hunger for his wife and children. Today he is an able artisan. He is not in poverty. He makes fair wages and has enough thrift to get along fairly well as a self-supporting citizen. But tomorrow the mill shuts down, or he has a temperature and the wife will not let him get up. In either contingency he must fall back upon his credit. That will be soon gone. Then his friends must come forward. Finally it is charity. If the illness is short he comes back to work with debt hanging over him, but he has not been thrust down into poverty for any great length of time. If the shut-down is seasonal he will get back into the earning ranks. If it is due to depression and continues a long time he may even go to another place or to another occupation; but as the numbers who want work increase in proportion to the work that industry has to offer them, the likelihood of a job at his own trade elsewhere or even at another trade is lessened, until at the present time it is very slight. As in the indigo plantations of India, already cited, the workers were at such a minimum standard of competence that they lacked the initiative and the opportunity to readjust. Without work in the fields or in the vats they were helpless.

In the United States, when the mines shut down, many miners leave in order to find work, elsewhere. But many remain helplessly in the district; as is shown by the extraordinary relief measures now found necessary by public and private organizations in practically every shut-down.

Business depression the great cause of unemployment.—The greatest single cause of unemployment in the United States is business depression, due to speculation, gambling, and unsafe financing locally and abroad. American life, as indeed the whole modern world under the new industrial

régime, seems to flow like an intermittent spring. War or other catastrophe holds all interest and all energy in its grip. There is ushered in a period of speculation which leads up to a climax of dealing in inflated and fictitious values until the crash comes with stunning suddenness. Banks fail. Contracts cannot be met. Industry trembles and then stops. Receiverships come in for manufactures, railroads, and distributing enterprises. Bankruptcy grips the operator in every field.

Ultimate victims of financial panic the workers.—We are guilty now and then of the absurd fallacy of assuming that it is the gamblers only who suffer from financial panics. The real suffering falls upon the mass of the people who carry on the operations by which commodities are produced. It takes the form of cheapened money and unemployment. It is this circumstance that gives financial and industrial earthquakes their ruinous effect upon the economic competence of the great mass of the people.

The crisis of 1893, occurring just before the United States passed the "comfort stage" in population growth, is a fair illustration of the destructive effect upon those who live at or just above the poverty line. Widespread speculation in England and Germany, dealing in American, African and especially Argentinian mine and land developments through a period of three or four years, aided speculation to become rife in the United States. When the crash came in 1893 and the New York banks had to suspend, stocks went down. Those, like the South African mining stock floated in England, that carried denominations as low as £1., were wiped out. These stocks represented the savings and often the week's wage of the poor, who are always quick to catch the fever for a gamble. The small store which spinsters and widows had laid by, as well as that of laboring men who hoped to gain everything by a small investment, disappeared. In the United States practically every industry was affected. By December

of '93 the comptroller of the currency reported 873 bank failures. Bank clearings dropped to a point lower than at any other time since 1885. The production of coal fell off, many of the mines lying idle. New railway construction practically ceased; while 156 railways with an aggregate of 39,000 miles of trackage were in the hands of receivers. This was practically one-fourth the railway capital of the country. Securities, generally, were down below 50 per cent. of their former quotations. The wheels of industry jolted to a standstill. Labor became restive through the pinch of hunger and through the belief that the speculators were responsible for the crash. Men still remember with a smile the episode of Coxey's Army of the unemployed which marched from Ohio to Washington. In the midst of it all came a bad corn harvest and a drop in the European demand for American wheat. The best wheat was selling at fifty cents a bushel on western farms.[3]

In such times of stagnation, laborers often with their families may be found trekking from place to place in search of employment; but as the disturbance is general, the likelihood of greater activity in the mills of one locality than in another is small. It is a common experience of relief agencies that men who have been steady workmen down to the time of a prolonged unemployment crisis have become discouraged and often careless, frequently turning to drink as a way out of the restlessness, the fear, and the irritation of idleness.

When, therefore, the country recovers quickly from a financial panic, the national treasury piles up a surplus, and money is easy. The recovery is almost certain to take place over the submerged bodies of a great many thousands of people who have lost their narrow hold on self-support and have to make the weary climb all over again.

How extensive is the effect of sudden political and eco-

[3] Dewey, Davis Rich, "Financial History of the United States," 8th ed., p. 446.

nomic upsets, no evidence is forthcoming to prove. But that it is a genuine cause is all too apparent. Its most deadly effect is perhaps the facility with which it opens the way to other causes. Populations increase; wars come on. Industry is disrupted and family support impaired. After the war reconstruction brings eras of speculation with business panics which again interrupt the daily wage. Men who have small outlook and little cause of hope or rejoicing at their lot in life are ready victims of drink, thriftless habits, vice and crime. In such a decline they are all the readier as victims of disease.

As the world grows more populous the struggle for existence must become keener. The greater this competition, taking the form, in the modern world, of competition for a chance to work and earn pay, the balance of things economic becomes more and more delicate. A war, a panic, a new tariff, the discovery of a new process making an old industry obsolete—any of these sudden earthquakes of the economic world rocks the equilibrium, and shakes down the least eligible of the strugglers into the ranks of the socially incompetent, that is to say, into the ranks of poverty.

CHAPTER VIII

THE INDUSTRIAL SYSTEM

MAN'S ethical structure of Society is an unnatural development in the sense that it defeats and redirects basic natural tendencies. At least it attempts to seize upon man's obvious natural destiny and to determine it by human means. So far is modern Society removed from the primeval state of individual man that we may expect to find this new artificial status demanding tremendous readjustments. Wherefore we may look for a correspondingly high degree of breakage through failure to readjust. That is to say, we are likely to find that man's scheme of Society, by which he seeks to better himself upon the earth, is itself producing a high degree of human wreckage. It may not be that this total of breakage is as great as would result in a savage economy, though this is not so certain.

It is the purpose of this chapter to seek, in the scheme of the modern industrial world itself, for poverty that results immediately and directly therefrom. We find that the pressure of population upon food supply is a basic cause of poverty. We find also that organized strife, itself one of the inevitable results of over-population, is a devastator of human welfare and a producer of poverty through death, disease, and disruption of the usual channels of personal and family support. Elaborating this last cause, we find that any rocking of the equilibrium of family economics—job, pay, prices—hurts the folk who live upon their jobs from day to day and have no margin of safety to tide them over the hard places: that it is a prolific cause of poverty.

Justice to the worker not here in question.—Is, then, the present industrial scheme of Society a cause, justifiably so called, which produces an appreciable amount of poverty?

In exploring this phase of our subject it should be pointed out that we are not here concerned with the injustices or the inequities of the industrial system. It is no challenge to us that man may have become slave to a machine; that he may have sold his birthright to gaze at the far reaches of Heaven in the clear fresh air of an untainted countryside; that he may not tarry by the brook and ponder the beauties of nature; that he may not lift his head from sweating labor lest he fail of his daily bread. These considerations, voiced frequently by the socialistically inclined, are no part of our thesis; unless, perchance, they show that through them man is forced below the line of social and economic competence and is thus kept in poverty. Utopias, communistic schemes of group living, and reorganizations of Society to secure alleged equities not now afforded are to be treated, if at all, in our discussion of remedies for poverty. At present we care nothing about the ethics of the modern mechanized world. We inquire only whether it is an appreciable producer of poverty. What is the effect of present-day industrial requirements upon the economic validity of the individual?

Effect of modern industrial system upon population growth.—But this industrial system is our daily bread. How can it, at the same time, be a producer of poverty, a robber of the mouths of babes and men? We have already seen how the coming of machinery set back the day of saturation —the time when the available food supply of the globe would feed no more human beings—so far that hordes of people can be fed, where formerly the available supply would hardly feed existing populations. A world population of 850,000,000 in 1800, the accumulation of unnumbered ages of human development, more than doubled itself within the next hundred years, the first century of the industrial régime.

This result was accomplished by finding more effective ways of getting food out of the earth, but more particularly by making the existing food products and food-producing areas available to all mankind through improved transportation and manufacturing facilities. In 1600 the great pampas of South America were of little use to the inhabitants of London, because few cattle could be brought across the ocean, and no means existed for curing meat for such transport that could be made commercially practicable. At the present day a part of the food supply of the residents of London comes regularly from South America. The people of England, by their manufactures, produce commodities with which they can trade with all the peoples of the earth; securing in return those foods and other necessaries and conveniences which make up their support.

By this means, an England of 10,000,000 people, already uncomfortably crowded for their food supply in 1800, have become a nation of 47,000,000, living in less squalor, on a better scale of daily life than before, if the entire sweep of English life be included in the picture. It is by such means that the jump of 900,000,000 people in a single century is to be explained. Every nook and cranny of the world has been opened up to human needs. An interminable number of commodities is brought regularly great distances—half round the globe—to supply our great urban centers of the present day. A modern city is practically dependent in its entirety upon transportation facilities and the existence of surplus food to be transported from other districts for its use. The people who live in New York City require some 15,000,000 acres of tilled land for the production of their supplies. Their food comes from every continent of the globe and is borne upon the seven seas.

This most dramatic effect of the industrial age is emphasized because we shall need, by and by, to appraise more in detail the ways in which humanity has been so signally

served; in order that we may look into the future of this same industrial system. It is enough to note here that the system has increased the productive efficiency of the soil; but in the main has rendered its great service to man by making existing supplies available to all. The world of today is decreasingly less a series of isolated economic areas, where some are happy and comfortable while others starve. That such inequalities exist there can, of course, be no question: but the siphonage and permeation of wealth wherever commercial consideration can be had in return is a great leveler of economic validity.

The saturation point.—It will be observed, however, that there must be a distinct limit to this free surplus of food thus distributed. If we were to keep on adding to the production of the soil that would be a positive increment in the nature of interest upon our capital of food supply locked up in the earth. But if we merely open up new ways of reaching the existing values, then we are directly using up our capital. The day must come sooner or later when numbers will equal the supply and saturation has become a fact. Thanks to the industrial system we have given the world's population a tremendous expansion by bringing existing food supplies to every part of the world. So rapidly has this process gone on that by all indications we are headed directly for saturation and an ever-increasing incidence of poverty, privation, and starvation, not later than the year 2100.[1]

Of course, if man shall ever discover—what the humble green leaf already knows—the art of taking his food directly from the sunlight and the air, then the question of a limit on food supply will be indefinitely postponed. And no man can say that humankind will not make that discovery: but on the other hand, no man can give assurance that we shall. Under the circumstances we are compelled to assume that

[1] See Ch. V, *ante*.

machinery has brought man his power over his environment, giving him ease and comfort; that it is his greatest blessing; but that at the same time it is his greatest danger, since it lulls him into a sense of security at the very time that it is removing every obstacle to rapid and indefinite multiplication of numbers. The industrial century just passed has given a tragic meaning to that assertion of Huxley that man has set aside nature's process of killing off those less able to survive without establishing an artificial curb to his multiplication beyond available means of subsistence. Today that wonderful growth of industry that seemed to set aside the thesis of Malthus by causing the resources of the earth to appear boundless, remains to prove that thesis to the hilt by the unquestioned existence of hordes of additional human beings produced at a rate far in excess of any advance we have made in our ability to extract food out of the soil.[2]

Effect of the industrial system upon man.—What changes has the industrial system made in man's method of living? Primeval man dwelt in caves and roamed the earth preying upon other animals and gathering fruits for food. From human relics of past ages, and from the habits of the anthropoid apes, to which man is closely akin, it seems certain that man is by nature gregarious. He has always tended to live in colonies. He needs just as much fresh air and sunlight, apparently, as any other animal.

For unreckoned ages he lived in this roving manner. He was a hunter. Later he domesticated some of the wild animals he found about him and acquired cattle. From a hunter he became a shepherd, nomadic still, but a follower of herds, from which he took his chief sustenance. Comparatively recently in his history, he learned how to till the soil. He discovered metals, and acquired the art of working them. Then began an agricultural economy which left man still in the

[2] See East, E. M., "Mankind at the Cross Roads."

open air and the sunlight, indeed it encouraged his being there, but it also tied him more definitely to a single locality.

Succeeding economies in America.—When white men first came to colonize the North American continent they found the red man living in villages and cultivating the soil in a desultory fashion, but depending chiefly upon hunting and fishing for a living. He had developed household arts to a considerable degree. Wherever the white man went the Indian fell back, and the hunter gave way to the tiller of the soil. It is altogther probable that there were almost as many red men in the North American continent as could have been supported there by a hunting economy, at the time the whites first came. Nature had her own way, uninterrupted, in the matter of thinning the population by disease. The great scourge of the Indian in 1620 was smallpox. The Indian did not know the cause and, of course, was ignorant of the way to prevent its spread. In the early years of the Plymouth and Bay Colonies in New England, this one disease carried off nearly half the Narragansetts as well as about half the white settlers.

But the white man turned the productive soil to the growing of grass, vegetables and fruits. And upon that land he placed a goodly supply of cattle, thereby increasing the potential sustenance of the territory many fold. His villages sprang up everywhere. He multiplied at a rate unknown among the red men. In some periods of our colonial development, the population doubled itself in twenty years. By 1800 there were over 3,000,000 whites in the North American colonies.

But the peasant economy of Europe was already marked for destruction.—Industry soon brought free roving man under a taming spell. With the coming of machinery he was destined to stop his roving; to limit his haunts to a place to dwell and a factory floor on which to work. He was to circumscribe his activities to the humdrum process

of eating, sleeping, and tending the machines. He was to turn all his energy and all his attention to the building of a system of production. The art of living, for him, was henceforth to be the art of keeping fit to produce by labor.

Industrial worker no longer produces his own sustenance.—In this new system the individual would not produce the necessaries of his own existence. His task was to be the performing of manufacturing processes which would make marketable goods; in return for which he was to receive a weekly wage. If the goods his efforts produced would not sell for the equivalent of a wage necessary to keep him physically fit; then he could not have such a wage from his labor. Indeed, since he himself did not make the machines, did not own the building in which they were placed, did not provide the money with which to maintain the equipment for the operation of this process of manufacture, he could in no case expect wages as great as the value of the product he turned out. He must concede profits to the capitalist who did provide the money and who did own the plant.

In the old peasant economy, though the cottager owed rents and military service to his lord, he did approximate a condition in which his labor directly supported him and in which he became the owner of all the values which his labor created. He controlled his instruments of production.

Modern industry a quest for profits.—The industrial system is based upon a different principle. Modern industry is a problem in profits. Manufacturing processes are carried on, not for the benefit of the workers themselves, but for the benefit of those who are investing their capital and their managerial skill in the enterprise. The workers, at best, get a living out of it.[3] They could not be there if they didn't; and since they are necessary to the process, a living wage is the minimum below which industry cannot let them fall without defeating its own purposes. Our question is

[3] Ryan, John A., "A Living Wage," 1900, p. 150.

how much of a living is in that wage. How great is the incidence of sickness, of unemployment, of early superannuation, of industrial accident, of discouragement and others of the several intermediaries that lead to poverty? Is it a living wage after all? And if not, then how extensive is the fringe of those who fail to maintain physical and social competence upon it?

The increase of wealth.—The world is making more wealth than ever before. It is making it at a rate somewhat greater than the corresponding rate in population growth. This it is enabled to do by the improvement of machinery and the constant evolution of effective processes. This wealth is flowing into the pockets of the workers at the old rate of the minimum wage necessary to maintain a supply of labor, varied temporarily by labor organization demands, and in the long run by a growing democracy all over the world. The chief outlet of all this wealth is into the pockets of the well-to-do who live by owning rather than by doing. They have capital invested upon which they receive dividends.

The national income.—If the 40 billions of our national income where to be divided equally among all the people of the United States it would be found that each individual has not more than $360 as his share. But the national income is not so distributed. In 1926 one-third of the entire amount went to persons whose income was $2000 per year or better. These persons totaled only 4 per cent. of the population. If the total be reduced to 29 billions and then divided among 105,600,000 persons the *per capita* drops to $256. In 1919, there were 12,530,670 persons in the United States with incomes below $1000. One per cent. received $8000 or better. Five per cent. had $3200 or better; 10 per cent. received $2300 or better; and 20 per cent. had $1700 or better.

Real earnings of industrial employees in the United States.—According to the National Bureau of Economic Research, the real earnings of industrial employees in the United States,

using the dollar of 1913 as a base, rose from $656 in 1909 to $682 in 1918.[4] By 1926 it had climbed to $857 (approx.). It must be remembered, however, that these are the average earnings of those only who had work. The unemployed are not in the picture. When we reflect that most of these wage earners are heads of families and that the average family as revealed by intensive studies among wage earners' families is 4.9 persons, it becomes apparent that the wages received are approximately the minimum necessary to keep the workers alive, but not much above the poverty line. For vast numbers of them it means poverty and the prospect of poverty from generation to generation.

The "bare living" notion.—Modern industry is essentially a process of production for profit to those who own wealth. It is the common philosophy of the times that mill workers will never receive, as a matter of course, more than a bare living for their labor. "That's all they may expect. That's all they're worth. If they were worth more, they would, of course, get into the owning class and begin to earn dividends. Being so ordinary they can expect only ordinary blessings." This reasoning is so deeply ingrained in the public mind that in America today we look with equanimity upon private fortunes of ten, twenty, forty, a hundred millions of dollars. Property is sacred and its possession entitled to the full protection of the law. An income of a million dollars a year to a single individual, who still can eat but three meals a day, and whose personal needs are no greater than those of any one of the 100,000 workers who live in the valley below his mansion, is rated under the existing law as right and just to all men. We have not the slightest question that the recipient of that income has a full right to it. And we do not connect it in any causal way with the high death rate, the crowded housing, the inadequate sanitary arrangements and the general evidences of poverty and squalor which we

[4] "Incomes in U. S.," Vol. 1, 1909–1919.

can see through binoculars from his veranda. We say that God did these things: just as God does everything else that we are not exactly clear about. We say with reason that if the rich man's millions were to be distributed this year among the hundred thousand as the additional fruit of their toil in the rich man's mills, it would flow out of their pockets at once, and eventually would be found in the rich man's "pay slip" again. Admitting the industrial régime to remain as before, this would surely happen.

The richer the few, the poorer the many.—In looking critically at this factor of profits rather than good living as the aim of modern industry, we should not be astonished to observe the statistical truth that wherever large single fortunes begin to appear there also will be found a parallel correlation of poverty. The richer the few the poorer the many. This condition arises from the fact that any quantity—the total wealth turned out by industry in a year in the United States, for instance—can be divided into any number of parts *so always the sum of the parts does not exceed the whole.* Thus if we divide one hundred dollars into one hundred parts we can give one dollar to each of a hundred individuals. If we take ninety of these parts for a single individual, we have but ten left for the other ninety and nine. No one denies that the results of the labor of the 43,000,000 wage earners of the United States is a measurable quantity. If now 33 per cent. of the "profits" of their industry go to 4 per cent. of the population, it is certain that only 66 per cent. remains for the other 96 per cent. of our people. Hence when the distribution of wealth becomes markedly unequal, the margin for some grows so small that they must fall into the ranks of poverty. In the modern profit-making economy, the presence of large fortunes is in itself evidence of the presence of much misery on the other side of the balance.

Working men in Chicago.—An interesting glimpse of the share which the wage earner may expect from the modern

industrial system, working at its best, is revealed by a brief study made in 1926 among unskilled workmen in Chicago, by Miss Leila Houghteling. Four hundred and sixty-seven families, the breadwinner of each of which had been regularly employed during 1924 and each of whom was an able-bodied workman, were chosen. Only 5 of these wage earners were under 25 years of age. Three-fourths were in the vital years between 25 and 45 while about a fourth were over 45. Only 10.8 per cent. of the whole group had been in the employ of their respective firms for less than 2 years; 47.8 per cent. had been so employed for at least 5 years; while 23 per cent. had been so employed for 10 years or more.

Here then was a group of steady workers, mostly in the prime of life; long satisfactory to their employers and presumably at the top level of efficiency and worth to their companies. They were, therefore, working at maximum pay, receiving compensation far above what could be expected by the average unskilled workman who wanders from job to job and is migratory with the styles and seasons.

None in this group received less than $800 for the fully employed year. The top range was $2200. The majority were below $1500. Considering their families, the survey found that approximately two-thirds of the whole group were receiving a wage insufficient to meet the requirements of the Chicago standard budget, so called, which is the minimum estimated by the Chicago relief agencies for the maintenance of physical efficiency in their dependent families. In 108 cases the mother went out to work, in every instance apparently, because the husband's earnings were not sufficient. In all, 355 families supplemented the wage earner's income from the wife's or the children's earnings by taking in boarders, or through borrowings or gifts from friends or relatives. With these various additional helps, just over one-half were able to keep up to the minimum budget standard. One hundred

and thirty-four received free assistance from the social agencies of the city during the preceding year.

This very small cross-section of the best conditions among the lower levels of employment indicates that even though the earner is able-bodied, and even though he has work and is steadily employed, he is nevertheless at and, in a large minority of instances, below the poverty line.

New York and Federal studies.—If we turn again to Professor Chapin's study of wage earners in New York City, and to the numerous surveys summarized in Chapter III, we shall find that with necessary allowance for the changing dollar, the workingman is getting about what he received at the opening of the century—enough to keep body and soul together provided the infant death rate keeps up and the housewife is thrifty. The far-reaching studies made by the United States Bureau of Labor brought out the fact that nearly half of the 25,440 families studied in the first survey were living below a competent standard; were in fact underfed, underclothed, and poorly housed.

The first of those studies was made in 1902; the second in 1918–19. In the second group were 12,096 families. In both groups only the independent workingmen's families were chosen, in order to provide a cross-section of the working people of the United States. The wage totals in the study of 1918, exceed those of the earlier study, because a dollar had lower purchasing power; but the proportions of underfed and underclothed persons were about the same. The passing years show little change, since it is a feature of the system that the workingman is only a means to an end. He is that bit that cannot be quite eliminated through mechanical process. That he secure more compensation than will barely support him is foreign to the principle of the profit-making operation.

The special hazards of industry.—But if this is the case with groups of wage-earners who are able-bodied and who are pretty steadily employed, what shall we say of the vic-

tims of industrial accident and disease? Of those who are quickly worn out because of the strains of mechanical labor? And of those who cannot find work to do? If men are poor for lack of a sufficient wage when at their best, then, as we may see, they are quickly thrown into dependency if sickness or accident intervenes or if the labor market dulls. It remains to examine more particularly the incidence of breakage and disease which industry itself directly causes; and also the problem of unemployment.

Medical science and sanitation have done much to reduce the danger of occupational diseases. Dust blowers have taken the dangerous lung infections away by forced draft. Better chemistry has banished "fossy jaw" and other taints of the work process. Public regulation of the common towel and drinking cup have set up no mean defense against other of the more deadly communicable diseases. Yet the physical wreckage of the modern high-speed factory system is still alarmingly high.

Conditions of industry not favorable to man.—If we look at our industrial system in rapid sweep we may see readily why it is so dangerous to the worker. Man is an outdoor animal, requiring plenty of roughage in his food. Though he is, perhaps, the most capable of all the animals in readjusting himself, since he is more intelligent, still the readjustments which he has been called upon to make within the short space of a century are staggering. It is no surprise that he should uncover unsuspected liabilities to diseases and to early superannuation because of the high speed, the unwholesome temperature and the air with its chronic deficiency of sunlight. The worker, following the line of least resistance, becomes thus a haunter of self-made caves arranged to favor his handwork instead of his body. He feeds himself on concentrated foods, bolting them in order to save time. There is no time to walk to work. Indeed, in modern urban life, distances would not permit. He is hauled to the job

and dumped practically into his overalls. He goes home by the reverse process. He gets exercise, for the most part, at his job; is very active under much strain all day, or all night if that is his shift, and returns home too tired in many cases to digest his supper. It is easy to see how readily he wears out at the daily grind of high-speed factory labor. And all the more is this the case when we examine the content of modern manufacturing processes. There are more than a hundred and fifty processes in which poisonous lead is used. Poisonous gases, some of them too new to be appraised with regard to their effect upon the human body, are constantly encountered by the workman.

Occupational sickness.—The incidence of sickness in the population of the United States and its effect upon the economic status of the individual are treated in a later chapter. At this point it is pertinent, however, to indicate the bearing of the industrial system upon the worker's health. How far is ill health among our industrial workers attributed directly to the nature of the employment? What diseases are strictly occupational? An occupational disease, according to Thompson,[5] is "a malady due to specific poisons, mechanical irritants, physical and mental strain, or faulty environment, resulting from specific conditions of labor." In this definition it is not to be forgotten that many of our general and widespread diseases, like tuberculosis and pneumonia, are given their opportunity to attack through the weakening effect of numerous ailments—resulting directly from the nature of the victim's employment.

Thompson lists six groups of harmful substances; such as metallic poisons; toxic gases, vapors and fumes; toxic fluids; irritant dusts and fibers; organic germs; and miscellaneous irritants. He offers four groups of harmful environmental conditions; such as air compression and rarefaction; excessive humidity; extreme heat and cold; and excessive light

[5] Thompson, W. Gilman, "The Occupational Diseases," 1914.

(such as electricity and x-ray). Occupational injuries he groups under six heads, as injuries to the blood; to the nerves, muscles and bones; to the eye; the ear; the mouth, nose and throat; and to the skin.

The long list of dangerous chemicals now necessary to manufacturing processes is a fact too familiar to need further elaboration. It will be helpful only to point out the degree of morbidity and mortality usually attributable to occupational causes and to connect them as best we may with the economic struggle of the individual to keep himself and his dependents above the poverty line.

Industrial system shortens the lives of the workers.—At the outset it is a jarring fact to learn that workmen in general live less than half as long as the leisure class.[6] This is the indication from English data. Certainly whether this disparity is as great in the United States, the fact of a very great difference argues undue strain upon the workingman. Thompson cites data for Massachusetts covering all workers 25 years of age or over, through a space of 42 years from which it appears that the average age of all classes at death was 51.82 years, but that females in trade lived only to be 39.1 years old; while trainmen, teamsters, and soldiers died at 39.36. Sedentary workers (indoors) lasted till 45.42 years old. Indoor actives averaged 48.80; and sailors (on the ocean) 48.57. Those who followed no special trade lived to be 49.06. The indoor business man went off at 49.60; while outdoor actives rated 51.34. Professional men stood at 52.13; and cultivators of the soil showed 66.29.[7]

This classification tends to indicate what there are no available data at present to prove, namely, that the industrial system is by its nature a prolific cause of sickness and early death. It is not surprising that outside of a relatively small group of cases of lead or mercurial poisoning or suffocation

[6] Thompson, p. 15.
[7] *Op. cit.*, p. 17.

by monoxide or other gas fumes, there is no way of showing that employment rather than home environment or other cause outside the mill or mine has been the immediate inducing cause of the sickness. Now and then the behavior of some special disease may afford some proof. Thus it appears from the Federal Census returns that in 1908, out of every 100 deaths of occupied males, 25 to 34 years old, 30.9 died of pulmonary tuberculosis. An analysis of the prevalence of this disease in certain selected industries showed that if this ratio of 30.9 per 100 be taken as a basis for comparison, that disease took the lives of 49.2 out of every hundred workers in these special industries in the given age group who died in that year. For boot and shoe workers it was 44.1; for bookkeepers 41.9; for tailors 41.2; for barbers 40.1; for farmers 25.6; and for miners and quarrymen 5.3.[8]

But data of this sort afford only the merest indication; since persons predisposed to tuberculosis will avoid mines and quarries or the dusty trades if they have any choice; so that at best, we can assume only that conditions in those industries are more favorable or less favorable to persons with weak lungs.

Lead poisoning the most frequent.—As a general statement, it is conceded by departments of labor and industry and of Public Health that the most dangerous trades are those using lead; paint grinding and finishing work where lead coatings are sandpapered. Mercurial poisoning is a constant menace. Numerous acids used, as in the storage battery manufacture, are responsible for a high incidence of poisoning. Much trouble comes to the workman from abnormal air pressures in which he must work and to and from which he must change at frequent intervals. Bends and other caisson troubles take heavy toll in the bridge and building trades.

U. S. Public Health Service Survey. 1925.—The United States Public Health Service, in 1925, made a study of the

[8] U. S. Census, 1928, Bulletin No. 104.

incidence and duration of disabilities from important causes lasting longer than one week among 424,573 persons engaged in industry in 1924, and also summarized the experience from 1920 to 1924.[9] The individuals studied were all members of industrial mutual benefit associations and company relief departments. All accidents, industrial and most of the non-industrial, and all disabling illness such as venereal, for which mutual associations refuse to pay benefits, were excluded. These exclusions also included chronic diseases contracted prior to joining the association. For these reasons the result of the study is an understatement as to the total of sickness; but a still better indication of the incidence of disease and ill-health resulting directly from the nature of the occupation. Nevertheless, as these were all but a residue of the disabling sicknesses of the persons surveyed for the period, the cases include illness from all causes. For instance, influenza, an epidemic disease not peculiar to industrial workers, represented 18 per cent. of all the 41,830 cases found among the 424,573 workers. Women showed more than twice as many cases per thousand as the men, even though diseases not common to both sexes were excluded.

At best we can conclude from these statistics that industry with its daily grind of nerve-and-body-straining labor under unfavorable conditions of light, air, and temperature is the firing line in man's battle with disease. The well-to-do are apt to fall sick: the laboring people are pretty sure to. And when they do, they are almost immediately without funds with which to pay for medical treatment and the necessaries of life itself. Debt begins to pile up and worry settles down upon the household.

Industrial accidents.—Still another disabling effect of modern industry calls for mention. It is more easily identified than occupational sickness. This is physical injury met with by working people. Industrial accidents are many. In

[9] U. S. Pub. Health Service, Reprint No. 1060.

the United States it is estimated that industry kills at least 23,000 every year and disables not less than 2,500,000 [10] more for a period exceeding the day of the accident. This total of injuries equals 5.9 per cent. of the whole 42,289,969 persons who, according to the census of 1920 were engaged in gainful occupation. This proportion would be much higher if we exclude from the gainfully employed the professions and other services not usually thought of as "industrial." The U. S. Bureau of Statistics, in 1923, estimated a loss of 227,169,970 days' work and $1,022,264,866 in wages lost each year from these injuries. The railroads killed 1479 employees and injured 124,655 more during 1924. The anthracite mines killed or hurt 30,241 in 1924, nearly one-fifth of all the workers employed. A loss of 4,000,000 labor days by 158,000 men seems like a terrific risk when it is considered that few of the miners' families could forego a daily wage for any length of time without debt or charity. Thus in spite of a safety movement now famous as an American accomplishment, the risk of industrial accident carried by the manpower is truly great. As we have seen, it is not merely a risk of injury and probable death: it involves the submergence of the worker's family below that line of competence near which it constantly dwells.

Unemployment.—And now to the heavy burden of accident, sickness, and wear-and-tear which the industrial system directly imposes upon the human instruments of it, we must add a still more deadly means by which that system thrusts the individual and his dependents below that social specific gravity point which we call the poverty line. Inability to find employment is perhaps the ugliest feature of modern industrialism. The majority of us are abject slaves to the system. We have one job that we can do. We live from hand to mouth. The merest few of us are free from debt. We couldn't move if we wanted to. Nevertheless, hordes of

[10] Stewart, Ethelbert, *The Annals*, Vol. cxxiii, Jan., 1926, p. 3.

us do travel from one field to another desperately seeking the necessary job. If the mill or the mine or the works, whatever they may be, shut down, immediately our work stops; our living costs go right on, of course; and we begin to live on the infinitesimal surplus we have stored up. Then we buy on credit: then we try to borrow: then we patronize the bread line, the soup kitchen and finally the relief agency, which gives us in a generous and helpful way the wherewithal to live, securing the funds from the surplus of the rich who are whole-hearted enough to divide with us those profits which the system has accorded to them as investors in industry.

U. S. Bureau of Labor Statistics. New York Study, 1915. —How real is the peril of unemployment in the United States? In 1915 the United States Bureau of Labor Statistics [11] made a census count of all the families living in 104 blocks in New York City. These were chosen to be as nearly representative as possible of the various industries and nationalities. In addition, and as a cross-check, 3703 individual tenement houses and residences in widely distributed areas were surveyed in the same manner. All persons who had any employment whatever, regular or irregular, full time or part time, when the examination was made, were recorded as employed. The survey covered from January 30 to February 17. There were in the entire count 54,849 families containing 229,428 individuals among whom were 95,443 wage earners. Of these wage earners 15,417 or 16.2 per cent. were without work of any kind. The families whose wage earners were without work totaled 11,723 or 21.4 per cent.

On a careful estimate of 2,445,000 wage earners in the city of New York, this study indicated a total of 398,000 workers who were without employment. But this is far from showing the hardship of unemployment. In addition to those who were wholly without work there were large numbers who had

[11] Bulletin No. 172.

work only a part of the time. Accurate data for these were not secured in this study.

It must not be overlooked that this was a study of families, that is, of people with homes. During the course of the census it was ascertained that there were in New York City in public lodges for the homeless, 2728 persons; and in cheap lodging houses and private establishments, 21,324. A miscellaneous remnant of 684 found sleeping in saloons, on the streets, or bridges, docks and elsewhere, making up a total of 24,736 of the homeless who were also without work. These, the "least eligibles," would, of course, be soonest out of employment.

To be out of a job even for a few days goes hard with the family that depends upon the Saturday night pay-slip to meet the grocery bill already contracted. It is illuminating when viewing the effect of unemployment upon the family budget to note that the largest percentage of the unemployed in this study of 1915 were idle from 31 to 60 days. In this period group were 20.4 of the males and 21.8 of the females. The next largest group—16.9 per cent. of the males and 14.6 per cent. of the females were out of work from 61 to 90 days. Enforced idleness extending from 120 to 180 days was visited upon 15.6 per cent. of the males and 13.9 per cent. of the females. Eleven and four-tenths per cent. of the males and 9.3 per cent. of the females had been out of work more than six months.

It will be recalled that war broke out in Europe on August 4, 1914. The year 1915 was therefore a period of violent readjustment of industry to war conditions. The making of war supplies and other goods with an increased foreign demand began to boom; while many lines, suffering from interrupted markets, slumped. Unemployment was acute and the number of bankruptcies told a tale of strong business disruption. We should not accept the year 1915 as typical, therefore, of the usual effect of the profit-making industrial

system upon the economic status of the individual. We shall have to look into other years.

U. S. Bureau of Labor Statistics. Study of 16 Cities. 1915.—In passing, it should be noted that a second study by the Federal Bureau covering 16 cities in the East and Middle West was made in March and April of that same year. It discovered that in the 401,548 families canvassed in these 16 cities, in which were a total of 1,694,895 individuals, there were 647,394 wage earners; of whom 74,218, or 11.5 per cent. were out of work. In addition there were 107,494, or 16.6 per cent. who worked only part time. Fifteen per cent. of all the families had their breadwinners out of work. This second study took account of the causes given for the lack of a job. Those apparently able and willing to work but unable find it totaled 82.7 per cent. of all the unemployed; 11 per cent. showed sickness or disability; 0.5 per cent. due to strikes or lockouts; and 5.9 for other miscellaneous reasons.

The period, 1914–1921.—Let us turn now from 1915, a year in which unemployment was attracting public attention, and look at its course throughout the decade beginning with the Great War—a period of unusual expansion in American industry. By 1916, when the readjustments of the opening of the war had been made, American manufactures began to boom. For the manufacturing industries as a whole, the greater part of the period from 1914 to 1921 was a time of marked prosperity. It was a time of expansion in factory workers' earnings and also in factory pay rolls. In December, 1916, average weekly earnings were 23 per cent. higher than in June, 1914;[12] and the total weekly pay roll had risen 50 per cent. above the former date. By the end of 1917, average weekly earnings were up 41 per cent. and total wage payments had gone up 71 per cent. At the end of 1918 the increases were 84 and 119 per cent. respectively. The highest peak of the period in total wage expenditures came

[12] See N. Y. Dept. Labor—Spl. Bulletin No. 113, Sept. 29, 1922.

in June, 1920, when they stood 177 per cent. higher than in June, 1914. Average weekly earnings kept up their advance until October, even though the country was then almost in the midst of the serious depression of 1920–21. The decline in pay rolls was expressed mostly in reductions in working forces. The low point in factory pay rolls came in January, 1921. This was also a period of numerous bank and business failures. In the first half of the period great numbers of industrials were withdrawn for military service, causing a scarcity of labor and an influx of women into factory work. In the second half, the soldiers were discharged at the rate of about 400,000 a month and dumped directly upon a falling labor market. Hundreds of thousands of discharged soldiers must have remained unemployed for months before they found it possible to place themselves in industry.

The unemployed in 1914, in Massachusetts, a fair index of the rest of the country, reached approximately 9.6 per cent. of the industrial working force. This was the highest since the depression of 1907–8. Its top figure came in the last quarter of the year, when it stood at 15 per cent. In 1915 it had receded to 7 per cent.; falling to the low figure of 2.6 in 1916. By 1917 it had crept up to 3.5 and in 1918 stood 2.7. The end of that year saw the country in the slump of new adjustments because of the return of peace. In the first quarter of 1919 the percentage stood at 11.6 but averaged only 5.2 for that year. Then came the depression of 1920–21. Beginning at 3.2 per cent. in 1920, it mounted to 28.7 by the end of the year and averaged 20.8 for 1921.

In a study of unemployment in Columbus, Ohio,[13] for the years 1921 to 1925, 17.4 per cent. of all wage earners were idle in 1921. In 1922 this figure dropped to 9.6. In 1923 it stood at 8.4. In 1924 it jumped again, to 13.0 and then declined in 1925 to 11.2.

The largest single group of these idle workers were off

[13] U. S. Bureau Labor Statistics, No. 409.

the job from 4 to 10 weeks, the next group 52 weeks or over, and the third group from 30 to 40 weeks. Slack work was given as the principal cause for each of the years except 1922, when sickness slightly outweighed it. Slack work accounted for 79.4 per cent. of unemployment in 1921. Sickness accounted for 13.1 per cent. and old age or retirement embraced 7.3 per cent. In 1922, 19.5 per cent. were idle because of strike, a cause which may assume large proportions in localized studies, but is a relatively small cause of unemployment in general. Viewing this group of employees at a glance throughout the five-year period, a time of business prosperity, we find in each thousand wage earners 823 employed full time; 83 employed part time; and 94 idle.

Trounstine Foundation Study, 1902–1917.—Mr. Hornell Hart, making a study of fluctuations in unemployment in cities of the United States for the years 1902 to 1917 inclusive,[14] found but two periods, one in 1907 and the other in 1917, when the demand for labor exceeded the normal supply. At all other times there was unemployment fluctuating from 4.7 per cent. to 16 per cent. of the supply and involving totals of from 1,200,000 up to 4,600,000 men. The average number of industrial employees out of work during that period was 2,500,000, representing approximately 10 per cent. of the active supply. The President's conference on unemployment, held in October, 1921, concluded that the total number of industrial workers out of employment at that time was approximately 3,500,000.[15]

Children's Bureau Study, 1923.—How hard are the family conditions imposed by unemployment is shown by a study of Unemployment and Child Welfare, made by Miss Emma Lundberg for the Children's Bureau[16] in a midwestern and an eastern city in 1923, just following the depression of

[14] Helen S. Trounstine Foundation, Vol. 1, No. 2, May 15, 1918.
[15] Report, Pres. Conf. on Unemployment, U. S. Govt. Print., 1921, p. 52.
[16] Children's Bureau Publication, No. 125.

1921–22. The group of 366 families surveyed represented as nearly as practicable a cross-section of the families of unemployed men in which there were two or more children under 18. Many of these men were highly skilled, and received fair pay when employed—from $75 to $200 a month. Earnings prior to the depression had permitted many of these families to begin payments on homes, lay aside money for the education of the children, for possible emergencies and for old age. They were at the same time living comfortably. Over two-thirds of the fathers had been out of work more than a year.

During unemployment of the father at his regular job, the complete family resources of four-fifths of the group ranged from $25 to $100 a month. This figure included all temporary jobs of all members including the mother; all savings, loans and purchases on credit, assistance from relatives and help from charitable agencies. Maintenance cost footed up one-half of the living level maintained while the father had work.

Of course, the standard of living dropped sharply. The evidence indicated unmistakably that the money for the family's food was, in some cases, secured "at the cost of permanent injury to the health of the mother and neglect of the children." Over four-fifths of all the families were, at the time of the study, in debt for food, rent, fuel, medical attendance and other necessities. The group had been practically free of debt before the loss of work. Almost two-thirds of the group reported the illness or disability of one or more members during the time the father was out of work. This account omits the worry and anxiety which these unfortunates inevitably suffered; and the unwonted dependence upon charity to which they were forced. It is but a glimpse at a group of working men who, in these two cities, totaled between 10,000 and 12,000. The 1315 children in the 366 families studied must be multiplied therefore into a small army

of underfed, underclothed and in all ways underprivileged little folk because of the inability of able-bodied and willing men to find work in our modern industrial system.

Man irretrievably committed to the industrial régime.—A century ago, when the population of the world was less than half its present total, man could have exercised a free choice in the adoption of a mechanized world. He could have stuck to his old domestic economy and continued to live primitively upon the soil. Having chosen what seemed like the road to riches and happiness, he is now irretrievably committed, even though he finds to his sorrow that this same mechanized world means not riches and happiness for all, but rather affluence for a few and wretched toil for the many. It has not changed the way of the world through all past ages. It has but intensified the inequalities of the past. And this it has done not by enhancing the acquisitiveness of the few, but rather by making possible such increase in numbers that it is only by speeding up industry that the individual can find enough food. Man lives today in a fool's paradise. He breeds at the same old prehistoric rate. He struggles with all his ingenuity against disease that the life of every human being may be prolonged. He practices every known means to preserve the lives of the lame, the halt, the blind and the defective, liabilities all, in the hard race for survival. He delves in every nook and cranny of the globe for food and other values which can be converted by his industry to his needs. The end of this process is all too obvious. As the days go by, the incidence of wretchedness and privation among the toilers in industry must grow greater and more burdensome. Numbers are rapidly outstripping the food supply. The result will be hunger with increasing frequency and in ever greater degree. Sickness, accident and the failure to find work are the physical manifestations of this wear and tear which the industrial system imposes upon the workers, but its most deadly effect arises from the fact that it is

filling the world up with workers who, in ever-increasing numbers, cannot have work; yet who must have food or starve. The process of spreading out the food to these mounting numbers requires that a heavy remnant—a growing remnant—of these workers must live in poverty.

The worker's hold upon life is thus precarious; so that it is not surprising, when war or other political change suddenly disrupts markets and submerges some industries while elevating others, that the hardship should fall first upon the individual with the insecure foothold. And this likelihood increases as population presses ever harder upon food supply.

CHAPTER IX

NATURAL HELPLESSNESS

In the discussion of over-population, of war, of political and economic change and of the industrial system as causes of poverty, we have been dealing with social rather than individual or personal forces. They are environmental, acting upon the individual from the outside, and to a large extent, independently of his will or action in the matter.

Causes of poverty arising within the individual.—We come now to the citizen himself. Whether through his fault or otherwise, the remainder of our list of causes involves his attitudes, his efforts, his oppositions, his weaknesses always to some extent. Infancy and old age, which we have grouped under natural helplessness, might conceivably be classed in either group. They represent a condition in the nature of things, beyond the victim's control; but the individual can, and by his effort does, discount the influence of this cause in varying degree.

Whoso in a selfish world is unable to help himself is poor indeed. In the modern state every individual is presumed to support himself and those who through natural helplessness, infancy and old age, are legally dependent upon him. If he has no property and cannot earn, he must fall back upon his relatives. These failing, it becomes usually a problem for neighbors and friends. After that, the public will relieve his distress through taxes.

The naturally helpless are natural dependents.—It is a first axiom, then, that the naturally helpless are natural dependents. As children they must be supported by their par-

ents and their grandparents. As aged people they must depend upon their children and their grandchildren. Children up to the age of 14 may be considered wholly dependent; while up to 18 they are in large degree partially so.

Numbers in the United States.—There were in 1920 some 38,000,000 [1] persons in the United States who were either under 15 years of age or were 65 years or over. These are the natural dependents who must be supported by others, if they have no inherited or accumulated means of their own. In addition, there were about 5,300,000 between the ages of 15 and 18 who were for the most part partially dependent upon others. Thus for every two persons in our population there is at least one individual who because of infancy or old age is likely to be dependent.

The economic instability of the American home.—The census of 1920 reported 24,351,676 families in the continental population. Over half of these (12,943,598) rented their homes. Six and a half million (6,522,119) owned their homes free and clear. The average number of persons to each American family was 4.3. When we recur to the fact that the average yearly income of industrial workers in the United States in 1926 was $850 approximately,[2] and that the women of the poor of American cities breed nearly twice as many babies per mother as the rich and the well-to-do,[3] we may conclude, in the absence of actual statistics, that the heavier part of this burden of the bearing, support, and burial of the young falls upon those who are at or below the poverty line. A common reason for appeals for charitable assistance is the pregnancy or confinement of the housewife at a time when she has young children to care for and her husband

[1] U. S. Census, 1920. Population 65 years and over estimated from Massachusetts and Ohio old age pension surveys at 5%. See Mass. Senate Doc. No. 5, Nov., 1925. Rep't Ohio Commission on Health and Old Age Insurance, 1919.

[2] National Bureau of Economic Research, "Incomes in U. S.," Vol. I, 1909–19.

[3] See Ch. V *ante*.

falls sick. It is usual for family relief societies to be called upon for assistance at the time of confinement. The use of contraceptives has yet to win its way as a rational principle of family life in America.

Bearing and rearing children the chief task of the home.—The burden of the family is mainly, of course, the burden of bearing and rearing children. As we have already seen from intensive studies of groups of wage earners' families,[4] the presence of several children almost inevitably forces the mother to take in boarders or lodgers or in some cases, with the help of day nurseries, and the withdrawal of the oldest child from school, to go out to work herself. It is also an undoubted fact that the tardiness with which legislation regulating and limiting child labor is brought about is due not so much to the opposition of employers and capitalists, as claimed, but to the deep-seated consciousness on the part of the law-makers that the families of the poor who have practically all of the children who would have to work, are in dire need of their earnings. It is again the problem of the living-wage and how it shall be made up.

In 1910 there were 1,990,225 persons between the ages of 10 and 16 in gainful occupations. This represented 10.8 per cent. of all persons of those ages. In 1920 this total had fallen to 8.5 per cent. The amount of labor performed by these minors is of course impossible of ascertainment, but it is known that a great deal of it is part time and that it is intermittent, with long stretches of unemployment.

The line of economic competency in family growth.—Centuries ago Francis Bacon said, "He that hath wife and children hath given hostages to fortune."[5] Here in America, where the position of the workingman is rated the most eligible in the industrial world, the presence of children in

[4] See Ch. II *ante.*

[5] Essays of Francis Bacon, "Of Marriage and Single Life," Essay VII.

the home is an anchorage in poverty. In relief studies it is a well-recognized cycle of competence and dependency that begins with a young man at the point of marriage, earning a living and holding his head above want. Then come the children. By the time the third has arrived his surplus has dwindled and his earning power cannot keep pace with the demand. From that time until the children are able to earn, his family is in poverty. For a brief period before the children leave to establish homes of their own, the family pulls up again above the poverty line. By and by the children have gone. The father hangs on for a brief space until he becomes too old for his best effort. Then he and his wife are facing a dependent old age. For the lower grades of labor this is almost the inevitable family life-cycle. The greatest cause, it may be, among many, is the drain of bearing and rearing children on a wage that is set at the minimum of subsistence.

Old age.—About 5 per cent. of all the people who live in the United States are 65 years of age or over. The percentage is 5.1 in Massachusetts, and 5.4 in Ohio. The total number in this age group in 1920 was 4,933,215. Of these, 60.1 per cent. of the men and 8.0 per cent. of the women were still gainfully employed. At this age in the manufacturing industries, however, they are rendering part time and occasional labor. Their physical ability is greatly impaired, consequently their wage is much reduced. The problem of old age in the modern world is a problem of industrial superannuation. It is the problem of the jobless, propertyless old man, not a feeble old body. He may be fairly vigorous, but for the purpose of modern industry controlled by automatic machinery, he is too old to be useful. He carries too many risks of accident, sickness-benefits or other losses and liabilities. He is not wanted. If he lived on a farm he would be good for many years of usefulness. But he must live mostly in the city. He is a part of the industrial system, whether

he likes it or not. Once he was one of its gears, now he is a worn-out cog, cast aside because better material is to be had at a minimum living wage.

Problem of old age increased by progress in medicine.—As a problem, superannuation is becoming more and more difficult. Medical science and improved sanitation have added some 15 years to the expectancy of life. So great has been this postponement of death, that dependency because of old age has rapidly increased. Hard as it may seem, to postpone the breaking-up of the aged is to add to the burdens of the middle years, and increase the poverty of those who must struggle for themselves and their young. Economic harmony would demand that the worker die as soon as he is superannuated, too old to carry his own weight in industry.

In an agricultural economy, old age was a period of gradually declining efficiency, in which partial competence continued practically till the last illness. In our modern industrial economy, superannuation is a matter of decision on the part of the employer of labor. It takes place all at once and at an increasingly early date. Rountree and Lasker, in their study of conditions in York in 1910, found old age the primary causal factor of poverty in 23.3 per cent. of all the cases studied. Of the early date of superannuation they say, "It is unfortunately undisputable that when a skilled worker gets past 40, he finds it very difficult to meet with an employer who is willing to give him regular work."[6]

The Pennsylvania Study of 1919.—The investigation by the Pennsylvania Commission on Old Age Pensions, in 1919, brought out the fact that of 4500 people, 50 years of age and over, many had suffered impairment of earning capacity due to wear, even before the age of 40. The degree of this impairment ranged from 2.6 per cent. for indoor and sedentary trades to 16.4 in the steel industry and 5.7 per cent. among railroad workers. In the steel industry many work-

[6] Rountree, B. S. and Lasker, B., "Unemployment," 1910, p. 53.

ers were completely worn out before 50. At 50, in the building trades, 12.6 per cent. were partially and 6.3 per cent. totally incapacitated. In steel, the percentages were 55.3 and 14.1. Among railroad men, 64.3 and 6.2. The Commission concludes: "Modern industry, apparently, has little use for the superannuated worker. A few men can continue working at the same occupation after they have reached a certain age. While 36 per cent. stated that they were skilled or semi-skilled mechanics in their earlier days, only 23.8 per cent. of men past 50 years of age were still engaged in the same occupation."[7] Henceforward, then, old age, in the problem of poverty, must mean not aged in years, tottering on the way to second childhood, but rather *too old to be allowed to work in modern high-speed industry.*

In view of this high rate of discard from gainful employment, the estimate of the Pennsylvania Commission of 1,700,000 persons 50 years of age or over in the United States without means save their own earning power, is peculiarly significant.[8] The degree of physical competence to earn a living if a job could be had, declines rapidly with advancing years. The Wisconsin Industrial Commission of 1915 found that out of a total of 1395 persons 60 years of age and over, 489 or 35 per cent. were "able to follow gainful occupations"; 493 could do light work; 245 were "able to take care of their own person," and 42 required attendance.[9] The Pennsylvania Commission found 36 per cent. of those aged 50 and over to be physically defective.

Miss Nassau's study in Greenwich Village.—Miss Mabel Nassau,[10] making an intensive study of 120 persons 60 years of age or over who were at or near the poverty line and who

[7] Report, Pennsylvania Commission, on Old Age Pensions, March, 1919, pp. 10, 101.
[8] *Ibid.*, p. 11.
[9] Industrial Commission of Wisconsin, "Report on Old Age Relief."
[10] Nassau, Mabel Louise, "Old Age Poverty in Greenwich Village," 1915.

lived near Greenwich House Settlement in New York City, found 10 out of 71 who had some savings. Five of these were women who had themselves earned only a part of their savings and those, with the exception of one case, could not last long. Of the men, two were bachelors; one had savings enough to last one year and another's were rapidly diminishing. Among the self-supporting were 9 widows. Of these, one lived on savings; one lived on savings and took lodgers; one was a dressmaker; one did sewing; one took a child to board and sold newspapers; one did office-scrubbing; one did day's-work out and took washing at home; two were in domestic service. One single woman was found who had two furnished-room houses.

There were ten couples, of whom two lived on savings; in one the man was a clerk; two were janitors whose wives assisted. One husband was a truckman; one had a candy and peanut stand; one was in a store, but about to lose his job. Two helped their sons in stores.

Three widowers worked, one on the docks; one as a bricklayer, and one as a night watchman. Of two single men, one was a janitor with odd carpentry jobs, while one had savings. Of two separated or divorced men, one was an umbrella-mender and one had a news stand.

As will readily be seen, this is but the fringe of steady employment; it is the twilight of dependent old age. And it began at 60!

The Massachusetts Study of 1925.—The comprehensive report of the Massachusetts Commission on old age pensions, submitted at the close of 1925,[11] presents a valid picture of the population of that industrial state, who were 65 years of age or over. Out of a total population of some four millions, 225,000 were found to be in that age group. In this number were 1114, or 6.4 per cent. who had incomes below $100 per year; and 2912, or 16.8 per cent. who had no in-

[11] Mass. Senate Doc. No. 5, 1925, "Report on Old Age Pensions."

comes at all. "Of those interviewed over the age of 70," say the Commission, "about 8 per cent. have incomes under $100, and nearly 21 per cent. have no incomes at all. Of those interviewed over 75 years of age, 9.4 per cent. have incomes under $100, and 25 per cent. have no incomes at all." The percentages of those without incomes rate higher for Boston, showing 25 per cent. for those 65 years and over, and 29 per cent. for those over 70. Altogether there were found 69,000 persons in Massachusetts, 65 years of age or over, and 47,000 persons 70 years of age or over, who had incomes below $300 a year, or property worth less than $3000. There were 43,000 persons 65 or over who had neither income nor property.

Among the 225,000 persons 65 years of age or over, 15,000 were United States military pensioners; 3000 were civil pensioners; 4123 were inmates of almshouses, and thus dependent upon the public for support. In addition, public poor relief was being extended to 3791; while private charitable relief societies were aiding 1471 others. Private charitable homes for the aged were sheltering and supporting 2921. There were 1800 more who were in receipt of other forms of relief. Two hundred and fifty were in penal institutions and 2750 in institutions for the insane. These dependent groups made up a total of 15.6 per cent. of the whole number.

How quickly the aged who have some means and are independent at 65 may become penniless, appears from the fact that of the 133,000 persons in Massachusetts who were 70 years of age or over in 1925, 20.8 per cent. were dependent upon charity. Thus though this classification is greatly reduced from the numbers in the 65-year grouping, the percentage of those who have lived through the 5 years and have become destitute jumps more than 25 per cent. in that interval.

The Massachusetts Commission interviewed 19,103 persons 65 years of age or over. Of these 1409, mostly Civil War

veterans or their widows, were in receipt of federal pensions, and 274 were recipients of aid from private charitable organizations. The remaining 17,420 were independent of public aid. Many of those were partially or entirely supported by children, by relatives, or friends.

Of these 17,420 individuals, 7078, or 40.8 per cent., showed property (held singly or with spouse) of $5000 or more, income not stated; 2536, or 14.6 per cent., had incomes of $1000 and over; 1072, or 6.2 per cent., $700 to $999; 399, or 2.3 per cent., $600 to $699; 391, or 2.2 per cent., $500 to $599; 263, or 1.5 per cent., $400 to $499; 340, or 2.0 per cent., $300 to $399; 503, or 2.9 per cent., $200 to $299; 749, or 4.3 per cent., $100 to $199; 1114, or 6.4 per cent., under $100; 2912, or 16.8 per cent., no income at all.

In order to find the degree of complete self-support among the aged who were not dependent upon charity, the commission interviewed 7743 persons who showed no property and reported incomes below $1000. They found 34.8 per cent. fully self-supporting, though 12.0 per cent. of these were so supported on annuities or pensions. Of the 5047, or 65.2 per cent., who were partially or entirely supported by others, 4241 were supported by children; 686 by relatives; and 120 by friends.

Nearly 56 per cent. of all the persons interviewed, whose incomes fell below $1000, said that they were able to do some work, but half of these could do light work only. Forty-four per cent. reported that they were unable to do any work.

Here, then, is an accurate picture of the aged, of all walks of life in an industrial community, the wealthiest in America, the great majority of them industrial discard at 65, and dependent upon their children or relatives for food and shelter. Not only is their old age the cause of their own poverty, but by the fact of their dependence, it becomes also a heavy cause of poverty for the younger folk who must support them.

The Boston Study of 1925.—If any sharper focus were desired upon this picture of dependent old age, a careful study carried on in Boston in connection with that of the Massachusetts Commission, by the Boston Council of Social Agencies, Simmons College School of Social Work and the Women's Educational and Industrial Union in co-operation,[12] will supply it.

This study followed two lines of approach. First, it classified and analyzed 892 clients of Boston social agencies, who were 65 years of age or over. Second, it selected a district in South Boston, "because it was composed of Americans and foreigners, home-owners and lodgers, middle-class poor and paupers"—a typical glade in the city wilderness. Here 615 persons 65 years of age or over were found and interviewed.

In the second section of the study, 55 per cent. of the 615 residents were women and 45 per cent., men. This, compared with the dependent group in the first part of the study, showed 72 per cent. women. In the total aged population of Boston, women represent 58 per cent. Almost exactly half of the aged clients, as also half of the aged residents, were widowed. In the total aged population, only 47 per cent. are widowed.

Of the aged dependents, all had one physical handicap; one-half had two; and almost one-sixth had three or more. By contrast, over one-fourth (28.5 per cent.) of the aged residents reported fine health and no ailments. This meant that all the aged clients and at least three-fifths of the residents reported specific handicaps.

Of these physical handicaps, the chief were mental diseases, partial or total blindness, and varied crippled conditions. About one-third of the clients and nearly one-fourth of the residents were thus afflicted.

Looking backward into the wage-earning past of the aged

[12] Boston Council of Social Agencies, "Aged Clients of Boston Social Agencies," 1925.

clients, the study found that more than a fourth had had incomes too low to provide the necessities of life; that 18.2 per cent. more had lived at the minimum of subsistence; that 37.5 per cent. had been in moderate circumstances, while 10.4 per cent. had been well-to-do, and 1.1 per cent. had been wealthy. Of these lower-paid workers through their middle years, 17.8 per cent. had been domestic servants; 5.0 per cent. had been factory workers; 3.4 per cent. had done odd jobs; 11.5 per cent. were in sewing and allied trades; while 1.6 per cent. had been unskilled laborers. Thus it does not appear that it is the lower scale wage-earner alone who comes to want in his old age. Superannuation is a burden of support which the merest few in modern life can bear.

This Boston study asked itself why old people do not make provision for their old age, and then proceeded to analyze the records, finding among the aged dependents that 47 per cent. of the lack of provision for old age could be traced to economic causes. Twenty-seven per cent. was attributed to social reasons; 17 per cent. to physical, and 8 per cent. to personal causes. One-half of one per cent. arose out of natural disasters such as fire and earthquake. Among the economic reasons, a third of the entire group went back to insufficient earnings. The greatest social cause was the death of supporter. This took a fifth of the whole group and included many women. A little less than 5 per cent. reported an abnormal number of dependents. Physical or mental incapacity, among the physical causes, accounted for more than a tenth of the whole number. The personal causes included 3.8 per cent. for extravagance or lack of foresight; 3.2 per cent. for intemperance; and 0.7 per cent. for shiftlessness.

Among the aged residents who were dependent, 55 per cent. of the lack of provision was due to economic causes, of which 52.4 per cent. went back to low earnings. Lack of supporter accounted for 19.3 per cent. Illness totaled 12.0 per cent. Intemperance only .04 per cent.

The amount of provision existing among the 615 aged residents of the special district showed that 175 persons had adequate provision. Those who had scant or no provision numbered 183. These were living at the time on meager income or were still earning enough to live on. For 24 there were no data, except that they were unknown to any relief organization; and 5 refused to talk. This left 233 who were dependent upon children or other relatives for their support.

The striking fact in this small study of old age provision is that such a small proportion of the poverty of these aged folk could be traced to personal short-comings, and that such a high proportion was due to insufficient wages in the working years, that is to say, to the industrial system which we considered in our last chapter. The Boston Survey states in its conclusion, "In view of the more or less special character of both of these investigations, the one covering primarily those people 'who had seen better days,' and the other covering a particularly poor neighborhood, a fair sample of our dependent aged would probably show that from a third to a half had earned insufficient wages to *permit* a surplus; that from five to ten per cent. had wasted their surplus; and that the remainder had lost it through no fault of their own." [13]

A glance at the nature of the savings which the better conditioned of this group of the aged had laid by is not reassuring on the score of their escape from poverty. It is largely no more than a sum laid away for burial. It is provision not for life, but only for death. This was true in one-third of the cases of dependents and one-fourth of the "independent" residents. With the dependents, this was burial savings, running from $50 to $300; or it was insurance on the weekly instalment basis; in some cases it was a burial lot. The most common amount of savings among the clients, when they had anything at all, was $100. Over half had less than $300. Three-fourths had less than $500. Nine re-

[13] "Aged Clients of Boston Social Agencies," p. 56.

ported over $1000. Only 52 of the 805 clients reporting and 42 of the 486 residents reached on this point owned real estate. Few of the clients had homes or home furnishings; for the majority had been forced to sell all their possessions to pay storage rates or other debts.

The struggle to eke out a living by making work where normally little or no work was to be had is shown by the fact that in this Boston group 44 separate occupations were reported by the women alone. Among these, an artist's model was receiving 35 cents a morning; a boarder of cats was charging 25 cents a week for each cat; a former school teacher was making fish-nets; one woman of 75 was reading to people with poor eye sight. Three-fifths of the dependent women whose approximate weekly wage was obtained, were getting less than $4 a week. Three-fourths were earning less than $6. Only 16 were earning $7, which social workers, at the time, rated the minimum necessary to subsistence in Boston.

Even though 60 per cent. of the residents and 8 per cent. of the clients who were receiving help in planning rather than in support from the social agencies, were entirely independent financially, most of them had no surplus and were "simply living from day to day on slender earnings, living in run-down lodging houses at the top of long flights of dark and decrepit stairs, or on the street level in evil smelling tenements. Should they at any time become unable to work, even this miserable shelter would be beyond their means and they would be compelled to seek aid." [14]

Such showing of self-support as these aged persons studied in Boston had to offer, was made largely by the age group from 65 to 75. A little more than one-half of all the dependent men helped in some way with their own support. When the 80th year is reached this percentage drops to 25. With the women this heavy decline occurs at 75.

This small study in one American city has been dwelt upon

[14] "Aged Clients of Boston Social Agencies," p. 76.

at length because it draws back the curtain just a little upon the condition of living among the old folk of any city anywhere in America. There is no reason to suppose that a substantial variation would be found, should groups as carefully selected as these be examined in New York, in Philadelphia, in New Orleans, in Seattle—anywhere within the confines of the same economic area.

Old age a synonym for poverty in modern industrial world.—Old age, merely by that name, is a synonym for poverty. In the modern world, when a person reaches 65, he is practically discarded from industrial occupations. In large numbers he becomes dependent upon public or private charity, especially if he has no family ties. When he has children or other relatives, he becomes a burden upon them. Looking at the topic of this chapter in perspective we discover that the child born into modern life is a burden upon his parents or others until he is 14 years of age, and partially so till 18; that he begins partially at 14 and fully at 18 to support himself and to help with his father's family. Then comes his own family. All through the middle years he earns bread for himself and these dependents; that his parents become his natural dependents by the time they are 65 even though they are superannuated for industrial uses at 50. As generation follows generation we see that the segment of the productive years from 18 to 60 must carry the load of the entire arc of life. Bearing in mind that it is an economic world in which we live, centering its activity about the three great fundamentals of support, namely, food, clothing, and shelter, and looking back over our discussion of the rewards which industry as we now conduct it gives to the vast majority of those who are engaged in it, there can be no mistake in assuming that one of the weightiest causes of poverty which knows no elevation is the burden of infancy and old age which the worker constantly shoulders.

CHAPTER X

SICKNESS

THE great prerequisite to economic competence, and therefore the fundamental of economic existence, is work. Prehistoric man may have been able to issue forth from his sheltering cave with club and spear to get his living by preying upon birds and animals. The modern world presents a social order, in some aspects like the beehive or the ant-hill, in which, barring a few idlers and dependents, everyone must work. The individual of the present day must work, for the most part, for a corporation, in whose business administration he has no voice, and which fixes his pay in spite of his own efforts in organized labor. The state of markets, demands for product, the state of credit, political uncertainties—all these elements are behind his wage scale. As for himself he is not a free agent. He must work.

It follows naturally, therefore, that the causes which prevent him from getting pay are the causes which lead directly to his impoverishment. Without work he is without pay. The greatest single hindrance to work when work is available is sickness. It is the purpose in this chapter to consider at some length the extent of sickness in the United States and to identify its relationship, as far as practicable, to the poor. In this manner we may secure some appraisal of the depleting effect of sickness upon economic and social competence.

Prevalence of sickness in the United States.—The condition of our health is perhaps the topic foremost in our consciousness at all times. Between friends it is no doubt the commonest topic of conversation. Our health concerns us

deeply, but the frequency of illness is the reason why we keep it so constantly in mind.

There is no practicable way of knowing how much poor health of the untreated variety exists. It seems almost as though most people were ailing in some degree most of the time. Certainly a majority of the inhabitants of the United States are seldom free from the necessity, self-determined, of consuming tonic or pills, using liniment, throat wash or plasters, or otherwise bolstering up a depleted efficiency. The extent of this ill condition we cannot ascertain by statistics. We can record only that small fraction of our bodily illnesses which are so severe as to get in the way of our daily occupations; which call in the doctor and nurse; which send us to the hospital; or which finally kill us. Even among these identifiable illnesses, we are still only scratching the surface, though several valuable studies have been made. Mr. Harry H. Moore, in his *Public Health in the United States,* has assembled, in convenient form, the conclusions from several of these studies, made down to 1921.[1] From all the findings he asserts that "the working people of the United States are sick, seriously enough to be disabled, on an average of about one week per person per year." This means something more than 43,000,000 man-weeks. If a census of the sick could be taken at any given moment there would be found throughout the length and breadth of the continental United States something more than 2,000,000 persons so seriously sick as to be flat on their backs. It is common knowledge to every citizen that for every person too ill to get out of bed there are easily a half dozen dragging themselves about by sheer force of will and the compulsion of keeping at the job, but too ill to accomplish much in the way of work. Indeed the number of persons suffering from physical defects and ailments more or less disabling is so vastly greater than would ordinarily be

[1] Moore, Harry H., "Public Health in the United States," 1923, see Chaps. III, IV.

supposed as to seem appalling. Moore estimates that approximately 8,000,000 in the United States are in ill health all the time.

Rejects in the U. S. war draft.—The examinations made by the United States government under the selective-service law during the World War revealed 47 per cent. out of a total of 3,208,446 men in the prime of life to be physically defective. Twenty-one per cent. were thrown out altogether as being unfit for service.[2]

There is no reason to suppose that the young women of America, in the prime of life, could make any better showing of physical competence. Many of these ailments were physical defects so great as to become physical handicaps, and as such, may perhaps be more properly considered under another head in our classification of causes. They are mentioned here as sickness-inducing causes to show how far below par humanity proves itself to be when examined. In the first million men tested in the United States draft, 18 per cent. had flat-foot, the highest single total among the defects. The hernias, second in the list, totaled 33,865 or 34.07 per thousand. Third came the venereal diseases. Of the 28,826 men suffering from these diseases, 23,311 had gonococcus infection; 4426 had syphilis and 1056 had chancroid. Thus the venereal diseases which appear not at all, or else at the bottom of the column, in studies where the individual does his own reporting upon what ails him, show up third where the examination is made by experts and under compulsion. These diseases are some of the most destructive of economic efficiency. In a study of 637,938 persons made by the Metropolitan Life Insurance Company in 1915, 1916, and 1917, venereal appeared nowhere in a list of ten diseases listed in their order of prevalence. In a study of the United States Public Health Service, of the

[2] Second Report of Prov. Marshal Gen'l to Sec'y of War, Dec. 20, 1918; see also Love and Davenport, "Defects Found in Drafted Men," 1920.

health of 18,000 factory workers we see syphilis and gonorrhea nowhere listed in the ten foremost causes of illness. Neither does it appear in other United States Public Health studies of office workers. But in the records of the New York State Department of Health for 1921, for reportable diseases, syphilis stands fifth upon the list and is exceeded only by measles, diphtheria, scarlet fever and pneumonia; three of these being seasonal and epidemic. Tuberculosis is sixth.

Prevalence of syphilis and gonorrhea.—In pamphlet B issued by the New York State Department of Health in 1927 the venereal diseases reported for 1926 are listed with a frequency some 22 per cent. higher than any other reportable disease except measles. Of them the department says, "Venereal diseases, syphilis and gonorrhea, are second in importance according to incidence as shown in the above table which is undoubtedly low. The true figures would probably place them first on the list by a wide margin." Wherever, as in venereal diseases, and to some extent in cancer, there is a reason for concealment, it requires the compulsion of law to get at the truth. It is because venereal disease is so common among the poor that its undoubtedly high degree of prevalence is dwelt upon here.

Physical defects among school children.—Moore cites Dr. Thomas D. Wood, chairman of the joint committee on health problems in Education of the National Education Association and the American Medical Association as asserting that seventy-five per cent.—16,000,000—of the school children of the United States, have physical defects which are partially or actually detrimental to health, most of which are remediable. In this period of early life, still for the most part neglected, are to be found the beginnings of those ailments found by the selective draft examinations to be so prevalent in the best years of early manhood. If we look at the middle years, when the wear and tear of life is beginning to tell and decadence is just approaching, we shall find such a falling off in physical

validity as to remove all further astonishment at the mounting incidence of old age dependency, and the high rate of absenteeism from work because of ill health.

Life Extension Institute Survey.—The Life Extension Institute, in its records of 5000 physical examinations, found not one person fit to be classed as having no physical defects; and but .1 per cent. rating in class 2 or possessing only minor defects. And this condition obtained even though .8 per cent. of all these candidates were under twenty-five years of age; 54 per cent. were between twenty-five and forty-five; 34 per cent. were between forty-five and sixty-five; and only 4 per cent. were over sixty-five. This group included 27 per cent. of all the candidates who were under twenty-five, and 18 per cent. of all those between twenty-five and forty-six years of age. One-fourth of the group had moderate defects requiring medical supervision. This class included 22 per cent. of those under twenty-five, and 27 per cent. of all under forty-six. But perhaps the most astounding fact in this record was the 51 per cent. of the 5000 candidates who were suffering from advanced physical impairment. This group contained 30 per cent. of all under twenty-five, and 50 per cent. of all under forty-six. Just half of all the candidates who were between the ages of twenty-six and forty-five were suffering from advanced physical impairments. In this same category were 56 per cent. of all those between forty-six and sixty-five.

People who present themselves for examination by the Life Extension Institute are in almost every instance persons who have had sufficient warning or who have had other encouragement which leads them to have themselves looked over; but they are in no sense a hospital group, not even a pre-hospital group. They are individuals who look upon themselves as valid, work-a-day people in a reasonable state of health. They may, in common with so many others, have the patent-medicine habit, but they are not as a group, under medical treatment. Their approach to the Institute has likely been their first in-

quiry into the state of their health. These factors are likely to render this an illuminating insight into the physical condition of the average citizen. Taken together with what we know of the physical condition of our school children, and with the revelations of the draft examinations, it sets forth a panorama of the physical progress which the modern citizen makes through an industrial life that is filled with ever-increasing demands for readjustment to changes of diet, to conditions of sleep and of labor. The physical strains of modern life are great; and the point of greatest pressure is that of manual labor at the daily work of the world. This is the point where the laborer of small means is sure to be found. Upon him comes the certainty of such demands. He lives on the pressure ridge between the strains of industry and the harassed human body, seeking to adjust them.

But it is not enough for our purpose to show that there is an alarmingly high incidence of ill health among the people of the United States. It is necessary to show also in what way this is peculiarly significant in poverty. How far does ill-health make people poor and keep them so? Does it prey upon the poor any more than upon the well-to-do?

Since in the modern industrial system, laborers are employed solely for the productive work they can perform, it would be natural to suppose that the less vigorous physically would receive lower wages because of their reduced productivity. It is a safe assumption also that where healthier workmen are competing with them for the job they will be last to be employed. In times when work is scarce they will be out of work altogether. It stands to reason that ill-health would be one of the principal channels through which unemployment saps the competence of the laboring man.

It is also reasonable that the laborer who makes a wage too low to keep himself fit for work—a poverty wage—would be among the first to fall sick. He is the fellow who will get wet feet because his shoes are worn and he cannot afford rub-

bers. He will be the man to shiver in a coat too thin and in underwear too meager—if indeed he has any at all. His food will be scanty. He will be exposed by a depleted power of bodily resistance to the invasion and onset of disease. Always he works in the shadow of this danger. Though his better-placed fellows are not free from it, and do in fact fall victims to it often, by and large it is he—the lowest paid man—who stands in the forefront of the danger.

The vicious circle between sickness and low earning power.—Thus it is that poor health, which cuts earning power, tends to poverty; and low earning power, let it be because of ill health or any other cause whatever, leads to poor health, which opens the way to poverty. It is easy to find this vicious circle, merely by reasoning. Do the actual facts bear out the argument?

The U. S. Public Health study of pellagra.—In 1917 the United States Public Health Service made a field study of disabling sickness, especially with reference to pellagra, in certain cotton mill towns of South Carolina.[3] There were twenty-four villages in the group, presenting a total population of approximately 22,000 persons. Between April 2 and December 22 of that year, 55,067 observations were made, which revealed 1241 instances of disabling sickness. The annual average number of days of such illness per person was 9.3. The population thus studied was made up almost wholly of mill-workers. Few of them were well-to-do. Most of them were poor. Many were in poverty. When the investigators came to classify illnesses according to their duration and by economic status of their victims it appeared that sick spells of short duration affected the entire laboring group without much differentiation. But sickness, of a more serious nature and of longer duration beset the low wage group in a much higher degree than those who had more to eat and a better opportunity to secure the necessities of life. Illnesses

[3] Pub. Health Reports, Vol. 39, No. 24, June 13, 1924.

lasting more than two weeks but less than two months were confined almost exclusively to the lowest wage scale workers. It is likely that this group coincides pretty definitely with the class in these villages who fall below the poverty line.

Seven cotton mill villages.—A year previous to the study just referred to, the United States Public Health Service had made a smaller study of the populations of seven cotton mill villages of South Carolina,[4] in which 747 households, containing 4161 individuals were surveyed. The investigators found that only when a family income approximated $900 a year (for a family of normal size in 1916) did the sickness rate appear to be as low in these mill populations as the normal rate suggested by similar censuses in a number of localities in the United States. In the income levels below this standard the frequency of disabling sickness was much greater. The average total of the annual cash income for all the families in this study was $700. Relatively few ranged above $900, so that the data are meager as a basis for conclusions. So far as they go they tally exactly with the findings of the study of 1917.

In a single cotton mill village, where lived some 600 individuals, the U. S. Public Health investigators found a sickness rate of a little more than one disabling illness per person per year. Here again, sickness was more frequent in proportion to the decline of the income.[5] The condition was so for influenza and other respiratory diseases. In a survey made between March and August of 1918, covering about 450 persons, the families showing an income of $7 or more per week per adult male unit showed a disabling sickness rate of 357 cases per thousand of this population. Families showing incomes between $5 and $6.99 per adult male unit showed a rate of 549, while families below the $5 line showed a rate of 608. Between

[4] Weekly Pub. Health Reports (U. S.), Vol. 33, Pt. 2, pp. 2038–2051, Nov. 22, 1918.

[5] Pub. Health Reports, (U. S.), Vol. 39, No. 29, July 18, 1924.

September and November, a time of influenza epidemic, the relative rates were 527 for the highest income group; 468 for the intermediate and 710 for the low. The point of greatest significance is the extreme unlikelihood of this relationship between lower wages and sickness having been due to an extraneous cause. The inhabitants of this village were all of them of Anglo-Saxon race stock who were native or born of native parentage. There was almost no opportunity for employment other than the cotton mill. And everyone over fourteen was either employed in the mill or had at some time been so employed.

Hagerstown.—The same correlation between sickness and poverty appears in a U. S. Public Health study of morbidity in Hagerstown, Maryland, between November, 1921, and March, 1924. There it was found that while the well-to-do showed 32.2 cases of disabling sickness per thousand of the population; the moderately circumstanced showed 37.6 and the poor and very poor 40.1. Ten per cent. of the households of the well-to-do showed such sickness, while 17 per cent. of the homes of the poor were beset. While this canvass covered only 1751 white households, it is a fair picture of a small community anywhere in the United States.

Garment workers in New York City, 1914.—In a study of the health of garment workers in New York City in 1914, by Warren and Sydenstricker of the U. S. Public Health Service "the condition was clearly suggested . . . that the greatest number of poorly nourished, anemic, tuberculous workers in an extremely seasonal industry were in that group composed of the lowest paid and the least regularly employed."[6]

A sick benefit fund group.—In a study of the duration of wage earners' disability by Boris Emmett, in 1919,[7] an analysis of disability from all causes (including accidents) of 81,607

[6] U. S. Pub. Health Report, May 26, 1926, pp. 1298–1305, Reprint No. 341.

[7] Monthly Labor Review, Vol. X, No. 3, Mar., 1920.

male members of the Workmen's Sick and Death Benefit Fund of the United States, 1912–1916, showed an average number of disabling sicknesses equaling 158 per thousand for the professional trade and clerical group. The skilled laborers, who may be taken roughly to represent the next lower economic standard, revealed a rate of 221 per thousand. The unskilled laborers stood at 278. Accidents constituted 28 per cent. of all disabilities in this study, a factor which may detract from the weight of the findings.

Correlation between sickness and poverty.—Selwyn D. Collins, associate statistician of the United States Public Health Service, in a serviceable monograph on Economic Status and Health,[8] assembles data from various studies, all tending to show a definite causal relation—at least an unmistakable correlation—between sickness and poverty. The mortality rates in England and Wales (Report for 1912), which he summarizes at length, indicate strongly that death rates from all causes increase as economic well-being goes down. Indeed the rates from nearly all the major causes of death vary inversely with economic status. Thus while the professional and salaried classes show a rate of 1198 deaths per 100,000 inhabitants, unskilled labor totals 1872; that is to say, if we take the professional rate to be 100; the unskilled labor rate stands at 156. And these ratios vary greatly in specific causes of death. For instance in phthisis the poor man's rate is as 168 to 100; but the rate from bronchitis is as 329 to 100. Pneumonia is as 210 to 100. Hernia also is as 210 to 100. Accident, as might be expected, is high, 319 to 100. Diabetes, gout and cirrhosis of the liver stand in favor of the working man. In almost every other instance, he bears the far greater burden of risk.

U. S. Public Health study of school children in Missouri.—In a study of absenteeism among public school children in

[8] U. S. Public Health Service, P. H. Bulletin No. 165, Sept., 1926.

Missouri, in 1919–20 [9] it was found that the children of the professional, salaried and merchant group, that is to say, those averaging high in economic status, lost about 5.1 per cent. of the possible number of school days in the year, due to sickness. The skilled labor class showed a loss of 5.3 per cent. While the children of unskilled laborers lost 6.6 per cent. The percentages of loss from other causes ran from 2.1 for the top group to 3.8 for the lowest. There were 4642 children included in this study.

School children in Florida.—The same results were obtained in a survey of absenteeism among the public school children in counties in Florida, in 1921–22.[10] The total in this second group was 2813 white children. These in the highest economic status group lost 3.0 per cent. of their possible school days through sickness. Those in the lowest group lost 4.4 per cent.

Children's Bureau study of infant mortality.—Other studies of morbidity and mortality among children, in the United States and abroad, add their weight to the conclusion that child morbidity and mortality increase as economic status falls. Chief among these perhaps is the Children's Bureau study of infant mortality in certain cities of the United States,[11] in which the infant mortality varied uniformly in inverse ratio to the economic status. In one tabulation made up by Collins, from these studies, for five American cities, the death rate of infants per 1000 for native white mothers whose husbands were earning $1250 a year or better was 49.2. In the descending scale of income, the rate of deaths mounted steadily until in incomes below $450 it stood at 179.3 and in cases without income it was 217.8. That is to say, if the rate for the fair income group be called 100, the rate in the no

[9] U. S. Public Health Reports, Vol. 36, No. 27, July 8, 1921, Reprint No. 674.

[10] See Collins, U. S. P. H. Bulletin No. 165, p. 43.

[11] U. S. Children's Bureau Publications, Nos. 9, 20, 29, 37, 52, 68, 72, 112 119.

income group would be 443. This inverse ratio held good also for foreign-born mothers. An important factor in those results is the finding that differences in mortality rates increase greatly with the age of the infant. The rates jump for the poorer classes as soon as the environment of low income and poor home conditions has a chance to tell.

These studies, though they lift the curtain ever so little upon the true state of the health of the poor, do strongly indicate the working man of meager income and a heavy family load as the chief victim of ill-health. Our suspicion is amply confirmed if we turn now to the health of dependent families. When a family has fallen so far down in the ranks of poverty that it must call upon organized charity for help, we begin to find some record of the more obvious causes which have brought it to that state. Not less than half of all the families served by the family relief agencies of America have come to their state of privation through ill-health and the consequent inability to earn.

Incidence of sickness in charity records.—In the records of the Family Welfare Society of Boston for the period from 1918 to 1926 inclusive, sickness rated as a major cause in 60 per cent. of all the families relieved. Indeed there is strong evidence in the records to support the claim that tuberculosis alone is a major factor in approximately half of all the families under care by the typical family relief agencies.[12] Tuberculosis and the venereal diseases probably constitute the major health problems of poverty. They are both of long duration. They attack, for the most part, in the prime of life. They reduce efficiency rapidly and yield but stubbornly to treatment.

Of a total exceeding $8,000,000 expended by the several public authorities of the single State of Massachusetts each year for the relief of dependent persons who are not law-break-

[12] Burritt, Bailey, "Disease as a Factor in Industry," Proceedings National Conference of Social Work, 1923, p. 80.

ers, and who are neither insane nor feebleminded, there is sufficient evidence to show that well over 60 per cent. of the total outlay goes to the relief of sick persons. The relief of dependency resulting from sickness would jump the percentage still higher. And Massachusetts is in no way different from other jurisdictions in the texture of her public dependency problems.

By definition, the man who dwells in poverty has no reserves. By definition also, nearly all the breadwinners of the human race live today by working at a weekly wage for a corporation. The conclusion from these premises is that a man's health is his economic independence, if independence he have. When sickness comes, the well-to-do call upon their property reserves, which in most cases tide over the crisis until regularity of income can be reestablished. But the poor, if they fall ill, even for a day, are out of work, and almost invariably also without pay. At the same instant, expense for dispensary; for doctor; for nurse; perhaps for hospital, begins to be incurred. Without the wage there is no food, say nothing of the expenses of sickness. Worry and fear add their heavy support to the disease.

Record of the dispensaries and hospitals.—Patients of means do sometimes go to dispensaries; but by and large a dispensary is a poor man's hope. Practically every penny paid into the dispensaries throughout the United States comes from the small residue of the laboring family, and pays only a fraction of the operating expenses of the organizations. In 1922, there were 21,500,000 visits made to the dispensaries of the United States.[13] This figure contains many duplicates, but it reveals millions of persons, almost wholly the poor, who have sought help at our dispensaries. The hospitals alone treated 5,000,000 patients.[14] Nearly a third of the patients

[13] Marquette, Bleeker, Proceedings National Conference Social Work, 1927, "Disease and Dependency," p. 503.
[14] *Op. cit.*

of our general hospitals are treated free of hospital expense. Another third have a part of their hospital bill rebated because of their inability to meet it. Only about one-third pay the regular charges. The $65,000,000 collected each year by the welfare federations of the United States, itself but a fraction of the total outgo of a small percentage of the relief-giving bodies now operating, goes mostly to relieve the sick or to support dependency resulting directly or indirectly therefrom.

In our discussion of sickness as a cause of poverty, it is not necessary that we establish a causal relationship by a laborious examination of statistics. Common sense points out such a relationship. But it is highly necessary to discover, if we can, the *extent* to which poverty may be attributed to sickness. It is for this second need that we examine such data as have been made available for survey. In it all we find no single inharmonious conclusion. Wherever the health of population groups has been studied, a definite correlation between the rate of sickness and the economic standing appears. Always the poorer the folk involved, the greater the frequency of their illnesses, and the larger their ratio of deaths.

It will be a long time yet, before this nexus of cause and effect can be taken apart and its various factors revealed. It is impossible to say—if indeed it would be helpful—that sickness causes a given percentage of the poverty of our country. Poverty is not such a quantitative term as to be thus apportioned, and our facility in fact-gathering is far short of acquiring the necessary information on sickness.

But we may be well assured that this is a work-a-day world, in which work is the salvation of nearly every living soul. We may be sure, too, that physical inability to keep at his job is the greatest single cause of a man's inability to earn a living. Such inability may arise from accident; from congenital causes; from insanity; from failure to find work—but chiefly it arises from sickness. The laborer who has a family to support, and who has nothing but his weekly wage with which

to support them and with which to keep himself fit, is immediately thrown upon his credit or his friends or the government as soon as his pay stops. In most cases that pay stops the minute he does not show up for work. As a consequence he will struggle along, however badly he feels, as long as he can get about. He will even conceal his condition from wife and from employer. As she runs the household she will do the same thing in case of her own illness. These persons cannot afford—or think they cannot—to call a physician when the first serious symptom appears. Liniment will be rubbed on the lump in the breast, and a few pills will be taken for a bowel trouble, until, as in many cases, the chance for heading off serious difficulty has faded.

The low-paid worker at the greatest disadvantage.—The farther down in the economic scale we go the harder do these necessities press upon the individual. If as may well be, the low-paid worker is fairly dull and unresponsive to present-day ideas of hygiene, he will present an additional problem due to carelessness of his home surroundings. But, without that, he will find his family crowded into about four little rooms, with poor sanitary arrangements, with insufficient light and air, with all the disadvantages of heat in summer, of cold in winter, of noise and dust, to interfere with safety and comfort in living. He it is who cannot buy green stuffs out of season. He is confining himself to a little meat and a good deal of potatoes; to cereals without the roughage and to baker's bread. His problem does not get so far as a balanced diet with a sound proportion of vitamins. He struggles to find a ration at all. As we may expect, therefore, those diseases which have a definite causal relationship to poorly balanced diet mount high in his list of handicaps.

When the day comes that he is really sick, and cannot get to work, he will refuse the doctor, if there is the slightest chance, since the doctor costs money, and what little money he could expect from work has stopped coming in because he is

sick. A nurse will not be thought of—she would cost a fortune. A little something from the drug store will help things along unless it is an acute attack. It is this non-statistical picture of the laboring man that tells the story of bronchitis with its toll of lives among the poor exceeding its harvest among the well-to-do by five hundred per cent.

After the doctor has been called, and the patient has been taken to the hospital, or put to bed with wife as nurse, housekeeper, cook, and breadwinner, a struggle begins, not to restore the victim to perfect health, but rather, to get him back on the job, where he can begin earning again. He cannot take a trip into the open. He cannot go to a famous specialist for treatment. In a word, he lacks the resources of the well-to-do, and cannot fight his disease as they can. His brute strength is all that will pull him through. It is in all ways reasonable to suppose therefore, that those who are in poverty, have the readier chance to fall sick, through exposure or infection, and the greater likelihood of suffering more severely from the attack through worry and the inability to take costly measures to defend themselves.

We may recall that in our chapter on population pressure, it appeared that sickness was the great danger, highly magnified by congested living, insufficient food of the right kind, and the increased difficulties of public sanitation. In our chapter on war we found that disease, growing directly out of the war situation, kills more individuals than the clash of arms. The principal conclusion from this chapter on sickness as a cause of poverty is that disease stands ever ready to seize upon the opportunity created by population pressure and by war to rob the poor man of his means of support and incapacitate him for self-help so that he falls thereby below that level of economic competence which represents the poverty line. It is frequently said that sickness is the greatest cause of poverty. That it is the most extensive immediate cause there is strong reason to believe.

CHAPTER XI

PHYSICAL HANDICAPS

ANY condition of body sufficiently disabling to hamper the individual in his effort to support himself and his dependents is, in the broadest sense, a physical disability. Thus sickness, insanity, feeblemindedness, are all disabilities in a real sense. In this chapter, however, for purposes of clearness, we are singling out that well-known group of physical handicaps which include the blind, the crippled, the deaf and the dumb. These physically handicapped individuals, constituting a large army in American life, are, almost in their totality, a liability upon their families, their neighbors and the public. In only the merest fraction are they self-supporting for more than a fleeting prime, after which they lapse into dependency.

In the chapter on the Industrial System, reference was made to the physical handicaps created by industrial accidents; and in the chapter on Sickness, to the baneful after-effects of infantile paralysis. In the chapter on War as a cause of Poverty, some mention was made of the heavy economic load of war cripples, lasting for many decades after the return of peace.

Accidents in the United States.—The American Road Builders Association reported through the press in March, 1928[1] that during the year 1927 there had been 26,618 persons killed and 798,700 persons seriously injured by automobile accidents alone in the United States, entailing an estimated property loss of $672,097,000. This estimate was exclusive of minor damage to motor vehicles.

[1] *Boston Transcript*, March 24, 1928, A. P. Report.

Industrial accidents.—The United States Bureau of Labor Statistics assembled reports of the several states of accidents occurring in industry (exclusive of accidents on the highways) for 1925,[2] showing 10,537 deaths, and 1,687,957 non-fatal accidents, the seriousness of which was not stated. But as most states report only compensable injuries under the Workmen's Compensation Acts, such accidents are usually disabling to the extent of several days' time. It is generally estimated [3] that there are in the neighborhood of 2,500,000 industrial accidents in the United States each year, sufficiently disabling to put the victim off his job at least for the day on which the accident occurred. Analysis shows that about 9.2 per cent. of all temporary total disability accidents disable the victim only one day after the injury; 25.3 extend it 3 days beyond; 37.1 per cent., 5 days; 46.9 per cent., 7 days; 56.2 per cent., 10 days.[4] In 1923 the Bureau of Labor Statistics estimated 2,453,418 industrial accidents in the United States per annum, in which the loss of time lasted beyond the day of injury. Of these it is estimated that 21,232 were fatal; that 1728 resulted in permanent total disability, and 105,629 in permanent partial disability. The accidents causing only temporary total disability were estimated at 2,324,829. The days lost as a result of these injuries were estimated at 227,169,970 yearly, entailing a wage loss of $1,022,264,866. Recurring to the admittedly fragmentary reports from State Workmen's Compensation departments, an addition of the totals for 1917 to 1925 inclusive, would give a grand total of 97,526 deaths and 13,528,437 non-fatal accidents disabling in varying degrees. These figures are admittedly not greater than 60 per cent. of the actual facts for the entire population.

Thirteen principal industries.—In a careful Bureau count

[2] U. S. Bureau of Labor Statistics, "Record of Industrial Accidents in the United States, 1925," Bulletin No. 425.

[3] Stewart, Ethelbert, "Industrial Accidents in the United States," *Annals*, January, 1926, Vol. cxxiii.

[4] *Ibid.*

of accidents in 1231 establishments in 13 principal industries throughout the United States, employing 828,028 individuals, there were 405 deaths, 1904 permanent disabilities, and 70,112 temporary disabilities. The number of days lost from deaths totaled 2,430,000; from the permanent disabilities 1,158,046; and from the temporary disabilities, 1,163,121, making a total of 4,917,850 days lost. This represents the equivalent of 16,120 men working the full 305 working days for one full year or 358 men, so working, each year from the ages of 16 to 60 without a single lay-off. At the average wage of $850 a year per man, this would mean a yearly wage loss of $13,702,000. Total disability for a full year for 16,120 men means on the average that a like number of families lose their only support in life and become dependent if they have no property to fall back upon. And this wreckage happens every year. The statement adds meaning to the conclusions of our chapter on the Prevalence of Poverty, to the effect that a workman's family can rarely exceed three children, without making it necessary to take in boarders or send the mother out to work in order to eke out the family income. When sickness, accident, and unemployment are occurring and recurring, the pitifully small margins normally existing are quickly wiped out.

Highway accidents.—The overshadowing incidence of highway accidents in these automotive days is not to be lost sight of in this connection, since it is not the well-to-do, by any means, who represent the bulk of such disabilities. The workman may be too poor to own a car, but it would be a long search to find a single one who has not ridden in a *Model T*, and today many thousands of workmen habitually ride to work in a motor bus or passenger car.

Let us turn now from the appalling number of disabling accidents occurring in every walk of life in this country each year, to some consideration of the after-effects of these accidents. The human body is marvelous in its recuperative powers. It is an astonishing fact that so many persons, very

seriously injured, get back upon their feet and make a go of life without permanent handicap. When, however, the loss is a leg, an arm, both eyes, or a serious skeletal weakening of the body, these are more than Nature can replace. They stand as perpetual handicaps to the earning of a living.

In considering physical handicaps broadly, it is not practicable to single out those resulting from accident alone. Our inquiry relates to the degree of the disability rather than to its cause, since the power to earn a living is the primary consideration in the problem of poverty. We shall therefore draw only a general line of demarcation between the causes and the handicaps.

Three causes of physical handicaps.—Broadly speaking, physical handicaps arise from three principal sources, namely, congenital and heredity factors, accidents, and disease. All persons crippled from birth may, for present purposes, be included in the congenital group. All those resulting from disease of any kind, even though following as a proximate result of an industrial accident, may be grouped with the after-effects of disease. All else would fall among those of accidental origin. Cutting across these three classes we find individuals who are crippled; who are blind; who are deaf; and who are deaf and dumb. We find malformations—hunchbacks, persons without one or more limbs, gross disfigurements and all degrees of speech and muscular defects, more or less disabling in economic life.

Cripples.—There is no real count of the number of persons in the United States who are crippled badly enough to be serious economic handicaps. The literature of the subject is almost barren. In 1905 the State of Massachusetts, conducting a general census, enumerated 17,134 lame, maimed and deformed persons out of an estimated total population of 3,000,000, or 5.7 such handicaps in every 1000 of the population. This number included loss of one eye. The eye defects are omitted from other surveys of cripples.

The Cleveland Cripple Survey.—The only intensive survey of value in this field in the United States, is that made in Cleveland in 1916.[5] There a house to house canvass was made of 150,000 families, comprising the entire city, and every crippled person, regardless of age, enumerated. The total was 4186, representing 6 cripples to every 1000 in a population of 674,973.

Of this group of handicapped persons, 49 per cent. had been crippled in their childhood, i.e., before they were 15. In the productive years, between 15 and 60, there were 2553 individuals, or 61 per cent. of the whole. Of those who were of working age, 68 per cent. were males. Forty-three per cent., or 1820 individuals, were crippled during their working years.

As to the nature of the disability, 735, or 17 per cent., had suffered the loss or the defect of an arm; 2404, or 58 per cent., loss or defect of legs; 332 or 7.9 per cent., loss or defect of one or both arms and one or both legs; 272, or 6.4 per cent., deformity or paralysis of the body; 443, or 11 per cent., disability of arms or legs or of both, together with disability of the body. Every one of the 4186 cripples was seriously handicapped.

An examination of the causes showed 301 (7 per cent.) congenital; 468, (11 per cent.) occupational (457 of these were males); 1323 (32 per cent.) other accidents; 525 (13 per cent.), infantile paralysis; 1437 (34 per cent.) other diseases; 132 (3 per cent.) not stated. Thus about one-eighth of all the cripples and 41 per cent. of all the crippled children, were disabled by infantile paralysis. For the fourteen years preceding the survey, Cleveland had added an average of 27 cripples a year from infantile paralysis, even though the city had had no epidemic of that disease.

The Cleveland survey checked also the efforts at self-support

[5] Publication of the Red Cross Institute for Crippled and Disabled Men, Series II, No. 3, "Education and Occupation of Cripples, etc., A Survey of all the Crippled in Cleveland, Ohio," in 1916.

made by the 3250 cripples who were between the ages of 15 and 60. They were employed mostly in unskilled occupations, and 51 per cent. were earning less than $16 a week. Two hundred and sixty-seven, or 13 per cent., were getting less than $11.00 a week; 382, or 20 per cent., from $10.00 to $15.00; 350, or 18 per cent., from $15.00 to $20.00; 107, or 6 per cent., $20.00 to $25.00.

Of the 2553 persons of working age, 753 (29 per cent.) were not seriously handicapped for a normal occupation; 1142 (45 per cent.), were able to work at a selected occupation; while 658 (26 per cent.), were disabled for work with normal people at normal jobs. On this question of work, the Survey concludes: "Other things being equal, we have here, without doubt, even after adequate training, a large part of the group requiring not only placement at selected trades and processes, but special conditions of work." [6] At the time of the survey, 859 were wholly unoccupied, 189 of whom for lack of placement in selected jobs that they could do; 130 for lack of reeducation or training for some job that they could do; 45 for need of home or hospital occupation; 495 unclassified. Four hundred were self-supporting as active housewives. Fifty-three per cent. (1745), were in fact earning a living, more than half of them not for themselves alone, but also for others; 1034 were supported by their families; 136 had incomes; 125 were aided by relief agencies and 56 were in receipt of industrial pensions.

Thinking of this Cleveland study in relation to the rest of the country it seems altogether likely that the ratio of 6.2 cripples to every 1000 of the population will hold in any other city in the nation. Indeed it is likely that the ratio might be increased in a steel mill or a mining community. If, however, we were to reduce the figure to 5 in every 1000, a proportion lower than any yet found, we should still have 535,000 seriously crippled persons in our population. Some 18 per

[6] *Ibid.*, p. 51.

cent. of these would be children, dependent upon their families for extra attention and care, destined to bear their heavy weight upon the breadwinners all through their lives. Sixty per cent. or higher would be persons in the working years between 15 and 60. These would be the children of yesterday, become the grown-up dependents of today. They cannot earn enough to support themselves, on the average, say nothing of the support of parents or others. Where they have work, it is mostly a job to which they have had to be trained at public or private expense. Not only will they dwell in poverty themselves, but their relatives, because of the added burden, will in all probability be held at or below the poverty line.

These are the very serious physical handicaps which help to cause poverty. We can make no record of the number of less disabling handicaps, though these also cut into the worker's ability to keep up the pace on his job. It is to be recalled that the second greatest cause for rejection of the young men examined in the draft was hernia. This very common defect is a serious handicap to men who must move about actively, lift heavy weights and do a great deal of body-straining labor. They must favor their bodies. In so doing they must draw back from many a job to which otherwise they might go. It is a disability that no doubt will spell for them, in many instances, the difference between a job and unemployment.

The blind.—Cripples, though much more numerous than is usually supposed, are but one group of the whole number of the handicapped in our population. The blind are a less numerous group, but are somewhat better known. The United States Census of 1920 [7] discovered 52,567 blind persons by actual count, in the continental population. Because of the imperfections of the reported data, the Bureau estimated the actual number of the blind to be 76,600. Among the reported cases, 30,160 were males and 22,407 females, the preponder-

[7] U. S. Bureau of the Census, "The Blind in the United States, 1920."

ance of males being due to the hazard of industry to which the men are more exposed.

Of the 40,913 blind persons for whom special schedules were returned in the census, 3978 were blind from birth; 6611 became blind from disease; and 3878 suffered blindness through specific eye infections. Of the whole total scheduled, 14,616 lost their eyesight before the age of twenty; and 17,341 became blind between the ages of 20 and 64. Those of working age (15 to 60 years) numbered 23,219. Of the 23,251 blind males 10 years of age or over, 17,344 were not gainfully employed. Of the 16,385 females in this age group, 15,115 were not gainfully employed. This left 5907 men and 1270 women, a total of 7177 who were gainfully employed. Among these 3019 were self-supporting; 3930 were not. Five thousand three hundred and ninety-two were dependent upon jobs for their living. Three thousand and seventy-five were getting less than $500 a year. There were 1565 who were not dependent upon the job for a living. A total of 7741 blind persons were receiving state or county aid. In this last classification, 3636 were between the ages of 15 and 60.

This same census returned the number of blind for the State of New York as 4205. The New York State Commission for the Blind found the correct number to be 8001. This would give one blind person in New York State for every 1298 persons in the population. In Massachusetts, New York, Minnesota, and Ohio, the actual count proved to be at least a third higher than the federal census. The Pennsylvania Commission of 1925, in the study of blind persons in that state, estimated the Pennsylvania blind population at 6228. Using the average ratios of the important industrial states named, the average ratio of blind persons throughout the country is possibly about one in every 1400 of the population. This would give 76,428 blind persons in our continental population, the same figure arrived at in the Federal Census Bureau's estimate.

As blindness is a defect which increases in frequency with the age of the individual, we should expect to discover a high incidence of serious eye defects among persons of advanced years. The Pennsylvania Commission placed the percentage of the blind in that state who were over 60 years of age, at 50. Therefore, one-half of all the blind belong to the dependency group of the aged. Though they are too old for industry, regardless of their lack of vision, as blind and therefore largely helpless individuals, they rest all the more heavily upon those of middle life who must support them. Forty per cent. of the whole blind population are in the earning years, between 20 and 60. For Pennsylvania, here are 2491, and for the whole nation, on the same ratio, 30,571, individuals, who are so badly handicapped that, except for the merest fringe of earnings, they are a dead weight upon their relatives and upon the public. Where they have demonstrated their ability to earn, it usually has been after an expensive course of "re-education" at public expense, or through the benevolence of some association working with blind persons. Socially speaking, blindness is dependency.

Industry has no use for sightless workmen, since industry is carried on for profits rather than for the provision of work. Consequently, so long as strong-eyed, able-limbed workmen are seeking employment, industry will not turn to the handicapped. Wherever physical defects in the workman may spell liability, waste, or other loss to the employer, great care will be used to guard against taking into employment an individual suffering from such defect. Thus railroad companies uniformly refuse to employ in train, engine, and yard work any person who wears glasses. Where signals have to be read, all incoming employees are tested for color-blindness and other eye defects. Now that accident compensation has become compulsory in so many states, some companies refuse to accept a one-eyed employee, because damage to the remaining eye might readily involve the employer in liability for total disability.

Eye-sight conservation surveys.—That this problem of eyesight is vitally important to industry is shown on the one hand by the staggering percentages of uncorrected vision defects among people in all walks of life, and on the other, by the rapid increase in productivity by employees who have had their defective vision corrected. The Eye Sight Conservation Survey of 1925,[8] reports 15.3 per cent. defective vision uncorrected in an assembly of examinations of 559,863 school children in 1914. During the school year 1920-21, a test was made of 546,219 pupils in the schools of Pennsylvania, showing 18.5 per cent. defects uncorrected. Between 1907 and 1921, a total of 1,202,455 children in the Boston Public Schools showed 17 per cent. uncorrected vision defects. The Eye Sight Conservation Council concludes from an analysis of many of these school test reports, that "approximately 25 per cent. of the school children have manifest defects of vision (corrected and uncorrected) and other symptoms of eye strain, which hamper materially their school work."[9]

Defective vision among school children.—An examination of the amount of retardation in school due to vision defects indicated a proportion of retardation averaging 24.2 per cent., as based upon five investigations of a total of 32,050 pupils. "It seems evident," says the Council, "that approximately 25 per cent. of all school children in the United States are retarded in their studies and that fully one-third of the retardations are in all probability due to defective eyesight. If this is correct, there are at least 2,000,000 school children in the United States one or more grades behind in their studies because of defective vision."[10]

This high incidence of disabling vision defects is cited here because these school children of today are the breadwinners of tomorrow. Indeed their retardation in school spells just

[8] Eye Sight Conservation Council of America, "Eye Sight Conservation," Bulletin No. 7, 1925.
[9] *Op. cit.*, p. 54.
[10] *Op. cit.*, p. 74.

that much more economic burden upon their parents. If we were to follow them out of school into industry, we should find a gradually progressing incidence of vision defect, with a gradually decreasing effectiveness in the individual, whether for school work or for the accomplishment of results on the job.

Defective vision in industry.—The Eye Sight Conservation Council made a survey also of vision defect in industry. Industrial concerns as a rule do not test the eyesight of their employees, unless the nature of the occupation would involve the employer in liability through eye defect. As yet the matter of mere waste in industry due to poor eyesight has not fully awakened the efficiency engineers.

In a series of 37 tests conducted by 20 different branches of industry, covering 204,817 employees, 24.7 per cent. were found with uncorrected vision, and 19.6 per cent. with corrected vision. This left a total of but 55.7 per cent. with normal vision. Extending this percentage to the 43,000,000 persons gainfully employed, in the United States, would disclose 19,000,000 of them with less than normal vision. It is not surprising that we should find as many as 76,500 persons who are blind.

In considering these large percentages of bad eyesight, we must still remember that the tests thus far carried out have been of the most primitive sort, and only the most obvious and unmistakable defects found. Wherever thorough testing is done, the percentage jumps. Service companies reporting the results of such thorough examinations of 12,795 employees, found 9213, or 72 per cent., to have errors of refraction. Similar careful testing of applicants for employment by the Buick Motor Company in 1924, showed 56.1 per cent. of 3513 persons to have defective vision.

One company, after discovering 79.1 per cent. with defective vision among its 618 employees, went further and kept a record of increase of average hourly earnings after the correction

of the defect by the use of proper glasses—or otherwise. Ten cases were studied. Case 1 increased from 49 cents at the time of correction to 57 cents the second month after. Case 2 went from 43 cents to 47 cents in this month. The fourth increased from 46 to 52 cents in three months. All the remaining cases increased from ten to twenty per cent. in hourly earnings in four months or less—with the exception of one, who was found to have been transferred to a lower paid job. Even he, however, came up from 43 to 46 cents in three months.

These facts are important in the relationship between sight defect and the ability to earn. The workman with poor eyes will not be kept at his old job just out of sentiment. He must produce the goods, in quantity and in quality. If it is a delicate task in adjustments, in which his eyes play him false so that his work is not quite up to standard, he must bring his eyes up to par or get off that job and down to their level. As his defect becomes more and more serious, the chances of holding the job decrease in proportion. As a one-eyed man he is completely barred from some occupations. Why should industry take a one-eyed man, any more than a one-legged or a one-armed man, when a man with good eyes and good arms and sound legs is waiting and asking for the job? If both eyes are gone, his chance is nil, and we come back to our original proposition that blindness, socially speaking, means not only poverty but dependency also.

The deaf.—Aside from some institutional care for deaf mutes, the world pays little attention to the deaf. Yet they are a numerous group, heavily handicapped in the world's work, living in a mental atmosphere hard to adjust to the social demands of everyday life.

Deaf mutes.—The Census of 1920 [11] discovered 44,885 deaf mutes in the United States. In addition, the enumerators erroneously reported as mutes 1554 who had the power of

[11] Bureau of the Census, "Deaf Mutes in the United States, 1920."

speech and had become deaf when more than 8 years of age; 4420 who were only partially deaf; 1107 who were dumb but not deaf; and 629 who were neither deaf nor dumb. Eliminating this group, there were 51,966 deaf persons reported in that year, though the census aimed only to discover the deaf who were also mute. These returns therefore cannot be taken as a census of the deaf.

Over a third of all the deaf mutes enumerated were congenital, and of the 60 per cent. who acquired the condition, three-fourths became so before reaching the age of five. Only 250 out of the entire 35,026 in the special schedule group became deaf and dumb at ten years of age or over. It is a condition largely hereditary, and in practically every case continues throughout the normally productive years of life. Of the 31,230 who were ten years of age or over in the special schedule group, 29,720 reported some ability to communicate with others. Sixteen thousand nine hundred and one could read lips; 12,286 used some method of speech. Of these 7526 used sign language. Six hundred and six had no means of communication with others.

Of the 17,176 males, 6980 were not employed. Of the 10,196 who were reported as gainfully employed, 6180 were in manufacturing and mechanical industries. Among the 2482 females so employed, 1089 were reported as in the manufacturing and mechanical industries.

Eight thousand seven hundred and ninety-two of the men employed—practically four-fifths—were self-supporting at the time of enumeration; and 8848 were dependent upon their jobs for a living. As to actual earnings, 214 were getting less than $100 a year; 302, $100 to $200; 337, $200 to $300; 408, $300 to $400; 311, $400 to $500; 439, $500 to $600; 706, $600 to $800; 948, $800 to $1000; 1291, $1000 to $1200; 1117, $1200 to $1500; 1757, $1500 or over. No report was obtained from 2366. From this analysis it appears that 26.6 per cent. of all

the males gainfully employed were making less than $800 a year, and the income of 23.2 per cent. more could not be identified as a self-supporting wage.

Of the 2482 women gainfully employed, 1778 reported themselves as self-supporting. Those who were dependent upon their employment for a living, totaled 1759. Fifty-two and eight-tenths per cent. of the whole number were receiving less than $800 a year, and the wage of 35.1 per cent. more could not be ascertained.

Those who can neither hear nor speak, hard as their condition must be, are in much better case than the blind, who have lost man's chief instrument for making his footing secure upon the earth. Nevertheless, the deaf and dumb are a long way from self-support. In the older age group they are clearly dependent. In the early age group, these are, of course, also dependent. In the productive years they earn a slightly larger margin than the blind. Essentially they are a dependent class —not merely in poverty—but dependent as well.

The deaf who are not otherwise handicapped.—The deaf may be divided into four principal groups, namely: (1) the congenitally deaf who have been totally deaf from birth; (2) the partially mute, or those who have at one time been able to hear and to speak, but have since become totally deaf; (3) the semi-deaf, or those who still have some slight remnant of auditory sense; and (4), the hard-of-hearing, who retain auditory sense in varying degree, but are all seriously defective in this regard. Practically all of the first group are unable to transfer ideas by vocal speech. This is true also of most of the second group, since the faculty of speech declines when the individual is cut off from hearing either his own voice or that of other persons. The third classification hear enough to keep themselves partially in tune with spoken language. They are therefore able in some instances to hear amplified sounds and to speak, though often imperfectly. The fourth division represent that numerous group who hear with

difficulty, but who, by the use of instruments and lip-reading are able to understand their fellows and to convey ideas to them with the facility of the average individual.

There are 158 schools for the deaf in the United States. Sixty-three of these are state institutions maintained out of public taxes by 44 of the states of the Union. New York State has 8. They serve groups one and two almost exclusively. Though they admit the seriously deaf, their inmates are almost wholly recruited from the "deaf and dumb."

Seventy-eight of our institutions are "day schools," providing special classes for children who are too deaf to get along in the public schools. There are 17 private schools which do much individual teaching. Altogether there are some 16,000 children in special schools for the deaf.[12]

Defective hearing among school children.—Recently through the development of the phono-audiometer, accurate testing of school children rapidly in groups has become practicable. Dr. Harvey Fletcher, reasoning from results of numerous examinations with this machine, estimates that at least 10 or 12 per cent. of all public school children thus far tested, have an appreciable loss of hearing in one or both ears. Dr. Gordon Berry, in an article in the *Volta Review*,[13] concludes that there are 3,000,000 public school children who have markedly defective hearing. One school in Rochester, New York, shows 25 per cent. of all tested. A school in Chelsea, Mass., shows 33 per cent. In some well-conditioned private school groups, it runs as low as 2 per cent.

Taking this as a fair estimate of hearing defect among our children, Dr. Berry figures that the progressive condition of these defects will give us not less than 12,000,000 adults at any one time in the community who are seriously handicapped in hearing. This provides a total of 15,000,000 per-

[12] See Minnesota State Board of Control Quarterly, Feb. 15, 1927, Vol. XXVI, No. 3, Stevenson, Elwood W., "Educational Work With the Deaf."

[13] Vol. XXX, No. 3, March, 1928, p. 127.

sons in the United States who are hard of hearing; persons who, in varying degree, find themselves hampered in the struggle of life.

The common experience of examiners who test the hearing of school children is that serious defects are discovered by them for the first time. Frequently neither the teacher nor the fellow pupils suspect the difficulty. The child is inattentive when he does not see the teacher speak. His answer is not responsive. He seems confused and lacking in ideas. It is all set down to stupidity. The hardest part of the battle for the introduction of ear-testing in the schools is the task of convincing the management that there are many children in their classes who could be shown to have defective hearing; yet the average is 1 in every 9.

That hearing defects do seriously handicap the child is shown by one illustration cited by Dr. Berry.[14] In a public school containing 800 pupils, Dr. Franklin W. Bock discovered that three times as many pupils dropped back to repeat grades because of deafness as from any other cause. Out of the 800 pupils, 349 showed from 12 to 15 per cent. loss of hearing. Of this group of defectives, 211 failed to go on with their classes, and repeated their grades from 1 to 6 times apiece. The retardation footed up 441 repeated half years, due to impaired hearing. It entailed an estimated loss of $26,460 upon the municipality for this one school alone.

As might readily be guessed, the child who is tail-end of the procession at school, because of a handicapping defect of hearing, is pretty sure to be last man picked for a job when he steps out of school to earn his living. Industry is apt to say, "Sure, deafness is nothing to us if it doesn't get in the way of profits or get us in for liability." The trouble is with the "if." The man who tends a machine and cannot hear the change of tempo in the noise of its running which indicates trouble, is not the man who is ablest to keep his

[14] *Op. cit.*, p. 128.

machine in good condition. Damaged product is the result. The stenographer who cannot hear when the man at the desk drops his voice, and must break his train of thought and have him repeat his last sentence, is not so desirable as the quick-eared girl who gets it if it was said. Modern industry goes at high speed. The satisfactory workman must have his eyes, his ears, his arms and legs in good working condition. If he is handicapped in any one particular, then so long as men who are not handicapped are ready to take his job, industry will inevitably give it to them. The defective must stand back. He is the first to be laid off if he has a job and the last to be taken on when work resumes. He is apt to get the part-time work. He ends by hunting some different kind of job. Having begun to wander he continues and eventually becomes a dependent, long before the average workman is superannuated. Though the degree of economic drag caused by deafness cannot be measured in figures on data available at present, that it constitutes a heavy drawback to earning power is a truth too common to need demonstration.

The inhabitants of the United States are an active people, proverbial as travelers; always in a hurry, daring to the point of foolhardiness in respect of speed and conveyance. In industry they are constantly developing new machinery. And withal they are chronic individualists, letting each citizen hoe his own row. Community plans like pensions, or relief, or compulsory insurance, come hard in their reasoning. The workman has been allowed to take the risks. Only in the present generation is the idea of workmen's compensation passing beyond the experimental stage. It is this attitude that allows the heavy economic burden of physical handicap to lie where it falls. Bearing in mind the unspoken axiom of modern industry that the worker shall have but a living wage, while the profits are to go to those who have invested capital, it must be apparent that the strain of physical defect is bound to force a multitude of workers and their de-

pendents below the poverty line. Physical defect takes its place with the other major causes of poverty, standing in the way of thousands upon thousands of those workers who are still classed among the 43,000,000 who are gainfully employed—and forcing other thousands into the ranks of the dependent who must continue all their lives a burden upon the shoulders of the remainder who still carry on. Physical handicaps come more and more to the front as population presses upon food supply, and provides more and more of the able-bodied to take from the handicapped the work which they might otherwise have. They must stand as the lame wolf in the pack, looking on while the lustier youths make the kill and devour the carcass.

CHAPTER XII

MENTAL INCOMPETENCE

INSANITY, which is a condition resulting from disease of the brain, together with those emotional disturbances so closely associated with it as to produce similar results, might well have been included in our chapter on illness or disease, or in our discussion of physical handicaps. As will readily appear, feeblemindedness might well fall under physical handicaps. These topics are interlocking. They are set out separately only for the sake of clearness and emphasis, and because in the broad science of public welfare, they are found frequently separated in treatment. This is especially true of insanity. In this chapter we shall undertake to relate the problems of mental disease and mental defect to the economic status of the individual, showing, so far as may be practicable, their weight in the causation of poverty.

Insanity almost always means economic incompetence.— It attacks at all ages and is due to a considerable extent to hereditary determiners. Its economic definition is incompetency in the affairs of life due to mental psychosis. Though many persons suffering from mental psychosis remain at their respective posts in the world's work and continue to earn, as a general statement it may be said that when the individual becomes insane in a degree sufficient to make him an oddity and a problem for relatives, friends and employers, he at that moment ceases to command a place in the producing world. If he has property, it may be carefully conserved for him by law and he may live independently of the effort of others to the end of his days. But if he has no

money, he must then fall back upon his family, his more distant relatives, or the public for support. As a dependent he may be tenderly cared for, just as are the children of the well-to-do salaried man, but he is a burden to his full weight, and if he should, as so often happens, fall back upon someone who is struggling to keep his head above the poverty line, the result is a submergence of the supporter as well as the dement into the ranks of poverty.

Numbers of the insane in the United States.—Nobody knows how many insane persons there are in the United States; much less do we know the number of those who are so queer, so odd, so psychopathic, so neurotic that they are unable to get a job, or getting it, to hold it for any length of time. We have some information as to the numbers of the insane who have been committed to hospitals and asylums. It is probable that for every such asylum inmate, there are easily a dozen who are too defective or abnormal mentally or emotionally to count in the economic world.

In 1923 the United States Census[1] enumerated 267,617 insane persons in public institutions in the United States. This represents a ratio of 245 in every 100,000 of the total population. On January 1, 1925, the number of notified insane persons under care in England and Wales was 131,551, a ratio of 348 in each 100,000 of the total population. The discrepancy in these ratios is probably more apparent than real. The English total fell off 892 from the number of the year before. The American total advanced from 187,791 in 1910 to the 267,617, as already stated for 1923. The explanation undoubtedly is that in the United States the system of reporting cases is rapidly extending and improving, and the tendency to place insane persons in public hospitals for care and treatment is intensifying. The English figure is probably nearer the ratio for committable cases in the United States. In Massachusetts, a leading American jurisdiction in

[1] U. S. Bureau of the Census, Bulletin on "The Insane," 1923.

the public care of the insane, the ratio is 449.2.[2] This means that in all probability the United States—where the population is so largely migratory that in the industrial states, at least, the land is only a slight anchorage and few colonies of families reside in isolation upon the soil—will show a ratio closely approximating that in thickly settled, industrial Massachusetts—one insane person under public care and restraint, for every 222.5 of the population. It is altogether probable, also, that the English ratio would increase toward the Massachusetts figure if institution care and treatment of the insane were equally well developed there.[3]

Analysis of the insane in Massachusetts.—An inspection of the Massachusetts group will show that, reasoning from the status of first admissions, 91 per cent. are from urban centers. Fourteen per cent. are fully dependent upon the public for support; 68.3 per cent. are marginal, that is, able to pay something, averaging near one-eighth of their support. Only 15 per cent. are in "comfortable" circumstances, at the time of commitment. Forty per cent. are single; 42 per cent. married, and 15 per cent. widowed.

Making due allowance for the present-day tendency to unload burdens of support upon the government where possible, this record of the economic status of the inmates of hospitals for the insane in Massachusetts looks backward into a drab pre-institution life in which the incompetent and troublesome dement was the tragedy in thousands of homes; where bread was all too scarce; and where poverty must claim parent and children for many a year, for some, through all of their lives.

Dr. Rosanoff's study in Long Island.—The accuracy of the picture is further attested by such special studies as have

[2] Massachusetts State Department of Mental Diseases, *Annual Report*, 1925, P. D. 117.

[3] For a serviceable summary of the insane in the United States, see Kelso Robert W., "The Science of Public Welfare," 1928, Chapters on the Insane.

been made to ascertain the incidence of mental defect in the general population. In 1916, a study of Nassau County, New York (on Long Island), made by Dr. A. J. Rosanoff of Kings Park State Hospital [4] discovered a group of 1592 mentally abnormal persons in a population of 115,827, representing a ratio of 1374.5 in every 100,000. Not all of these were insane, but the inference from all the facts is that they were poor risks in terms of ability to support themselves and their rightful dependents. Even though this study resulted in finding one abnormal person in every 72.7 of the population, this result left out of account 583 other persons of doubtful normality found in the same population. The probable extent of trouble and damage which these abnormal folk might be expected to cause in self-supporting family life is indicated by the findings of the study that 11.9 per cent. were retarded in school; 22.7 showed criminal tendency, dependency and vagrancy; 7.3 per cent., sex immorality; 20.1, inebriety; 0.3, drug habit; 0.9, domestic maladjustment; medical cases and others, 26.6. Only 163 abnormal persons, or 10.2 per cent., could be classed as having no recognized maladjustment and therefore not constituting a social problem.

It is indicative of the close relationship between mental incompetency and vicious habits as causes of poverty, that among the inmates of the Massachusetts Hospitals for the Insane, 17.46 per cent. are suffering from psychoses resulting either from syphilis or from alcoholic poisoning. There is no reason to suppose that this proportion is greater in Massachusetts than elsewhere.

The feebleminded.[5]—Great as is the burden of the insane upon the breadwinner, it is probably light in comparison with the actual weight of feeblemindedness. A feebleminded person is one who by reason of weakness or deficiency of intelli-

[4] National Committee for Mental Hygiene. *Publication No. 9.*

[5] See the Author's "Science of Public Welfare," Chapter on "The Discovery and Care of Mental Defectives."

gence is unable to make his way in the world in competition with his normal fellows. By very definition, therefore, a feebleminded person is one who cannot make a go of things in the economic world. Such persons are found, of course, in the families of the well-to-do, and may never become a critical financial burden upon anybody, but the well-to-do are relatively a small group. Those who live on slender means, but are independent—the great middle class of the population—when they meet the tragedy of a feebleminded child in their family, discover that it is a handicap socially as well as economically. Almost always it will sap the growth and the normal progress of at least one other life in that family. Allowance must be made for it. Protection must be given it. Affection will be lavished upon it. Like a sucker at the base of the corn, it will draw away the family strength and defeat its proper function.

The number of the feebleminded in the United States is unknown. If we are uncertain of the number who suffer from insanity—those pronounced phenomena which most frequently give rise to dramatic phases of conduct making the victim so readily identifiable—what shall we say of the high-grade moron who deceives friends and courts, and may go through life undiscovered in respect of his defect? A small fraction of this highly dangerous group are now given care and custody in institutions. They are but interest of that great capital of poverty-making incompetence which multiplies itself punctually, unhindered in our population.

Three classes of the feebleminded. The idiot.—There are three general classes of the feebleminded; the idiot with an intelligence quotient below 25 and a mental age not exceeding three years; the imbecile, rated in intelligence between 25 and 50 and not exceeding seven years in mental age; and the moron, who shows intelligence above 50 but below 75, and whose mental age rates between seven and twelve years, but does not go higher. Of these, the idiot with his old body and

his infant mind is the obvious defective. As he does not breed, he is the least harmful of the lot. He offers a stomach to be fed and does nothing for his own support. He is a weakling in the home to be protected, but he is seldom more than a personal care to a devoted mother or sister or other relative. But because he is the obvious member of his group, he is naturally the first to be approached in public measures for the dependent feebleminded. He bulks large in the institution population of the feebleminded.

The imbecile.—The imbecile is only less obvious than the idiot. Almost every village and peculiar has its town fool. The poor fellow who is the butt of pranks by all the children of the town; a fellow easily imposed upon, mild of temper and seldom vicious, but not capable of more than a few odd jobs. He is a hopeless dependent who must be supported by somebody. If he has no relatives he is the frequent caller upon the almoner or overseer of the poor. To a very limited extent he is finding a place in public institutions for the feebleminded where he can sometimes learn the simpler tasks of farm life. He too is not a very great menace as a breeder of his kind. Only the highest of his grade among the females present this problem.

The moron.—The highest grade among the feebleminded, the morons, represent probably less of a personal problem of economic support, but they offer by far the greatest threat to society, because they are prolific breeders and are found most frequently in the hereditary type. They are more numerous, by many fold, than the two other groups added together. Studies of convicts reveal the fact that nearly a third of the prison population of the country are morons.[6] Examination of professional prostitutes brought before our courts shows a high incidence of the moron type. One such

[6] Massachusetts House Document No. 1403, of 1919, "On Defective Delinquents, Etc."

study, made by Dr. Walter E. Fernald of a group of 100, showed 95 per cent. markedly subnormal.

On January 1, 1904, the United States Census reported 14,347 feebleminded persons in special institutions in the United States, and 16,551 in almshouses. By January 1, 1910, these totals had become reversed; the special institution group standing at 20,731 and the almshouse residue at 13,238. By January 1, 1923, the almshouse total had fallen to 12,183 and the special group had increased to 42,954.[7] In this special group were 26,803 idiots and imbeciles, and 14,636 morons, with a residue of 1515 unclassified. The almshouse group was not classified. This grand total of 55,137 probably represents less than three per cent. of the actual number of feebleminded persons in the population of the United States. In Massachusetts, where the most extended care is thus far offered, and where the census is nearly complete, the highest authority estimates the total number at from 60,000 to 100,000 in a total population of 4,000,000. As a check-up of this estimate of some 2,000,000 feebleminded persons in the United States, and at the same time as an indication of the burdens which this numerous fraternity place upon breadwinners and homemakers, it is expedient to examine a group of special studies made with intent to clarify this problem.

The South Carolina survey.—In 1921 the National Committee for Mental Hygiene conducted a survey of the feebleminded in South Carolina.[8] Of all the white children attending public schools, 2.8 per cent. were found to be feebleminded. The percentage among the colored pupils was 4.2. The total of these two groups was 13,000 feebleminded children. The State penitentiary showed only 13.5 per cent.

[7] U. S. Bureau of the Census, "Feebleminded and Epileptic in Institutions," 1923.

[8] National Committee for Mental Hygiene, "Doc. 1, South Carolina," 1922, Vol. II.

feebleminded. The Juvenile Court grist presented 14.4 per cent. feebleminded; while juvenile correctional institutions showed 20.6 per cent. Almshouses totaled 34.5 per cent.; and of the 50 boys and 53 girls in the State School for the Feebleminded at Clinton, 85 per cent. were morons.

The Pennsylvania study, 1915.—Dr. Wilhelmine E. Key, for the Public Charities Association of Philadelphia, made a study [9] in 1915 of one of Pennsylvania's known foci of hereditary mental defect. The survey covered an area of 700 square miles inhabited by some 16,000 persons. In this population Dr. Key found 152 adults partially dependent upon charity; 30 alcoholics; 89 sexually immoral; 22 criminalistic; 20 alcoholic and criminalistic; 10 sexually immoral and criminalistic; 3 sexually immoral, alcoholic and criminalistic; and 167 children 16 years of age or under, of whom 144 were permanently retarded in school; 14 permanently retarded and sexually immoral, and 9 so retarded and also wayward and sexually immoral. These several groups totaled 508 persons, each one of whom was found to be feebleminded. Three hundred and twelve of the whole number came out of 10 identified family strains. Two strains were responsible for 221. There were 3000 families in the entire area; but the 508 defectives were limited to 192 of these.

The natural conclusion from these facts was that here was a high incidence of hereditary feeblemindedness. Assuming this to be the fact, there is special significance in the further evidence that 154 of the 508 were women who had borne children. In fact, there were but two women over 20 years of age who had not borne children. Forty-five of these feebleminded women, all of the hereditary type, were past childbearing age. They had borne 310 children, or an average of 7 apiece. This rate was something over twice that of the normal mothers of the district. Of these 310 children, 62.

[9] "Feebleminded Citizens in Pennsylvania," 1915.

had died; 144 were defective; 10 had gone and could not be followed; 4 were industrious and appeared ambitious; the remainder were "at best indifferent in character, many of them border-line cases, whom a more rigid classification would have included among the defectives."

Survey in Delaware, 1917–19.—The Federal Children's Bureau made a study of mental defectives in New Castle County, Delaware, in 1917,[10] in which they found 212 positive cases. In addition they found 361 questionable cases. The total population was 131,670. Two years later the same Bureau surveyed another county in Delaware,[11] in which they found 257 feebleminded persons arising largely out of two family strains.

The Oneida County survey, 1917.—The State Board of Charities of New York, in 1917, conducted a careful survey of the population of Oneida County in an effort to get at the causes of dependency. In the course of this study a total of 1229 feebleminded persons were identified in a population of 167,331 or one in every 136.[12]

Let us turn now from limited district surveys to an examination of some of the studies made of particular family strains. From these family studies the connection between mental defect and impoverished living may be more readily seen.

The "Jukes."—Dugdale's study of the Jukes[13] was an attempt from all available sources to assemble the record of a single family from which came a considerable percentage of the pauperism, prostitution, and inebriety of the district in New York State in which its members lived. Dugdale

[10] Federal Children's Bureau, "Mental Defect in New Castle County, Delaware."

[11] *Ibid.*, "Mental Defect in a Rural County," Publication No. 48.

[12] State Board of Charities, N. Y. Bureau of Analysis and Investigation, "The Causes of Dependency, Based on a Survey of Oneida County." Eugenics and Social Welfare Bulletin No. XV, 1918.

[13] Dugdale, R. L., "The Jukes. A Study in Crime, Pauperism, Disease and Heredity." 1877.

studied 709 persons, 540 of whom were of Juke blood and 169 of the "out" or "X" blood, who had married into the Juke family. He estimated 1200 individuals in the entire Juke family, descendants of the original six sisters.

Among the 709 individuals found and studied, 180 had been in the poorhouse, or had been in receipt of outdoor relief. There were 140 criminal and petty offenders. Sixty had been habitual thieves; 50 common prostitutes; 40 women venereally diseased; 30 prosecuted or prosecuting for bastardy. Seven had been murdered. Throughout a period of 75 years beginning with 1800, the estimated cost of the crimes and the dependency of this tribe to the State of New York was $1,308,000.

This study was made 57 years ago. In 1915, after 40 years, Mr. Arthur H. Estabrook made an exhaustive study,[14] under the auspices of the Eugenics Record Office, to determine the status of the Jukes as they now appeared, after marked changes in their environment. In that interval the frontier valley, remote from urban centers and so self-contained as to hold its denizens firmly to the soil, had been brought by modern transportation to within a two hours' ride of New York City. The entire face of the countryside had changed. An agricultural economy had given way to an industrial life. People had acquired the habit, if not the necessity, of migrating from place to place. The Jukes were scattered. What did this dispersion and consequent change in environment do for the tribe?

Estabrook found and studied 2820 individuals, inclusive of all those found by Dugdale. Of these, 204 were of Juke blood; 726 of the "X" blood, who married into the Jukes. Of this entire group, 366 were paupers, while 171 were criminals. Ten lives had been sacrificed by murder. In school

[14] Carnegie Institution of Washington, Publication No. 240, Estabrook, Arthur H., "The Jukes in 1915."

work, 62 did well; 288 fairly well; 458 were retarded two years or more. One hundred and sixty-six had never attended school. For the remainder, no school data were available. There were 282 intemperate and 277 harlots. Estabrook estimated the total cost to the State at $2,093,685.

Of the 2094 Jukes, 378 died under the age of 5 years. There were 1258 living in 1915, scattered throughout 20 States of the Union and in Canada. Seven hundred and forty-eight were over 15 years of age. Among these, the study found 48 to fall into the class of the socially adequate; 255 were doing fairly well; 323 were the typical Jukes described by Dugdale; and 94 were unclassified due to insufficient information.

As to their fecundity, of 403 married Juke women, 73 were barren and 330 bore at least one child. The average fecundity, counting the 73 who were barren, was 3.526 children per female. The 330 women who bore one or more children showed a fecundity of 4.306 children. Of 265 women of the "X" blood, 71 were barren and the average fecundity of the whole was 2.554.

Here is a record of feeblemindedness in an hereditary strain, manifesting itself socially in prostitution, illegitimacy, syphilis and gonorrhea, crime, intemperance, and poverty. This is brindle stock. Its level is social and economic incompetence. By very definition it belongs to the submerged tenth. Its drama ran through the first and second acts in an isolated lake and mountain region in New York. There it was fairly closely confined. But the world has changed, and the third act is being played upon the stage of a score of our States. Like the troubles in Pandora's box, the misery is out and is spreading everywhere.

"**The Hill Folk.**"—The late Walter E. Fernald, shortly before his death, told the author that he knew of at least a score of the foci of hereditary mental defect in Massachu-

setts. Records of town almshouses, of the State Department of Public Welfare and of the State Schools for the feebleminded, indicate that this estimate was all too low. A single one of these dangerous foci is related by Mr. Charles B. Davenport of the Eugenics Record Office, in his account of "The Hill Folk," a tribe fictitiously so named, who have lived since Revolutionary days in one of the small valleys of the western hills.[15] To this locality there came, about 1800, "a shiftless basketmaker. At about the same time an Englishman from the hills to the westward settled in the same place. The progeny of these men . . . have sifted through the town and beyond it. Everywhere they have made desolate, alcoholic homes which have furnished state wards for over fifty years, and have required town aid for a longer time."

Of the 737 individuals studied in this group, only 18 were known to be illegitimate. This is a ratio of 2.4 per cent. as against 12.8 per cent. among the Jukes. And at the same time the ratio of unmarried persons was almost twice as high as in the Jukes. Twenty out of the 82 married females, or 24 per cent., had had illegitimate children. The Juke percentage was 31.

Charitable relief, either almshouse, outdoor relief, state wardship and foster home placement, was given to 65. Of these, 37 were State Minor Wards. This represents about 8.8 per cent. There were 136 feebleminded, or 48 per cent. There were also ten epileptics. About one-fourth of all the marriages were between cousins. Three and three-tenths per cent. of the whole (24 persons), showed criminal tendencies. In addition to the 136 feebleminded, there were 10 epileptics. The tribe was much addicted to alcohol.

"In general," says Davenport, "this Massachusetts community differs from that of the Jukes in having a larger proportion of indolent, unambitious persons, unable to progress at school, and probably a larger proportion of alco-

[15] Eugenics Record Office, Memoir No. 1, "The Hill Folk," 1912.

holics; but, on the other hand, a smaller proportion of criminals and sex offenders."[16] To the student of poverty, this distinction leaves little in the way of choice. They are all brindle stock, not likely to help much in the affairs of the world; unlikely even to carry their own weight; pretty certain to hang upon the skirts of progress with illegitimacy, crime, disease and unending misery.

"**The Nams.**"—Not a great way from the ancestral haunt of the old basketmaker's progeny, is a place in the Massachusetts hills called Nam Hollow. At least this is the name adopted by the Eugenics Record Office in an extended research study of a tribe descended from a roving Dutchman and an Indian princess.[17] History long ago recorded them as "vagabonds, half farmers, half fishermen and hunters, and who, on their occasional visits to the settlements, were apt to fall into temptation and rum."

The total number of individuals studied was 1795. Of these, 852 were Nams and 943 were of the out blood. Twenty and two-tenths per cent. of the Nams were illegitimate. Harlotry was ten times as common as professional prostitution among them. Only one case of syphilis was recorded. Only 11 of the Nams have been in the poorhouse. Thus far, however, the Nams have lived a somewhat isolated life and have been able to get along on little. Of the females, 80 per cent., and of the males, 90 per cent. were given to drinking to excess. There were 232 licentious women and 199 licentious men, as contrasted with 155 chaste women and 83 chaste men. Combining the Nams and the out blood, there were 19 epileptics and 24 insane (of whom 7 had been in custodial care).

One hundred and twenty Nam mothers bore 483 children, an average of 4.025 per mother. The 217 mothers of the out blood bore 858 children, an average of 3.954 per mother.

[16] *Ibid.*, p. 18.
[17] Eugenics Record Office, Memoir No. 2, "The Nam Family," 1912.

Some mothers of both groups were still producing, at the time of the study. Omitting these, the fecundity was represented by 4.222. This is not high, though much higher than among mothers of the highly competent families of Massachusetts.

The "Kallikak" family.—Goddard at the Vineland School in 1911, while tracing the family pedigree of one inmate whom he styled Deborah Kallikak, discovered a lineage doubly conclusive of the deadly effect of defective stock. Here was a Revolutionary soldier breeding an illegitimate and feebleminded child by a feebleminded woman, after which he married a normal woman. They have a line of able, law-abiding descendants. The feebleminded son breeds a line so strikingly defective that the differentiation in the strains of heredity is unmistakable.

In the defective branch there were 41 matings where both parents were feebleminded. They had 222 feebleminded children, with two others who were considered normal. There were 8 matings where the father was feebleminded and the mother normal, resulting in ten normal offspring and ten defective.

"We find on the good side of the family," says Goddard, "prominent people in all walks of life and nearly all of the 496 descendants, owners of land or proprietors. On the bad side we find paupers, criminals, prostitutes, drunkards, and examples of all forms of social pest with which modern society is burdened." [18]

The student of these special studies of family lines in which a defective taint has been traced from parent to child through many generations, must realize how great is the threat which mental defect holds out to Society. Wherever we delve into the squalor of a group of "shanty-town" or "dog-town" or "Hell's-Ten-Acres" families, we discover a thread of kinship running through them—a strain that makes them of one

[18] Goddard, Henry H., "The Kallikak Family," p. 116.

quality socially. Step down below the reputable poor into the purlieus of any city and study the human wreckage cast up there, and we are sure to find this problem of mental defect commanding attention. Many causes have brought these unfortunate folk to their low estate. One has stolen; another has been a prostitute; a third has been too dull to keep a job; here and there one abler than the rest is struggling to help himself with all his incompetent relatives upon his shoulders. These folk are in poverty and because of that chronic and hopeless incompetence they must ever remain so. In this problem of mental defect we find the tap root of the problem of public almshouse care. Society thus far does little to relieve the hopeful and ambitious poor. It has developed elaborate systems of relief for those who can never be anything but a liability on the social balance sheet.

Emigration of mental defectives from England.—People who live along the Atlantic seaboard have good reason to remember a chapter in early American history now generally forgotten. It is the persistent and continuous deportation of hereditary mental defectives from England to her American Colonies, and to Canada, since American independence, but destined for the States.[19] In the English poor law of 1834[20] appeared in statutory form the authorization of a practice that had continued from the early days of the colonies, namely, the deportation of undesirables who were a burden upon the public rates. By this provision the rate payers might appropriate or borrow up to one-half the yearly rate for the three preceding years "for defraying the expense of migrating poor persons having settlements in such parish, and willing to emigrate."

The Poor Law Commission reported for 1835 that 320 persons had been sent to Canada. In 1835–36, 5141 persons

[19] See the Author's "History of Public Poor Relief in Massachusetts," Chapter on "The Town's Poor."

[20] 5 Wm. IV, Ch. 76, § 62.

were sent. That the purpose of this practice was to rid England of her dull-wits and hereditary paupers, just as the Australian Colony at Port Jackson was designed to relieve her of her convicts, is obvious from the records of Massachusetts and New York. In 1828 the total number of foreigners admitted to the House of Industry in Boston was 262. This number remained nearly constant for the next three years. In 1834 the total jumped to 631 and in 1835 to 516. Yet in that space of years the total of all inmates in the House remained about constant.

In 1826 the foreign paupers in the New York House of Refuge stood at 1159. In 1834 it jumped to 1754. Yet the total of all inmates had not materially increased.

In 1836 a special Commission created by the Massachusetts Legislature reported that in a study of 19 English parishes in eleven different counties, they found that 631 paupers had been emigrated during 1835. "These paupers," they said, "have no claim on Upper Canada. Indeed, nearly all of the host of foreign paupers who come to us arrive overland from the British Provinces of Canada."[21]

This Commission was followed by another in 1846 which concluded its report with the following significant paragraph: "Impressed by the conviction that the operation of the present laws causes an influx of foreign paupers into the Commonwealth, and assured of the fact that placards have been posted in different places in Europe urging the poor to emigrate to this country and, assigning as a reason for so doing, that the State of Massachusetts makes provision for their support, your Committee have felt it their duty to report the accompanying bill."[22]

Foci of hereditary mental defect.—In Massachusetts today are numerous foci of hereditary mental defect which trace their line back to the poor law unions of Old England. Not

[21] 1836, Mass. House Doc. No. 66.
[22] 1846 Mass. Senate Doc. No. 74.

a few of the aged inmates of the almshouses of that Commonwealth bear Irish or old English names, and hark back to the Midlands where it is the mythical tradition that they had seen better days.

In this discussion of feeblemindedness much has been said and many studies have been cited to show the importance of heredity. Relatively little has been said about environmental causes. This should not be taken to mean that physiological causes, other than the transmission of defective strains, are of small importance. As research goes forward it is becoming increasingly clear that a surprisingly large proportion of dull-mindedness is due to accidents of birth, and to organic and functional conditions in the body. So rapid is progress in these more recent studies that emphasis is likely now to be laid upon environment to the submergence of the deeper problem of heredity. For purposes of our inquiry into the causes of poverty it must be remembered that causes which perpetuate themselves are of tremendous consequence, and that in the problem of poverty due to a poor grade of mind the gravest import attaches to the fact that one dull mind so often leads to another. Slowly the modern world with its mystery-dispelling science is coming to see that bad heredity is a fundamental issue in this drab problem of poverty. However great may be the down-dragging effect of industry, of economic reverses, of the pressure of population, there can be no question that mental incompetence, bred in the bone, is woven in and out of the entire fabric of daily life; no choice but that it places the grey hand of failure upon many a shoulder—turning the wayfarer aside upon his journey, down into the valley of the shadow of a poverty that knows no elevation.

CHAPTER XIII

WASTEFUL AND EXHAUSTING HABITS

THE poor man looks upon the high prevalence of drunkenness and other wasteful and exhausting habits in his group as a natural outcome of his poverty. What is there left in life if the struggle for food can never mean anything but long hours of exhausting labor followed by troubled sleep to be followed again by work? How can a man live without some sort of relief from this eternal grind? He drinks. He gambles. If he has no home, he is addicted often to sexual vices. All these, he is sure, are induced by the external pressures of industrial life. He is to be excused on that score.

But this is not the view of those who are well above the poverty line. A few minutes' conversation with any business or professional man regarding the causes of poverty will reveal his deeply ingrained belief that the incompetence and the general worthlessness of the poor is the real cause of their poverty. "Look at Bill, now. We were in public school together. He quit when he was just a kid and got a job. I'd see him around town doing odd jobs. Pretty soon he got married and had that raft of kids. Just look at us now—I've got enough to live on—own all this property—and have two fine children; and Bill's got eight and lives down by the railroad in that shanty. They say he's drinking some now."

This ingrained attitude lulls the mind into security regarding the possible injustices of our modern industrial life. It is an excuse for poverty that has some truth in it. But to a large degree it is false. Vicious habits arise often out of the revolt against the hard lot of poverty. But to an

alarming degree also such habits are driving families below the poverty line and holding them there. Intemperance, drugs, gambling, and irregular sex relations, because they exhaust the body and turn the will into unwholesome by-paths, away from thrift, family affection and the upbuilding of a competence for the next generation, are heavy causes of the inception and the persistence of poverty.

Personal conduct not to be measured statistically.—Of no one of these phases of conduct are there sufficient data for statistical measurement. It is impossible to say, for instance, to what degree intemperance is a cause of poverty. Where studies have been made, they consider not the great mass of humanity who live in poverty, but rather only that residue who have become the recipients of charity from the government or from private agencies. As drunkenness is a progressive depleter of physical competence, we may expect to find it appearing more frequently as a cause among the inmates of almshouses than among the self-supporting or partially self-supporting poor.

Booth's study in London.—Mr. Charles Booth, who did extend his study beyond the special group of public dependents, estimated that among the very poor of East London about 14 per cent. were in poverty as a direct result of liquor and that among those who were poor but not in abject want, about 13 per cent. owed their condition directly to liquor.

The Massachusetts Survey of 1896.—In 1896, the Massachusetts State Bureau of Statistics as a part of its 26th annual report, published the findings of an exhaustive study of the relation of the liquor traffic to pauperism, crime, and insanity.[1]

Among the 3230 paupers in state institutions during 12 consecutive months 2108 or about 65 per cent. were addicted to the use of liquor. Excessive drinkers numbered 505 or about 16 per cent. The total abstainers numbered 866 or about 27 per cent. Among the abstainers were 429 minors, 281

[1] Mass. State Bureau Statistics, Annual Report, 1896, Part I.

of whom were under 10 years of age. Thus there were 2752 adults of whom some 75 per cent. were addicted to the use of liquor. Of the whole number of paupers of all ages, 47.74 per cent. had one or both parents intemperate. Of this whole number 39.44 per cent. considered their poverty due to their own habits of drink and 6 per cent. more attributed it to the drink habit in others.

Though this study dealt only with public dependents, and offered no data with reference to drink among the poor who are not dependent, it is possible to stand at the door of the almshouse and look out across the plane of work-a-day life and see how deep is the imprint of drink upon the wage earner who just avoids public alms. The man who must appeal to charity at his wife's lying-in, and whenever unemployment stops his wages, is, if he has the drink habit, pretty sure to walk ever downward into the valley of permanent dependency. Whether he could pull himself out of it by hard struggle if he kept his head clear and his determination strong is still a question. With the added burden of drunkenness his permanent submergence is assured.

Drink as a cause of poverty is hardly separable from crime. By and by, when we consider the effect of crime upon economic status we shall be obliged to look backward through the data on crime into their setting of intemperance. This study of the Massachusetts Bureau discovered in a total of 26,672 offenders, 22,514 or 84 per cent. in which the intemperate habits of the offender led to a condition which induced the crime. Of the 4294 crimes other than drunkenness itself, 51 per cent. were committed under conditions created by the intemperate habits of the criminal. It was found that 94 per cent. of all the 26,672 offenders were addicted to the use of liquor. If minors are omitted, this percentage rises above 96.

We have already found how heavy is the burden of insanity upon relatives of the insane individual. This study discovered 37 per cent. of a total of 1836 insane persons under state care

to have been addicted to the use of liquor. About 17 per cent. were excessive drinkers. Excluding minors, the addicts totaled 51 per cent. About 34 per cent. of all these insane persons were known to have one or both parents intemperate. But this percentage could not be ascertained for all the cases. If only those cases in which the facts were ascertained be considered, the percentage with intemperate parents jumps to 69.

Back in the shadows behind the plodding citizen who is poor in worldly goods there lurks the dark form of the drink habit. Where we find him becoming insane, we find also that a large percentage of instances follow naturally from the vice of drunkenness. When we discover him breaking the law it is drunkenness most often that has led him down to it. Where we find him following prostitutes we discover that one of the chief means of breaking down his sense of family duty and of self-respect is liquor. So true is this correlation that commercialized prostitution is practically dependent upon the liquor traffic for its success. Where we find him suffering from syphilis or gonorrhea we find him most often also a drinker; fuddling his brain with alcohol; breaking down his fear of these diseases, and destroying his sense of self-respect. We must view drunkenness, therefore, as a widely ramifying cause which forms the primary impetus to many other apparent causes of poverty and low economic status.

The Committee of Fifty.—In 1899 the Committee of Fifty, a body constituted for the purpose of studying the liquor problem in the United States, published a valuable report upon the economic aspects of the liquor problem.[2] This study covered 8420 almshouse inmates; 5136 destitute children; and 13,402 convicts. It did not cover the poor who have never sought charity and have escaped the other classifications dealt with. The study is, therefore, only a partial indication of the extent of drink as a cause of poverty.

[2] Wines, Frederic H., and Koren, John, "Economic Aspects of the Liquor Problem," 1899.

The committee found that among the 29,923 poor persons who sought aid from charitable societies, 25 per cent. owed their poverty directly to drink. Among these were 9 per cent. who had come to want as a result of intemperance in others.

Among the 8420 inmates of almhouses the study discovered 37 per cent. whose estate was traceable to liquor; 6 per cent. indirectly; 32 per cent. directly. Destitute children, as might be suspected, showed a high degree of poverty due to intemperance in others. Of 5130 such children, 44.92 per cent. owed their condition to intemperance in one or both parents. Nearly 8 per cent. were not ascertained. Intemperate habits of guardians accounted for 1.26 per cent. more. The small fraction of 0.84 per cent. were due to intemperate habits of still other persons, not parents or guardians. This formed an aggregate of 45.83 per cent. who owed their wretchedness to drink in persons chargeable with their care. Seven and sixty-seven hundredths per cent. were unascertained.

In this study also, the high incidence of drink as an inducement to crime was recorded. Among 13,402 convicts, 49.95 per cent. showed liquor as an inducing cause of the crime.

German data.—Aschaffenburg,[3] making a critical study of crime and its causes among the people of Germany, came to the conclusion that poverty and the abuse of alcohol are the proximate causes of crime. Thus aggravated assault and battery, an offense in its nature common to the impulsive temperament fired by drink, he finds to be most frequent in Bromberg, in the Palatinate, and in southeastern Bavaria, which are in fact the three great centers of alcoholic indulgence in its various forms.[4] The kind of beverage used, he found unimportant; the alcoholic content was the determining factor. "In general, in our own country," he concludes, "we may safely

[3] Aschaffenburg, Gustav, "Crime and Its Repression," (Tr. by A. Albrecht, 1913.

[4] *Op. cit.*, p. 44.

assume a direct connection between the geographical distribution of aggravated assault and battery and the custom of indulgence in alcohol."[5] No comparable analysis of sexual crimes in the United States is available, but as tending to support these findings the study of the Committee of Fifty found that though for crimes against property the three leading "first" or principal causes were, unfavorable environment, 30.54 per cent.; lack of industrial training, 25.40 per cent.; intemperance, 29.58 per cent.: the percentages in crimes against the person were just reversed, showing unfavorable environment, 30.43; lack of industrial training, 13.45; and intemperance, 36.14. While for all causes combined, only 23.17 per cent. of the 13,402 convicts were committed for crimes against the person, 51.53 per cent. of those who owed their conviction to intemperance were guilty of crimes against the person.

Aschaffenburg cites the government criminal statistics of Germany to show that in 1902, of 97,376 persons convicted of aggravated assault and battery, 34,652 had committed their offenses on Sundays or holidays, 60,543 on working days. On Sundays and holidays (60 days in the year) there were 578 offenses each; on other days, 198. These data were exclusive of local holidays and festivals. The study further shows that two-thirds of all fights take place in or in front of a public-house.[6] The correlation between the drink habit and crime is unmistakable. Its relationship to wretched conditions of living, both as effect and as cause is equally clear. Merely to state the connection between drink and crime is to imply that nexus of poor living in which ideals are choked by dirt and want; out of which the craving for a little enlargement, be it no more than the oblivion of liquor, rises like an irresistible force, and from which each generation can expect no inheritance but loose habits, bad health, low efficiency, a high inci-

[5] *Op. cit.*, p. 45.
[6] Aschaffenburg, p. 78.

dence of mental as well as physical incompetence, and a permanent condition of poverty.

It is in fact the economic situation of the various elements of a population that determines their conduct with respect to the law—and that economic situation is closely correlated with their indulgence in alcohol. We may find it hard, frequently, to distinguish between cause and effect, but we are in no quandary to determine that drink and poverty are bed-fellows. Of all the personal curses of the poor, drink is the worst.

Our quest here is to determine, if we can, to what extent low economic status results from wasteful and exhausting habits. How far does drink serve to force people down into poverty and keep them there?

The industrial system is carried on not for the good of human kind, but rather for the sake of dividends to stock holders and profits to the captains of industry. The workman is employed for the efficient labor he can perform. If there is a choice between two or more prospective employees of varying efficiency, invariably the employer will take the one he thinks most efficient. If a candidate for work is known to be unsteady, because of the drink habit, he will not be taken in preference to a man not so handicapped. The instance of employment of an inebriate for friendship or old-times' sake is so unusual as to be negligible. If work becomes slack and some men must be laid off the less efficient are sure to go first. And if, as in some industries, a clear eye and a steady hand are essential to the safety of others and therefore to the security of the business, the drunkard or the casual drinker has no place, so long as a steadier man can be found. The railways will not employ a man who drinks. The reasons are obvious.

The drink habit the greatest personal cause of poverty.—In the present-day world of keen competition for work the man or woman who contracts the habits of drinking alcoholic beverages cuts the chances of securing and holding a job. Medical testimony is readily available to show that the habit,

indulged in even to a mild degree, impairs mental and physical efficiency. It tends to reduce self-respect. For a home-maker it means laxness and inattention to home duties. Where there are children it spells neglect. In the United States drunkenness is the assigned cause for approximately one-fifth of all the dissolutions of wedlock. Bearing in mind the fact that the laborer throughout the length and breadth of the United States makes no better than a bare living out of his labor, it must be apparent that a habit so far-reaching in its effect as to impair him physically and mentally, and so depressing as to dull the edge of his will to struggle for a better living, will certainly be a potent factor in catching and holding him in poverty permanently. Of the personal causes of poverty it is undoubtedly the greatest.

It should not be supposed that drink is an exclusive habit of the laboring man. The rich drink, some to excess. The well-to-do, with the means to keep a stock of liquor, use it, often intemperately. For these it is a pleasure. To the day laborer, whose outlook is narrowed by the limitations of a monotonous day's work and a shabby home, it is something of a solace, a means of escape from hateful surroundings. The weaker his will-power and his ambition the more readily does he take to the "saloon." If he is one of the dull-minded, of whom there are so many hundred thousands in our population, he is pretty certain to yield himself to drink without thought of the consequences. The dull-normal are the backbone of the drinking fraternity, as an examination of our American farm colonies will show. By and large, as the workingman forms the great majority in the population, so does he form the very great majority among the intemperate users of alcohol.

Effect of alcohol upon offspring.—Another serious feature of alcoholic poisoning is its effect upon offspring. Numerous studies of the frequency of still-births and of malformation and physical defect among the offspring of alcoholic mothers come pretty much to the same conclusion, namely, that alcohol

is a heavy narcotic poison directly affecting the foetus during gestation, and rendering it deficient in body and perhaps in brain development. Professor Howard, writing in the *American Journal of Sociology,* quotes Dr. W. C. Sullivan in a study of 120 inebriate mothers, all chronic drunkards in Liverpool prison, who bore 600 children of whom 55.8 per cent. died within two years or were still-born. Between first-born and sixth- to tenth-born children the scale of still-born and infancy deaths ranged from 33.7 to 72.0 per cent. The still-born children rose from 6.2 per cent. among the first-born to 17.2 in the later births.[7] In this instance it does not appear, however, that these mothers were free from disease, notably from syphilis which is a well-known cause of still-births and of ill-conditioned offspring.

A better index is to be found in the studies of Laitenen, in Finland, where among 3611 families containing 17,394 children he found that 13 per cent. of the children born to parents who were abstainers had died. "Moderate" drinkers had lost 23 per cent. The heavy drinkers lost 32 per cent.[8] As is well known even to the casual observer, children are often born in drink-ridden homes at times when no one is sober or on hand to assist, whereby life is lost through neglect, or where after a safe delivery, the infant is overlain by the mother or otherwise injured or neglected. From the point of view of a study of poverty it is immaterial whether alcoholic poisoning impairs a child through undernourished tissues or through the bestiality of his parents or protectors. The family status is harmed and the chance of rising above the line of economic sufficiency is impaired. One of the dreariest stories to be found in the records of the family relief agencies of the United States is the long dark shadow of drunkenness that projects itself from one sodden generation into the next.

[7] *Am. Journal Sociology,* Vol. xxiv, No. 1, July, 1918, p. 76.
[8] Scientific Temperance Federation, "The Effects of Alcoholic Drinks Upon the Human Mind and Body," 1913, p. 24.

Even though the efforts of sound social work may lift the family out of its drunken state, the physical handicaps that may continue for more than one generation have to be reckoned with. Whether epilepsy results from alcoholism in parents may yet remain to be proved. That epileptics show a surprising ancestral history of the intemperate use of alcohol is undeniable.

Sexual excesses follow liquor traffic.—If we turn now to sexual excesses as a phase of wasteful and exhausting habits, we shall find them hardly separable from the liquor traffic. The numerous vice surveys carried on throughout the United States in the past two decades, though somewhat casual in method, all show beyond question that the sale of liquor is an essential to the financial success of commercialized prostitution. Though it is probably true that few women become prostitutes because they are forced to such a life by low pay or poverty, it is unquestionably the fact that prostitutes seldom become home builders and the mothers of strong economically potential children. The professional prostitute soon contracts syphilis or gonorrhea or both. The disorderly house, where she lives and in which she entertains her customers, is the specific focus for the spread of both the venereal diseases. Seldom is she a wise individual, capable of protecting herself in any material degree against disease. In the large majority she is definitely feebleminded, a member of that numerous company, the morons, physically strong and mentally stupid. Such children as she may have are born without patrimony and usually with poor physical inheritance. They are by definition, the poor. At least one-fourth of the 6000 children in charge of the Massachusetts State Division of Child Guardianship are known to be illegitimate. This is probably a minimum index of the numbers of those underprivileged little folk to be found in public custody anywhere in the nation. Whatever is born to prostitution joins the ranks of the poor. Prostitutes themselves can be classed only as persons without

property and with no legitimate means of support. As for the men who follow them, the young men who will be the heads of families later on, handicap themselves with the drink habit which goes so closely with prostitution, and with venereal infections which are the almost certain *sequelæ* of continued prostitution. Into the new home this young man brings his loose habits, his drink, his disease. The result is sickness, wretchedness, discord, and a heavy handicap in that struggle outlined in our chapters on overpopulation and the industrial system. In spite of his wasteful habits he has a chance to make some sort of home and breed children, some of whom may live to grow up; but he has next to no chance to lift himself out of poverty into a higher social competence which will mean more than poverty as an inheritance to the next generation.

Gambling.—Connected with these personal vices is gambling. As it is forbidden by law in most jurisdictions the only data available relate to arrests and convictions. This would be of no practical value in an estimate of the prevalence of the vice or a guess at its results in terms of economic situation.

Among working men gambling, chiefly in the form of lotteries and betting on coming events, is exceedingly common. Its cost is a steady drain upon the weekly earnings. Once contracted it is a persistent habit, tending to break the spirit of thrift and to substitute in its place a bravado that is willing to stake everything on a single throw. Finally not only the bettor's interest is involved, but the happiness and the nourishment of wife and little ones are thrown into the scale.

At the time of writing there comes to hand a news clipping to the effect that the American Railway Express Company has appealed to the police and the courts to curb lottery ticket gambling among its employees. Over 2000 employees in New York and Boston were alleged to be purchasing tickets. The appeal was the result of representations made by the wives and families of the workmen, who said that many of their men were staking almost their entire week's pay on the lottery.

This is but a news report. Even so, it points out a fact well known to social workers and to industrial employees, namely, that a gambling scheme has but to offer itself to be patronized by all manner of employees. Sometimes the entire working force of a shop or factory is bound up in it.

The authorities in England have become aroused over the widespread gambling now prevalent there. Each town of any size has its electric hare, an unsportsmanlike mechanical rabbit, pursued by dogs, upon which the public are permitted to bet. The attitude of the workingman is that he gets a thrill out of looking forward all day to the outcome, and, if he wins, he is that much ahead.

The great danger in gambling, aside from the wasting of income is its tendency to destroy thrift. It makes the citizen careless. He is awakened from the slave-like routines of modern industrial life and rebels against them, even though to rebel is to slip backward from his place in the struggle to find food, clothing, and shelter for himself and his family. In the sober earnest of a workingman's life there is no room for drink, sexual looseness, and gambling. He has practically no margin of property or power over and above that which is necessary for bare existence. His lot is to be hard at best. As we have seen in our discussion of environmental causes like over-population, war, hereditary defects, the industrial system, the conditions of his struggle are not likely to be lighter as the years go by. If to these ominous threats to his enlargement he is to add still others arising from within himself, new threats that hurt him physically; that dull him mentally; that discourage his purpose in life; that place disaffection and strife between him and his wife and his children; that tend to impair the physical and mental inheritance which he is to leave to those children; then indeed is his condition become precarious and his likelihood of escaping the tightening toils of his poverty so small as to be negligible. Crime we shall consider separately, though it is one of this group of personal causes of economic under-privilege.

CHAPTER XIV

CRIME

At the outset of this discussion of poverty it was stated that "poverty is as old as human society. The industrial epoch, now in full swing, has given it a new amplitude and an added meaning." The same remark might with equal truth be made of crime. Legal relics of ancient times indicate beyond a doubt that so long as there has been social organization among human beings there has been breach of the rules and requirements by which such organization prevailed. But because crime is in a sense the negative reaction against social order, it has varied its aspect to accord exactly with the varying complexion of Society throughout the successive economies under which mankind has lived. In a nomadic culture we find theft of cattle; in an agricultural state, trespass; in an industrial régime a flowering crop of larcenies and other felonies; in all epochs the violation of women.

But with the ætiology of crime we are here little concerned. Our problem is its bearing upon the economic status of the individual and his family. Does crime produce poverty? Is it such a cause as to be noted in a list of major sources of poverty?

Crime thought of usually as effect rather than cause.— Much able dissertation has been expended upon the causal relationship between poverty and crime, seeking to show the drab matrix of wretched living out of which criminality arises: but the literature of the subject is sterile on the toxic effect of criminal conduct upon the condition of living. Yet crime as the expression of anti-social conduct is closely cor-

related, as cause no less than effect, with poor housing, insufficient food, alcoholism and general wretchedness. It is the purpose in this chapter to take up the factor of criminal conduct in the individual and to trace its effect where practicable into his condition of living while free in the community, and into the condition of living of those normally dependent upon him.

Criminals already the poor.—If we examine critically any large group of criminals, the population, say, of any state's prison in the United States, we shall find that they are largely persons of no trade or occupation; that they had no visible means of support prior to conviction; that over half of them were not born in the place of their crime and were therefore presumably rolling stones. Examining the psychiatric records we should discover that nearly one-third of them are subnormal mentally; that nearly another third are so abnormal mentally as to make their condition the social and non-legal explanation of their conduct; and, finally, that nearly 60 per cent. are repeaters. Between a fifth and a sixth of the men have one or the other of the venereal diseases upon their entrance into prison. The women show between 50 and 75 per cent. of venereal infection.

Large percentage of criminals are married.—Yet of this miscellaneous collection of nondescripts, more than half of the long-termers are married and should by sound social reasoning, be supporting a home with spouse and little ones. If we look over the 350,000 committed criminals who enter our penal institutions in the United States each year, viewing them as departures from the ranks of the self-supporting, we find them thus representing 175,000 broken homes merely by the fact of the marriage tie. How many of the "single" individuals represent breadwinners, such as their families had, is unknown. It is not so large as might be supposed, since so few have trade or occupation and so many are alcoholic.

Potentially the criminal is virtually removed from the ranks of the breadwinner. During the continuance of his incarceration he is, of course, completely so removed. In a few places, notably in our farm colonies, he is taught an occupation, if he is found to be teachable. When he leaves he knows how to make brick; to tend hogs; to till the soil; or to do any one of several hand trades. Sometimes he is taught machine trades in extensive industrial shops within the prison. But for the most part this teaching is not effective, first because of the poor quality, mentally and physically, of the prisoners; second because of the nature of the sentence; and third because few penal institutions really teach their prisoners.

The convict not trained for work.—When the prisoner steps out into the free community again, he is in better physical condition than at the time of his commitment but he is little better prepared than before to handle a job intelligently. He can do odd jobs of an unskilled sort, as before, and that is about all. It is to be noted that these years of removal from social opportunity are mostly taken from the prime of life. Aschaffenburg, in the "Statistics of Crime in Germany," finds that more than half of all the crimes reported in 1901 were committed by persons under 18 years of age. Of the remainder a large proportion, considering the nature of the crime, were committed between the ages of 18 and 30.[1]

Obviously the time of greatest personal assertion is the time of greatest mental and physical vigor, the early prime of life. It is here that society steps in and takes from the individual that liberty which he has been abusing. But in so doing it has taken from him also his economic potential. However well he may have reacted to prison discipline and prison teaching, these years can never come again. To him and to his dependents they are lost.

Social ostracism.—But this is not his greatest drawback.

[1] Aschaffenburg, Gustav, "Crime and Its Repression," Eng. trans., 1913, p. 143.

When he steps out into the street with a prison record behind him, he is a marked man. The world of business seeks profits. It is not interested in human welfare. It does not want a man with a criminal record when it can get a man with a clean record. Of course it turns the ex-convict away. Society is hard put to it, with prisoners' aid societies and other benefits, to marshal all the friendly employers of the jurisdiction in order to find its ex-prisoners a job. And then it fails. Many of these men would not keep a job if they had it. They are brindle stock, not good for anything in the world's work. Once in a great while one of them does get a job and makes good at it. It is a rare instance. Most of these fellows go back to the old game, the men to their particular line, the women to the usual prostitution and its attendant offenses. This is a principal reason why so many are recidivists. On the whole, then, there is little in the way of self-support or family support to be expected from the criminal.

When we turn to his family we find conditions not much better. The wife of a convict who is serving time may have a few sympathetic neighbors and friends who stand by her through thick and thin, but the neighborhood as a whole is not so charitable. The children, if there are any, are pointed at in school and whispered about on the street. There is a cloud of social ostracism over the family wherever it may go. When the children are old enough to work, they are looked at critically. No one wants people of this stamp. Those who look kindly upon such a situation are the exception.

Another feature of the economic disadvantage of going to prison is the expense. Not infrequently the family of an accused man has pawned its furniture, borrowed all it can raise and gone to great extremes to secure enough money for a legal defense. This incubus often hangs over wife and children as a hopeless burden of debt. It is likely to consume what little they may have had if they were ever above the poverty line before the conviction.

Impoverishing effect of some crimes.—Here and there in the records of public relief and child care may be found glimpses of the impoverishing effect of prison commitment and of crimes admitted but not yet punished. In Massachusetts, for instance, where records of poor relief are fairly well kept, it appears, that among 3925 poor persons who had no legal settlement in any city or town, aided in 1926, desertion by the responsible breadwinner was the cause of the dependency in 316 instances. In 199 instances the applicant was a wife whose husband was serving time in a house of correction. Sixty-five were wives whose husbands failed to support them as required by law. If these proportions were to obtain in the relief of the 100,000 persons legally settled and therefore aided by the several cities and towns, the number dependent directly because of crime and incarceration would be 15,000. There is no reason why the proportion should not hold.

Crime and mothers' aid.—Of the 2633 mothers' aid families assisted in Massachusetts that same year, 31, containing 91 dependent children under 14 years of age were assisted because of the imprisonment of the father. The aid given to these victims of crime exceeded $25,000. As previously noted about one-fourth of the 6000 children under care of the Division of Child Guardianship of the State of Massachusetts are known to be illegitimate. Here are between 1500 and 2000 children, each of whom faces a precarious future weighted with a stigma and protected from predatory forces only by the intervention of the State. For each of these little folk the government performs all the functions of parent until he is able to work and fend for himself. The number of living illegitimates born in that community of 3,650,000 inhabitants, according to a study made for the Federal Children's Bureau in 1914, was 1 in every 44 living births. In the city of Boston considered separately it was 1 in every 25.[2]

[2] "Illegitimacy as a Child Welfare Problem," Pt. 2, Study of original records in the City of Boston and in the State of Massachusetts, Bureau Publication No. 75, 1921.

The crime of illegitimacy.—A bureau study of child welfare conditions and resources in seven Pennsylvania counties, in 1926, discovered a record of illegitimate births approximating 1 in 32.2 births. In Europe where life is more concentrated and records are more exact, the rate is more than 3 times as high. Thus in Bavaria it is 1 in 8; in Austria 1 in 8.4; in Denmark 1 in 8.8; in Saxony 1 in 6.5; in Portugual 1 in 9.1; and in Sweden 1 in 6.3. In England and Wales it drops again to 1 in 23.7. The great likelihood is that the American rate is much higher than can be discovered from our lax vital statistics but still appreciably lower than in the congested population centers of Europe.

It will not do to say that every case of illegitimate birth leaves social wreckage and economic incompetence in its trail. Intensive study may surprise us by showing that the mothers of illegitimate children are not greatly disadvantaged by the experience. An intensive study of 82 unmarried mothers, made by the Research Bureau on Social Case Work, Boston, in 1921,[3] found that less than one-fifth of these unmarried mothers, after a relatively brief lapse of time, were occupying a social position worse than at the time of the original experience. Twenty-eight were found in circumstances distinctly better. The burden-bearers of the crime of illegitimate parentage are the children. Their risks range from murder to careless placement. To the social worker, familiar with the drab tale of baby-farming and ill-considered adoptions, the far-reaching effects of illegitimate parentage project forward into the future of childlife like the long shadow of impending disaster. Society has done little for these children. Their lot is one of friendless beggary. Tended ever so little by organized charity, stored in orphanages without the opportunity for that unfolding of personality vital to wholesome growth, they are indeed the poor. Theirs is a chronic condition of underprivilege flowing from crime.

[3] Guibord, A. S. B., and Parker, Ida R., "What Becomes of the Unmarried Mother?"

Back of them lies a record of immorality, alcoholism, syphilis, gonorrhea, general worthlessness. Over half show positive records of such parental background. And most of the other half are unknown, for which reason only, they cannot be recorded. Born into poverty and without a home, many of them the recipients of bad mental and physical inheritance, they stand little chance of forging ahead in the world. It is small wonder that the infant death rate for these waifs in Europe ranges from 1.3 to 2.3 times that found among infants of legitimate birth.[4] In the United States we fail even to record data on the subject. The Federal Bureau did find, however, in the Massachusetts study that the Boston death rate among legitimate children in 1914 was 95, while among children born out of wedlock it reached 281.

Of those who survive the health hazards of infancy the majority are supported by the public. But many are given in adoption. In a study of legal adoption in Massachusetts, Miss Ida R. Parker discovered 490 illegitimate out of a group of 852 adopted children, with 17 undetermined. Of all those who were under one year of age at the time of adoption 72.2 per cent. were illegitimate. In 287 of the 490 cases of illegitimates adopted organized social agencies had no contact and no knowledge of the proceedings. Many of them were inaugurated through newspaper advertisements. The cases dealt with by social agencies were mostly illegitimate and these were usually adopted by strangers as they were not wanted by relatives.[5] Such data opens dimly the vista of the future for the illegitimate child.

Interrelationship of crime and other causes.—But the problem of illegitimacy as an inducer of poverty resulting from crime must be related to other causes of poor economic condition. A majority of unmarried mothers are dull-normal or

[4] "Illegitimacy as a Child Welfare Problem," U. S. Children's Bureau, Publication No. 66, Part 1, p. 28.

[5] Parker, Ida R., "Fit and Proper?" A study of legal adoptions in Massachusetts, 1927.

positively feebleminded. One of the chief ways by which mental defect causes poverty is by the debauching of daughters, the breeding of illegitimates and the unrestrained increase of the families of the feebleminded poor. If the feebleminded could be cared for as the welfare of Society demands, the most serious aspect of the problem of illegitimacy would be solved automatically. So here again, crime as such is not an outstanding cause, it is an attendant circumstance in the operation of mental defect, of overcrowded living conditions, of the alcoholism of parents and their neglect of children. Criminal acts are only the symptoms of a mode of life destructive of economic competence. The great consideration in this background is alcoholism. We found in the last chapter that all but a small margin of crime is closely correlated with drunkenness, and that drink is undoubtedly the greatest of all the personal weaknesses making for poverty. It is not surprising, therefore, to find as Beurle [6] points out, that 89 per cent. of all criminals in Austria are without any means whatever, a percentage which reaches 96 in the case of thieves alone. Only 0.1 per cent. are prosperous. These figures may vary slightly in different countries, but substantially they tell the story of the economic position of convicted persons. The conditions of poverty—crowded tenements, unwholesome and insufficient food, lack of privacy between the sexes, dirty, filthy buildings and evil-smelling alleys, dirty language, dirty thinking, fatigue and drink—these are the matrix out of which disrespect for law, the satisfaction of vanity, of hatred, of love, of hunger, by the shortest, though it may be the illegal way, spring easily. Crime is said to be a revolt against Society. It is more accurate to term it a revolt against lack of enlargement in life, privilege, advantage. And the fact that such underprivilege may and often does flow from the individual's own incompetence is not a denial of the point.

[6] "Einige Ergebnisse der Österreichischen Kriminalstatistik," (Z St. W VIII) cited in Aschaffenburg, *Op. cit.*, p. 50.

If some 90 per cent. of all convicts came to their criminal act as a result of the use of alcohol, and 94 per cent. are addicted to its use it must be obvious that crime, the ignominy and social contempt resulting from conviction, and the serving of time away from the possibility of family support, are only added guarantees of the permanence of an already bad home condition—made bad by drink and its resulting shiftlessness and inability to get and hold a job. When we find that a large minority of prisoners are found to have syphilis or gonorrhea at the time of commitment, we see further guarantees that wives and husbands are exposed to infection, that new-born infants run a grave chance of blindness or defective eyesight—that still-births will be numerous: in short that the family will be incompetent and submerged on the score of ill-health if for no other cause. It is probably because of this obvious aftermath of these personal habits, including crime, that no extended study has thus far been made into the effect of crime and the serving of time upon the economic status of ex-convicts and their dependents.

Direct effect of crime upon family welfare.—If now we consider that somewhat narrow margin of instance in which crime affects a valid economic condition of the home, we shall see that it is filled with discouragements, quite sufficient to turn the battle against the home which is struggling to keep above the poverty line.

The visitor in any juvenile session of our courts will shortly observe the adolescent boy who stands forward in front of a troubled-looking woman of middle age. She is the widow of a laborer or she is the deserted wife of a drunkard. She takes in washing, or she scrubs office buildings. She makes a hard living. Her Jimmy sells papers or is a messenger boy, or he works in some factory.

This boy is in court for his last chance. He is to be sent away to the juvenile training school. Yet this is the boy upon whom this mother is to depend when she is no longer able to

wash and scrub. If we were to peer into his background we should find a dreary story of gang life, of parental neglect, partly through ignorance but largely through mother's necessity for being away from her home when she should have been with her children. In the days when father was working, this family may have been above the poverty line. With the boy advancing normally in a career of delinquency the horoscope of its future reveals a vision of two terminal institutions, the one an almshouse, the other a prison.

Into this juvenile court will come also many a daughter, charged, perhaps, with being "a stubborn child." Usually she has become a clandestine prostitute from which she has gone to the promiscuous entertainment of sailors, if it is a seaport town. Sometimes she has a good home with hard-working, self-respecting parents and brothers and sisters who are amounting to something as students or as workers. But in most cases the background is not so good. She has been cramped, deprived of even the least fling for her vanity and her love of company and pretty things. So she has gone off to seek pleasure, without much vision of what the consequences might be. Now she is on her way to a reformatory, to the lasting shame of her relatives and the nearly hopeless disruption of her own future. A broken mother, a hardened and discouraged father, a group of brothers and sisters not greatly removed from the convict in their thinking and conduct—these make up a household which by the fact of this girl's delinquencies has received a shock that will materially retard its efforts to keep out of poverty. The first long stretch of unemployment will seem like the last straw. No one can say to what extent crime in this case may have tended to reduce this family to poverty or to keep them so, but that it is a heavy and depressing factor defeating ambition and courage in life, there can be little doubt.

If now we were to look in upon the higher court when true bills are returned from the grand jury we should most likely

find among them the case of a clean-looking young bank clerk, whose story may be the saddest of all. He has a wife and baby. They have paid something already on a little home—but expenses have gone so high and the wage is so low—that out of love for his wife and child rather than his good judgment he has become party to a scheme which he may not have recognized at the outset as embezzlement. Now he is charged with a prison offense. It is a clear case. There is much for Society to reflect upon in such a case, but for purposes of this present discussion it needs to be noticed that the future of this family has had a setback from which it may never recover. The mother will go out to work. She will take the baby to the day nursery or find a kindly neighbor. If she is fortunate enough not to be pregnant she may make shift to support herself and her child. She will still love her husband, and stand up for him against the gibes of her neighbors. But life will be different, and the husband's chance to make good in a new job at the end of his term so greatly reduced as to be nearly nil.

As population increases and urban life becomes crowded and more complex, crime naturally increases in volume. The crimes of an agricultural economy are likely to be fewer because of the isolation and the long day spent by most workers in the open air. In an industrial world the inducements to criminal conduct are greatly multiplied. Men and women are crowded together in the loft or the mill. In their living-quarters they are still less favorably housed. The same corridors, the same sanitaries, frequently the same bedrooms must be used by opposite sexes between whom sex relations would be a violation of the law. Lack of privacy, lack of anything but dirt and stench and ugliness in the home surroundings, all conduce to a disrespect for the conventions of society and in the end a contempt for the law. As a result the law will be observed only where it is greatly feared.

Crime does not stand alone as a cause.—It is for these reasons that crime is alleged to be an attendant of the industrial régime. The truth is that its great extension in the past half century is due to the complexity of life resulting from the rapid development of industry and its consequent urbanization of our population. In this picture we shall find it difficult to recognize crime as anything more than an outward symptom of the imperfection with which we readjust to all these new industrial requirements. We cannot single it out as an isolated phenomenon to be analyzed and appraised as to its causes and its effects. All that we can say to the present purpose is that it is the culmination and climax of wrong conduct arising out of alcoholism, wrongly directed sex impulses, and the ignorance and hard condition of impoverished living. In its effects it offers not one single point in favor of the criminal or his family. In so far as it influences their ill condition it makes it worse. Crime, a constant attendant of wasteful and exhausting habits, is a guarantee of the continued poverty of the poor; a waster of those who might otherwise have gone higher through ambitious labors; and in general a destroyer of hope and courage to stand up against the defeats and the disappointments of life. To the man who would fight this battle of labor, a broken spirit is worse than a broken arm. For most individuals who serve time, the treatment meted out by Society is either a developer and an intensifier of hatreds or it is the ruination of such spirit as the convict may have had left to him.

CHAPTER XV

UNWISE EFFORTS AT REMEDY

Is there anything in the efforts thus far made by Society to relieve want and privation, which may be regarded in itself as a cause of the very condition it seeks to remedy? It is the purpose of this chapter to review some of the measures which Society has made and is now making to relieve the more obvious conditions of poverty and to point out such aspects of them as may foster the condition which they aim to remove.

Public relief.—The first and most obvious of these processes is public relief of dependency. Since the year 1572 in England, and throughout the entire existence of our American commonwealths, Anglo-Saxon government has paid out of its treasury increasingly large sums for the relief of the poor. Some it has placed in almshouses, others it has aided in their own homes. In its beginning (1660 in Massachusetts, 1697 in Bristol, England) the House served all purposes. It contained the lame, the halt, the blind, the vagabond and prostitute, the insane, the feebleminded, the abandoned infant and that large company of incompetents who were only poor. Into this unclassified scrap-heap went everything evil: out of it came nothing good.

The almshouse.—The history of the "House" is a drab tale of slow and painful evolution from the unclassified dump for broken humanity to the comfortable home for the aged infirm, a process still far from attainment in all but a few communities where special institutions are numerous and funds for classified treatment ample. It was the belief in

establishing the poor law of Elizabeth (1601) that the poor could be relieved by watchful officials appointed to "oversee" the operation. But the multiplicity of parishes and the lack of a central authority resulted in a century of alarming growth in pauperism. It became apparent before many years that some severe test would have to be applied in order to separate the worthy from the malingerer. This brought about the "test of the House."

If an applicant for public poor relief were willing to leave such home as he had; to go away from his native haunts, among strangers, into an ill-conditioned poorhouse; it was assumed that his distress was genuine and that he was entitled to public aid. It will be recalled that the English poor law developed chiefly out of age-long efforts to curb the growing number of vagabonds and mendicants who trudged the highways of England both before and after the closing of the religious houses; and that the thought uppermost in the official mind at the time of the first relief laws was, therefore, the defeat of the vagabond by separating him from the worthy poor and sending him to the Bridewell or otherwise punishing him.

Indoor relief in America.—In America the almshouse did not come immediately into use. When settlements were very small the poor were relieved in their own homes or were boarded out in the homes of the villagers. Later their care was auctioned off yearly to the lowest bidder. When towns became larger and the numbers of dependents increased the House came generally into use. This was near the year 1700.[1]

Boston set up her first almshouse in 1660. It joined the poorhouse and the Bridewell in the same building. In 1682

[1] For the history of public poor relief in America see Kelso, Robert W.: "The History of Public Poor Relief in Massachusetts, 1620–1920," 1922. James, Arthur W., "Disappearance of the Almshouse in Virginia," 1926. Heffner, Wm. C., "History of Poor Relief Legislation in Pennsylvania," 1913. Gillin, John L., "History of Poor Relief Legislation in Iowa," 1914.

this first structure burned but was rebuilt on the same plan. A committee in 1713 made bitter complaint of the lack of classification and the presence of hardened criminals. Through many vicissitudes this institution continued as almshouse and workhouse combined. In 1790 a committee said of it:

"The almshouse in Boston is, perhaps, the only instance known, where persons of every description and disease are lodged under the same roof and in some instances in the same contiguous apartments, by which means the sick are disturbed by the noise of the healthy, and the infirm rendered liable to the vices and diseases of the diseased and profligate." [2]

The report reveals the committee's ignorance of poorhouse conditions elsewhere. In 1834 a report of the Boston House of Industry, an institution built to relieve the unclassified almshouse, showed that the inmates comprised 61 persons who were either insane or idiotic; 134 who were sick and infirm; 104 boys and girls of school age; 28 children at nurse, and an unclassified remainder of 201 among whom were 64 men who worked at picking oakum.

Of the almshouses of Massachusetts generally, a legislative committee of 1833 said:

"To a great extent they (the State poor, who were without local settlement) have been made what they are by the State's provision for them—Almshouses are their inns, at which they stop for refreshment. Here they find rest, when too much worn with fatigue to travel, and medical aid when they are sick. And as they choose not to labor, they leave these stopping places, when they have regained strength to enable them to travel; and pass from town to town *demanding* their portion of the State's allowance for them as *their right*. And from place to place they receive a portion of this allowance, as the easiest mode of getting rid of them; and they take the allowance as their ration; and when lodged for a time, from the necessity of the case, with Town's Poor, it is their boast

[2] Kelso, *Op. cit.*, p. 116.

that they, by the State allowance for them, support the town inmates in the house. These unhappy fellow-beings often travel with females, sometimes, but not always, their wives: while yet, in the towns in which they take up their temporary abode, they are almost always recognized, and treated, as sustaining this relation. There are exceptions, but they are few, of almshouses in which they are not permitted to live together. In winter, they seek the towns in which they hope for the best accommodations, and the best living; and where the smallest returns will be required for what they receive—nearly all of them are able, and if kept from ardent spirits, and compelled to work, would show themselves to be able to earn their own subsistence." [3]

No greater encouragement could have been given to this numerous company of vagrants than such a network of well-victualed, warmly-kept public almshouses. If the perpetuation of their ill condition stood in need of guarantee, here was the most eligible method.

Indoor relief in England.—But it must not be supposed that the vagrant made the Massachusetts House what it was. The system of the establishment and maintenance of the House had in it the determiners calculated to lead inevitably to an unclassified company of derelicts, each helping the other downward to the lowest stratum of dependency. In England the complaints were identical. The Poor-Law reform commission of 1834 found the workhouse in the great majority of parishes "occupied by sixty or eighty paupers, made up of a dozen or more neglected children (under the care perhaps of a pauper), about twenty or thirty able-bodied adult paupers of both sexes, and probably an equal number of aged and impotent persons, proper objects of relief. Amidst these the mothers of bastard children and prostitutes live without shame. . . . To these may often be added a solitary blind person, one or two idiots, and not infrequently are heard, from among the rest, the in-

[3] Mass. House Doc. No. 6, 1833.

cessant ravings of some neglected lunatic. In such receptacles the sick poor are often immured."[4]

By 1909, of the 50,000 children in English Poor Law Institutions fully 15,000 were still living in general mixed workhouses. In Ireland this proportion was 8000 out of a total of 9000. At the same time these institutions housed more than two-thirds of 130,000 dependent sick and infirm. Of the 140,000 dependent poor over 60 years of age, less than 2000 were housed outside the workhouse. The minority report of the Commission of 1909 comments thus upon the workhouse:

"The young servant out of place, the prostitute recovering from disease, the feebleminded woman of any age, the girl with her first baby, the unmarried mother coming in to be confined of her third of fourth bastard, the senile, the paralytic, the epileptic, the respectable deserted wife, the widow to whom outdoor relief has been refused, are all herded indiscriminately together."[5] Three paragraphs from the conclusions of this minority report of the Poor Law Commissioners set forth the defects of the English poorhouse, which are also the defects of the almshouse in America, and indicate why such establishments have been only sinks for the encouragement of pauperism. These findings are as follows:

(1) That the general mixed workhouse of England, Wales, and Ireland, and the poorhouses of Scotland, whether urban or rural, new or old, large or small, sumptuous or squalid, all exhibit the same inherent defects, of which the chief are promiscuity and unspecialized management.

(2) That these institutions have a depressing, degrading and positively injurious effect on the character of all classes of their inmates, tending to unfit them for the life of respectable and independent citizens.

(3) That the institution is everywhere abhorred by the

[4] Cited in Minority report of the Poor Law Commission (Eng.), 1909, p. 4.

[5] *Op. cit.*, p. 7.

respectable poor, and that, in our judgment, the continued incarceration within its walls of the non-able-bodied or dependent poor, who are admittedly incapable of earning an independent livelihood, cannot be justified."

These harsh terms characterized exactly the American almshouses and poor farms down to the last quarter of the last century, when the movement for the removal of children began. Since the beginning of classification, first by the removal of children, second by the transfer of the insane and the feebleminded to special care and finally by the removal of the tramp nuisance from the charge of relieving officers to the police, the American almshouse has begun to approach the true character of an eligible instrument of indoor relief, namely, a home for the aged infirm who have no other place in which to pass their last days.

But through all this long history of the unclassified house, dependency has been directly fostered. Children have been brought up under influences predisposing them to pauperism and crime. The chief danger, perhaps, of greater consequence even than the harboring of tramps and vagrants, was the practice of housing the prostitute, delivering her illegitimate offspring, keeping it and turning her loose to breed another, without even attempting to treat her venereal disease, where, as in most cases, she was infected. This process has frequently developed a line of three and even four generations born in the same almshouse. Such a method leads directly to poverty.

Outdoor relief.—But the influence of the almshouse has been small in comparison with the dole system of outdoor relief. The history of English outdoor relief, like the history of aid to the poor in the United States, is only the story of the long struggle to prevent a dole system from reaching its logical conclusion.

English experience.—When England set up workhouses and inaugurated the house test in 1697 her totals in out-

relief began to drop, showing either that the poor were being neglected or that many had been helped who were not in need. The evidence appears to support the latter view. When the effect of this reform began to wear off, at about the middle of the next century, the demand for an extension of outdoor relief was acceded to with the result that by 1803 the total outlay for this mode of relief reached the sum of £4,267,965. In 1817, when the population was about 11,000,000, it had climbed to the huge sum of £7,870,801.

One of the most destructive features of this growth had been the practice of subsidizing wages out of the poor rates. As a result of this practice, begun by the Berkshire Magistrates in 1796, demoralization of the laborer immediately set in. The workman who refused poor relief was discharged by the farmer who could hire a dependent at lower rates. Finally the relieving officers auctioned laborers off to employers, and made up the difference between prevailing wages and the actual wage out of the poor-rates. Of the system as a whole, Rev. T. W. Fowle, rector of Islip, an authority on the English poor-law, has this to say:

"The £7,000,000 or more of public money was the price paid for converting the free labourer into a slave, without reaping even such returns as slavery can give. The able-bodied pauper was obliged to live where the law of settlement placed him, to receive the income which the neighboring magistrates thought sufficient, to work for the master and in the way which the parish authorities prescribed, and very often to marry the wife they found for him. He was, in short, as has been truly said of him, 'a work of art,' and not the natural offspring of the English race." [6]

Could this authority have viewed the operation of the English Poor Law in these days following the World War, he would have seen these destructive influences grown to the point of endangering the very life of the British nation.

[6] Fowle, T. W., "The Poor Law," Macmillan & Co., Ltd., 1890, p. 74.

Outdoor relief in Pennsylvania.—By and large, the evils of the English Relief System are not peculiarly English. They are inherent in this kind of system. In Pennsylvania according to a survey of the public relief system, made in 1925, "outdoor relief—means chiefly the supplementing of an insufficient income through grants in groceries and other aids in kind."[7]

In 1910, a total of 37,655 individuals were given outdoor relief at an expense of $636,065.53, representing an average of $16.89 to each person. By 1923, the total of beneficiaries had dropped to 33,781 but the outlay had risen to $1,101,372.10 a per capita of $32.60. The tell-tale feature of this relief was the fluctuation in this decade. When business was upset at the outbreak of the World War and much unemployment ensued, the number relieved rose to 51,311. Again in 1922 when war readjustment sent industry to a new depression it stood again at 50,858.

A tenth of these dependents are the aged poor. Another tenth have come to their state of dependency through some moral turpitude, such as desertion, imprisonment and the like. A fourth are to be classed as the "industrial poor," since their dependency is traceable more or less to industrial causes such as sickness, accident, or unemployment. Fifty-five per cent. are widows or the wives of husbands who are confined in institutions for the mentally ill.[8]

Nearly half of the poor districts dispensing this relief were, at the time of the survey, giving less than $10 per month to each family relieved. When it is considered that such relief totals less than 35 cents per day per family, or less than 8 cents per day per individual, it must be apparent that the public aid so given is never more than a subsidy to be eked out in low wages or additional charity.

[7] Frankel, Emil, "Poor Relief in Pennsylvania," A state-wide survey, p. 52.
[8] *Op. cit.*, p. 56.

When relief of this sort is given, almost wholly at the instance of the beneficiary himself and on his uninvestigated assertions as to his need, the number of those claiming it is sure to increase as rapidly as appropriations permit. In addition a brazen spirit goes abroad which encourages the individual to say, "My neighbor gets it; why not I?" Doles are based upon the insistence of claims and the plausibility of representations rather than upon a known condition of need. The result is that those who put themselves forward are aided while those who are backward, ashamed, it may be, are likely to go without help. Thus encouragement is given to those who would as soon live by alms. This has been demonstrated constantly in English experience. It is receiving its proof in America.

If the unworthy poor, as alleged, are claiming benefits under our poor relief laws, a simple test would be the substitution of careful individual case work for doles. A few such experiments have been tried. One poor district, reported in the Pennsylvania survey, engaged a social work investigator "with the result that out of 605 applications received during a period of nine months, 299 or 50 per cent., were refused after investigation." In the preceding three months there had been no investigation and relief was granted to each one of the 501 applicants.[9] In another district an investigator found that relief had been given by one of the poor directors for years without attempting an investigation. "Generally, the grocer would be approached by a family saying 'that they had no money to pay their bill and that he should call up the sixth street house (meaning the poor director's home) and see that they got relief.' The grocer would tell the story over the telephone, and usually the director granted relief upon the grocer's story and sent out 'orders of relief.' It was found that very few people came in direct contact with the director. The investigator found that a great many of

[9] *Op. cit.*, p. 59.

the persons aided never would have asked for relief had they anticipated investigation. The feeling seemed to prevail 'that since everybody got something, why should not they get something?' 'It got to be a disease with the people; since it came so easily they felt quite mean about losing it,' the investigator remarked." Many cases in this district were cut off after investigation.

An expert welfare worker employed in another district cut food orders by $5000 in the first year without apparent hardship upon the poor. Of a total of 207 outdoor relief cases aided at the time she began, 114 were discontinued. In 40 per cent. of these discontinuances natural causes intervened. In the remaining 60 per cent. it was the investigator who discovered no real need of relief. Of the 114 cases, 36 were found to have incomes sufficient for their independent support. In 19 the beneficiaries, all widows, were found to have remarried. Yet in spite of these evidences of misrepresentation by the recipients of poor relief, this study found that from 60 to 80 per cent. of the public charges in that state had been given relief continuously for more than five years.

The situation in Pennsylvania is discussed at some length here because it is typical of the dole system of public relief wherever in operation. It can be duplicated from the history of public relief in Indiana, in Massachusetts, in New York, and in the newer communities of the west, case for case. It has been highly informing in the several instances in which public outdoor relief has been suddenly cut off, to see with what ease the "poor" turn to their own resources without apparent suffering.

Brooklyn.—In January, 1878, in the midst of an unusually severe winter, the municipality of Brooklyn, for legal reasons, cut off all outdoor relief. In the decade preceding that date Brooklyn had spent approximately $129,000 yearly in outdoor aid. In 1877, the year before the change, the total number aided reached 46,330 persons. During that previous de-

cade the Brooklyn Association for Improving the Condition of the Poor, the chief private relieving agency, was expending an average of $22,252 yearly. Their outlay for 1878 had been $17,335.

It was expected that with the cessation of all outdoor relief the population of the almshouse would double or treble at once, and that the demands upon the private society would be far beyond its means. The actual facts were that in 1879 there were only 18 more in the almshouse than in 1878 and that by 1881 the total had fallen by 208. The almshouse hospital increased from 265 in 1878 to 331 in 1879, but fell by 1881 to 294. In the almshouse wards the total population decreased by 48 and by 1881 was down 229 below the 1878 level. This critical reaction period after the cutting off of relief, then, saw a drop in the almshouse and the infirmary as well. The private relief agency experienced no increase in demand.

The case of Brooklyn is evidence that outdoor public relief as it was administered in that municipality served to foster the condition and the spirit of dependency which it was intended to relieve.

Reform in Indiana.—An experience of identical nature with the same results was undergone by Philadelphia and by St. Louis. In Indiana a process of reform in the public relief law and practice revealed the pauperizing nature of the unsupervised dole. By 1895, in that State, the 92 counties were disbursing an outlay of $630,168.79 in public outdoor relief. Payments were approved by the township relieving-officers but were paid out of the general funds of the county. The result was a desire in each locality to secure as much of the county money as possible.

In 1895 the new Board of State Charities secured the passage of a law requiring the township to reimburse the county in the full amount of all outdoor relief disbursed. The immediate result was a drop from $630,168 to $355,255. The num-

ber aided in 1895 is not available, but in 1897, after the total disbursements had fallen over 50 per cent., the number aided had totaled 82,235.

Following this first step the thoroughgoing poor relief law under able state supervision was put into force. In 1913 the total number aided was 50,403. It is likely that this is not much more than half of the total aided 18 years before, even though the population of the rapidly growing state had increased greatly.

One episode in this process of squeezing the voluntary pauper out of the waiting line was the widespread belief that almshouse care would necessarily increase to take up the discard from out door relief. Many localities prepared to add to their almshouses, and to build where there had been none. The state department said "wait and see." It was sound advice; for the indoor poor population actually decreased, in the years of shrinkage in outdoor aid.[10]

Iowa and Missouri.—Wherever special investigations have been made of outdoor relief a discovery that it was administered through an unsupervised system of local doles has been tantamount to finding it thoroughly pauperizing. Professor Gillin, in Iowa, found the system there "almost as bad as it is possible to make it."[11] Professor Warfield in a study of outdoor relief in Missouri, found the situation thoroughly bad. Of the conditions there found, Thomas J. Riley, under whose direction the study was made, has said, "Public outdoor relief is steadily breeding all varieties of mental defectives and epileptics who are dependents themselves and who are destined to produce future generations of their kind."[12] One of

[10] Indiana Board of State Charities. Bulletin for March, 1906. Butler, Amos W., "Outdoor Relief," Proceedings, National Conference of Charities and Correction, 1915, p. 470. Kelso, Robert W., "The Science of Public Welfare," 1928, pp. 184–188.

[11] Gillin, John L., "History of Poor Relief Legislation in Iowa," 1914, p. 332.

[12] Riley, Thomas J., "Outdoor Relief." Proceedings, National Conference of Charities and Correction, 1915, p. 475.

Mr. Riley's chief objections was the extending of outdoor relief to mental defectives in their homes and under such conditions that they are free to breed their kind. "So long," said he, "as the feebleminded and the epileptic are found in the outdoor relief list we are not only wasting the money we spend but we are heaping up wrath against the day of wrath." Among 199 cases specially reported upon in the Missouri study 12 were intemperate; 3 had criminal records; 19 were immoral; and 19 were mothers of illegitimate children. It was further found that among those who benefited indirectly from county grants were persons concerned in the sale of intoxicating liquors, and in gambling, prostitution, forgery, embezzlement, theft, burglary, robbery, arson, adultery, incest, rape, and murder. A public dole system will include all the human dregs and a goodly number of the upper levels of the ordinary poor. It is the common experience of relieving-officers who inquire after long periods during which their cases have been neither followed up nor re-investigated, to find that they have been extending relief to persons long since dead; to families that have moved away and for whom some supposed relative is receiving the grant; to persons who through the shift in land values or otherwise, have become affluent; and to others who have been concealing their property for the sake of securing the grant. This is so natural a result of doles that it seems hardly worth mention. Such a process is not remedial of any social difficulties: on the other hand it is a creator of the new anti-social forces of lack of thrift, and a will to cheat the community for the sake of personal gain. Though in these most recent years, there is a commendable tendency to install case work methods in public relief, the history of the system down to the present has been pauperizing and highly creative of the poverty it has sought to cure.

Outdoor relief and hereditary mental defect.—But there is another aspect of public relief more dangerous than the

opportunity held out to the malingerer. This is the encouragement it has offered to the perpetuation of defective strains and its direct support of tramps and criminals. Recent methods in classification of dependents have revealed the widespread evil of outdoor relief to families suffering from the hereditary taint of feeblemindedness and epilepsy. The history of public charities is filled with stupid measures born of a commendable sympathy but destined only to impoverish the poor. The provision of outdoor aid in the homes of families containing defective children born of an hereditary taint is only fostering the continuance of the defect. Even the harboring of the feebleminded prostitute in the almshouse during her lying-in and then turning her loose is not the most flagrant aspect of the insuring of poverty through the encouragement of incompetence. The most fruitful course lies in subsidizing the defective home. Individuals who cannot get along in the community without misery and the perpetuation of misery through hopeless mental or physical defect, must be treated individually by Society. This lesson is hard to learn. A little sympathy—and sympathy is the historic basis of all poor laws—will cure the trouble, we think: whereupon we give charitable aid. And by so doing we make it possible for another defective child to be born and brought up to public dependency. If by any chance we do remove a feebleminded daughter with dangerous sex tendencies and give her humane protection in a special institution, we usually leave her parents still living together and the better able to breed another child in this one's place. We comfort ourselves with the thought that the newcomer may be a great statesman or at any rate not a defective. We are disappointed mostly; but then, there was a chance.

Private charity.—Thus far we have discussed this topic as though public relief measures were the only unwise and pauperizing processes. Private charity is quite as much at fault. Of late years the upgrowth of careful case work among private family relief societies has done much to reduce the

evil, but this is far from universal and in few cases thorough. Relief in the past, whether it be public or private, has been based upon sympathy rather than reason. It has dealt with the mass rather than the individual. It has viewed the beneficiary as a type or class rather than a personality different from all other personalities and needing individual treatment.

One of the greatest drawbacks of charity has been its denominational and factional matrix. It has lacked a civic basis: and so lacking, it has never gained a clear vision of the public well-being. As a consequence it has sought to relieve want merely as want. Under the Christian spirit of sympathy enjoined by the Church we have thought little and done much, and we have not perceived, as Archbishop Whately said wisely, that "the relief that is offered to mere want, as want, tends to increase that evil." A bread line or a free soup kitchen, on any other occasion than the emergency stage of a major disaster, is itself a disaster, fostering mendicancy and reaching the hunger of those only who are content to rely upon it. Except for the leadership of our ablest family-relieving agencies in individual case work, voluntary alms are as dangerous as public doles in the perpetuation of poverty.

Child care and poverty.—Treatment thus far accorded the orphan, the illegitimate, the neglected and the dependent child, has little to commend it as an urge up out of the shadow of poverty. For the illegitimate, we have loaded upon him the great yoke of his unmerited disgrace; have taken him from his mother's breast in order to conceal his origin, sacred in the divine order of nature but profane in our little man-made social order and therefore defiled. We have lodged him in large unclassified institutions—poorhouses for the most part—where there has been accorded to him no possible training in the real struggle of life. The orphan, whose only fault is his loss of natural support, we have thrown into the same receptacle and spent most of our time training his soul to an eccles-

iastical regimen when what he needs is spiritual nurture coupled with an economic philosophy calculated to fit him for the struggle of life.

For the neglected and the dependent we have not done much better. Indeed the neglected we have too often forced into court as though they themselves were delinquent, and committed them to institutions intended primarily for the delinquent. The delinquents for their part have only in these latter days begun to receive individual study and treatment. They have gone to congregate reformatories where the moral and intellectual level of the lowest became of necessity the standard for the best. To a large degree we have only trained them for a further career of crime.

In these unnatural settings, where the personality of childhood was inevitably crumpled and folded in upon itself instead of being allowed to unfold like a flower into the free sunshine of the outer world, we have given a guarantee of future poverty to nearly every little fellow who has gone out to make his struggle. We have not been fitting him for life, we have been training him to the ways of an institution. Only now are we learning that the institution, properly viewed as one short stage in an adjustment process, may be of great value in individual case treatment.

Inebriates and vagrants.—In still another way have the processes of charitable relief fostered the conditions of misery which it has sought to cure. This is the treatment of inebriates and vagrants. We have already seen how important a part alcoholism plays in causing and perpetuating the impoverished condition of the poor. Society has for the most part lodged the entire burden of inebriety upon the drunkard and his dependents. If he is dealt with at all, it is because he has disturbed the peace or is likely to do so. He is punished. Society has, almost without exception, recognized the right of one individual to debauch another by selling a poisonous nar-

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cotic to him in the form of alcohol. Society knows that it is a habit-forming narcotic. Society knows too, that of all the personal causes of poverty, the drink habit is the most potent. The individual, we say, is a free-willing citizen. He may choose whether he will drink or not.

And having taken this stand, so obviously destructive of the common welfare, we come forward on the score of protecting the peace and, to some extent, on the score of sympathy, to construct jails and workhouses—at the very best we establish farm colonies—into which we herd these wrecks of humanity for short terms as punishment for intoxication in public places and thereby tending to disturb the public peace. Here these drunkards labor at unprofitable employments while their dependents lose what little wages they did earn and are fully supported by public and private alms. Thousands upon thousands of these inebriates are rounders, coming and going from institution to gutter, ten, twenty, fifty, often as many as a hundred times. In this process they get in the way of the machinery of our courts. They take up the time of our peace officers. They cost the public huge sums out of tax levies for maintenance during their enforced residence and are in almost every case turned back into the community with a stouter thirst. The process is absurd, illogical, uneconomical, and calculated only to confirm its victims in that sodden condition which means poverty to them and to all who are dependent upon them.

Systems of charity thus far not rational.—Charitable relief is an extra-hazardous occupation. Its effect upon the poor is toxic. Thus far in the world's history it has been based purely upon sympathy—a sympathy not tempered by reason. Blindly the Christian world has followed that basic tenet of the Church that thou shalt give to the poor that thou mayest lay up treasure in Heaven. For ages the Church has identified the poor for us and has administered gifts, in return for which we have been buried in consecrated ground and prayers have been said

for the good of our souls. It has comforted us but it has left the poor in their poverty.

In a feudalistic world the lord of the manor has gone among his tenantry with largess. His ladies have helped the cottager's wife at her lying-in; have supplied food in time of sickness, and in many ways, out of the spirit of human kindness, have aided and abetted the cottager's family as it has gone on increasing by a baby a year.

We believe devoutly in the sanctity of human life—we profess without reservation the sacredness of the man-made institution of marriage—we accord to every man and woman legally joined in matrimony the God-given right to breed offspring. If their offspring is defective that is the will of an all-wise God. If they are defective in that numerous category of hereditary certainties, that too is an act of Providence and they, the parents, must bear the spiritual burden, translated into an economic cross which must be carried by us, the people.

We have always considered illegitimate breeding a sin, for which reason we make it a social disgrace to be concealed but never condoned. In fact we have left the tragic burden upon the shoulders of the mother where first it fell; and the child, innocent of his sinful *nexus,* has been outcast. Thousands upon thousands of him are this day lost, providentially as we think, through baby-farming, and other human fences for the disposal of unwanted goods.

The object in this chapter is not to condemn methods of charity now and heretofore in use; but rather to point out those remediable defects in them which result in the encouragement of the very poverty they seek to cure. Most charity is but palliative. In only the smallest degree is it preventive of want. Modern social work seeks out those preventive values and develops them as far as practicable. We are probably at the threshold of a reasoned program of public welfare service on a civic basis. But that we are still far from its attainment is all too painfully evident. Poverty is a condition of living

resulting, as we have seen, from many causes, each one in itself complex. It is not to be relieved by palliatives. Benjamin Franklin, in his homely wisdom, summed up the better course in charitable relief when he said, "I think that the best way of doing good to the poor is not making them easy in poverty, but leading or driving them out of it."

CHAPTER XVI

SUMMARY OF CAUSES

THE foregoing review of the alleged causes of poverty is lacking in statistical proof. It is deficient in a positive, scientific showing that the underprivileged condition of living which we call poverty results beyond question from the cause claimed. But it does, nevertheless, reveal, beyond shadow of doubt, that mankind lives in an environment of great and increasing complexity. It shows that these conditions surrounding his daily life change so constantly and so rapidly in respect of the way in which he may provide himself and his dependents with food, clothing and shelter, that he is forced at every turn to readjust himself to new requirements. It fairly demonstrates that his process of readjustment is out of step with, and apparently at a speed too fast for, the evolutionary processes of nature; wherefore man is constantly making of himself a hothouse plant, weakening in physique, increasingly unstable in his nervous texture. Finally it establishes the claim that the losers in the race for economic sufficiency reach their condition seldom from a single cause or group of causes but rather out of the whole nexus of causation so crudely classified in our analysis.

Lack of education not a major cause of poverty.—Some favorite causes of privation and underprivilege we have not even mentioned. Thus it is often said that lack of education is the great cause of failure in life. But as education results from effort and ambition on the part of the individual, we are quickly driven back behind the fact of mental training to its own determiners. And when we find that individual effort

and personal ambition are conditioned upon opportunity, we finally arrive at the gateway to opportunity, finding that it will open or not according to some one or many of the determiners we have already discussed. Lack of education is an occasion for poverty. It may be considered even to be a secondary or intermediate cause; but we should have explored our problem scarcely at all if we were to stop with the regret that so many folk are so ignorant.

Neither is lack of moral fiber.—The same applies to failure in church duties and a general lack of moral ideals. If we begin with the amœba as the simple form of life and examine the animal kingdom, proceeding always toward the complex, we shall finally arrive at humankind; but we shall find the differences to be those only of degree. The amœba is a stomach into which food is taken to be transformed into vital energy. So is the oyster. So is the frog. So are the higher vertebrates; and so also is man. Man's physical being is his starting point. We live in an economic world. We have built an ethical culture upon that physical basis. Our ideals, our moral life, are reflexes and derivations from that physical existence. It has been true throughout recorded time, and it is true today, that a people shot through with disease is a people morally rotten; and that a people ill fed and meagerly housed is a people of low efficiency, of drab imaginative power, dull as the clod. We may expect to find, therefore, that poor moral quality, so often an accompaniment of poverty, is a result rather than a cause. Those familiar with the privations of the poor will recognize low moral tone as a natural outflowing of the wretchedness and misery of hunger and want. That it results also from other causes and appears among the rich and the well-conditioned is a coincidence rather than a denial. The notion that the splendid sacrifices of toiling mothers, of grieving fathers, strengthens our love for one another and our reverence for God is a splendid fiction, foreign to the truth. The man who sees his children cry for bread when he has no

bread, sets his jaw in bitterness against the Universe. The mother who sees her baby die for lack of the nourishment and the care that she cannot give it; who sees her husband brought home dead from the mine or the mill, will set her heart against the world. And if there is a pure and detached justice in the Earth, who shall be first to deny that they are justified? Moral laxity may, and does, turn about upon its victim and become a cause of further misery, as where crime intervenes; but considered in its broad aspect, the lack of moral fiber is a result and not a cause.

Causes of poverty viewed through the eyes of the individual.—In seeking to summarize the eleven causes previously discussed, in order that their inter-relationship may be made clearer, let us reverse our point of view. In our analysis we stood in the background of his environment and looked through the varying conditions of life at the individual, watching and appraising his reaction thereto. Let us now start with the individual and see his environment, if possible through his own eyes.

The individual helpless in infancy.—The human individual is born so completely helpless that rarely can he emerge from his mother's womb without skilled assistance. He is perhaps the weakest whelp among all creatures. Until he is some fourteen years old he is for all practical purposes completely dependent upon his mother and father for support. As a fact, in the United States he remains partially so dependent until he is eighteen; but this is largely due to the need of schooling to fit him for his own struggle in life.

If he is illegitimate.—If this new arrival is born out of wedlock he may, as a fact, look only to his mother for support. She, in most cases, is young and without property, most often without skill and unable to support him. In this predicament he meets an impasse in his environment at the very outset. In the natural course of things he would die of exposure, or, if his mother did give him some sort of care, he would tarry

along until disease took advantage of his mother's neglect. The mother of whom he is thus born has lost caste in society, and her opportunities for preferment in the world have been lessened thereby. The whole effect of this illegitimate birth is a tendency to impoverish the child and his mother. Organized Society steps in, usually, and offers support.

But if this baby is legally born, to parents who live and work throughout all its minority, it is itself a dependent through most of that time, and constitutes a burden upon them, taking food that they would otherwise eat and costing them sacrifices in many ways. If it is a strong baby with good ordinary intelligence it has a fair chance to grow to adult life, when it will assume the burdens in turn. When its parents are beyond labor, it will support them till they die.

If he is weak physically.—But if, as in a considerable percentage of the cases, it is not well-born, it may die in infancy, costing its family the drain of gestation, the cost of birth and support as long as it lives, and an unnecessarily heavy outlay for the ceremony of burial. This process will have in it also a heavy load of sorrow and discouragement. These factors tend to keep the parents down toward the poverty line. It frequently makes temporary dependents of them if they are already poor.

If he is mentally defective.—And if, as frequently occurs, this child is physically strong but does not develop normally in mind, it will constitute a dead weight upon its parents through the whole of its life. This tragic condition is the inducing cause of wide-spread poverty. Not only is the feeble-minded individual a dependent upon relatives or upon Society, but he is, in all the higher types, a prolific breeder. The best opinion agrees that at least half of all feeblemindedness results from hereditary determiners and is therefore handed down from generation to generation. Hence while the condition of feeblemindedness is by definition a condition of dependency, its presence is a guarantee that this evil of poverty will be

sown broadcast. Such study as has been made into the economic status of recognized defective strains shows what wreckage in the form of crime, disease, prostitution and dependency is sure to result from the perpetuation of the defect.

If he is a cripple.—Let us suppose again that our individual has good intellectual capacity but is born malformed, a congenital cripple; or that, as a child, he suffers a crippling accident or disease, and thus comes to permanent dependency. It is frequently the case that such a child is born to dissolute and diseased parents who were miserably poor, and would live in poverty anyway. It may be also that he was born into an affluent family where ample support could be given him. In either case the child himself becomes almost certainly a dependent, and if no support is forthcoming, must remain in poverty if he lives at all. If back of him there is only an unskilled laborer with no more than a daily wage, the cripple will almost certainly hold the family back like a drag anchor. He is a guarantee of their poverty.

And if he were as fair a child as the best but soon developed a mental disorder already experienced by others in his family line, there too he becomes a tragic shadow of continued poverty for all but the well-to-do. The small proportion of families which can pay for the support of insane members in public institutions is some indication of the low economic status out of which these dements come.

Thus far we have not referred to sickness, though morbidity and mortality statistics show a high incidence of sickness and death among new-born infants and among mothers in childbirth. We find from medical research, also, that most of the destructive diseases of the critical years have their incubation during the childhood of their victims. This is notably true of tuberculosis. As married women among the poor show a fecundity easily twice as large as that of the married women among the well-to-do, and as privation in the matter of food, clothing, and shelter forms the great opportunity for the onset

of disease, it is readily understandable why the lowest in the economic scale show the longer periods of disability from sickness and the greater frequency in its attacks.

If he is sound but without patrimony.—Let us assume that this new individual is now grown to manhood, and that he has survived all the threats and disabilities of ill-birth and sickness. He comes to man's estate and sets out to establish his own family. Among a favored few—less than 4 per cent. of the population—he inherits wealth. For the rest he is a burden-bearer who takes up the load where his parent laid it down. That burden includes more than one chance in three that he will have both his parents to support through their old age, if they live so long. But this burden may not come for a few years. Father may be able to earn; though as we have seen he is superannuated at between 40 and 45 for intensive industry. It is in these few years that our individual will stand above the poverty line, since it is then that he will have fewest burdens. He may at this point break away from his condition of poverty and, with the meager schooling that his parents could give him, make his way to affluence. If he does he is the very rare exception, hardly to be mentioned in the statistics. He will marry as soon as he can, and his wife will be, usually, a girl from his own station. They may do well for a few years, on his earnings; usually not more than five years, since in that interval they will have bred three children, and that number represents about the point of transit from above to below the poverty line for the laborer who is already dependent upon his job alone. The average workingman's income of $850 a year with which to support a family of 4.9 cannot be stretched to the extent of economic competence under such a load.

We are taking this young man at his best—physically strong; working all the time; not given to drink or any other vice likely to impair his efficiency. With all these dangerous rocks and shoals safely passed, he faces the modern industrial

system—a poor man—with nothing but his ability to labor, but strong and willing. What will industry do for him?

The rewards of industry.—In the first place industry was not arranged for his benefit. It was not developed in order that he might labor and earn workman's pay. It was established and is maintained for the purpose of gain by the relatively few who have unusual skill and ability to acquire property and to increase it. In this process the laboring man would not be used at all if by any practicable means he could be eliminated. The automatic machine is proof enough that the workingman will be eliminated just as fast as mechanical devices can be developed to take his place. He continues only because his brain and his judgment are still necessary at certain vital points in the process. The completed logic of industry, therefore, looks upon the laboring man as a necessary cog in the machinery, to be financed like any other cog, that is, at the lowest cost consistent with efficiency.

This is exactly what industry does. It accords to labor that wage necessary to keep a sufficient supply of effective labor at work. If there were only one workman for each place at the machines, then this wage would have to be large enough to keep all workmen fit. It would have to keep them at least at the top level of the poverty line, if not above it. But as population constantly increases the most rapidly increasing commodity in the industrial equation is labor. There is on hand, therefore, a constant surplus of labor clamoring for a place at the machine. As a consequence, the worker who is sick because of poor food, insufficient clothing or unlivable housing, is lost sight of. A strong young man steps into the breach. The more workers there are to draw from, the easier it is to wear them out early and discard them without that fact doing any injury to the industrial process.

One of the greatest disadvantages of the industrial system, and a predisposing cause of sickness and lowered morale, is its necessity for assembling large numbers of workers in one

place. This means that homes must be clustered near to the factory floor. The result is crowded tenements, with bad light, bad air, reduced privacy, and a higher incidence of sickness, vice, and crime. We think of the tenement dwellers as the poor. A few are above the poverty line, but most are in poverty. We must not lose sight of the fact, however, that it is not the slum that makes poverty—though it tends to do so—but rather the poor who create the tenement.

Wasteful and exhausting habits and their setting.—In such settings as the homes of modern industrial workers we might expect to find a dulled moral outlook and a discouragement with the struggle that would be sure to break out in terms of loose sex relations and habits of drunkenness, gambling, and crime. Wasteful and exhausting habits of this variety are the constant attendants of the vast army of the poor. In particular alcoholism is one of the deadliest habits. It appears to have a yet unexplained correlation with epilepsy. It has a known correlation with syphilis and gonorrhea and with resulting insanity. About a fourth of all the dependent families dealt with by private benevolence have been found, in pre-prohibition days, to have come to want because of the drink habit in the breadwinner, the homemaker or both.

Each year, industry in the United States kills thousands and injures millions of workers. This wreckage falls back upon the homes of the poor to make them poorer. Industry has never recognized an obligation concerning it. Latterly, at the demand of the whole people, through labor legislation, so called, industry has been asked to do in practice what in the theory of justice the common law intended it should do, namely, recognize the hardship to the extent of moderate compensation—an extent far short of placing the worker in as good case, economically speaking, as he was before. The point here is that it is illogical for industry to compensate injury if it can avoid doing so, so long as there is a surplus of labor from which to draw new workers. It is illogical, that is, if industry

is conducted for profit to the owners and not for the welfare of the workers.

The period of earning and the period of support.—Let the reasoning of industry continue as now, therefore, and the 40,000,000 workers who carry it on in America together with their 60,000,000 dependents may in the long run expect therefrom no more than a minimum wage. For the lower grades of service this wage already averages below that considered necessary by experienced social service organizations for the maintenance of the families of their clients. The young man will enter mill or mine or factory at 18 or 19 and, with good fortune, may continue with only mild lay-offs for sickness and unemployment till past 40. Through all these 30 odd years he sells his labor for what it will bring in the competitive labor market. He does not charge off depreciation in the form of contribution to a fund for his old age; since his support after his days of ability to labor have gone by is no obligation of industry. He does not ask that the cost of all the days of his minority, when he was growing to a state of competence to perform labor, shall be reimbursed to him in wages; since he labors under contract—a day's work for a day's pay. He sells only a commodity. It is no affair of industry that he did cost a good deal in expenditures out of the wages of his father. If industry existed for the welfare of the workers it would be logical to ask that these expenses be included since industry is all that men live by, physically speaking. It is industry that uses them up. It is because the industrial system bites the vital years out of the middle of their lives, leaving long periods of dependency during childhood and old age, unpaid for and supportable only out of the contract wages of others, that the worker has to eke out a life of 55 years on a laboring period of 30 to 35. In his infancy and in his old age he is supported by his family, by private benevolence or by the State. When he becomes a worker he in turn takes on the burden of infancy and old age for others. As a consequence we must

think of the $850 a year for the 30 year period as in reality the full support not for 30 years, but for about 55 years.

As our indiviudal passes 40 he becomes less and less valuable to industry. His periods of unemployment grow longer and more frequent. By and by he loses his place and cannot find another. He is still a man in fair vigor, but industry is intensive. It runs at high speed. It calls for a quick eye, a good ear, and supple muscles. If a better man is available at the same pay the less useful man finds himself on the outside. In an agricultural economy he was good for many years of outdoor chores. This chance to work out his waning years on the soil has been taken away through the change from agriculture to industry.

With the equities of this dilemma in which industry places the worker, we are not concerned. There may be no system of living and working discoverable that is better than the present. Our interest lies only in the fact of poverty and its correlation with the daily job which keeps most American families alive.

Industry hastens overpopulation.—As we turn from industry to other of the alleged causes of poverty we must not forget that it is this same industrial system with its development of transport, of synthetic processes, of newer methods of speeding up agriculture, that has made such rapid increase in population possible all over the Earth. Industry has opened up the resources of the globe just as the United States government during the last century opened up the public lands. Tract after tract was given to settlement. Anyone might possess a part of this vast domain on easy terms. And millions of citizens did settle on the new lands, until finally they were all gone, and settlement by the taking of new lands ceased. While it lasted this vast acreage was a boon to the settler and made it possible for him to live cheaply and to support a large family.

When the steam engine was made commercially practicable the world lived in an agricultural economy. Commerce dealt mostly in luxuries. Humanity lived for the most part out on the land. The new invention made power machinery possible. Ships brought products from every part of the world to the cities of Europe. Where formerly towns had nestled in their plowing, living a bucolic, self-sustaining life, there began to spring up large populations dependent upon food brought in by commerce from plowing and garden spots elsewhere. In this way was the entire productive tract of the globe opened up. Distances were reduced and practically eliminated. Population was freed from definite locality. Man could go anywhere, live anywhere, and have his food, clothing, and shelter sent after him. In this way the food supply of all the world was made immediately available. This enlargement accounts for the fact that the human race more than doubled its numbers during the last century. The industrial revolution has beckoned like the siren and man has followed after, only to find himself at such an impasse that he must face starvation for lack of food or else he must reduce his numbers; for these vast tracts opened up to him have been taken out of capital instead of income. When they are gone he is without other resource.

Pressure of population.—At the outset of this discussion overpopulation was offered as the great basic cause of poverty. In the broadest sense, the increase of numbers beyond the available food supply must always mean hunger and want for the least favored. Those will get who have the power and they will keep who can. When any population passes that point where the available food supply will sustain the whole people in comfort, the pressure for place and preference becomes stronger and stronger. In any case there will be the weaker in the struggle who will be the least well provisioned. But let the contest grow hotter and this margin of the poor will grow larger and larger. It is a sad commentary upon life

in free America that one-third of the present national income goes to only 4 per cent. of the population.

One of the earmarks of the pressure era which follows the passing of the comfort level of population-growth, is the intensive mobilization of capital and the consequent monopolization of the sources of subsistence. Wealth feeds itself, showing its presence in the upgrowth of huge single fortunes and the growth of a moneyed class who represent an aristocracy. This inevitably means a corresponding privation for the many since the enrichment of the few can take place only at the expense of the millions. The pay that might have financed those decades of dependency before and after the industrial years of the worker's life has been turned into dividends to the owners of the industry.

As our position with reference to our food supply becomes less eligible year by year, we find dependency mounting. It is one of the earmarks of far-reaching poverty. As the world's capital in potential tillage becomes all used up and population-growth has been constantly stimulated till there is barely enough land in tillage to feed those who live near it, the remainder, encouraged in days of plenty to increase on the chance that far-flung commerce would forever ply back and forth with food supplies in return for manufactures, must starve in their defenseless cities or else they must come out to the tilled land and fight for its products.

Pressure on food supply the basic cause of wars.—In this basic condition, constantly growing more and more intense, we find the ugly guarantee of future wars. Man goes to war for odd reasons. In many cases they seem trivial, but the victor usually awakens to the need of taking something from the vanquished that can be translated into terms of sustenance. A fertile province is such a desirable prize. It is overpopulation or the fear of it that leads to attempts at colonization. Nations establish benevolent protectorates and mandates. They generously build canals for poor nations. They

make themselves one of the family, so to speak, with the full expectation of becoming the residuary devisees if not the conquerors.

We have found war highly conducive to poverty, because it kills breadwinners and disrupts economic opportunities for those who have small surplus. But chiefly it spells poverty by killing the ablest and leaving the poorest stock to breed the new generation. In so doing it lays the race open to the operation of many other inducing causes of poverty, such as bad mentality, disease, and vice.

No one assignable cause of poverty.—If, then, we look once more at our individual and inquire why he is in poverty, we see that there can be no one assigned cause. He may be a moderate drinker. He may have tuberculosis. He may be subject to both of these disabilities. We know that whatever his condition, however he conducts himself as a citizen, the environmental forces arising out of industry, out of political and economic change, out of war and out of the constant and increasing pressure of population upon available food supply are always and continuously operating to catch him and hold him in poverty. We find that we must abandon definitely and completely the idea of finding any one cause for this underprivileged condition of life and must assume that because life is complex so also are the forces against which man struggles in his effort to maintain himself and his.

We have found, as we might expect to find, from Society's unreasoning attitude toward the individual and his relationship to Society, that our own efforts to relieve the harder aspects of poverty have themselves come to constitute one of its causes. We are able to point to public poor relief and find in it a mistaken sympathy conducive only to the perpetuation of want.

In the chapters that follow we shall consider the more important remedies thus far attempted, and shall seek to appraise their value.

PART III

REMEDIES, ATTEMPTED AND PROPOSED

CHAPTER XVII

PUBLIC AND PRIVATE CARE OF THE UNDERPRIVILEGED

HUMAN society has never yet undertaken to combat poverty in the abstract. Where the individual has been found in pitiable case, suffering from pain, from disease or physical injury, Society has sought to relieve him, but it has done so purely on the score of sympathy. Where the citizen has shown himself to be a menace to his fellows through a dangerous disease, Society has restrained him in quarantine. Where he has threatened harm because of a disordered mind it has taken custody of him and protected the public and him by his confinement in an almshouse or an asylum. Where he has been weak and in danger of harm from others because of feebleness of mind, the community has, to a very slight degree, given him protection in an institution. And where he is so poor that he is dependent and has not the ability to help himself, the people have given him food, clothing, and shelter, placing him in a poorhouse or aiding him in his own home.

In each of these instances the motive of Society was either its own protection against bodily harm, or it was sympathy for a pitiable condition of the individual. In every case the relief was given not only after a state of poverty had come about, but after dependency had become chronic. As a frontal attack

upon poverty such measures have in them no hope of success. They are palliative merely. They relieve misery; they have little to do with the causes of misery. With the exception of a few feeble efforts to secure justice to the poor in the form of workmen's compensation acts and the minimum wage, the conscious steps thus far taken by Society may be resolved into some one or other of the forms of remedial individual relief. This we shall find to be true of old age pensions; of pensions for the blind; of mothers' assistance. These are all forms of public poor relief. They have nothing to do with the prevention of dependency; they are only gestures at its relief.

It is the object in this and the succeeding chapters to recount the several methods thus far used by organized Society with regard to the poor and the underprivileged and to appraise, where practicable, the value of such undertakings as aids to help the poor out of their poverty. In conclusion such suggestions for a positive program will be offered as social experience seems to warrant.

English poor relief.—The earliest assistance given the poor was afforded in alms, by the orders and hospices of the Church. English government, as such, did little to relieve the poor before the statute of 1572,[1] which created the office of overseer of the poor and inaugurated the general principle of poor relief out of taxation. Three decades of experience under this act resulted in the famous poor law of Elizabeth[2] which with some modifications remains the poor law of England to this day.

The first aim of the English poor law was the solution of the heavy problem of vagrancy. It did not undertake to relieve the poor merely as an act of humanity. It did identify seven different groups of the necessitous, namely, (1) the children of parents unable to keep or care for them; (2) adults with no means of support and no trade or occupation; (3) the lame;

[1] 14 Eliz. cap. 5 (1572).
[2] 43 Eliz. cap. 2 (1601).

(4) the impotent; (5) the old; (6) the blind; and (7) inmates of public prisons.[3]

The overseers were empowered to apprentice dependent children until the males should be 24 years old and the females 21 or until the time of marriage. The overseers might provide a stock of material for putting the poor to work. They could set up cottages or almshouses for the care of the poor on vacant land with the consent of the lord of the manor. And they were authorized to levy taxes with which to carry out these objects, and to distrain for non-payment. This statute set up the standard provision, still embodied in all public poor relief laws in England and America, calling upon relatives in the line of consanguinity, up and down, to support dependents.

England set up no public congregate almshouse until 1697, almost a century after the poor-law codification of 1601. In the interval she struggled with houses of correction for the vagrant and saw her out-relief mount to alarming totals. As we found from the chapter on "Unwise Efforts at Remedy," her poor relief provisions were no doubt serving extensively to create the conditions they sought to relieve. Far from succeeding in alleviating to any material extent the hard condition of the poor, England placed herself, at the end of the 17th century, in such a position as to fall victim completely to the overbearance of the new industrial régime. A profit-making process in the exploitation of human beings was set up, with the aid and assistance of a government in which the workers had no voice. The result was a 14 hour day at a wage which could mean only poverty. Children were sent into the mills until their enslavement, together with that of the blacks from Africa, constituted "the two greatest shames of civilization."[4] It was the practice to keep pauper children at hard labor.

[3] For a brief account of public relief in England and in the United States see the Author's "The Science of Public Welfare," Chaps. II, XI, XII, and XIII.

[4] Hammond, J. and B., "The Rise of Modern Industry," Ch. XII.

Effect of the industrial system.—In the feverish progress of the new mechanical century the art of living was debased to the business of labor exploitation by the captains of industry on the one hand and to a struggle for the barest living by the workers on the other. In Manchester, in 1920, lived 200,000 souls, in hovels, without a single public park or garden. In Merthyr, in Wales, the population rose from 7700 in 1801 to 35,000 in 1841 at the close of which time the average expectancy of human life was reported to have been 18 years and 2 months.[5] Merthyr Tydfil is to this day a wretched huddle of the poor, where 1 in every 10 of the inhabitants is constantly in receipt of pauper aid. The industrial régime destroyed the peasantry of England. Though legally little better than a serf, the cottager had lived out upon the land. Industry made of him a serf laborer; crowded him into fetid slums and gave him nothing but toil. Thus the iron hand of progress gripped him, and the efforts of the state were puny in his behalf.

The nature and behavior of the new industry are here brought out to show how inadequate were the remedial relief measures of those early years. The English world exchanged its land barons for its industrial barons, its villains for its laborers. Henceforth, with machinery as a pace-setter the laborer was placed where every ounce of value could be squeezed out of him as in a compress. And no interest in the nature of government or other force was forthcoming to protect him. Out of this heavy circumstance arises the high incidence of pauperism in England. Germany, France and Denmark, saved their peasantry by legal protection of their lands. England allowed industry to swallow them up—a difference still recorded in the respective annals of their poor.

Today in England a very considerable proportion of the entire population is continuously in receipt of public poor relief. According to the 7th annual report of the Ministry of Health, a total count of all persons aided in all phases of England's

[5] *Op. cit.*

poor relief program during 1925–6 reaches the appalling total of 1,906,147 or one in every 24 of her inhabitants.[6] These were not merely the poor; they were the dependent. In the poorest boroughs a high proportion of the population is constantly in receipt of public pauper aid. In Merthyr it is 1 in every 10; in Gateshead 1 in 9; in Manchester 1 in 8; Bermondsey 1 in 7; and in Poplar 1 in 6.

In the United States, from the earliest beginnings of the Plymouth and the Jamestown settlements, government has provided relief for the poor. Children were indentured that they might be supported and in return for their labor be taught a trade. The infirm were boarded "round the town" until numbers increased sufficiently to make congregate-housing practicable. Then the unclassified almshouse came into being. The first of these establishments was that erected in Boston in 1660. American poor relief has been an exact counterpart of the English system. We have had the same experience. The same social and industrial conditions have operated and are still operating, to make and to keep people poor; and the same palliative measures are taken by Society to relieve actual want after it has been suffered. It is the law uniformly throughout the United States that relief shall be given out of public funds to every person who is destitute of the necessaries of life. And this is so, regardless of his present physical or mental condition. As has been seen already, the practice under these laws is a system of doles, given with little or no investigation of the need, and offered in amounts wholly insufficient to relieve suffering adequately if it did exist. The result is a sop to many who do not need it—a thrift-discouraging process tending to discourage personal effort and therefore to breed dependency.

The exact totals of public poor relief in the United States are unknown. We know only that taken alone, the amount of money expended in a single year in the relief of the poor

[6] See Chap. III *ante*.

in this country goes into many millions. The State of Pennsylvania, in the decade ending with 1925, raised by taxation and expended in poor relief more than $100,000,000. She has 86 county homes, almshouses and poor farms housing some 8000 inmates at a per capita cost approximating $1 per day. Indiana has 92 poor asylums containing an average of 3500 inmates. She expends over $800,000 a year in outdoor aid. Massachusetts has 131 almshouses with 9000 inmates, with a layout of over $6,000,000 in outside relief. Reference again to Chapter III will show that in England and the United States the process of relieving the dependent poor is an accepted principle of government action and is vast in amount.

As a whole, this system may be discounted as a remedy for poverty. If it does anything to the great and growing mass of the poor, it tends to make them poorer. It contains few—in most instances none—of the safeguards of helpful relief. We are justified, in treating it as a cause of poverty rather than a remedy.

Private charitable relief.—Extensive as is the public system of poor relief, it is closely approached by the volume of organized private benevolences. Yet these in turn are aimed, almost exclusively, at the sympathetic assistance of individuals and families in distress. For the most part, this private relief is maintained by various religious denominations for the benefit of needy members. In a few instances it is placed squarely on a civic basis and extended to the entire citizenship. This is true of the whole associated charities movement, now approaching the status of sound case work in the relief of families in distress. But here again the effort is palliative only. It waits for the coming of want. It knows no client in advance of his distress. It does what it can to rehabilitate the family where the breadwinner has died of tuberculosis or from an industrial accident. It worries along with the inebriate. It complains of the family breeding hereditary defectives, yet it gives the relief, since sympathy is the basis of its operation,

and the dull-witted mother standing in the midst of her growing offspring is indeed a pitiable sight. It is, by all odds, the best example of charitable relief of the poor, but it, like public aid, may be ruled out as an element in the solution of poverty.

If we turn to private indoor treatment of the dependent we shall find some slight relief afforded to the poor, relieving them of the burden of the aged, and to a less degree of the care of dependent children. There are thousands of charitable homes for the aged scattered throughout the breadth of the land. These have been established, mostly, through charitable bequests out of sympathy for the pathetic plight of the aged poor. Massachusetts alone has 125 of these. But we shall find that the relief they give is meager in the total. Where able-bodied relatives, even under hard conditions of poverty, can struggle along, their aged dependents are not selected for the Home. It is the homeless yet ambulatory individual who, through friends or organized charity, can gather an entrance fee of from $100 to $1000, who is admitted to these Homes.

Public and private poor relief does not deal with poverty as an ailment of Society: it deals with dependency. And in its approach it never precedes the fact of dependency. Whatever forces are operative in the community to produce want and destitution, therefore, will have run their course and produced their destructive result, at least to the point of dire poverty in the individual, before such relief becomes operative. When finally it is applied, it is found in most cases inadequate in amount to relieve the distress more than momentarily. It relieves the individual for the moment: but as an attack upon the problem of poverty it is ineffective. Taken by itself, unsupported by constructive measures aimed at the causes of privation, it is a positive harm to Society.

Relief of special classes.—More to the purpose in the relief of the poor is the effort of government and of private benevolence to lighten the burden of support and to protect itself

and the individual by setting up processes in hospitalization and in institutional care for such special groups as the sick, the crippled child, the blind, the epileptic, the insane, and the feebleminded.

The sick.—General hospitals in the United States today are providing approximately one-third of their entire service free of charge to persons sick and unable to pay for their care and treatment. About another third of the service is compensated only in part—the lesser part. In the dispensaries maintained in almost every city in the nation, the ratio of free service is far higher; since the dispensary is chiefly the poor man's resort for diagnosis and minor treatments. The rapid growth of out-patient service during the last quarter-century tells the story of the needs of the poor, and the extent of the effort made to meet them. Each year between 20,000,000 and 25,000,000 visits are made to the dispensaries throughout the country.

The largest single item in the social work budget of the American people is that for the care and treatment of the sick. Private charitable agencies in Boston expend approximately $15,000,000 each year. Over half of it goes for hospitalization and other relief of the sick. This service is of primary benefit to the poor. It serves in many cases to tide the individual or the family over the hard places and to fend off complete dependency. The physical rehabilitation which it affords is a positive asset to the person who is struggling to hold his job. It is perhaps the most rational of the remedial services now afforded to the poor.

Crippled children.—Its beneficial effect is emphasized in the case of children who are physically handicapped. These persons have each one a future. It is to be a future of competence or of dependency, with the odds all in favor of dependency, unless assistance can be provided in physical rehabilitation and in vocational education. A notable example, typical of the best, is the Massachusetts Hospital School for Crip-

pled Children, maintained by the State. Here any child is received who is so badly handicapped physically that he cannot attend the public schools, yet who has a chance to live and sufficient mentality to learn to support himself up to his physical ability. The institution goes beyond the orthopoedic hospital, since it is a boarding school in which the best medical care and treatment is afforded. The inmates are mostly the victims of Pott's disease, of infantile paralysis, and of bone tuberculosis. Each one is given the equivalent of a high school education and is taught a trade suitable to his physical limitations. Graduates of this school seldom leave without a job waiting for them. Essentially it is a process of plucking the individual out of poverty and setting him in the direction, at least, of competence.

Services to this same group, rendered by district nurses, especially with the after-effects of infantile paralysis, deserve mention as a constructive process, tending to bring the child back to a basis of economic competence. Such work with the handicapped has not come early enough to head off the crippling condition, but it no doubt succeeds in many instances in defeating the attack of still other forces which, except for the interference, would have rendered the individual permanently helpless.

The blind.—Akin to rehabilitation of the crippled is the extensive service for the blind now carried on under both public and private auspices. Chief among these, and most effective is the retraining and the industrial workshop activities by which the individual with eyesight so defective as to bar him from industry is given work at a living wage or as nearly thereto as his ability permits. The blind need and desire opportunity rather than alms. To give them support when they could in fact earn something, serves only to thrust them still farther down in the scale of dependency. This truth is alarmingly demonstrated by the practice, happily confined to a very few jurisdictions, of granting public relief

to blind persons in the form of so-called pensions. The experience of Ohio, where the chief experiment has been carried on, is that the initiative of the pensioner is dulled and his dependency confirmed, while at the same time his ability to increase his family burdens for somebody else to carry is in no way reduced. Some relief is necessary to individuals so badly handicapped, but giving it as a dole rather than as part of a plan of rehabilitation constitutes an injury to Society and tends in no permanent way to relieve the burden of poverty.

The insane.—The individual is still somewhat in awe of the mysteries of insanity. He thinks of the commitment of insane persons to hospitals and asylums as an act of public protection rather than an effort to relieve poverty by supporting the dement. Yet the tragedy of an insane member in thousands upon thousands of American families is softened by public provision for the victim in a hospital provided especially for his care and treatment. In the industrial State of Massachusetts more than 18,000 insane persons are housed in 13 institutions conducted by the State government. In these hospitals, patients are treated and studied. Many are paroled under supervision. A few are discharged as recovered. The permanent cases are given care to the end of their lives. Many of these patients are women of child-bearing age, and a large proportion show insanity in the family line. To the extent that these dangerous breeders of bad heredity are confined and kept from breeding, the State renders a direct and constructive service in the prevention of future cases of insanity, which means in effect, future dependency. What is true of Massachusetts may be accepted as typical of the best care of the insane elsewhere; but the totals of that State are somewhat larger than in the newer jurisdictions of the middle and western territory where the process of care is not so completely developed, and in the South, where poverty, rural environment, and tradition have been retarding influences.

It is important, in seeking to appraise the worth of this process as a preventive of poverty, to notice that some 17.46 per cent. of all psychoses in the Massachusetts institutions result either from syphilis or alcoholic poisoning, both of them preventable causes. If Society provides asylums for the insane and waits charitably for them to come in, without going forth into the community to combat its obvious causes, the process of care can claim no more credit than the relieving of temporary burdens and perhaps the prevention of the birth of bad social risks. It cannot claim to be a genuine poverty-defeating process. But if, on the other hand, to scientific study and treatment of the dement were to be added an effective attack upon the preventable causes of insanity, there would quickly emerge a program truly preventive of one of our heaviest burdens of poverty.

The epileptic.—Society has done little for the epileptic. In a few states like Indiana, New York, and Massachusetts, he is given special institutional care, and his condition studied intensively. He is a baffling problem; but enough is known of him to suspect that his condition harks back frequently into hereditary determiners; that in his family background we constantly find a dour record of alcoholism; and that he is a tragic burden upon his family. When they are poor he is usually the factor that holds them in abject poverty and drives them down finally into dependency.

The feebleminded.—With the exception of a definition in the statutes of one or two of our States, the law still refuses to recognize that condition of deficient intelligence which sociology has long termed feeblemindedness. The idiot, who represents the lowest grade of this large group of defectives has long been recognized because of his physical appearance, and his condition of complete dependency. Where he has been given protection and institutional care it has been first in the unclassified almshouse and later to a limited degree in the institutions for the insane and the feebleminded.

The imbecile, only less pitiable than the idiot, has followed the same course. Often these unfortunates are able to do simple chores about home. In such instances they constitute only a partial burden upon their kin. In the lower grades they, like the idiot, do not breed. Their danger is limited therefore only to their personal weight as dependents and to the harms they may do to Society out of their lack of understanding.

The real threat of the feebleminded comes from the dull-normal and borderline cases, the morons. These persons lack the full capacity for citizenship. They have not the power to maintain their station in economic life; yet at the same time they have a fecundity exceeding that of the average individual, and do not recognize the usual inhibitions which customary conduct imposes. We should expect to find therefore—and it is the fact—that by far the greatest number of professional prostitutes are high grade morons. And we should expect also to discover a large proportion of this mental grade among prisoners. The percentage approaches one-third of the entire prison population of the nation. We should feel certain that the mothers of illegitimate children would display a high ratio of the dull-normal. In fact they do. Some special studies, which may be taken as fair samples, indicate that a high percentage of the unmarried mothers cared for in lying-in hospitals are morons, and that among feebleminded strains, the defective mothers are twice as fecund as normal mothers living in the same localities.

Massachusetts has today under adequate protection probably the highest percentage of the feebleminded to be found in any American State. Yet it does not exceed 10 per cent. This figure, however, represents somewhere near a third of all those considered to need institutional care. In most communities—in Massachusetts to a considerable degree—the feebleminded woman with dangerous sex tendencies is still entertained at the almshouse, or is sent to jail for "lewd and lascivious con-

duct." Her conduct rather than her condition is still the gauge of her treatment. She sows the seeds of poverty wherever she goes. Her offspring are for the most part illegitimate and feebleminded. It is she who most frequently infects others with syphilis and gonorrhea. It is she who is most frequently in the courts for offenses against the law. She and her counterpart, the feebleminded male, are the central figures in the numerous company of drunkards. In every aspect these persons are enemies of home life. They are anti-social, and as such they are prolific sources of defeat, underprivilege, and insufficiency in economic life. And next to nothing is being done for them.

At the outset, institutional care, apart from the almshouse, was provided for the feebleminded on the theory that they were only backward and could be taught intensively. Consequently we had "schools" for the feebleminded. There we sought to teach them out of books, only to discover that we were dealing with positive defects. Our pupils were not capable of normal training. There we found that they could be taught simple occupations in some cases. So we have turned to vocational instruction. But this process will never return any considerable number of them to economic life. We find in the newest development of our "schools" for the feebleminded that we must establish headquarters for the examination and study of defective persons to the end that those who can be left out in the community without danger of breeding their kind and without the likelihood of other harms to Society may be so kept; and that those who are of the hereditary type, and who are likely to breed, can be given the protection of the institution during their child-bearing years. This aim is yet far from attainment. Only the merest beginning has been made in seeking to defeat the propagation of defective strains.

This hasty review of methods of relief has not sought to set out in detail the several processes by which public and

private interests have approached the dependent. It has sought rather to comment upon these well-known methods, calling them only to mind for that purpose.

We find that at no point can the processes of relief be considered a valid stay against poverty. Much in the care of the sick, the handicapped and the defective is helpful as an interruption of down-dragging forces: but by and large it is palliative. It deals only with dependency. It does not touch that vast field of poverty just above the dependency line. It nowhere invades the field where dependency is brewed. It arrives after the fact. It assumes the operation of all those economic and social forces which tend to drag people down into poverty and seeks after the coming of dependency to alleviate the hardship by sympathetic alms and by kindly protective care. It is not by such methods that mankind can protect himself against the pressing forces of nature that crowd his artificial cosmos on every hand. He must strike out against the causes. But if he shall thus be able to carry the war into the enemy's country, he may do well as a parallel operation, to continue his remedial measures, seeking to make them as effective as possible.

CHAPTER XVIII

SPECIAL FORMS OF PUBLIC RELIEF

Two important phases of governmental relief of dependency have been omitted from the preceding chapter because they present such special features of the attitude of Society toward the individual as to call for separate mention. These are mothers' assistance, and pensions for old age. It is the intent in this chapter to treat these two forms somewhat in detail, in order to appraise the constructive possibilities which each contains. Mothers' aid is but 15 years old. Old age pensions were of little volume and of small consequence before 1908. In the United States there was no attempt made at legislation until 1914. In terms of social progress, then, these are both the affairs only of the moment. If either shall be found to contain permanent values, such values are yet to be developed.

Public aid to mothers with dependent children.—The development of child care by public and private organizations has emphasized the urgent need of conserving the family home life of the child wherever practicable. This constant emphasis took the form of the placement of children in foster family homes as a substitute for the public or the denominational orphanage. In the field of corrections it has been one of the urges toward juvenile probation and parole. Thus it was a pronouncement of the President's conference on the care of dependent children called at the White House in 1909, that

> Home life is the highest and finest product of civilization. It is the great moulding force of mind and character. Children should not be deprived of it except for urgent and compelling reasons. Children of parents of worthy character, suffering from

temporary misfortune, and children of reasonably efficient and deserving mothers who are without the support of the normal breadwinner, should, as a rule, be kept with their parents, such aid being given as may be necessary to maintain suitable homes for the rearing of the children.[1]

Origin of mothers' aid.—In 1911, at the instance of a fraternal order, a process of subsidies to mothers with dependent children was tried in one local district in Missouri. The purpose was to enable the mother to bring up her children without breaking up the home.

Almost at the same time or shortly thereafter, on the initiative of the judge of the Chicago Juvenile Court, a state-wide mothers' aid law was enacted in Illinois. By 1913 the issue was actively before practically all of the state legislatures then in session. The idea spread rapidly, and was so quickly enacted into law, that the various provisions, in particular the channels employed for dispensing the relief, still exhibit well-nigh hopeless confusion. On January 1, 1928, this method had been incorporated into the laws of 42 states, the district of Columbia, Alaska and Hawaii.[2] Nineteen of these jurisdictions place the administration of this relief in courts having jurisdiction over delinquent, dependent, and neglected children; thirteen employ the county or local poor relief officials; five use local boards instituted for other purposes and having other functions; while three set up special local boards. Eight of the states place supervision of the process definitely in a state board, while in twelve the State exercises a varying degree of oversight through payment of a part of the cost from the State treasury. Such supervision is notable in the case of Massachusetts.

Thus less than a third of our jurisdictions place this form of relief in the hands of the customary relieving officers. A

[1] 60th Cong. 2d Sess. Senate Doc. No. 721, p. 8, 1909.

[2] For a serviceable statement of the development of mothers' aid, see U. S. Children's Bureau Publication No. 162, 1928.

greater number use a court of law, not originally intended to be an administrative agent. The basic nature of the enterprise is thus dimly seen, a fact which must arise with increasing frequency to hamper the administrative efficiency and blur the focus upon sound development of the law.

Aims in mothers' aid.—The actual provisions of these 42 statutes vary markedly, but in the main they seek to discover the home which has lost its breadwinner either through long continued sickness, removal, or death, and to aid it for the sake of its children wherever such home is a credit to the community and capable of giving to the children that care and leadership necessary to advance them to competent citizenship. A paragraph from the Massachusetts statute, passed in 1913, illustrates this process of identifying the worthy family:

> Section 2. In every town the Overseers of the Public Welfare shall aid all such mothers, *if they are fit to bring up their children.* The aid furnished shall be sufficient *to enable them to bring up their children properly in their own homes.*
>
> Section 3. Before aiding any such mother . . . the Overseers shall determine that the mother is fit to bring up her children and that the other members of the household and the surroundngs of the home are such as to make for good character, and that aid from the Overseers is necessary to enable her to bring up her children properly. . . . This section shall not prevent the Overseers from giving prompt and suitable temporary aid, pending compliance with the requirements of this section.

The metes and bounds of such family relief though various in their expression in the several statutes, are readily recognizable. As set out in the Children's Bureau study, already cited, they are nine in number:

1. Application broad enough to permit aid whenever by such means a suitable home may be maintained.
2. Age limitation to conform to education and child labor laws.
3. Amount of aid to be based on the needs of each individual family, with due regard to other available resources.

4. Inquiry in each case to determine the home conditions and the assistance needed for the proper care of the children.

5. Continued oversight in order that the welfare of the children may be protected and the aid adjusted to meet changing conditions.

6. Provision of safeguards necessary to protect the public treasury against fraudulent or unwarranted claims and against burdens that should be borne by other communities or by individuals legally responsible and able to furnish support.

7. Administration lodged in the public agency best fitted to carry out the provision of the law as a constructive child-welfare measure.

8. Appropriation adequate to carry out the purposes of the law, with respect both to funds required for aid and to expenses of administration.

9. Some form of general oversight by the State combined with educational activities to develop high standards in the work of the local administrative agencies.

Variations in the several American statutes.—The functioning of mothers' aid laws in America is still far short of measuring up to these standards. Limitation of the group to be aided has been made too often with a view to the probable tax funds available, rather than the extent and the urgency of the child welfare problem. Eight states and the District of Columbia make their provision general and include any mother with dependent children. Three states include unmarried mothers. Expectant mothers are included, if otherwise qualified, in five. Four limit the aid to widowed mothers. Twenty-nine make the language of the statute specific, to include only the mother (1) whose husband is dead; (2) who is deserted; (3) whose husband is divorced; (4) totally incapacitated physically or mentally; imprisoned; or is confined in an institution for the insane, the feebleminded or the epileptic.

One allows aid to mothers with dependent children under 18; two place the limit at 17; one specifies 17 for girls and 16 for boys; thirty, and the District of Columbia, place the

limit at 16, of which total eight reduce the age to 14 except for special conditions.

Possibly the greatest drawback to the administration of mothers' aid is the fixed limitation upon the amount of aid so frequently imposed. If the aid is to be adequate to enable the mother to bring up her children properly in their own home, such adequacy must depend largely upon the conditions of each case as it arises. Consequently it is impossible to fix adequacy by statute. Nevertheless, fixed maxima are the rule. Eight states allow for a family with three children no more than $50 to $70 per month; seven states $40—$49 a month; ten $30—$39; ten $20—$29; while eleven states say 40—$60. Six states and the District set no maxima. Only two of these, Massachusetts and Rhode Island, are thickly populated industrial communities. In the $40—$49 group is the great industrial State of Pennsylvania. New York specifies that the aid given shall not exceed the cost of institutional care.

Inadequacy of allowances.—Under these limitations, the Children's Bureau study finds, on a careful calculation which calls for $1000 a year to maintain a family consisting of a mother and three children under 14, that the maximum expenditure permitted by the laws of 35 out of the 42 states having mothers' aid laws could not exceed $800 a year. In 20 states it would be less than $480. The actual grants are in fact much less even than this. An analysis of returns of funds expended in 61 cities of over 100,000 throughout the country shows an average of less than two-thirds of the necessary minimum support granted to each family. Obviously a part of the deficit is made up from family earnings, relatives, and other sources; but it would be an unwarranted assumption to suppose that "adequacy" is attained in this manner in any considerable number of the cases.

The true nature of mothers' aid.—Mothers' aid is poor relief on a rational basis. Instead of a dole, it is assistance

with a definite social aim, namely, the nurture of children by their own mother in their own home. The loss of support by the breadwinner is the impoverishing circumstance that has intervened to break up the home. Without such assistance the children would have to be sent to a public or private child-care agency or given for adoption. The mother if unable to support herself would go to an almshouse. Under ordinary poor relief she would struggle along and keep her children, perhaps, but they would be underprivileged, poorly schooled, perhaps ill-fed, and ill-tended by a mother who takes in washing or goes out scrubbing. As a mothers' aid beneficiary she still works, but where the relief is applied within the sound intent of the law she works only as a part of a sensible plan for the keeping of her home intact and her children under proper care.

In practice this relief still approximates doles. The fixed maxima in the several laws shows how little the law-makers have understood the necessity for intelligent case work in this sort of relief. In careless hands such laws tend only to multiply doles and perhaps to place a new class of dependents in training. Ably administered, they are the first valid expression of the refusal longer to tolerate doles and the beginning of individual case-work in public relief. The 200,000 children now receiving benefits from mothers' aid laws in the United States are earnest of a still larger proportion of underprivileged young persons who, if they are helped at all, stand in need of constructive planning which looks to the future in which they may be self-supporting individuals able to carry the usual burdens of citizenship. Mothers' aid, well administered, is remedial relief on a constructive plan, looking forward to the economic validity of those who are to be the burden bearers. Such planning constitutes a definite attack upon poverty. Its weakness is the meagerness of its volume.

Pensions for the aged poor.—Another special form of public poor relief which contains potentialities as an attack upon

poverty, and which deals with the opposite end of the gamut of life, is old age pensions. Society is only now beginning to recognize the period of superannuation as an economic problem which bears so heavily upon the poor that it keeps them handicapped and defeats the opportunities of the children who are soon to become burden-bearers. In a few communities an "obligation" of Society is being talked about. It is being said that they who in their active years have borne the burdens of citizenship by their payment of taxes, and by opening up the resources of the land through their labor and skill, should be entitled in their old age to be recompensed with the necessaries of life at least. We are discussing the principle. We have not yet gotten around to its application; but we are experimenting with it to a mild degree.

History of old age pensions.—Old age pensions as such date back in Europe to the eighties of the last century. Voluntary insurance schemes in France and Belgium are still older, but the first ambitious pension plan for the relief of old age may be considered to be that of Germany, enacted in 1889. It is a compulsory, contributory plan on an insurance basis. By 1925, after passing through six amendatory phases, the German system was insuring approximately 16,000,000 persons and was disbursing about $117,000,000 in payments, not including miners and salaried employees' benefits. The fund is made up by contributions from the insured, the employers and the State.

All of the important nations of Europe have some sort of old age pension provision. These, together with Australia, Argentina, Canada, Alaska and five of the United States make up a total of 31 jurisdictions that have enacted the principle of old age pensions into their laws. The English-speaking countries make up the majority of the seven nations using the non-contributory form. These contain some 70,000,000 inhabitants. As against these, fifteen countries, with a total

population of 240,000,000 require some contribution from the prospective beneficiary.[3]

The British Act.—Of all the foreign efforts at meeting the problem of dependent old age with a pension system, that of Great Britain is of greatest interest to the people of the United States. The first British old age pension act dates only from 1908. In that year an act of Parliament established a pension system under which both men and women, married or single, over seventy years of age, of British nationality, who for twelve out of the last twenty years before application had been residents of the United Kingdom, and whose yearly income did not exceed £31 10s. were to be eligible for pensions. The beneficiary was not required to make a contribution to the cost of the scheme. The State was to provide the funds and specially created local authorities were to administer the system. Inmates of almshouses, asylums, inebriate homes, and those who had failed habitually to work were as a rule excluded from participation.

In setting up the benefit care was taken to remove from it any characteristics of usual property rights. For instance it was inalienable, and was therefore void upon assignment. Upon the intervention of bankruptcy it did not pass to the trustees as an asset, and it could not be reached by creditors. On the other hand, its receipt carried with it no disfranchisement or other disability as is the case with pauper relief. The amount of the pension was to depend upon the income of the recipient. Thus, where the annual income did not exceed £21 the pension was to be 5 shillings per week. In an ascending scale of income the pension dropped a shilling per week until at £31 10s. it disappeared.[4]

[3] For an excellent summary of old age pension legislation in the United States and Abroad see the report of the Massachusetts Commission on Pensions, 1925. Mass. Sen. Doc. No. 5. Much of the data contained in this section are taken from this document.

[4] For an extended exposition of the English system see Hoare, H. J., "Old Age Pensions," (English), 1915.

Without basic change in the working principle the British system has operated chiefly as an adjunct to public poor relief. In 1925 a radical departure was taken in the passage of the Widows, Orphans and Old Age Contributory Pension Act. This measure provided for an extension of the insurance scheme to include the working population in a contributory scheme for old age pensions which in 1928 began to be payable at the age of 65. Pensioners are to receive their pensions regardless of means, residence, or nationality.

According to the Eighth Annual Report of the British Ministry of Health for 1926–27, it was estimated that approximately 385,000 persons between the ages of 65 and 70 would be entitled to pensions of 10 shillings per week under the contributory old age pensions act. These are in addition to the regular group 70 years of age or over, already pensioned under the earlier law. Widows' and orphans' pensions paid out in England alone, between January, 1926, and March, 1927, totaled £1,072,000 to 47,337 widows and 35,670 children, and £17,000 to 1204 orphans.

The British law has taken the place of public poor relief in large measure. Thus the old age pension measure of 1909 went into full effect late in 1911. In that year the total number of persons over 70 years of age, in receipt of public relief, indoor and outdoor, was 148,438. The next year this total dropped to 58,900; and in 1913 to 57,770. In the next year came the upset of the Great War, during which the semi-employable were occupied and not in receipt of pauper aid. By 1924 the total had risen again to 80,404. Following the war, large numbers of disabled persons and families destitute through loss of the breadwinner were in need of assistance. But the numbers of all persons on the pauper rolls remained fairly steady during the war period. In 1914 it was 761,578. In 1916 it had dropped to 684,549 and in 1917 to 637,327. It reached its lowest point in 1919 when it stood at 554,617. By 1921 it had risen to 663,337. The next year, a time of heavy

industrial depression and much labor strife, the number jumped to 1,493,066. In 1924 it had fallen slightly but still stood at 287 per 10,000 of the population. In 1925–6 it reached 312 per 10,000; and in 1926–7 exhibited a total of 1,930,841 or a ratio of 496 per 10,000. This figure is exclusive of 126,000 lunatics, casuals and persons in receipt of domiciliary medical relief. On August 14, 1926, the number aided stood at 2,490,167, a ratio of 640 per 10,000 of the population of England and Wales. This peak was due to labor strikes, and shows the close connection between public relief and unemployment in Britain. The contributory feature of her new law is yet to show whether Britain can revive somewhat the spirit of independence among her laboring people, so worn by the age-long practice of subsidizing earnings out of relief.

The United States.—In the United States old age pensions have nowhere yet received a fair trial. The first statute was enacted in 1914, in Arizona, where with western thoroughness and brevity it was declared that all almshouses be abolished, the equipment sold, and in lieu thereof a pension of $15 a month be given to every man or woman 60 years of age or over, citizen and resident of the State for the preceding five years. This act was held unconstitutional.

Alaska.—In 1915 Alaska enacted a pension to any pioneer of either sex, 65 years of age or over, resident of the territory for 10 consecutive years since 1905 and entitled to the benefits of the Pioneers' Home at Sitka or the Home for Indigent Pioneers at Fairbanks. In lieu of admittance to such home he might choose a pension of $12.50 per month from the funds of the Home. It must appear, however, that the applicant was actually in need of such grant and had no other sufficient means of subsistence. Indians were excluded. After four amendatory acts the Alaska law now requires 15 years consecutive residence prior to application, makes the pension inalienable and calls for its payment out of the territorial treasury when so appropriated.

Nevada.—The third State to venture was Nevada, which set up a system of old age pensions in 1923. Pensions were restricted to persons 60 years of age or over, United States citizens for at least 15 years and residents of Nevada for 10. Inmates of prisons, asylums, poorhouses, or other public institutions for correction or reform were excluded. There was a property limit of $3000. The size of the pension was left to a pension board consisting of the Governor, the Lieutenant-governor and the Attorney-General in person, but in no case could, taken together with all other available means of support, exceed $1 per day. There were 55 applicants of whom 37 were estimated to be eligible; but as the method of levying a tax provided in the act yielded but $5000, the Commission decided to pay no pensions.

A repeal of 1925 set up a new measure which empowered County Commissioners to issue pensions to citizens 65 years of age or over, residents of the State for 10 years consecutively prior to application and citizens of the United States for 15. No State appropriation was made, and no inclination has been shown by the counties to make use of the law.

Montana.—A similar enabling act for counties had been passed by Montana in 1923. The applicant must be 70 years of age or over, cannot have an income from independent sources exceeding $300 a year, and must have been a citizen of the United States and a resident of Montana for 15 years consecutively just preceding application. The pension could not exceed $25 a month. By midsummer of 1924, thirty-one counties out of 55 were paying pensions under this act, to 378 persons at a cost of $6500 a month, approximately. Of 324 inmates of poorhouses throughout the State, 25 were known to have left in order to take advantage of the pension law.

Pennsylvania.—The first large State to try old age pensions was Pennsylvania, an industrial population of 10,000,000 people. In 1923,[5] a non-contributory system, under the cap-

[5] Pa. St. Supp. 16734 B: 1–37.

tion of "Old Age Assistance," was set up which created a State Commission of 3 members. The county commissioners of 45 out of the 67 counties were to appoint county boards of 3 members each. Beneficiaries were to be 70 years of age or over, citizens of the United States for 15 years and residents of Pennsylvania for the 15 consecutive years just prior to application. Inmates of asylums or institutions of reform or correction were excluded. A property limit of $3000 was fixed.

Only $25,000 was appropriated for a two-year period of operation, whereas the Commission, down to Nov. 1, 1924 had received 3347 applications, upon a basis of which they estimated the annual cost at $6,025,000, approximately. This measure was declared unconstitutional by a decision of the Pennsylvania Supreme Court in February, 1925.[6]

Wisconsin.—The second important jurisdiction to try a pension system was Wisconsin, which legislated on the subject in 1925.[7] This also is a County enabling act. It limits beneficiaries to those 70 years of age or over, who have been citizens of the United States for 15 years and residents of the State and the County for the same length of time. Inmates of asylums or institutions of relief or correction are excluded. Family deserters also are excluded, and a limit of $3000 in property is imposed. An interesting provision of this statute appears also in many mothers' aid laws, namely, a reimbursement of a portion of the cost—in this instance one-third—to the County from the State treasury. The County judge was made the administrator and a maximum of $1 per day was set upon all pensions. By June 1, 1926, five counties had accepted the statute and 261 pensions had been allowed at a total payment of $23,131.16. One of the five adopting counties withdrew before the end of 1926.

Thus old age pensions though studied and discussed widely

[6] Busser v. Snyder, 282 Pa. 440; 128 Atlantic Rep., 80.
[7] Wisconsin Laws, 1925, Chap. 121.

throughout the American states have been actually attempted by few; and by those only with restrictions and reservations so far-reaching as to curtail the group to proportions insignificant in comparison with the actual numbers of the superannuated. Old age pensions as thus far contemplated in the United States are public relief for dependent old age. But as such, they are a direct approach to the relief of that heavy load of the aged infirm which the younger breadwinner must now carry out of scanty earnings.

Military pensions in the United States.—A third form of public support of dependents or potential dependents is found in our federal military pension system. Since the organization of the American commonwealth some form of pensions for military service has been paid to the veterans of our wars and their dependents.

At first, the amounts were moderate. It is estimated that down to 1818 all the military pensions paid from the beginning of the government had not exceeded $2,700,000.[8]

But by 1823 there were 17,439 names on the pension rolls, receiving grants totaling $1,650,000. In 1834 the number had increased to 43,000 and the grants to $2,325,000. It is estimated[9] that the military service pensions for the Revolutionary War, from the beginning to the death of the last survivor, cost the Federal government $46,177,845. This, together with the invalid pensions list, and the 20,000,000 widows' pensions, brought the pension cost of that war to $70,000,000.[10]

But these early grants seem somewhat lame in comparison with more recent times. In 1880 we were paying out $57,000,000 a year. By 1890 this total had risen to $106,000,000. In 1900 it was $138,500,000. In 1910 it had gone still higher, to $160,000,000, and in 1913 it reached the peak of $174,000,000. By 1916 it had dropped back to $159,000,000.

[8] House Doc., 16th Cong., 1st Sess., 1819–1820, V, No. 75.
[9] Ann. Rept. U. S. Commissioner of Pensions, for 1874.
[10] For a helpful discussion of this subject see Glasson, Wm. H., "Federal Military Pensions in the United States," 1918.

The pension act of 1912 provided a pension for any person who had served 90 days or more in the Civil War and was 62 years of age or over. The monthly rate varied at the age of 62 from $13 a month for 90 day service men to $16 a month for those who had served 3 years. The 66 year-old group ranged from $15 to $19, the 70 year olds from $18 to $25, and the 75 year group from $21 to $30. Under this law also, a young woman marrying a Civil War veteran 40 years after that war would be entitled to a pension for the rest of her life, provided her husband had served 90 days at least and had been honorably discharged.

The American pension scheme suffered so much from political manipulation that in 1879 it was estimated that at least $2,000,000 a year was being expended through fraudulent claims. The conditions complained of have never noticeably improved.

In 1900 there was 1 pensioner to every 32 of the population of the District of Columbia; 1 to 35 in Maine; 1 to 36 in Kansas; 1 to 37 in Vermont; the same in Indiana; and 1 to 40 in Ohio. The average per capita distribution in that year (excluding Alaska) was $1.81. On this average basis Ohio would have been entitled to $7,525,000. In fact she got $15,-171,000. Indiana would have been entitled to $4,555,000. In fact she got $10,339,046. Maine, Vermont, and New Hampshire in 1910 had a combined population of 1,529,000. In that year they received in military pensions $5,800,000. The explanation, at least in part, is that the general average includes the South, where Union veterans were scarce.

Glasson estimated on all the statistical data that, the total paid out in pensions on account of our various wars, from 1790 to 1917 inclusive was $5,215,525,780.94. This sum is equal to nearly one-seventh of the entire national income for one year, at the present rate. It is a large item in the maintenance budget of half a million citizens scattered throughout the nation. It is a considerable factor in the problem of

old age dependency. But it is not the sum total of military pensions. Many of our states, north and south, grant military aid to resident citizens. Thus the single State of Massachusetts, between 1861 and the close of 1926 disbursed in State and Military aid, burials, counties and gratuities to soldiers and veterans of American wars a total of $87,637,997.28. Such additions to Federal grants are common, and go a considerable way in the relief of dependency, especially of aged persons.

Though mothers' aid, old age pensions, and, most of all, military pensions, are thought of as methods of assistance founded in justice, on some reasoned claim of right, they are nevertheless, one and all, phases of public assistance to persons in need. Mothers' aid and old age pensions bluntly require that such assistance shall be given only to those in need. The military pension is due to any person fulfilling the conditions regardless of property holdings. In fact there are few veterans of our wars who pass the age of 70 and still remain independent of the assistance the government now renders them in the form of pensions. While these processes do not attack poverty in its causes, they do help lift the load of natural helplessness from the shoulders of the breadwinner.

CHAPTER XIX

STATUTORY GUARANTEES OF EQUITIES

THE most effective immediate attack upon poverty has come through labor legislation which has guaranteed to the propertyless worker his right to compensation at common law for damages suffered in the course of his occupation; and which has safeguarded in numerous ways those of his so-called rights in the matter of health, wages, and hours, considered to be paramount in sound public policy. It is the purpose of this chapter to enumerate, and if possible to appraise, these several steps in the protection of the laborer.

The legal basis of labor is contract.—The understanding in accordance with which one individual performs labor for another in return for which labor that other individual rewards him with something of value, is considered in law to be a contract. The workman sells his labor: the employer buys it. This is all simple enough by analogy to a sale of merchandise. But the most cursory examination of the circumstances and the content of this process of labor reveals characteristics foreign to ordinary legal contract. If we step back a century into the background of the laborer we shall meet the legal dictum that a slave is a chattel. Yet we know—and we have known since the days of Pliny and before—that the slave is more than a chattel, for which reason the revolution in human thought and conduct regarding slaves and slavery has come about.

The modern laborer is a contractor of his labor, to be sure; but he is much more than that. He is nearly half the popula-

tion. He and his dependents make up all but the merest fringe of the whole community. When he sells his labor he sells himself to a definite employment for a definite period. He parts with control of himself for the period of the contract. The conditions under which he works; the physical strain upon him as expressed in hours of labor, ventilation, temperature, risk of bodily injury and the like, are a part of his contract. If he "wishes" to work for 14 hours a day at $1 for the whole, when the cost of maintaining him and his family in the simplest manner is more than $1 per day, Society in strict theory should not interfere.

But socially it is much more.—But Society dare not stand by and see him contract his own competence away in this manner, since he looms so large as a determining factor in social welfare. If it were merely his lack of skill at bargaining, there might be hope of training him to a better understanding; but this of course is not the cause of his low pay. We quickly discover that the workman has practically no choice in the matter. He has no means of support except his labor. He is always at the verge of a forced sale. He must have work or go hungry. He must compete in the labor market with others in his own predicament. The only party to his prospective labor contract who could wait for better terms is the employer. The employer may face loss of profits to a degree, but certainly seldom faces hunger.

It is by this reasoning that modern Society came to appreciate the relationship between employer and employee not as a legal contract merely, but rather as a social relationship freighted with an infinite variety of dangers and benefits to the common good. It is a situation so deeply involving the public well-being that organized Society under the police power, and by all its recognized methods of advancing sound public policy, must constantly interfere to see that its interests, greater always than those of individual employer or employee, are safeguarded.

Exploitation of labor a natural result.—When the mechanization of industry destroyed the peasantry of England and put in its place the factory, mill and mine laborer, it was natural that the propertied class who were the employers and who had so lately owned the laborer first as slave, next as serf, next as semi-independent peasant, should hold him to as complete a degree of servitude as Society would permit, and it was natural also, that as the laborer had no voice in the government, the law-making bodies and the court should uphold the employer in his demands. Under such circumstances it is no surprise that the Welsh miners of Merthyr Tydfil worked 14 hours a day, 7 days a week; that their town was crowded and unspeakably filthy, lacking even the semblance of sanitation; and that by 1841, after 50 years of this new mechanical régime the expectancy of life in that municipality was but 18 years and 2 months. With labor constantly asking for bread it was a foregone conclusion that in order to bring out the worst evils of such one-sided contracting, all that Society need do to the situation was to let it alone. Merthyr is but an expression of the condition of labor everywhere in the early part of the last century. It is a condition the harms of which must echo down the ages. Today in Merthyr, after nearly half a century of governmental attempt to alleviate the suffering of workingmen's families, 1 person in every 10 of the entire population is in receipt of alms from the public treasury.

Society intervenes on the score of the police power.—So great is the persistency of legal rule and precedent that an entire century of labor exploitation in industry went by before Society finally placed its interference squarely on the ground of an exercise of the police power of the sovereign in the furtherance of the common good.[1] The metamorphosis from the attitude of non-interference with a contractural relation to an appreciation of a delicate social relation calling for protec-

[1] See Holden v. Hardy, 169 U. S. 366, 18 Sup. Ct. 383, 1898. Also Commons and Andrews, "Principles of Labor Legislation," 1920, p. 27.

tion and governmental interference on every hand, is marked by a long series of decisions in the United States holding legislative efforts at the regulation of hours of wages and of working conditions, unconstitutional. Constitutions have ever to be pieced and patched with fictions or with unwonted extensions of some of their sanctions in order to keep them in step with the needs of the times. A half century ago no jurist ever dreamed of the uses to which that latent instrument, the police power of the sovereign, would be put. Today, when government steps out of existing precedents and moves "extralegally," it does so, almost invariably, "in the exercise of the police power." This constant evolution of the rule of law to meet the needs of Society is well expressed by the Court in Holden vs. Hardy, as follows:

> This court has not failed to recognize the fact that the law is, to a certain extent, a progressive science; that in some of the states methods of procedure which, at the time the constitution was adopted, were deemed essential to the protection and safety of the people, or to the liberty of the citizen, have been found to be in need of additional protection.[2]

This growing appreciation of the common welfare as the primary aim has brought our courts finally to a frank recognition of the fatal defect in the labor contract, namely, the fact that the contracting parties are not on an equal footing. The court in the case just cited said that even though "both parties are of full age and competent to contract," yet legislative interference is justified "where the parties do not stand upon an equality, or where the public health demands that one party to the contract shall be protected against himself."

The development of sound reasoning regarding the defense of Society has practically overturned the contractual basis of the law and substituted social relations therefor.[3] The individ-

[2] 169 U. S. 366, 1898, p. 385.

[3] See Pound, Roscoe, "The Spirit of the Common Law." Kelso, Robert W., "The Science of Public Welfare," Chap. IV.

ual is coming to be thought of as a citizen with obligations more than as a person with inalienable and sacred individual rights. In such an astounding decision as that of the United States Supreme Court in the case of Hadacheck vs. Los Angeles, we find the undeniable inference that as between the public and the individual citizen where the rights of the one clash with the general welfare of the other, the rights of the individual must give way.[4]

The laborer was first defended against creditors.—The long effort of Society to protect the propertyless worker so that he might support himself and his family begins with his liberation from imprisonment for debt. This step came comparatively late in his progress from the status of slave, through the condition of master and servant, into the modern relation of employer and employee. Kentucky abolished imprisonment for debt in 1821. This first move was followed in 1831 by New York.

A second step in the process of governmental interference was the throwing of a cloak of protection about the pay slip. Between 1840 and 1850 a movement became widespread to exempt the workingman's wages from attachment or garnishee process for debt. Today it is the common rule, varied only in detail among the several states, that a workingman's wages up to a stipulated sum, or on a specified time limit, cannot be reached by the creditor on a debt.

Closely akin to wage exemption and a necessary part of the plan of protecting the workingman's pay, is the widespread statutory provision that assignment of future wages is void, unless made in compliance with numerous protective restrictions, such as the making of a written record, filing with the employer, requiring the consent of the employer or of the workman's wife. Missouri and Indiana declare all assignment of wages not yet earned to be void. Georgia and Massachusetts invalidate assignments to secure future advances.

[4] Hadacheck vs. Los Angeles, 165 Cal., 416 Affirmed, 239 U. S. 394.

A third step in protection is the exemption of the workingman's home and tools from attachment or execution. This provision applies to any householder, and is intended to preserve the home when that is the owner's last or only possession. In line with the same policy, workingmen's tools, up to a fixed maximum are quite uniformly exempted from taxation.

Wage payments.—Turning to another angle of the protective process we find legisation interfering with the tendency of employers to postpone payments. In view of the necessitous position of the laborer, the tendency is to dictate that he shall be paid weekly, or bi-weekly or monthly, according to the nature of the employment. Some jurisdictions insist that he be paid in cash. Frequently it is required that payment shall be made during working hours. This is not so much to favor the worker in the matter of time, as to safeguard predatory interests from surrounding him and taking them from him or persuading them away from him by improper means. So much has the relationship between employer and employee lost its free contractual aspect in the eyes of the law that some jurisdictions undertake to dictate also the basis of wage payments, as for instance, the requirement in Pennsylvania that coal shall not be screened before weighing, when payment is on a weight basis. This interference comes close to a dictation of the terms of the labor contract itself. Again, in the matter of deductions for errors, slack work, shut downs of a temporary nature, and the like, legislation has interfered to see to it that the laborer shall not be imposed upon to his detriment. There is not a recognized phase of the relationship between employer and employee, in which unfair advantage could be taken of the weaker party, that has not become the object of effort on the part of organized Society to stand by the weaker side to see to it that the bargain and the process of its execution shall be in fact what the theory of the law supposes it to be, namely, a fair and honest agreement entered into by

parties equally free, equally far-seeing, equally competent, equally capable of withstanding delays and hardships, and equally able to perform to the letter. That there ever can be such equality is out of the question. The laborer, with nothing but his hands, is unable to perform if he falls sick; is confused in his mind by home worries caused by sickness or death, and therefore less attentive to his job. He cannot afford to be discharged. He must have his pay Saturday night to meet his grocery bills for the past week. However just the individual employer may wish to be, the demands of stockholders, the opportunities of markets, the insistence of creditors, force him to the old assumption that his business is to make profits and that labor is getting too much if it takes more than enough to feed, clothe, and house it and keep it fairly efficient to continue its labor. Anything more would be splitting the profits.

Minimum wage legislation.—Before leaving the question of wage protection, the issue even as to the amount of the pay has seemed not too remote from the public well-being to receive legislative attention. Governments have had bitter experience regulating prices and wages. It is generally understood now that such processes are subject to economic conditions or laws and cannot be fixed arbitrarily. Nevertheless, it has become a principle of labor legislation that the common welfare cannot brook the existence or the continuance of a labor process which pays the laborer less than a living wage. Our courts and legislatures phrase it variously, but in substance they say that the wage must be enough to sustain the worker.

Naturally they have begun with the obvious breach. Where the unprotected and unorganized worker, such as the factory girl, is receiving a wage which she must supplement with outside income, probably to the great detriment of Society, we have declared that she shall have not less than a specified minimum wage, or else we have set up an administrative board

with authority to declare such a minimum wage and to enforce it. The sweating evil has been one of the primary iniquities aimed at in the minimum wage movement.

The first act of the kind appeared in Australia in 1896. It provided for wage boards in six especially sweated trades. In 1900 this law was continued and extended so that by 1916 there were 236 separate boards, and 150,000 employees protected in the state of Victoria, to which the act was limited. Other states in Australia soon followed the example.

In Great Britain the minimum wage has become a principle of governmental procedure. Here again the sweated industries were the evil aimed at in inaugurating the legislation. These industries employed large numbers of unorganized and apparently unorganizable workers who live below the poverty line and who are so necessitous that exploiting their labor for miserable pay under unconscionable conditions is a simple matter. In 1910 Great Britain began her experiment on the model of the Victorian statute. She first attacked tailoring, paper-box making, certain branches of chain making and machine-made lace finishing. There were some quarter of a million operatives involved. In 1913 five other trades were added. These trades covered women workers mostly.

Following the coal strike of 1911–12 England set up a wage board in the coal industry and has since the War greatly extended the principle until they are now universal in English industry.

In 1910, when America first began to feel the real pressure of her rapidly growing population, commissions on the cost of living began to spring up for the purpose of inquiring into the jump in prices. At about the same time came a widespread demand for minimum wage legislation. Back of this demand was a good deal of publicity regarding the sweated industries, and the example of the successful British trade boards act. The extent to which the principle behind minimum wage legislation was appreciated is shown in some

of the earliest gestures, as for instance the purpose expressed in a bill before the Nebraska legislature in 1909, "for the purpose of protecting the American standard of living, and to insure to all who labor that they shall have an opportunity to improve themselves, to educate their children, and to lay by a sum for old age."

The first minimum wage act in the United States was passed by Massachusetts in 1912, but the movement was ripe for action all over the country. Ten other states followed within a couple of years, and by 1920 the measure was in force in 13 states and the District of Columbia. But the scope of such legislation is distinctly narrower in America than abroad. "It is regarded," say Commons and Andrews, "almost entirely as a remedy for exceptional conditions, providing only a bare subsistence wage for those considered the most helpless class of sweated workers—namely, women and children. The more rigid limitations of written constitutions, the labor union opposition, and the difficulties of administration, are factors which may work against such an extension of these laws in the United States as has taken place in some countries."[5] Consequently, though we find the general intent of the American statutes revealed in such general phrases as "the necessary cost of proper living," the maintenance of "health and welfare," we must consider the minimum wage in the United States still highly experimental, and not far-reaching in its effect upon the problem of poverty.

Hours of labor.—Most important, perhaps, of the legislative interferences in the wage bargain, has been the regulation and the limitation of hours. The struggle for shorter hours has been unremitting. Organized labor has struggled for recognition of the shorter day, taking it in steps and making the campaign educational, so that the public might come to see the economic wisdom of shorter hours and higher efficiency. Yet the accomplishments of the movement are very

[5] Commons and Andrews, *Op. cit.*, p. 198.

recent. As late as 1910 it was estimated that 10 per cent. of 335,000 union workmen in New York City were still working a 7-day week.[6] Minnesota in 1909 reported 14 per cent. of all her employed males working a 7-day week.[7] And a great many of the industries working the entire seven days were also working a 12-hour day. Such unremitting application cannot fail to damage the health of the workers.

But great as is the question of health, it is probably from the point of view of the common welfare, that the ceaseless round of toil without leisure, without a break to think about or a change to look forward to, is a still heavier cause of decline in the worker's condition. Life soon sours under such conditions. Only the slave, who cannot help himself, can go through such a grind. A citizen with constructive obligations to Society must fail under such treatment.

It is now a well-understood fact that shorter hours at the same rate of work as before will produce more and better output. Efficiency is higher. Speed is voluntarily higher. The attitude is better. And best of all, the worker's condition, physical and mental, is greatly improved. The eight-hour day is now the standard in all usual employments public and private in the United States, though many industries still exceed it. In reaching it the worker has lost no pay. On the other hand he has greatly increased his leisure. He can give time to his family. He can help his wife in the household. He can find time even for the enjoyment of out-of-doors. The salvaging of these hours can mean no less than a strong encouragement to the worker to keep his head up and to go on with the fight to find food, clothing and shelter for himself and his dependents. It encourages him to go beyond that and to secure a little, at least, of the enlargement of life. Such a result is an important force working against poverty.

In the development of this phase of regulation the earlier

[6] N. Y. St. Dep. Labor *Bulletin* No. 45.
[7] Minn. Bureau Labor, *Twelfth Biennial Report.*

attempts sought to attack the greatest evils. Long hours of work of women and children first attracted attention. The earlier justification for the interference was on the score of the health of women who must be the mothers of the next generation. Children were protected both on the ground of their health and on the plea of the public school. The principle of public schooling for all children being established, it was the easier to insist upon the saving of school hours for them. Child labor prohibition is still very imperfect, especially in the South, but conditions are far better than at the opening of the century. The protection of children from labor strain and the defeat of their chances for schooling is a preventive of ignorance and ill-health. Frequently it creates a hardship upon parents in the sense that it deprives them of the immediate earnings of the child. But it is such a benefit in the long run as to discount all such temporary disadvantage.

Health and safety of the employee.—In our discussion of causes we have already seen the broad moraine of human wreckage cast up by industrial accident and disease. High speed mechanical processes, especially in the United States, inevitably kill and maim thousands of workers. The dust and fumes from many processes infect many thousands more. Every breakdown passes from the status of breadwinner to dependent upon the earnings of somebody else. If he has a permanent injury he can never be anything but such a dependent. Obviously, then, the two ways in which to meet this prolific cause of poverty are first to relieve the sufferer, replacing him as nearly as practicable upon the economic level from which his accident or occupational disease has removed him, and second, to seek out and stop up the causes of such accidents and such diseases.

Accident prevention.—Both these methods have been followed with increasing intensity. It was not until 1886 that industry anywhere in the United States was required to report accidents. In that year Massachusetts made a beginning.

Though several other states soon followed this lead, the results did not go far to prevent accidents. Their greatest defect was the incompleteness of the returns. But reporting has been perfected since, and now forms the basis for careful study of methods of prevention.

The Massachusetts reporting law had back of it 9 years of experience with a statute of 1877, again the first in the nation, which required certain safeguards against accident and provided factory inspection. This inspection plan is now universal throughout the country. But the actual application of safety devices to prevent accidents and of health precautions to prevent occupational diseases was brought about by the setting up of a system of accident and sickness benefits to indemnify workers who fell victim to them. When employers found it more economical to install safety devices and to take the extra health precautions, straightway these safeguards came into being.

Passing of the old common-law rule on liability.—So long as the victim of an industrial accident was compelled to prove that he himself was not negligent; that no fellow servant was negligent or willful; that it was not one of the risks of the business; and that the employer was negligent, there was little likelihood that he could wait a couple of years pending trial and then recover anything over and above his costs and lawyer's fees. Under such a set of conditions the employee carried the risks.

But when the doctrine of employers' liability was written into statute and the employee placed in the way of recovering compensation through an administrative board not bound by the fellow-servant doctrine, a new phase of liability was set up. Germany enacted an employer's liability law in 1871. With only partial success under the measure, she enacted an accident insurance law in 1881. By 1885 this new measure was perfected. It is in substance the basis of similar measures now adopted by all the states of Continental Europe and by prac-

tically every one of the United States of America. This influence, together with the urge to efficiency, has cased the gears, inspected the tensile strengths, studied the exhaust gases and in a thousand other ways sought to make the conditions of employment safer for the workers.

The safety movement in the United States.—The safety movement may be said to have reached real importance in the United States about 1907. In that year the great iron and steel industry took up the problem on a scientific basis. In the following decade they succeeded in reducing the frequency of accidents 67 per cent. and the severity, measured in days lost, 62 per cent. In one of the large companies it was estimated that between 1906 and 1920 the accident prevention program had saved 23,000 employees from serious disability or from fatal accident.[8] In 1914 the leading railroads of the United States showed a frequency of 8.13 casualties per 100 employees. As a result of safety appliances and increased precaution, this incidence fell to the small fraction of .84 in 1924. To exhibit the result in another way, the total number of employees during the period 1915–1924 was 269,278. At the 1914 rate of 8.13 per hundred a total of 21,892 would have been killed or injured. The actual total of casualties was but 11,546, representing a reduction of 10,346, or 90 per cent. in 10 years. A real attack is being made therefore upon industrial accidents. On the score of occupational diseases similar progress is being made, and from the same inducing causes, namely the liability to indemnify the sufferer.

In a few instances, such as the use of phosphorus in the match industry and the use of various lead compounds, direct action by the government has been involved; but for the most part the fear of damages is a sufficient inducement to the employers to establish safeguards. So well has "the management" learned the lesson that a simple infection in a very

[8] See Alexander, M. W., in *The Annals*, Vol. CXXVIII, Jan., 1926, p. 7.

small wound may mean a total disability or a death benefit that one large railroad shows a frequency of infections of only one-half of one per cent. In 1925, six large factories reported a total of but 189 infections in 215,144 wounds.[9]

Workmen's compensation.—It remains to describe briefly the operation and extent of those statutory systems by which the liability of industry for the breakage it causes is sought to be fixed and guaranteed to the injured worker without unnecessary loss to him in money and delay. With all the machine-guards, the installation of health services, the improvements in dust and gas removal, the better lighting and ventilation, industry in the United States is still killing over 23,000 workers and injuring over 2,500,000 more, seriously enough to cause at least one day's loss of work. A large proportion of the 2,000,000 who are sick-a-bed all the time in the United States are industrial workers, as also are a goodly proportion of the 6,000,000 more who are just able to drag themselves about. A high percentage of all these have come by their disabling sickness as a direct result of their occupations. However thorough the scientific attack upon accident and occupational sickness may be, we are likely, therefore, to require always an extensive system of compensations in order to protect the worker against those injuries which industry will surely inflict upon him.

Workmen's compensation as the term is understood today is worked out through a scheme of insurance. In this manner the losses sustained by the few are distributed among the many. The whole range of social insurance, which is the more inclusive name for this plan, covers insurance against industrial accident and occupational disease; against old age; against sickness; against death and the dependency of widows and orphans of the deceased; and finally against unemployment.

Insurance against industrial accident and occupational

[9] Clark, W. Irving, *The Annals*, Vol. CXXIII, Jan., 1926, p. 171.

disease was the first of these forms to appear in the United States. We give it the name "Workmen's Compensation." Its origin is German. In that rapidly expanding industrial nation the problem of the worker and his continued economic competence was a vital issue to the life of the State. That Prince Bismarck catered to the working people in his support of the various insurance measures of early German experience, seeking thereby to win their support to the government is but an episode in history. It can be paralleled elsewhere. The underlying urge was the consciousness that the social position of the working people must be safeguarded, else the community cannot prosper. Germany established by complete demonstration the wisdom of placing liability for the harms of industry on an insurance basis. Since that time the rest of the world has followed the lead. England, leaning toward heavy contributions out of taxes in her various schemes for pensions and benefits, has greatly supplemented, though little reduced, her pauper relief laws.

In the United States the first effective State Workmen's Compensation law was enacted by New Jersey in 1911. The entire movement in this country therefore is less than two decades old. Nevertheless it has spread to all but three of the States. The constitutionality of these laws is now universally established, so that American industry is definitely launched upon a plan of replacing its breakage equitably.

Purpose of the system.—The purpose of the system is twofold, namely, to restore the injured man to his work as quickly and as economically as possible, and to support his family in the interval. For this purpose, most of our laws provide medical care up to some reasonable fixed amount. Almost all require a waiting period in order to discourage the malingerer. The best laws pay 66 2/3 per cent. of the wage and in case of death, benefits are paid to the widow until her death or remarriage. Disability benefits are paid to the injured workman throughout the continuance of disability. This means for

life in permanent cases. Some states now parallel the indemnity process with rehabilitation service out of tax funds, set up usually in connection with the state educational system.

Not all of our laws cover occupational diseases, even though sickness among employees is six and a half times more prevalent than injuries through accident. Much of this sickness can be traced directly to the employment. Consequently the best compensation insurance schemes cover occupational diseases.

The beneficial working of these new statutory guarantees of equities is shown by the operation of the Massachusetts plan. In the year ending June 30, 1926, there were 162,239 injuries to workmen in Massachusetts industries. Of these 59,488 caused the loss of at least one day or one shift of work (usually 8 hours). These disabling injuries caused 313 deaths; 12 permanent total disabilities; 1158 permanent partial disabilities; and 58,005 temporary totals.

The reports of the insurance companies authorized to operate under the act, and of all public boards, state and local, showed that a total of $8,023,991.33 was paid out in compensation during that year, of which $2,696,565.38 or 33.6 per cent. was for medical costs; $971,847.86 or 12.1 per cent. was for dependency compensation to the dependents in fatal cases; and $4,355,578.09 or 54.3 per cent. was for disability compensation in non-fatal cases. This works out at an average cost of $25.32 for the 106,488 medical cases; $3,328.24 average for compensation to dependents in fatal cases; and $115.85 average to the 37,608 non-fatal disabilities.

The weighted time-loss charged to all injuries in the reporting year was 4,278,242 days. Six and eight-tenths per cent. (4038) of all the workmen injured in Massachusetts that year were not insured, and consequently could not partake of the benefits. If we were to set the insurance benefits into the gap left by the time loss we should have $1.87 for each day's pay. While this is a considerable shrinkage below the average

workman's pay, it is nevertheless a very substantial recoupment for the individual who has only his job. And the fact that at least a third of all of it went to pay for medical care and could not be spent on food, clothing, and shelter is not a fatal discouragement of the claim that here is an important help in stopping up the tendency of industry to drive the workman into poverty.

Other forms of social insurance.—Once assume the validity of the principle of insurance as a safeguard against loss of economic power, and it is logical and easy to reason the validity of insurance against unemployment; against sickness of all kinds; against old age; and against the dependency of those who are supported by the insured breadwinner.

Unemployment insurance in the United States is still in the private or union fund stage. Other countries, notably Britain, have placed the problem on the compulsory, nation-wide insurance basis where it belongs. An English workman may receive regular benefits for as much as 15 weeks of unemployment in any one year. As the workman is increasingly helpless in the matter of opportunity for employment, he moves backward and forward upon the wave of strong and weak markets, of plentiful or sparse orders, of seasonal conditions in the labor market like flotsam upon the sea. His frequency of unemployment must keep on increasing unless the quantity of industry shall always keep pace with increase in population. Always a threatening cause of poverty must lie in the fact of unemployment. The rational way to meet the question is by an insurance plan which will spread the lean years over the fat and make the whole of industry carry its own burden.

National health insurance is unknown in the United States even though sickness is the greatest personal causative factor in poverty. In England and Germany, Society has gone far to underwrite the risks of sickness in defense of the economic competence of the individual. In England in 1926, 13,415,000

was the estimated number of those entitled to national health insurance benefits. In that year a total of £26,572,000 was paid in benefits.

Old age, as we have seen already, is still no more than an object of charity; for while several of the United States, notably Pennsylvania, have old age pension laws, the restrictions show all too plainly that they are intended as less offensive forms of public poor-relief.

Our analysis of statutory interference with the economic complex in which the workingman is the spring of competence and the maker of progress, yet in which he is weak and underprivileged, is now going forward apace. Individualistic America is behind the older cultures of Europe but has recognized practically every principle of social defense thus far set up there. All in all, we find in these helpful measures the most hopeful means thus far tried for relieving the condition of poverty and of defeating its increase.

CHAPTER XX

BASIC EDUCATIONAL MEASURES

THERE remain finally to be considered certain educational processes carried on in the modern community which have a special bearing upon the problem of poverty, though it is not customary to think of them as related particularly to the problem of economic underprivilege. These are found first in the numerous character-building enterprises, such as neighborhood houses, Young Men's and Young Women's Christian Associations, leagues of younger people's clubs, Boy and Girl Scouts and their like. Second they are expressed in numerous health educational ventures like the National Tuberculosis Association, the National Playground and Recreation Association, but chiefly the whole public health education movement as carried on by State departments of public health and by the teaching of physical education in the public schools. Finally these general social defenses against poverty are found in the great public school movement itself as a process in vocational education.

At first blush it might be contended that these activities are too remote for special consideration with reference to poverty. It might be claimed that the improvement of highways with its effect on markets; its opening up of isolated inbreeding sections; and its cheapening of some living costs would be just as potent to help the citizen to better things. In fact it is only a question of degree. Presumably all that is done under a government of the people is done for the common good, wherefore each step tends to combat that economic underprivilege which we call poverty. It is claimed in this chapter that the

enterprises and processes recounted have a very definite bearing upon the economic future of the individuals whom they reach.

The settlement house.—The many hundreds of settlement houses scattered through the densely settled sections of our American cities constitute a definite force in the preservation of home and family life. They foster the spirit of neighborliness and provide attractions and interests for growing youth in the better aims of life. Many a boy or girl, born into poverty and likely to run the course of grinding day-labor at low pay though intellectually capable of better things, has found the first fire of interest and the first advice as to how it may be followed, from the leaders in the settlement. In these neighborly clubs also, parents learn where they may take the child to the well-baby clinic; to the dispensary; or to the hospital. Abysmal ignorance of health and health services is largely discounted through the friendly help of the settlement workers. On the other hand, those impulses so vital to personality, like the love of music, of art, of beauty, inhibited in the drab grind of the day's work and the day's worries are fostered by the settlement.

The causes of poverty are too broad and too far-reaching to be met in any adequate way by the neighborhood house; but those personal causes, particularly those related to individual conduct, are without doubt markedly influenced by the presence of the settlement. Life in the neighborhood is encouraged to a little higher plane. Personal conduct is held up to a little higher degree of respectability. Homes are better because of the service. Consequently the conditions of living are, to that extent at least, influenced for the better.

Young people's clubs.—The young people's Christian association movement, though religious in original purpose, is truly civic in its processes. It provides a degree of leadership for young people, many of whom live in underprivileged families. It is common experience to find young men and young

women climbing out of wretched living conditions into a better plane of living through ambition fired by the club and its wholesome associations. In particular the Y movement tends to substitute wholesome leadership for the corner gang. In this way are checked many of the personal-conduct causes that drive the individual into vice through bad associations; into extravagance through a hunger for pleasure without rational ways of satisfying it and into disease through ignorance of the simple rules of health.

The various boys' and girls' clubs perform a comparable service to the young. They undertake to salvage the leisure time of young working people and of children even younger, warding off the predatory influences that lie in wait for the leisure hours, providing leadership in the direction of better things. These services cannot alter home conditions directly, but they do tend, by holding up the chin of the young member, to send him back into his home with more courage and a determination to pull it out of poverty.

The Scout movement is an attempt to fire the imagination of adolescent youth, at its most impressionable stage, setting before the unfolding young personality those ideals which he may develop and carry with him through life. Here again the service is a help in personal conduct. Environmental causes of poverty will continue to operate as before, but the youth, fired with the determination which he is apt to gain from his associations in Scouting, will face those hard circumstances with a grim determination to master them. The amount of service which clubs and settlements actually render cannot be gauged in figures. That it is a strong factor in the lives of the poor above the level of dependency cannot be denied.

The playground and recreation movement.—Beginning with the Y. M. C. A., which was the first community-wide organization to promote physical education, the movement for organized recreation has developed in this country at a rapid rate. By the end of 1927 the Y. M. C. A. alone had in opera-

tion in the United States 634 gymnasiums, 537 swimming pools, and 131 athletic fields. Enrolled in its gymnasium classes were 430,597 boys and young men, and 84,131 were in attendance upon its summer camps for two weeks or more. The work of the Y. W. C. A. though not so extensive is a comparable service for young women. The idea that recreation with sunshine and fresh air is essential to health is rising above the threshold of public consciousness. The Playground and Recreation Association of America is able, with an educational campaign, to encourage the widespread development of playground systems in conjunction with parks and public schools. It has greatly advanced the cause of supervised recreation.

Today no forward-looking community thinks of constructing a school building without ample surrounding land for recreational purposes. And no school system considers a curriculum that does not include physical training and recreation basic. Organized recreation, as many a sampling survey of pupil reaction to play programs has shown, is a necessary body builder. The children of the wealthy can afford time and the costs of recreation, but they are not always ambitious enough to take advantage of that opportunity. The children of the poor receive it as a part of the compulsory school régimes to which they are all subject. The outdoor movement must in the nature of things be a strong safeguard for the people of the United States against sickness and disease. As such it is a force making for greater economic competence among all classes in the community. If sickness produces nearly half of the poverty arising from personal causes, such a primary venture in better health is no inconsiderable stay against poverty.

Public health education.—Another force bearing directly upon the living conditions of working people is the public health movement. State governments now quite generally provide free prophylactics and require their use. An example

is the Massachusetts requirement that a prophylactic be used in the eyes of new-born infants in all lying-in hospitals. The State provides the solution. Before this process was set up it was common to find fifteen or twenty blind babies at the Massachusetts Eye and Ear Infirmary, whither they had been brought too late to save their sight. After the law was in full operation, instances of *ophthalmia neonatorum* were rare. Through a series of years there has not been a case of blindness resulting from this infection arising in the lying-in hospitals of that State. By 1922, 46 States had laws aimed at preventing infant blindness.

Through the expedient of campaigns in dental hygiene, tuberculosis, cancer, diphtheria immunization, and the like, an untold amount of sickness is headed off. Meantime the medical profession through unremitting research has discovered many specific cures and by all means has extended the average expectancy of human life nearly fifteen years. In so doing it has added somewhat, and will increasingly add, to the problem of poverty by increasing the burden of old age dependency. Yet it must be admitted that such a disadvantage is more than offset by the reduction in disabling sicknesses which bear so heavily upon the struggling family.

One state government undertakes to examine every child in the grade schools and to provide some sort of rehabilitating assistance to all those so far underweight or undernourished as to be suspected of being pre-tubercular. This aid is rendered through the co-operation of settlement houses and other associations that have summer camps. Such a program is highly preventive of disabling disease. A like campaign aimed at bad teeth advances the program of securing treatment of six-year molars immediately upon their appearance. It has been found that this is the critical point at which to attack tooth caries. To secure better care of the teeth is to help the individual in his future economic struggle more than mere relief after the fact could ever benefit him.

The public health movement has rendered direct service to the family by its unremitting warfare upon epidemic diseases. Smallpox, typhoid, yellow fever, pneumonia, diphtheria, and to a lesser degree, measles and whooping cough, have been taken under control. Every effort to curb influenza and tuberculosis and cancer is being made. Every epidemic of diphtheria, before the development of toxin antitoxin, carried off hordes of children. Smallpox attacks breadwinners as much as anybody else. Tuberculosis attacks the individual in the prime of life and is therefore highly destructive of economic values. A lingering illness is a tragedy in the home of the laboring man. Nevertheless what he needs most is not medical care after he falls sick, but rather such advice and instruction—where that is practicable—as will help him ward off the sickness altogether. Taken in conjunction with hospital, dispensary, and nursing services, therefore, a community-wide program of education in public health is of paramount importance in combating disease. As such an instrument it is a defense against poverty.

The public health nurse.—Looming large in the program of public health education is the public health nurse. She is the true missionary of public health; for she carries the message of health into the individual home. Her instructions are delivered at the bedside in the dramatic hush of the silent struggle for a life. She tends the sick; she observes the health defects of the family. She advises as a cheerful friend. As visiting nurse she is a healing agent, but far beyond the immediate service she is an educator.

In the school it is her function to assist the physician in the examination of pupils. She must visit the homes of the children to secure the co-operation of parents and guardians in remedying defects. She must assist teachers in developing the physical education program. She is the watchman of health conditions in her buildings.

If we turn from the school we find her also in the dispen-

sary and the clinic. Here again she is the motive power that keeps the will of the individual keyed to action. She informs and instructs him in the execution of the physician's orders. She is the mainspring of the venereal disease clinic. She it is who goes behind the diagnosis in the cancer clinic and explores the social impediments to helpful self-action. In the well-baby clinic she makes a friend of mother and secures her interest in learning the simple rules of baby care. In the contact class she it is who is a familiar in the homes where tuberculosis has taken its hold. She finds the children and leads them to the health center. It is safe to say that she brings greater comfort to the homes of the very poor than any other community approach. It is impossible to estimate her effect upon poverty. But it is certainly true that she constitutes a primary educational force for health in America. There are probably not more than 15,000 public health nurses operating in the United States today. There should be 60,000. There can be no question that as the lesson of constructive health education is gradually learned, more and more attention will be given to the functions of the public health nurse.

Public health education is only in its early stages. It encounters the opposition of the makers and distributors of drugs and to a large extent that of the physicians also. These forces, coupled with the ignorance of the citizen, make the process slow. That much remains to be accomplished is hinted at in the statement of Moore, who estimated that in 1921 there was probably in excess of $345,000,000 paid for medicines in the United States. "When it is considered," says he, "that there are not more than fifty drugs really necessary in the treatment of disease and only six, approximately, that have definitely curative properties, the guess may be hazarded that, of this amount, at least $250,000,000 is spent for the treatment of diseases preventable by public health measures and hygienic living, or expended unnecessarily because of ignorance."[1]

[1] Moore, Harry H., "Public Health in the United States," 1923, p. 66.

Child welfare.—The modern health program lays special emphasis upon the diseases of childhood. In this field much has been done. The pre-natal clinic and the instruction of expectant mothers, aided greatly by federal subsidy and leadership, under the Sheppard-Towner Act, are effecting a high degree of prevention in infant and maternal mortality. The death of 150,000 infants and 15,000 mothers in childbirth every year in the United States is still a heavy toll, entailing the impoverishment of many families. Almost invariably when the mother dies the family is broken up, as the widower cannot keep his home and go to his work also. The breaking up of the home seldom improves the condition of the children.

Regulation of the employment of pregnant mothers in industry, the provision of proper facilities for delivery, the registration of births, infant welfare stations, well-baby clinics, and an extensive process of instructing mothers in the care and feeding of their babies, all belong in this modern child-welfare program. The observer who stands by to watch the operation of the well-baby clinic in one of Boston's new health units cannot fail to appreciate the substantial guarantee thereby thrown about the lives of babies in the homes of the poor. In terms of economic values this means a higher incidence of survival among the children in workingmen's homes, a reduction in the number of costly and heart-breaking funerals, and in general an increase in the size of these families, adding to the burden in this manner, while taking from it by reducing the human wreckage.

Health education in public schools.—But while the special campaign of health instruction has great merit, the battle-ground of public health education is the public school. It is there that teaching may be expected to have its greatest effect. To teach sound health habits to the young is vastly more effective than to seek by exhibits, demonstrations, lectures, and billboard logic to change the thinking and the habits of the millions of adults who are already confirmed in comfortable and self-satisfying habits, however bad for the health. The

child is receptive. He acquires the habit of keeping his teeth clean. He learns to be proud of good posture. He tries hard with his health that he may excel in athletics. By and by he learns that his health is vital to the happiness of those he loves. Just as the public school is the greatest socializing institution yet created by man, so is the most important aspect of that influence the teaching of the way of health. This process has had slow beginnings. With many misgivings and much hesitation, a process of medical inspection has been inaugurated and is now almost universal in the larger schools of metropolitan areas. But it was long the fact, and is even now true in many places, that if the parent does not want her daughter's clothes removed even sufficiently for a stethoscopic examination of heart and lungs, the wish is honored. The examination itself is frequently not worthy of that name. But it is more thorough than it used to be and grows more scientific every year.

Due to pressure from without, chiefly through district associations and women's clubs, the school nurse has come into being. Where she is really made use of, she is now one of the primary educational factors of the school. She is leading the way back into the home, where the true headquarters of the school always ought to be. Her watchfulness is the main safeguard against epidemics of children's diseases.

The National Education Association has now declared physical education to be the foundation of sound public schooling. This is a revolutionary pronouncement, upsetting the old method of book learning brought down from the dead air and classroom discipline of the past. Today its ideal of a sound mind in a sound body is recognized if not attained. The school program now contains physical training, instruction and leadership in the inculcation of health habits, the examination and correction of minor defects—all in a sanitary plant, filled with fresh air and scientifically lighted. The modern school teaches an ideal of sound health. It glorifies the human

body as a fair temple of the soul. It goes far to defeat the brutal carelessness of youth in the treatment of the body.

The teaching of health habits, thought of in connection with the known living condition of the poor is illuminating. As set forth by the American Child Health Association, the process includes:

1. Eating three warm, wholesome meals regularly each day, with no candy or sweets between meals. Sitting down to eat, chewing food thoroughly, eating slowly.

2. Every day eating some fruit, and two or three vegetables, including one green or leafy vegetable. *At every meal* eating some whole grain bread or cereals.

3. Drinking at least one pint of milk each day, but no tea or coffee.

4. Drinking at least three and preferably four glasses of water every day.

5. Sleeping the number of hours indicated below, well covered, with the bedroom windows opened wide:

Children 4 and 5 should sleep at least 12 hours each night.

Children 6 and 7 should sleep 11½ hours each night.

Children 8 and 9 should sleep 11 hours each night.

Children 10 and 11 should sleep 10½ hours each night.

Children 12 and 13 should sleep 10 hours each night.

6. All children should have *at least* two hours of play in the fresh air daily. Children in the elementary grades need much more. When the weather does not permit going out of doors, they should play indoors with the windows open.

7. A natural bowel movement every day (in the morning preferably).

8. Brushing the teeth *at least* once a day (twice preferably), especially before going to bed.

9. A full tub or sponge bath at least once a week. (Warm water should be used wherever possible and plenty of soap should always be used.)

10. Washing the hands before eating and after going to the toilet.

11. Always carrying a handkerchief and being careful to pro-

tect other people by holding it over the mouth and the nose and bowing the head when coughing or sneezing.[2]

In the families of the poor a goodly number of these moderate necessities are rated as luxuries almost never attained, but if they stand in the mind of the pupil as ideals to reach there are many ways in which all households, even those of the very poor, may approximate compliance. The great need is for a true appreciation of the wisdom of these rules and the will to carry them out. Even the little folk who live jammed up against an elevated structure where summer heat and continuous noise make sleep difficult; and who have few privileges in the way of water and the facilities for using it, can keep themselves in better condition because they are living up to an ideal along with the rest of their schoolmates.

In this process of physical education in the public schools lies the hope of the nation's health. Here it is that the findings of scientific research may have their market in the minds of the people. Here also it is that the individualistic fetish that a man's disease is his own privilege can be overcome, and the positive obligation of every individual to strive for health for the sake of the community set up as an ideal of citizenship.

Vocational training.—Finally, the public schooling system as a whole, over and above its element of physical education is perhaps the greatest venture in individual betterment ever yet attempted by man. Every normal child between the ages of 6 and 14 (with but slight exception) is subjected to this system of mind and body training. It teaches him the use of his mother tongue. It gives him a working knowledge of financial transactions. It instructs him in the ordinary proprieties of social living. It fits him for ordinary occupations and to a considerable extent helps to place him in a job. If poverty were, as some critics maintain, the result of ignorance and a boorish lack of ambition, it is hard to see how a process could be set up that would be better calculated to lead the

[2] Quoted in Moore, p. 254.

youth out of his ignorance and fire him with a determination to succeed. The 25,000,000 children in the public schools of the United States, represent the greatest hope of social and economic competence possessed by any nation. The public school is a direct frontal attack upon the personal causes of poverty. To a considerable degree it is a check upon the environmental causes as well.

CHAPTER XXI

SUMMARY AND CONCLUSION

THIS exploration of the subject of poverty has undertaken to set forth its nature and extent in the economic world. It has discovered a complexity of causes for this condition of economic insufficiency and has grouped them for convenience and clearness in analysis under eleven headings, namely "Crime"; "Insanity and Mental Defectiveness"; "Natural Helplessness"; "Overpopulation"; "Physical Handicaps"; "Political and Economic Change"; "Sickness"; "The Industrial System"; "Unwise Efforts at Remedy"; "War"; and "Wasteful and Exhausting Habits."

If in our study we have sought for some specific cause of poverty we have found that search wholly illusory. Like the fatuous quest of the alchemist our problem is too elemental for resolution by the admixture of one or two causes and a catalytic. In fact we have had no ambitious desire to establish a thesis. Our effort has been to search among the circumstances of every-day life for such determiners as we might discover from which economic underprivilege seems to flow. It is of no importance in our survey that drink may exceed disease as an economic drawback. On the other hand it is of vital importance if we have been able to establish approximate causal relationship between either of these conditions of life and a resulting poverty. Here and there it has been asserted that a given set of forces constitute the greatest cause, or the most immediate source; or is the most rapid in operation of all the causes. Such claims are venturesome from a scientific point of view; yet they are thought-provoking, and

in the light of present knowledge do furnish a strong claim to correctness.

Having set up a classification and an analysis of causes, our study has dealt with remedies; not in detail; since such treatment would have extended the limits of this work beyond reason; but rather in summary fashion, recounting only the salient facts in order to secure a general glimpse and an estimate of the conscious attack which Society has made thus far upon this basic failure in man's quest for happiness. These "remedies" have been grouped under four headings: the first, "Public and Private Care of the Underprivileged," to outline the various processes in charitable relief, all of them sympathetic and only palliative; the second, "Special Forms of Public Relief," to indicate those processes, growing out of charitable relief, but indicating at least some slight movement in the direction of constructive attack upon the problem; the third, "Statutory Guarantees of Equities," to assemble in one place the several attempts thus far made to restore justice to the weak, against the strong, and to place upon modern industry, which is the source of economic sufficiency for all men, those burdens which we are now coming dimly to see as rightfully its own. The fourth and last heading contained a statement of "Basic Educational Measures," designed to foreshadow man's growing consciousness of his peril due to the highly artificial nature of that ethical cosmos which he has built about himself in his modern scheme of Society.

If now we keep these several efforts at remedy in mind, and pass our several groups of causes in review we may be able to secure a clearer picture of the extent of the corrective efforts of Society in comparison with the magnitude of the problem itself and the inter-relationship and ramifications of those forces which are causing it.

Wasteful and exhausting habits.—We find drink, gambling and sexual irregularities the chief channels of wrong personal conduct through which the individual wastes away his oppor-

tunity and that of his dependents to live on a plane of economic sufficiency. Chief among these is drink. Thus far, human Society has scarcely realized the far-reaching destructiveness of alcoholic poisoning. Though many gestures have been made to reduce the opportunities which men have for drinking this narcotic poison, very little real accomplishment yet stands to our credit. A chief topic of the curb is still the issue whether the citizen shall not have a right, free and unhindered to drink as he pleases, and when he pleases; and whether or not that right is sacred under the organic law. We do not like our so-called sacred liberties disturbed. And though the people of the United States have made a wholesome gesture by the prohibitory amendment and have thereby set aside the treating saloon as a matrix of vice, misery, and degradation, they have thus far enacted very little State law that is consistent, by which the prohibitions of the constitution may be enforced.

The attitude of Society toward the drink habit has been in the main a complete tolerance of the manufacture and sale of intoxicating beverages as a legitimate business interest; the complete right of the individual to drink when, where, and how he pleases, so only he does not disturb the peace; and a process of public and private charity for the relief of the resulting wreckage. Thus an otherwise intelligent community will permit the manufacture and sale of intoxicating liquors to its entire population, not forgetting to exact some of the profits in the form of excises and license fees; will provide extra policing at great expense to keep the neighborhood of the saloon in order; will set up additional courts with all the paraphernalia of probation and parole to handle drunkards and convicts who have offended as a result of drinking; will establish and maintain elaborate farm colonies and expensive jails and houses of correction for the incarceration of inebriates without ever thinking of placing these damages upon those who make and sell the basic cause. In this process the gov-

ernmental takings in excises and license money recoup for a small fraction of the outlays in courts and penal institutions, the public pays the bill of dependency in the immediate care of the victims of drink and also the heavy cost of public and private poor relief for the families of inebriates.

Public attention is so completely absorbed in the problem of individual rights and the expediency of curtailing them through public law that the far-reaching depredations of the drink habit are lost sight of. Though we find inebriety to be the most prolific of the personal conduct causes of poverty, the public still hesitates to face it positively, by a frontal attack. Our attitude is another illustration of that dictum of Mill, that "There is, in fact, no recognized principle by which the propriety or impropriety of government interference is customarily tested. People decide according to their personal preferences." The human animal is selfish, willing only that the other fellow should be regulated. Hence he opposes regulation if it touches him as well as his neighbor. "Under any form of government the utmost to be expected of the individual in the long run is self-interest decently pursued." Today, in the matter of the drink evil, we struggle to secure even a degree of that "decency." We pass laws which declare that the wife of a drunkard may recover damages from the saloonkeeper who sells liquor to her husband known to him to be a *confirmed drunkard.* The irony of such a measure is not apparent to the generation which enacts it into law. It awaits the more discerning future, when a safer philosophy of social relations shall have been developed. The solution of the drink problem by social ban on inebriety is the most obvious, and perhaps the most immediately necessary step in meeting the problems of poverty.

Allied to drink, and growing largely out of the associations resulting from the drink habit is the evil of prostitution with its sequelæ of illegitimacy and venereal disease. Wasteful and exhausting habits have contacts at many points with sick-

ness and disease as a cause of poverty. Perhaps the most destructive is this of syphilis and gonorrhea. In the wake of these diseases go divorce, still-births, *ophthalmia neonatorum*, and syphilitic brain disease. At every point the tendency is to retard the economic welfare of the victim and his dependents.

For prostitution we have provided no remedy. Segregation, governmental medical inspection of female prostitutes but not of men prostitutes, have availed little. On the other hand it has provided a spark of encouragement to the timid. The laws relating to fornication and other illicit sexual relations are little executed today. The venereal diseases are in some localities made reportable but with such absurd reservations and qualifications as to make the record incomplete and useless as a basis of attack upon these diseases. They go forward in their poverty-making progress practically without interruption.

In the matter of wasteful and exhausting habits, therefore, we shall have to record "no remedy thus far." We do discern an awakening of community consciousness, as shown in the epoch-making prohibitory amendment to the Constitution of the United States. We may have high hopes for the future, as public health education goes forward, that an honest attack may be made upon syphilis and gonorrhea.

Crime.—Just as we found crime hard to separate from wasteful and exhausting habits in our discussion of causes, so shall we find their consideration in the light of Society's struggle to protect itself, to be so closely connected as to be nearly identical. We still follow the time-honored practice of the criminal law, by which the individual is left to his own devices so long as he commits no overt act constituting a breach of existing law. If caught he is then tried for this specific act. In that process his previous conduct, his condition predisposing to offenses such as the one charged, his mental condition except in the most obvious cases and usually at the urgency

of a plea in defense, are overlooked. He is a free, normal, self-supporting, law-abiding citizen, except in the single instance alleged, and not excepting that until proved beyond a reasonable doubt.

There is much in this process that is sound and must be retained if justice among men is to be upheld; yet there is much that is out of step with the needs of modern urbanized Society. The condition of the offending individual must be given increasing attention if crime is to be combatted in its worst aspects. This process is already begun to a slight extent in the requirements for psychiatric as well as physical examination of prisoners and of accused persons. It shows one valuable step forward in the separate classification of the defective delinquent. This process tends to stop the most flagrant instances of recidivism. It is really an attack upon crime as a cause of poverty at the point where it intermembers with "insanity and mental defect."

For the special crime of illegitimacy there is slight progress to report. Certainly there is scant evidence of a decline in the illegitimacy rate; though the spread of contraception, especially in the United States, may be expected to effect some reduction. Some improvement has been made in the United States through the uniform illegitimacy act now adopted in the most populous States. This law makes illegitimate paternity a crime and provides more amply for the support of the offspring than was formerly allowed. It is still poorly executed in this regard. Public and private charity are practically the only forces operating to alleviate the after-effects of the crime of illegitimacy. Society can be expected to do little to correct wrong conduct in the individual unless such conduct results directly in a serious and dramatic harm to the body politic. We are a free and independent citizenry, with but a dim vision of what freedom truly means. As a consequence we can expect little direct attack from Society upon poverty which results from wrong conduct.

Natural helplessness.—Distinctly more may be hoped for in the way of a constructive program of reaching those conditions of the individual due to his natural helplessness or his misfortune. In this field we shall be able to enlist sympathy which is the great unthinking mainspring to almost all of our efforts at public welfare thus far. Natural helplessness of the individual, whether it be infancy or old age, is a problem heretofore forced upon consanguinous relationship rather than upon Society as a whole. The infant was supported by his parents. If he had none, then a relative might come forward. And if no relative, then his neighbors, organized charity, or finally the government. The actual motive in such care outside the family circle is sympathy. The ultimate reason, however, is that the child is an asset in the shape of a future citizen. If neglected he might become not only a liability in himself, but a creator of trouble for others. Elaborate efforts at child care, and now a good deal of leadership, public and private, in the field of national child health and child care education have come in to fill the gap caused by the receding influence and capacity of the home for supporting the infant and the growing child. Child labor laws protect him and help keep him in school. Playgrounds and neighborhood houses approach him on a friendly basis and help him to many advantages not to be obtained in his home, if that home be of the poorer sort. Boys' and girls' clubs, Scouts and Junior Leagues stand by to help organize his leisure time constructively—all to the end that he may improve his condition in life; perhaps that he may keep himself and his above the poverty line. But the major effort in the relief of the burden of infant dependency is thus far a modicum of charitable relief to parents and a larger degree of care for the orphan and the homeless child.

Old age seems somewhat less the obvious burden of the wage earner than does infancy. Many of the conditions of old age dependency are obviously traceable to the occupation

at which the individual has worked throughout his active years. Again, many of the aged are without children or other relatives to look after them. But here again the major effort of Society to relieve the want of the aged is alms. In some quarters this process of charity has become so far tinctured with a sense of justice as to result in a gesture, at least, toward establishing a system of support which is grounded upon the recipient's right instead of his necessity. This gesture is the old age pension plan now spreading in the United States. But it is only a gesture. The pension is such only in name. In fact it is a form of relief for aged persons; for actual want, superannuation and infirmity are conditions precedent to the pension.

Conceived in sounder logic and likely therefore to secure greater equity in their effects are the several insurance plans, by which the earnings of the individual in his valid years are spread out to include his days of superannuation, thus removing the burden of the individual's support from a single pair of shoulders and spreading it out upon the whole community. It differs from public alms in that the recipient is logically and naturally a part of the scheme, giving value in the form of labor in order that the risk of his dependency after superannuation may be carried.

Medicine has extended the expectancy of life materially. This accomplishment has increased the problem of old age poverty markedly. To meet this advance nothing has been devised except an increase in alms. Perhaps it has served also to center attention upon the problems of old age and in this way may have hastened the day of constructive planning for the independence of the aged. We shall find that sickness and natural dependency are closely allied, especially in the condition of the aged, beset with chronic diseases such as arthritis, chronic heart disease and cancer.

Physical handicaps.—For the physically handicapped the people of the United States have gone somewhat ahead of the

old-time practice of graciously giving them a license to beg, though that permission is extended in almost every American city still. In some places the blind are given pensions, but these are only a form of public alms. In a few jurisdictions the blind are given vocational training and are subsidized for the difference between the value of their labor in the public workshop and their requirements for living. The deaf are taught trades and cripples are re-educated for some occupation most practicable in view of the nature of their handicap. Perhaps the best that can be done for persons handicapped through blindness, deafness, or badly crippled condition of body, is to salvage the remnant of self-help left to them and for the rest afford them kindly assistance to live without want for the necessaries of life. These unfortunate individuals will always constitute a heavy load of care upon relatives, and upon public and private relief.

Insanity and mental defect.—So close is civilization still to the age of demons, when the insane were to be shunned and punished for the possession of a devil, that we have hardly emerged from the unclassified almshouse stage in our methods of treatment. To this day large numbers of insane persons are housed in general poorhouses. In the more progressive states the asylum for care and treatment is giving way to a hospital for the treatment of the mentally sick. Where voluntary patients are received in increasing numbers. Problems of mental psychosis are receiving intensive scientific study, and the causes of insanity are being explored.

In general, because insanity involves a more or less complete lack of responsibility, the government takes custody of the person. Support of the dement is provided out of taxes. For the maintenance and treatment of some 19,000 insane persons, Massachusetts expends over $9,000,000 per year. Relatives of these inmates reimburse the State for about 8 per cent. of this outlay. There are signs of rapid progress in the scientific treatment of the insane. There is less progress indicated

in the pursuit of causes of mental psychosis. In particular, alcoholic poisoning and syphilis, though well known, are not attacked with any consistent plan. As to them the public appears indifferent.

Next to nothing has been done by Society with regard to feeblemindedness as a cause of poverty. A few states provide public care in the asylums for the insane or in special schools. To a mild degree the propagation of feebleminded strains is interrupted by such institutional care: but the high grade, or moron, is too normal in outward appearance to be considered exceptional or dangerous.

The most serious aspect of the problem of mental defect is bad heredity. Society still considers the propagation of the young somehow an act of divine Providence, not to be interfered with. Hence we go forward breeding a miscellaneous generation of poor stock full of the potentialities of failure, and certain to carry a high incidence of poverty. To prevent poverty through feeblemindedness we are doing practically nothing that is constructive. On the other hand, through sympathetic but unwise methods of relief we tend all too often to encourage the evil we seek to cure.[1]

Sickness.—Obvious physical distress through sickness would naturally receive early and constant attention from organized Society. The world is making rapid progress in its conquest of disease. Beginning with Pasteur and the germ theory of disease at the middle of the last century, a great modern era of constructive medicine has come in. Specific remedies, antitoxins, marvelous surgery, have conquered one disease after another. Yet though there is less epidemic there appears to be about as much sickness as ever. The economic burden of sickness is met in part by a widespread practice of free and part-paying hospital and dispensary service. In

[1] A forward-looking statute of Virginia (Va. Acts 1924, ch. 394) authorizing the sterilization of public charges bearing the taint of hereditary mental defect, has been held constitutional by the Supreme Court of that State (*Buck v. Bell.*, 143 Va. 310 Nov. 1925).

the home, partially paid or free visiting nursing service is extensively provided. A large proportion of all the benevolences of the community, both public and private, are given to the sick. There is reason to believe that the physical condition of man may be greatly improved in the near future through the application of scientific knowledge already possessed and through new discoveries which are likely to be made. As we find sickness constituting more than half of the immediate causes of poverty, there is bright hope that the frequency of disabling sickness may be greatly reduced. We must not forget, however, that sickness is the vehicle or the occasion for many deep-lying causes which might find still other channels if the physical condition of the individual were to be improved. The gains in health may not be all net gains in the prevention of poverty.

If now we turn to environmental causes of poverty where social influences outside the individual but closely affecting his life tend to drive him down in the economic scale and to keep him there, we shall find a less definite object of community attack. Consequently we may expect to find such causes neglected or even unrecognized. Thus anyone may see that sudden changes in political conditions or in the ways of making and marketing goods are likely to hurt some individuals while benefiting others. But nobody thinks of changes, usually looked upon as steps in the world's progress, as causes of the wretchedness of the poor. Our only answer to dependency resulting from new processes is charity, just as the answer of India and China is starvation. Such rapid changes are bound to occur if the world is to go forward. That some people will be squeezed in the machinery is inevitable. But whether man can, by taking thought, arrange his affairs in such manner as to reduce the breakage to a minimum or at least below its present degree, has not occurred to the world at large.

War.—Man has given much thought to the elimination of war. A few enthusiasts believe that it can be done by agreement. Thinking humanity knows well that its causes lie deep in the physical needs of the nations. Whatever the occasions may be—and they are often trivial enough—the basic cause relates usually to the need of a population-swarm to obtain food and a place in which to live and multiply. We are not likely to see wars diminish unless man shall obtain rational control of his birth rate. In fact we are sure to see them occur with ever greater frequency as population presses upon available sustenance. Consequently we are certain to witness a constant stream of human beings pressed downward below the poverty line through the disasters and the upsets and the oppressions of war.

Pressure of population upon sustenance.—We live in the democratic fallacy that numbers mean strength. The idea that a nation can stand still in its population growth and still be powerful, seems somehow to be a fallacy. Here in America we point to the phenomenal growth of our population and remark "How powerful!" In fact such growth may, and often does, spell weakness. It is a natural phenomenon. Given the means of support, man will increase his numbers rapidly. As available support falls off, his net increase, but not his actual birth rate, falls off too. A rate of increase which stood for decade after decade at 40 per cent. in the United States, now stands at 10.9 per cent. Nothing has happened to us individually. We breed just as many children as formerly, but the economic pressure defeats more of these little folk and kills off more of the older folk, so that the net result is 10.9 instead of 40.

This decline reveals heavy economic pressures. Inevitably it means poverty in an increasing degree; for poverty is the outward symptom of overpopulation. In the circumstance of crowding and struggling for opportunity to earn, lies the opportunity for other causes that lead to poverty. Not only

is Society doing nothing to relieve the pressure of population, but it is still declaring, under the leadership of an ecclesiasticism suited to an outgrown economy, that thoughtful regulation of the numbers of humankind who are to struggle for place and power is a sin. Whereupon they declare it also to be a crime. This is the greatest fallacy of modern times. We may struggle with the personal causes of poverty; we may attack disease; we may set up pension systems for the aged; but we shall have availed nothing, so long as our cities teem with millions who must toil and struggle and fight for a meager share of a total sustenance not large enough to go around. If there is crowding there will be poverty. And there will be war. In this setting the other causes which have been enumerated will find their opportunity to encroach upon the individual, driving and holding him down.

Industry.—Secure in our belief that the limitation of numbers is not sound policy, we face the problem of industry with the ever greater urgency for speeding up the processes of manufacture and intensifying the competition for trade and for work. The more lives in being, the cheaper life is. The greater the guarantees that industry shall have all the labor it can absorb with unemployed labor waiting always at the gate, the easier it is to use up labor with a lavish hand, feeding it, clothing it; sheltering it, but not doing much more. Overpopulated lands can tell us much in regard to this process of multiplying the poor, till war, famine, and disease are looked upon as relieving agents of a pressure otherwise unbearable.

The modern world does not keep pace in its social adjustments with the meteoric advance of the industrial system. It sets up tremendous units of production. It builds steel mills which employ thousands of workmen. It causes the growth of great population-swarms about its works. In these population-swarms are examples of all the failures to adjust to new and exacting conditions. Here in these slum areas we find vice, crime, drunkenness, sickness, insanity, feeblemindedness,

and the whole nexus of causes which tend to disadvantage the struggling citizen.

But some of our social reactions to industry are sound. We find that the active working years must be made, somehow, to carry the weight of infancy and of old age. We do not exact it fully, but we are beginning to see that some day we shall be obliged to do so. At present we have interfered between employer and employee to the extent of insisting upon justice in the paying of compensation to workmen for injuries suffered in the course of their employment. We are beginning to see, as pointed out by the Germans, that the problem can be met by spreading the risk, in a system of accident and sickness insurance. The world will learn rapidly that insurance is a sound method of evening the load, at the same time requiring the earning years to carry the period of old age.

These are hopeful signs in the attitude of Society toward industry. They are earnest of a greater degree of constructive planning for carrying the burdens of the individual and the family. To wear a man out with toil and then depend upon the largess of the wealthy to provide alms for his old age is childish from the point of view of community planning. To accord to labor only a bare living wage is a practice which must in the last analysis spell the destruction of the industrial régime itself. The spectacle of a few huge individual fortunes and a multitude of poor people hunting a job or even begging bread is not a sight to be tolerated for long by a self-governing people. They will revolt against such a system, but at the same time will have no safer plan to put in its place. Social planning must somehow require a greater share of the profits of industry for the workers, with a compensatingly smaller share to the owners.

In a social order where property is sacred and contract is the basis of the law such a proposal is well-nigh anti-social. But the contract basis of the law has been changing in the past fifty years. Contract is no longer its basis. Social relations

have become the foundation of the modern law. And just as social relations are the starting point of the legal reasoning of the future; just so must the social status of that majority of mankind who work and produce in industry be reckoned with, not on a basis of poverty as a foregone conclusion, into which their children must be born and from which their old men and women must be buried; but rather as a force more important to the world's work in blood and bone and heart than the mere ownership of property. Property values must yield to human values.

Society, working out its salvation on a basis of social necessities rather than ownership and contract will suffer greatly in the throes of such a major readjustment; but such readjustment must be made if the race is to survive. There can be no ultimate future but poverty and ethnic decline for a human race that sets up in the face of nature an ethical structure of Society which insists upon the survival of all equally; which delves feverishly to develop the last measure of sustenance afforded by the Earth; which sees all too plainly that the amount of such sustenance is in fact limited; and yet which refuses to establish a selective birth rate whereby numbers may be suited to the means available for sustaining them in peace, comfort and contentment, and through which constant improvement in the stock, physically and mentally, may be brought about. *The greatest need of mankind in his war against poverty is for such control and regulation of his propagation as will result in a selective birth rate.*

So long as overpopulation remains a controlling factor in human affairs the results to be expected from other means of combating poverty are small. Charity is but the merest gesture toward a redistribution of the world's wealth to include those who have lost in the struggle. In a land of poverty it could accomplish much to soften man's inhumanity to man. In the modern world of strife in search of bread it becomes a palliative which encourages the hopeless to remain in their

poverty. To contemplate the hundreds of thousands of Chinese coolies who now trek into Manchuria in the hope that they may find, by unremitting toil, at least enough food to keep them alive; to look on while the rats of East London or of Berlin or of Tokio or of New York drag themselves about the swill pails of dank alleys in the early morning, hoping to find at least something to stop the gnawing of an empty stomach: to observe these ugly symptoms of the human search for happiness, is to conclude that these hard conditions are not due wholly, or even in large measure, to the shiftlessness and vice of its victims: rather is it due to pressure. The struggle is too hard, and the combatant too poor in physical and mental quality to stand the strain.

The greatest secondary attack upon poverty is the war on disease, not so much that those who are now sick may be healed, but rather that the great major disabling diseases may be brought under human control and that the individual may come to appreciate and to practice a sound philosophy of health.

Third in importance in the upbuilding of a defense-system for Society against so much breakage is *the immediate control of the feebleminded and the cutting off of defective strains.* Ultimately this process merges into the first purpose.

The fourth step in a program to combat poverty is *such a regulation of Industry as shall more nearly equalize the wealth thereby produced.* This must mean a limitation of profits. Thus far in human economy we have been convinced that such a result cannot be obtained. Yet every day adds to the proof of its inevitable necessity. Whatever man shall do about it must shun Utopias: it must take human nature fully into account.

Finally, as an immediate step, made easier by the support of the other methods suggested must come *the banning of alcoholic poisoning from the Social Order,* on the theory that it is an evil unmixed with good. Wrecking the human body

by such narcotic poison for the sake of a momentary pleasure, and thereby bringing upon the individual, the family, and the entire community a flock of ills in the form of vices, diseases, and psychoses, makes man ridiculous in the eye of Reason. It is proof of the superficial nature of our civilization.

These proposals for a better social order are not likely of attainment in the present century. Some of them may be timidly tried; but in the main, man is likely to follow the cultures of the past, bringing himself to the sorry state of the present overpopulated communities of the East. It may be that through the scientific knowledge which a wonderful century of research and discovery has opened to him, he may be able to see his future with a clearer eye and a purer reason. A world that has developed from slave to free laborer has moved forward and upward. A philosophy of life that has replaced contract with social relations as a basis for its laws, which has finally set up the social needs of the person above the possession of property in its estimate of the worthwhile things of human experience, is an evolving philosophy of life. No man may safely predict the future, but at least there is ground for hope, as man peers ever more keenly into his circumstances upon the Earth, that greater equities may yet be evolved in human relations; that Society may by taking thought plan its welfare with greater reason; that out of this temporizing present may come a constructive future.

APPENDIX

CHAPTER I

THE NATURE OF POVERTY

Discussions and Reports

1. Professor Sumner, in his work on "Folkways," arranges the various classes of individuals in an ascending scale of societal value. Thus the defective, dependent, and delinquent occupy the bottom. Above them are the Proletariat, of whom the Professor says that it "serves society only by its children." "Persons of this class," he adds, "have no regular mode of earning a living, but are not, at the moment at which the classification is made, dependent." Next above these stand the unskilled and illiterate. Then comes that vast body of the people, "the masses," termed "mediocrity" and extending above and below a median line which represents the maximum number. These offer all shades and all variances in the degree of their societal value. Above them come "talent," and finally "genius." Where on this ascending scale would our definition draw the poverty line?

2. Does our definition of poverty depend in any sense upon the degree of wealth in a community? For instance, will the rapid increase in individual fortunes in the United States ever change or influence the elements which determine the condition of poverty?

3. A is a laboring man who is buying a house on the building and loan plan. By this means his "rent" is about three-fourths what it would be if he were a monthly tenant, and he has an equity of several hundred dollars, but his total monthly payments are about 50 per cent. more than straight rent. If employment is good he will be able to complete his payments. If he is out three weeks or more he will have to give up the home. He owes something still on account of the last baby. The family has never been dependent upon charity. Admitting that A is poor: is he in poverty?

4. In a simple setting of rural or village life a fair minimum

standard of wholesome family life calls for relatively little more than the three great necessaries of physical well-being. In complex city life the contacts of the family are so much more numerous that the margin above physical fitness is comparatively large. Does this mean that in city groups as compared with village groups of the same earning power there is more poverty?

5. Mr. Scott Nearing in his work on "Poverty and Riches" says that "Every family that is living on an income that will not provide physical health and social decency is in poverty." Does this statement fall within the definition in our text? Compare the two. What group, not here mentioned by Nearing, would still fall within our definition?

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CHAPTER II

THE PERSISTENCE OF POVERTY IN THE SOCIAL ORDER

DISCUSSIONS AND REPORTS

1. Was the rapid upspring of hospices and other charitable institutions in the 9th and 10th centuries an indication of rapid increase in poverty? What other reasons do you find recited by Lecky?

2. The ancient Greeks practiced the renovation of the human stock by infanticide and exposure of defective children and those

whose parents were too poor to support them. The Romans had an opposite policy. What great influence finally intervened to destroy the selective practices?

3. Is the oldest nation necessarily that in which we find the most or the greatest depths of poverty?

4. Did organized charities come in as slavery declined? What is the relationship between them?

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CHAPTER III

EXTENT OF POVERTY IN MODERN SOCIETY

DISCUSSIONS AND REPORTS

1. Though obviously we should not look for poverty in Park Avenue, New York, how emphatic do you consider the caution that care should be exercised in reasoning from surveys of crowded tenement districts as to the proportion of poverty in the entire population? What safeguard to this reasoning from a part to the whole would you set up?

2. If you pass a site on which workmen are building a house or other structure, you will find many workmen's automobiles parked nearby. If you go out on a Sunday you will see hundreds of motor cars occupied obviously by workingmen and their families. Can it be true that with these signs of prosperity, there is so much

abject misery in the United States as this chapter would indicate? What is your explanation of the inconsistency?

3. Many of the studies relied upon for the findings of this chapter were made years ago. Has the course of events since they were made so far changed the conditions of living as to make them unreliable? What changes, for instance?

4. Do you consider poverty sufficiently prevalent to make it a major social problem for civilization to combat as "poverty" rather than to attack those several component forces which appear to be causing economic underprivilege? Should civilization recognize *poverty* as a disease of society?

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CHAPTER IV

CAUSES OF POVERTY: GENERAL CONSIDERATIONS

DISCUSSIONS AND REPORTS

1. An overseas veteran who has suffered from "shell-shock" but who seems well and strong physically, no longer shows his pre-

war ability to hold his job on the beam-house gang in a tannery. His wage is as good as before but he is married now and has a baby. His wife says he has changed jobs three times within a year. He quarrels with his fellows—is irritable at home; drinks more than he used to and does not turn in all of his pay slip as he used to do. There is not enough food in the home and a family relief society has been aiding. The doctor thinks that this bread-winner has never fully recovered from his "shell-shock." This is an ordinary family complication in the ranks of the poor. Where would you class it as to the causes of poverty?

2. If the nervous strain of modern life is constantly on the increase, so that mental psychosis tends to be more frequent through failure of the individual to readjust to the high speed life of today, why should not insanity be classed as a secondary rather than a primary cause of poverty? What would you do with the factor of heredity? Why not make that a separate cause in our analysis?

3. There are said, on good authority, to be more persons in Europe today than there were at the close of hostilities in the great war; even though millions were killed in battle, and other hosts destroyed as a result of military operations. It is asserted that the accumulated wealth in Europe is not less in spite of the woeful devastation of that conflict. Granted that both these facts are true as asserted, how then did the World War cause poverty?

4. Population growth in France is practically at a standstill. It is asserted that population growth has caught up with the present rate of availability of sustenance. Hence the stagnation. If over-population is a cause of poverty, how is it that the French have an enviable reputation for thrift and domestic prosperity? In what way does the pressure of population growth upon subsistence operate in France to cause poverty?

5. Infancy and old age, both periods of economic incompetence, are facts inherent in the nature of the human species. Why should we look upon them as causes of poverty as distinguished, say, from that other natural fact that all men must eat?

6. Compare the statements of causes of poverty in Parmelee, Hollander, Gillin, Henry George, Godard, Hunter, J. S. Penman.

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CHAPTER V

PRESSURE OF POPULATION UPON AVAILABLE MEANS OF SUBSISTENCE

DISCUSSIONS AND REPORTS

1. Should the church advocate birth control?
2. Why does man tend to propagate in spite of all obstacles?
3. Why does struggle tend to increase fecundity?
4. How many births were recorded in your home state in the decade ending December 30, 1928? How many deaths? What percentage of the mean population of the decade was each of these totals?
5. How are food values all derived in the last analysis from grass?
6. Following Professor Pearl's method trace the logistic curve of population growth in your state for the past 50 years.
7. How has mechanical invention leveled the social age of the civilized world?
8. If Texas were as thickly settled as Massachusetts she would have some 131,000,000 population. Will she reach that figure? Why?
9. In the year 2100, if nothing revolutionary intervenes to lift the saturation point, will Massachusetts have as many inhabitants as she has today? Why?

10. China is producing more than 160,000,000 babies every decade: yet the census experts of Great Britain and of the United States say that her population does not increase in the aggregate. What is happening in China in this matter of population growth, and why?

11. Can mankind successfully outlaw war by treaty if he continues to breed beyond available sustenance?

12. "Overpopulation creates a vicious circle." Do you agree? Describe the circle.

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CHAPTER VI

WAR

Discussions and Reports

1. If the basic cause of poverty is overpopulation and if war kills many by battle and more by disease, accident and famine, why is not war a safety valve for the avoidance of poverty? What are the reasons making against this conclusion?

2. Wars were formerly the private quarrel of rulers of men. Today they are the conquests of majorities. They grow out of ill-will and a lack of spiritual ideals. Contentions like these are often

heard. Are they sound? Is the assertion in this chapter that the pressure of population is the basic cause of war an excuse or justification for war?

3. If, as contended, war kills more people indirectly through disease than it kills directly in battle, how much weight should be placed in the argument that war selects the best physically and mentally for army service and leaves the least eligible behind to do the breeding?

4. Study some small village community with reference to its man-power losses in the Civil War, viewing the families studied in the light of the contention that war claims the best and leaves the propagation of the next generation to the war-rejects.

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CHAPTER VII

POLITICAL AND ECONOMIC CHANGE

DISCUSSIONS AND REPORTS

1. Make a brief report on the history of the South Sea Bubble.

2. It is popularly believed in Europe that the people of the United States grew fat on war profits while Europe struggled. Vast sums of money flowed into this country. Did that economic change mean also much poverty in the United States?

3. Who pays ultimately for losses on the stock exchange? Why?

4. It is believed by the world generally that scientific discovery and invention have advanced civilization. It is claimed in this chapter that new inventions displace old economic situations and tend to impoverish those caught in the change. Are these views inconsistent?

5. Why does the economic balance become more delicate as industry becomes more highly developed?

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CHAPTER VIII

THE INDUSTRIAL SYSTEM

DISCUSSIONS AND REPORTS

1. If two and one-half acres of tillage are necessary for the food supply of each adult individual, now as in the past, how can it be contended, as in this chapter, that the industrial system has caused such a phenomenal increase in the world's population? If it could be maintained that industry may have hastened population growth, can it be shown that the human race would have increased eventually to its present numbers and beyond?

2. Is a "bare living" as a reward for labor an immediate cause of poverty among the working people of the United States?

3. Is the coming of many great individual fortunes in the United States a sign of mounting poverty among our people, or the reverse? What is the reasoning?

4. The industrial system is responsible for much crowding of workers' families in tenements. In this light, should we tax the industrial system for a higher incidence of sickness than that which accrues directly from occupational activity itself?

5. Make a study of the vital records of your home state or county or city to determine further the validity of the contention in this chapter that industrial occupation shortens life.

6. Since poverty is a continuing condition and industrial accidents are, for the most part, temporary, is it valid reasoning to set up accidents in their totality as a channel through which the industrial system causes poverty? With what reservations should we regard these data?

7. How far-reaching are the discouragements set up by unemployment in bringing about a chronic state of poverty? Do you know of cases in which the workingman has lost his grip and his grit through enforced idleness?

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CHAPTER IX

NATURAL HELPLESSNESS

Discussions and Reports

1. Catalog and discuss the chief demands which infancy in the average American household makes upon the family income.

2. If education of the young is the way of democracy, and a bare living wage is the way of industry, where lies the sound course for society? Should children go to work at 14? At 16? At 18?

3. "Misery breeds population." Why should the crude birth rate be higher among the lower economic levels of the working population?

4. Medical science has extended the expectancy of human life by fifteen years. The degenerative diseases are increasing, some say, because more people are saved from earlier death, thus allowing more older people to die of old folks' diseases. Industry is practically all through with the workman at 50. On this basis is it a sound economic conclusion that we had better let the disease question alone, as we only aggravate old age poverty?

5. Among the aged, women outnumber men. In the population of American almshouses men outnumber women. Woman is still naturally dependent upon man. What is the explanation? Analyze the history records of a poorhouse, the one in your home city for instance, in such manner as to bring out the reasons for this apparent paradox.

6. Arthur Pound, in "The Iron Man in Industry," says that automatic machinery is calling always for a higher degree of muscle and staying power and is content with less and less of the artisan's skill. The chief value of the older worker is his skill and his ripened judgment. Would you say that the coming of automatic machinery had accentuated the problems of superannuation? Has it made old age a major problem in governmental policy? Do you know of older employees who have been thrown out of employment by automatic machinery?

7. Make a study and prepare a report upon the automatic machine now operating in the cigar-making industry and its effect upon cigar-makers who reach 40 years of age.

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CHAPTER X

SICKNESS

DISCUSSIONS AND REPORTS

1. The laboring population and their adult dependents number all but a small fraction of the population. As they are in the majority as voters, how does it happen that the laboring man is a slave to industry, dependent upon his daily wage?

2. How much of the sickness described in this chapter should be attributed to wretched conditions of living? If we find that much of it is so caused would that discovery do aught but lend color to the old adage that the greatest enemy of the poor is their poverty?

3. Can you appraise the element of worry in the sicknesses of the poor?

4. Why do the length and frequency of sickness go up as the scale of wages goes down? If 25 individuals chosen at random from the ranks of the well-to-do were lined up against 25 of the very low wage earners, which group would likely prove the stronger, physically?

5. Family Welfare Society records indicate sickness as the primary cause of dependency in more than half of all their cases.

Can we safely reason from this fact that over half of all the poverty above the line of actual dependency is caused by sickness? If you think not, why not?

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CHAPTER XI

PHYSICAL HANDICAPS

DISCUSSIONS AND REPORTS

1. Gather statistics of industrial accidents through a series of years to show the effect of safety devices on machinery.

2. If, all other things being equal, it is the man of property who owns a motor car, why is it not a valid argument that the high incidence of highway accidents bears most heavily upon the rich?

3. What is likely to be the effect of the automatic machine in industry upon the volume of disabling accidents during employment?

4. Millions of dollars are expended each year out of public taxes for the care and re-education of the blind. Huge sums, in addition, are expended for their relief. Granted that the blind are themselves in poverty, how can it be claimed that they keep their relatives in poverty also?

5. Easily a majority of the successful men of business wear glasses. Unless, therefore, a man be totally blind, what validity is there in the argument that defective eyesight hinders the individual in his struggle for self-support?

6. The noise on a mill floor, where hundreds of machines are all going at once, is deafening. Why is it that the manager does not trust the operative who has not a keen and discriminating ear?

7. Select a small group of very deaf persons known to you and analyze, as far as practicable, their status with reference to self support and family support.

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CHAPTER XII

MENTAL INCOMPETENCE

DISCUSSIONS AND REPORTS

1. Identify the name that occurs most frequently upon the records of the relieving-officer of your county and study the family history so far as revealed by relief records.

2. Make as much of a study as you are able of a district to discover the individuals living in it who are neither insane (by legal decree) nor feebleminded yet who are recognized as "queer," too "odd" to keep regular employment.

3. This chapter implies that the feebleminded are more of a burden, tending to poverty, than are the insane. What reasons can you supply to support such an inference?

4. It is sometimes asserted that the morons do the rough work of the world. As that work must be done, how can society do anything about the menace of the high grade feebleminded?

5. Arthur Pound says in substance, in "The Iron Man in Industry," that the automatic machine is demanding the individual who is physically alert but whose mentality is not high enough to be troublesome. Does this offer a way out for the moron? Is his poverty due to industry in any measure or is his economic status due to his mental incompetence solely?

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CHAPTER XIII

WASTEFUL AND EXHAUSTING HABITS

DISCUSSIONS AND REPORTS

1. If all men conducted themselves as men ought, the present scheme of society—its laws and customs—remaining the same, would there be poverty?

2. Do you agree with the author that the pressure of population upon the means of subsistence is the most fundamental cause of poverty? Would you place personal conduct ahead of it?

3. The poor drink a good deal. But the poor man takes more bodily exercise than the rich. Should not alcohol affect him less?

4. How far would you be inclined to excuse the laboring man for his drinking habits and for gambling? Should he be held to account on moral grounds as strictly as the wealthy?

5. America is a free country. No man need remain poor if he shows enough intelligence and ambition to lift himself out of it. Analyze a small group of poor families of your acquaintance, in which there is a good grade of intelligence and ambition and seek to discover the apparent reasons for their poverty.

6. Make a study of conditions in the criminal court of your locality to discover the effect, if any, which the disappearance of the treating saloon has had upon family relations.

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CHAPTER XIV

CRIME

DISCUSSIONS AND REPORTS

1. Examine a series of twenty case records of a bureau of juvenile research or a relief agency involving criminal commitment to discover if possible the bearing of the crime and its legal results upon the economic status of the families concerned.

2. If so many criminals are repeaters; and a large percentage of them are married; and if they seldom come out of good economic home conditions, is there not some ground for contending, especially in view of the large number of abnormal and subnormal prisoners in every penal institution that the family is really better off when the breadwinner is in prison?

3. Is there a growing disrespect for law; and is the stigma of conviction and a prison term less a handicap to the convict and his relatives than formerly?

4. What economic changes, if any, have tended to discount the disadvantages socially and economically to the unmarried mother in the past decade or two?

5. What connection do you see between crime and the increasing pressure of population upon food supply? Between crime and mental defect? Crime and the operation of the industrial system?

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CHAPTER XV

UNWISE EFFORTS AT REMEDY

DISCUSSIONS AND REPORTS

1. Examine the almshouses of your state to find a family which has been helped to escape dependency and to live in some comfort through relief given to some one or more of its members in the almshouse.

2. What is the relation of vagrancy to public indoor relief on the one hand, and poverty on the other?

3. Consider the effect of public indoor relief on feeblemindness as a cause of poverty.

4. Do you agree with the author that a dole system of public relief tends directly to encourage poverty and dependency? What can you say in favor of the dole system?

5. Has mothers' aid created a new class of dependents? Does this mean that this form of relief also encourages poverty?

6. Is there any explanation of the disappearance of applicants for charity after the cutting-off of public outdoor relief in Brooklyn and Philadelphia, other than the lack of genuine need of aid?

7. Does congregate institutional care of children who are physically and mentally normal tend to unfit them for the economic struggle of life? Why?

8. Does the public care of inebriates on a criminal basis with short-time commitments tend to encourage poverty? If so, how?

9. Do we guarantee poverty and social ostracism to the illegitimate by visiting disgrace upon him?

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CHAPTER XVI

SUMMARY

DISCUSSIONS AND REPORTS

1. Draw a diagram representing the operation of the several causes of poverty and showing differentiation between causes which are immediate and those which are remote; also between those which are personal and those which are environmental.

2. In what way do the more immediate causes operate through the opportunity afforded by overpopulation? Can you rechart the causes showing how they are interrelated?

3. Should lack of education have been considered a major cause of poverty? Do you agree with the text in considering lack of education to be an occasion resulting largely from causes listed?

4. If it is true that a basic weakness of modern society is the failure to readjust to the demands of new industry with sufficient speed may we not expect constant improvement in social conditions? Would the fact that the entire industrial system in its mechanized form is less than 150 years old lend support to this view?

5. Public relief officials mark a tendency in the past ten or fifteen years in the children of aged dependents to unload them upon the government for care. Assuming this to be the fact, do you see any causal connection between this and an intensification of the economic struggle? Is it due merely to the unneighborly way in which city dwellers now live?

CHAPTER XVII

PUBLIC AND PRIVATE CARE OF THE UNDER-PRIVILEGED

Discussions and Reports

1. The workingman has more leisure than ever before in the history of toil. He has more varied foods than the world ever afforded before. He has more contacts with men, more experience of the earth geographically, and immeasurably greater opportunity to see and hear what is going on in the world about him. How can we say that charitable relief of distress is not enough in the defense of society against poverty?

2. As a matter of fact, though many individuals and families not actually in need ask for and receive poor relief from public relieving officers, is it not almost invariably the poor man who does apply? And does not the aid given relieve the poverty of the recipient to that extent in nearly all cases? What do you think of this reasoning? What is the essential defect in the dole system?

3. We have seen that the poor laborer lives through a cycle in which he is twice above the poverty line and thrice below it. If this is so, why then may we not argue that charity, even though it does come in after the fact of dependency, does in fact tend to relieve future poverty if it breaks into this never-ending cycle?

4. Select a number of children who have been brought up in an orphanage and follow their careers to discover if possible the degree of fitness for life which orphanage care has given them.

5. Why was the church the inspiration and the original channel of both public and private alms?

6. Does charity ever reach that class of individuals who are in poverty but still above dependency? Are there tendencies in modern social work which indicate such an approach in the future?

7. In "The Science of Public Welfare" the author lays great stress upon demonology and superstitious fear in the attitude of Society toward the insane and the feebleminded. How far has superstition served to retard an intelligent attack upon the poverty-making problem of bad mental heredity?

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CHAPTER XVIII

SPECIAL FORMS OF PUBLIC RELIEF

DISCUSSIONS AND REPORTS

1. If mothers' aid were made adequate and rendered as part of a wise case-work plan, would it be truly preventive of poverty?

2. What are the basic reasons why, in mothers' aid and in old age pensions, our legislatures strain so hard to escape using the usual channels of public poor relief? Is a basic sense of justice—a conscience in the matter—involved?

3. A noted social worker asserted in 1913 before a legislative committee hearing the advocates for a mothers' aid law, that a mother by the fact of her motherhood has rendered such service to society as to entitle her to a pension to be claimed by her as of right in return for the service rendered. What, if anything, is wrong with this reasoning? Why?

4. The author asserts that an old age pension, as administered in the United States, is a public dole. Do you agree? Would it be any different if the pension went to all persons beyond a certain age regardless of their property or ability for self-support? If the

pension were developed through old age insurance to which the recipient has contributed in part premium payments, would the case then be different?

5. If Industry is the foster child of Society, and if Industry discards the workman at 50; can it be argued that Society through doles, pensions, insurance, or otherwise, owes the positive duty of supporting the superannuated who can no longer support themselves?

6. What is the logic of the German system of old age insurance? Is the German Republic tending to socialism in its insurance schemes or is it, by whatever appellation, working out a sounder relationship between society and the individual?

7. Is there any special significance in the fact that with the development of an insurance basis for old age dependency, unemployment and sickness in Great Britain, the office of the Overseer of the Poor has been abolished?

8. Pennsylvania is a backward state in public poor relief methods. What will be the probable effect of her old age pension law if and when it goes into extensive operation?

9. Is there any more logic in rewarding a veteran for having faced danger for his country, by giving him a military pension, than there is in rewarding him with an old age pension for having worked all his days and reared a family of children by his toil? Assuming that there are some deep-lying differences here, what are they?

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CHAPTER XIX

STATUTORY GUARANTEES OF EQUITY

Discussions and Reports

1. In setting up employers' liability and industrial accident and sickness insurance have we in fact set aside the dictum of the law that the relation between employer and employee is one purely of contract? What have we done to this old tenet of the law?

2. Have we taken the part of the workingman in his labor contract because we believed the relationship contained a vital social value not capable of expression in terms of mere contract: or was it rather because we thought he was somewhat of an under-dog and because his own vote has come to be strong in our law-making bodies? Is this an important difference?

3. Can you justify the minimum wage on any ground other than a straight-out insistence upon the social factors in the laborer's status, regardless of contractual relationships? Is it consistent with the old principle of contract?

4. Is the minimum wage a regulation of prices, despite the economic law of demand and supply?

5. Is statutory regulation of the hours of labor an illustration of the passing of contract as a basis of the law and a substitution therefor of social relations?

6. What is the justification for taking a strong 14-year-old child out of industry to put him in school when his mother needs his earnings in order to keep her home together?

7. What was it that ushered in the era of machine-guards and other safety devices in industry?

8. Would you advocate social insurance as a plan for underwriting old age dependency? Unemployment? Sickness? Accident disability? Would national health insurance, regardless of industrial relations, be an advisable plan? What are its drawbacks?

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CHAPTER XX

BASIC EDUCATIONAL MEASURES

DISCUSSIONS AND REPORTS

1. Are the so-called character-building enterprises, like the Scouts, the Y's and the young people's clubs, a greater force against poverty than charity? Outline the special issues for a debate on this question.

2. Community welfare enterprises in leisure time activities operate in active competition with commercialized entertainment. Is this logical? Do these services constitute an unfair competition with legitimate business? Why cannot commercialized entertainment provide educational leadership?

3. Compare the relative values of (1) such a consciousness of the value of sunshine in the preservation of health as will lead to the practice of spending all available leisure time in the open, and (2) the best modern surgery, and (3) hospital social service, and (4) community health nursing, and (5) family case work.

4. If the poor have time to play in the parks and open spaces, why can they not put that time into earning more wages? Does the outdoor movement reach people who are in poverty?

5. Compare the Massachusetts compulsory process of using a prophylactic in the eyes of new-born infants, and the Ohio system of old age pensions. Which is the greater force making against poverty? Has either an element of danger in the sense that it may make the poor poorer?

6. It has been discovered that some 95 per cent. of all six-year molars are defective when cut, because of a failure of the enamel on the cusps to suture properly. It has been discovered also that the simple process of filling this small fissure within a week after the tooth is cut will eliminate the great problem of the decay of these vitally important teeth. Would you call this a poverty-

defeating discovery? Could it be put to general use among the poor without a general educational campaign of dental hygiene?

7. Because of the recent discovery that tuberculosis incubates in the child and has its incipient stage not in the lung as formerly supposed, but rather in the hylum gland, a state tuberculosis program now seeks to examine grade school and pre-school children, and to provide sunshine, fresh air and suitable food to all children markedly under weight. Compare the value of such a program with a statewide network of sanatoria for adults suffering from pulmonary tuberculosis. Which should have the larger appropriation from the state?

8. Should school authorities, in conjunction with local health officials, be given the power to compel the correction of physical defects found in school children? Would such a step be preventive of sickness and therefore a stay finally against poverty?

9. Teaching health habits to the public tends to prolong life. To prolong life in the modern world, when a man is superannuated at 50 is to add directly to the dependencies of old age. Where is the ultimate advantage in public health programs?

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CHAPTER XXI

SUMMARY AND CONCLUSION

DISCUSSIONS AND REPORTS

1. Man has enjoyed the intoxication of alcohol since the beginning of history. Cultures have risen and fallen; empires have come and gone; and the world has grown old and sophisticated with the weight of a sage civilization: yet man's fondness for alcohol seems never to have turned to fear or a determination to free himself from the vice. If this is the undoubted course of history, what reason-

ing can the advocates of complete prohibition of the manufacture and sale of intoxicating liquors produce to show that such a course is now necessary to the public well-being?

2. Why does medical examination of prostitutes fail to prevent the spread of syphilis and gonorrhea?

3. Should every illegitimate child be declared to be *ipso facto* a ward of the state?

4. Should wages be paid to prisoners in order to benefit their dependents during the term of incarceration?

5. Would society be justified in taking charge of every law breaker upon his first conviction to study his problem and to plan out ways of defeating the causes of his breach of the law? Would such a process catch the potential recidivist at the beginning of his career; and thus cut off his long course of law-breaking? Why not do it?

6. What is wrong with our present administration of criminal justice?

7. Are old age pensions ever anything, in the last analysis, but public poor relief? If made as part of an old age insurance plan would the status be different?

8. Can man ever have a right in the sight of God to interfere with the process of propagation of his kind? What did man do before he had Jehovah? Was birth control practiced in pre-Christian times? Is it practiced now in any non-Christian countries? Has new scientific knowledge made any difference?

9. Would Society be justified in denying a feebleminded married couple of the hereditary type the right to propagate their kind? To deny the marriage? To sterilize one or both? To destroy the life of an imbecile infant? What right has Society to take the life of a murderer? Of a traitor?

10. Can you think of a reason why the people of the United States may not come to the point of saturation as have India and China? Shall we suffer the same miseries of starvation?

11. Can mankind do away with war by international agreement. Do you subscribe to the soundness of Jean Jacques Rousseau's "Project for a Permanent Peace?"

12. Do you agree with the author that the pressure of population is the basic cause of war? If not, what are your reasons?

13. Do you believe that the western world will reach saturation in the year 2100 or thereabouts, at the present rate and with the present knowledge of the means of subsistence? What valid causes may intervene to prevent it?

14. Is the modern age of machinery an ultimate detriment to humankind? Was the world better off without it? Did the Golden Age of Greece offer higher intellectual attainment and greater human happiness than the present scientific age? Why was there poverty in Ancient Greece?

15. Should the profits of owners gained in industrial undertakings be limited by order of government and the margin thus saved distributed in higher wages? Is the contention that this is socialistic and could never be enforced a sound claim? Could Society ever develop to such a state that this could be done, if it is impossible now? Has it ever been done?

16. What is a selective birth rate?

17. Which group of causes of poverty do you consider the more potent, the personal or the environmental?

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