Publication C. O. 34

A STUDY OF NINE HUNDRED AND EIGHTY-FIVE WIDOWS

KNOWN TO CERTAIN CHARITY ORGANIZATION SOCIETIES IN 1910

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CHARITY ORGANIZATION DEPARTMENT OF THE
RUSSELL SAGE FOUNDATION
130 EAST TWENTY-SECOND STREET
NEW YORK CITY
1913

Price 25 Cents

Harvard University - Collection Development Department, Widener Library, HCL / Richmond, Mary Ellen. A study of nine hundred and eighty-five widows known to certain charity organization societies in 1910. New York City: Charity Organization Dept. of the Russell Sage Foundation, 1913.

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A STUDY OF NINE HUNDRED AND EIGHTY-FIVE WIDOWS

INTRODUCTION

In January, 1910, three months after its establishment, the Charity Organization Department of the Russell Sage Foundation addressed a circular letter to all charity organization societies in this country, asking them to give especial attention to their methods of treating widows with children, and requesting criticisms of a first draft of the schedule reproduced in Appendix II, page 79. This was intended to be merely the first of a series of efforts, some others of which are now under way, to help these Societies to make their treatment more effective and thorough in one type of family problem after another. It was in no wise inspired by or related to the plans for "funds to parents" and "mothers' compensation" that have been proposed since. The Department realized that schedules and statistical enumerations could have value only in partially clearing the ground for a discussion later of the limitations and the essential elements of family treatment in this widows-with-children group. The discussion itself lies outside the limits of the present brief study.

Following the general letter referred to, twenty of the Societies were asked to fill out schedules for every widow (no matter what the form of treatment) still "under care" on January 1, 1910, and for every widow receiving care during that year, who, at the time treatment first began (even though this were years back), had had at least one child under fourteen years of age. The aim was to get a picture of both earlier and later happenings in the Societies themselves—to get their actual procedure, if possible, not only at the present time, but in the various stages of their development. There are no "types of families," or at least families cannot be classified by their economic or social status alone, but there are types of family problems, and the Department hoped to make a beginning in the analysis of each of these types in turn. It was believed, moreover, that the mere task of filling out the widows-with-children schedules, discouraging though it might be in its revelations of very imperfect methods and results, would prove a spur to better work.

The year 1910, which still dragged after it the ugly sequelæ of the panic, was a busy one for all charity organization societies, however,

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and only nine of the twenty invited to aid in the study were able to complete the work that they had begun. The task was a heavy one. In New York City, for instance, the scheduling of only one hundred of the more than eight hundred widows under treatment during the year occupied the entire time of one of the Society's trained workers for three months. In each instance, the entire case record had to be read, and some of the records covered periods of six, eight and ten years. As these first hundred records had been taken at random, to them were added five more from each of the Society's districts, and the total was accepted as representative of the New York Society's work for this particular group during 1910. The eight other Societies made out schedules for all widows coming within the above definition, though there may have been some unintentional omissions.

The nine Charity Organization Societies that furnished the schedules used are in the following cities:

New York	Buffalo
Philadelphia	Minneapolis
Boston	Atlanta
Baltimore	Cambridge, Mass.

Colorado Springs

Each Society was asked to keep its schedules at hand until at least six months after the date of the first application after widowhood. This meant that all of the schedules were not forwarded until the autumn of 1911. Since then their tabulation has been pushed as rapidly as was consistent with accuracy. In all cases where there appeared to have been misunderstandings (and misunderstandings were unavoidable, of course, in work done by a number of hands) the schedules, or data from them, were returned for correction. This involved a great deal of letter-writing and re-reading of records, and too much credit cannot be given to the busy people in the Societies whose patience remained unstrained by these repeated demands.

As a result of increasing attention given by social workers to the subject of adequate relief, readers of these pages will not unnaturally look for figures which can be used to measure this important part of the treatment that these 985 widows received from the nine Societies. Such figures will not be found. This is partly due to a defect, for which the Department is responsible, in the schedule itself, but more to the fact that adequacy, though supposed to be measured in dollars and cents, in reality cannot be gauged by so simple a test. A widow may be working and receiving a small allowance when, for physical reasons, the Society ought to have induced her to stop and accept a larger allowance instead. But an income tabulation would necessarily include her earnings, and the relief given might thus figure out as adequate. On the other hand, because of the untabulatable nature of its data, adequate treatment might easily appear inadequate. Assume that the widow loses the woman who had been lodging with her and takes in a man instead, and that, distrusting the wisdom of this

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arrangement, the Society suggests to her that she have the man leave and receive an addition to her present allowance until she can find another woman or a man and wife as sub-tenants. If the Society discontinues its payments when the woman refuses, the income total would mark the relief as inadequate. The relief actually *given* would be inadequate, of course, but the relief *offered* would presumably be adequate.

In other words, family care can be examined, family by family, as we have attempted to examine it in a limited number of these cases, and the adequacy or inadequacy of that care be revealed; but the answer will not be found in a ratio—money-needed divided by money-had—for the thing to be measured is care (which includes relief), and this cannot be expressed in figures.*

In so far as figures can reveal the conditions immediately preceding and those surrounding widowhood, we have striven to present them. Statistics here given show to how large a degree tuberculosis and pneumonia are causes of widowhood; they show its relation to industrial accident, and the pitifully small damages that were recoverable; they show that 37 per cent of the widows studied were partially dependent upon charity before their husbands died and that 13 per cent more, who were not recorded as receiving aid then, were bread-winners at that time; they give an analysis of the occupations and combinations of occupations in which the 985 widows were engaged; they reveal the reasons, legitimate and illegitimate, for the separation of children from their mothers; they show that the Charity Organization Societies allowed such separations or consented to leave the children in institutions for "poverty only" in less than three per cent of the total number of children under 14 years of age involved; and they bring to light the items that must be taken into account in figuring the adequacy of treatment on its material relief side.

But all these things still leave the actual elements of treatment and of supervision quite untouched, and we feel that one of our chief aims in putting the Societies to the great trouble of filling out such detailed schedules would have been unfulfilled unless we could show from the

* The defect in the schedule, referred to above, was due to the fact that treatment was applied not to a single family situation but to a stream of situations, one after another, extending through months or years. The whereabouts of the children, the occupations of the mother, her health, her financial resources, and the aid given her—all of these changed repeatedly. In so far as adequacy of relief could have been measured by figures alone, it must have been by the "cross section" method only—a balance sheet for a given week or month showing the family's need, as measured by the number of children then at home, their ages, the rent paid, the extra necessary expenses that month, and its income from every source, including even that from the flitting lodger. Unfortunately the schedule did not call for any such clear-cut cross section view at a given date. The $4, therefore, which may have been entered on the schedule as a widow's weekly earnings could not be added to the $6 regular allowance recorded as given her and the total regarded as her total income, for the woman's work may have been at an earlier date, and at the time the allowance was given she may have been sick or out of work. Undoubtedly cross section figures should have been obtained, but, in view of the considerations stated above, their absence is not so great a loss as might at first appear.

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data furnished the complexities of treatment itself in a form which, however crude, would at least be concrete. Accordingly, a set of Paragraph Summaries has been prepared from the schedules, giving the treatment of those families which were believed to present, from the economic standpoint, the greatest difficulty. Selection of these was made by taking, in two cities, all the families containing two or more children under five years of age, at the time of the widow's first application, and none of fourteen years or over. It was in order to keep the study within the only limits which its tentative nature justifies that but two cities' schedules were thus summarized—cities showing contrasting methods of family relief and of child-saving. The first has a department of public outdoor relief, the second has not. In the second, large children's institutions, in receipt of public subsidies, have been developed; while in the first there is far closer co-operation among all the city's social agencies, public and private, especially in the fields of family work and of child care.

In the schedules furnished by the first city 29 were found that came within the classification decided upon, and in the second city 32, thus giving 61 Paragraph Summaries in all. These are printed as Appendix I (p. 50).

They must not be compared with any equal number of families selected for public pensioning, because they do not represent selected families at all, but those taken just as they applied, reapplied or continued under care in 1910. The plans described, moreover, are not the plans of 1910 but, more often, of earlier years, going as far back in one instance as 1891. This limitation applies to all the other schedules studied. Many of the families recorded were under most active treatment from six to ten years earlier than the scheduling, and certain of the Societies reporting have been completely reorganized and their standards of family work greatly improved in the meantime. How halting and uneven that work still is must appear in these pages, but nowhere in this country outside the charity organization societies is so large a body of verified information about the treatment of dependent widows on record, and in making it available through these schedules the Societies have rendered a real service.

It cannot be claimed that the study here submitted gives a complete picture of the circumstances of 985 widows that had one or more children under fourteen years of age at the time of their first application for assistance; these pages contain, we regret to say, only the very incomplete picture of what nine charity organization societies knew and had recorded with regard to those circumstances. Nevertheless, after every allowance has been made, both for the limitations that are inevitable and for those that might have been overcome in the light of further experience, we believe that a candid examination of the following pages will reveal certain next steps that can and should be taken to improve America's present standards of child protection and family care, and that all who are interested in dependent widows and their children should be able to take these steps together.

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I. AGES OF THE WIDOWS*

The ages of the widows cared for tell statistically what all social workers recognize—the story of the hard years between the ages of thirty and forty, following upon the earlier and easier years, when the family was small, and preceding the second period of somewhat easier life when the children are old enough to earn.

TABLE I.—AGE OF THE WIDOW AT HER HUSBAND'S DEATH

Years of Age	*Widows*
Under twenty-five	36
Twenty-five and under thirty	123
Thirty " " thirty-five	252
Thirty-five " " forty	253
Forty " " forty-five	165
Forty-five " " fifty	77
Fifty and over	18
Total	924
Information lacking	61
Grand total	985

Over half of these women were between thirty and forty years of age when they became widows. It is fair to assume that at least an equal number of women of small means became widows, in the nine cities, between the ages of forty and fifty, but the figures show that in that period about 50 per cent fewer of them made application to the Societies † for charitable help. The ability of their children to earn is, of course, the chief explanation of the difference.

II. CHARACTERISTICS OF THE WIDOWS AS MOTHERS

The only schedule inquiry which related to the widow's characteristics as a mother brought answers that were not specific enough to justify tabulation. An attempt has been made, however, to classify the sixty-one widows specially studied on the basis of the facts set forth in regard to them in the Paragraph Summaries (p. 50).

* A summary was prepared showing the nationality of the widows studied, but it has little social significance because certain nationalities are usually cared for by agencies other than charity organization societies. The leading nationalities represented are: American (white) 302, Polish 168, Irish 161, and Italian 113.

† For the sake of brevity the nine Charity Organization Societies will be referred to hereafter as "the Societies."

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Characteristics	*Widows*
American	
"Good"	4
"Fair"	1
"Immoral"	2
"Untruthful and extravagant"	1
"Guilty of extensive frauds" (Par. 252)	1
Characteristics not shown	1
Total	10
Italian	
"Good"	2
"Fair"	2
"Untidy and with poor control of children"	2
"Immoral"	1
Characteristics not shown	1
Total	8
Irish	
"Good"	18
"Fair"	3
"Drunken and neglectful"	3
"Quarrelsome and having poor control of children"	2
Characteristics not shown	1
Total	27
All nationalities	
"Good"	33
"Immoral"	8
"Intemperate"	3
"Very low standards"	2
"Having very poor control of children"	6
"Fair"	6
Characteristics not shown	3
Total	61

The terms "good," "fair," "immoral," etc., have all the usual faults of labels in their failure to describe contents accurately. The mother who deserted and ran off with a man to Ireland (Par. 66, p. 58) but came back to her children again, was more good than bad, and is so counted. The intemperate women were often in ill health, and at least one of them (Par. 61, p. 57) was mentally unbalanced. The "good" mother who refuses medical care and country outings (see Par. 134, p. 67) presents a more serious problem from the point of view of treatment than the mother who temporarily runs away. The women who were indifferent, unwilling to make much exertion, and unwilling to meet any plan half way, were often those who had never had stamina or else had lost it long before their widowhood. In the absence of more serious disqualifications they have been described as "fair."

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III. CAUSE OF THE HUSBAND'S DEATH

Tuberculosis was the great cause of widowhood, as the following table shows:

TABLE 2.—CAUSE OF THE HUSBAND'S DEATH

Causes	*Husbands' deaths*
Tuberculosis	230
Pneumonia	97
Industrial accidents	70
Heart trouble	64
Non-industrial accidents	62
Paralysis	20
Suicide	17
Dropsy	13
All other causes	226
Total	799
Information lacking	186
Grand total	985

Tuberculosis was thus the cause of 29 per cent of the deaths, and industrial accidents of 9 per cent more.* If these causes are combined, 38 per cent of the deaths are accounted for. The significance of this needs no comment. Families in which the husband's death was from tuberculosis impose on the Societies an obligation to be exceedingly watchful of the widow and her children because of the danger of contagion to which they have been exposed.

The facts in regard to damages collected in the cases of death from industrial accidents† only confirm the findings of the various commissions that have been investigating this subject.

TABLE 3.—DAMAGES FOR INDUSTRIAL ACCIDENTS

Damages	*Widows whose husbands were killed in industrial accidents*	
Received none and were suing for none		36
Received damages		
Of less than $100	2	
" $100 and less than $250	9	
" $250 " " " $500	6	
" $500 " " " $1000	5	
" $1000 and over	4	26
Received no damages but suits for damages were pending		5
Total		67
Information lacking		3
Grand total		70

* In this table, and always unless there is mention to the contrary, the percentages are based on the number of widows (or children) in regard to whom information was given.

† See Pars. 41 and 102, pp. 53 and 63.

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Of the 26 widows shown in the table to have received damages for their husbands' deaths, 14 had no other resources left than this—a fact that makes the more striking the pitifully small amounts supposed to represent the "damage" these women sustained from the loss of their husbands.

IV. FINANCIAL RESOURCES AT THE HUSBAND'S DEATH

Over one-quarter of the 851 widows regarding whom information was given on this point were left without resources at their husband's death. The figures are as follows:

TABLE 4.—FINANCIAL RESOURCES AT THE HUSBAND'S DEATH

Financial situation		*Widows*
Had some resources left		
Definite amounts	545	
Indefinite "	55	600
Had no resources left		251
Total		851
Information lacking		134
Grand total		985

The schedule question on this point was very definite,* and a widow has been included as having no resources only when that fact was stated by the schedule makers in so many words. Widows concerning whom it was not stated whether or not any resources had been left were tabulated in the "information lacking" class.

If all kinds of financial resources are taken into consideration, it appears that insurance is easily the most important.

TABLE 5.—KINDS OF FINANCIAL RESOURCES LEFT

Kinds of resources	*Widows*†	*Total amounts*
Insurance	412	$147,674
Death benefits	85	24,603
Damages	26	21,066
Savings	21	5,595
Other resources	61	9,620
Total		$208,558

Included under "other resources" in this table are collections by friends, gifts from employers, etc. These and damages are com-

* See copy of the schedule, Appendix II, p. 80, Inquiry 17.

† This table includes, from the preceding table, only the 545 widows who had "definite" resources left to them. The total number of widows here shown somewhat exceeds that figure, however, because some widows had resources of several kinds and thus are counted more than once.

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paratively infrequent. The "self-help" resources are clearly the ones that count. Considering only the families that had definite resources left, and excluding damages, the average of resources left per family was $361. How little the insurance, the most important of these resources, usually amounted to is apparent from the following table:

TABLE 6.—INSURANCE LEFT TO WIDOWS

Amounts of insurance		*Widows*
Under $500		
Under $100		49
$100 and under $200		142
$200 " " $300		84
$300 " " $400		24
$400 " " $500	14	313
$500 and under $1000		60
$1000 " " $1500		22
$1500 " " $2000		1
$2000 " over		16
Total		412
Information lacking as to the amount		13
Grand total		425

The small insurance policies which are carried by the poor have sometimes been called "funeral insurance," for they seem so often to be chiefly for the sake of meeting the expenses necessary for a respectable burial. The cost of the husband's funeral was not called for on the schedule, but, as it was given in 237 families, the figures are summarized in the following table:

TABLE 7.—COST OF THE HUSBAND'S FUNERAL IN THE 237 FAMILIES IN WHOSE CASES THIS WAS GIVEN

Cost		*Funerals*
Under $100		
Under $25	3	
$25 and under $50	9	
$50 " " $75	28	
$75 " " $100	46	86
$100 and under $200		133
$200 " " $300		17
$300 " over		1
Total		237

It is interesting to compare what these funerals cost with the total resources left to the women at their husbands' deaths. In this comparison, 32 families whose total resources left were $500 or more have been excluded.

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TABLE 8.—RESOURCES LEFT AT THE HUSBAND'S DEATH COMPARED WITH THE COST OF THE HUSBAND'S FUNERAL IN 205 FAMILIES HAVING RESOURCES LEFT TO THEM OF LESS THAN $500

Resources	$33,337
Cost of funerals	$21,881

It thus appears that almost exactly two-thirds of the resources left to these families were used up at once for funeral expenses.

V. RELIEF BEFORE THE HUSBAND'S DEATH

It was hoped that the schedules might give some information as to the types of family which these widows represented—whether they belonged to families which, quite apart from the fact of widowhood, were more or less habitually in receipt of relief from charitable sources, or whether they were independent of such help until the loss of the husband brought them to it. The schedule replies were fairly satisfactory, as will appear from the following table:

TABLE 9.—CHARITABLE ASSISTANCE BEFORE THE HUSBAND'S DEATH

There was a C. O. S. record of such assistance in regard to	363 widows
There was no C. O. S. record of such assistance in regard to	622 widows*
Total	985 widows

It appears that in 363 (37 per cent) of the 985 families scheduled there was a charity organization society record that there had been charitable assistance from some source before the husband's death. Information in regard to the earlier assistance was usually obtained after the husband's death† and, as most of the Societies scheduled had no Confidential Exchange during the years covered by the schedules, this particular means of getting clues to the earlier history was not usually available. For these reasons, there is little doubt that much relief had been given of which no record ever reached the Societies. The actual proportion of the families which had received this earlier relief was, therefore, in all probability considerably above the 37 per cent shown. That is to say, the 985 families scheduled do not make up a group in the wage-earning class which can be regarded as normal save for the death of the breadwinner. Somewhere between a third and a half of them were partially dependent—had been more or less intermittently below the level of self-support before the loss of the chief wage-earner.‡ This fact—that, in many cases, dependence

* Includes 498 families reported on the schedules as not having received such assistance, and 124 families in regard to whom the Societies made no report on this point on the schedules.

† In only 123 of the 363 families was the charitable assistance before the husband's death given by the Societies themselves.

‡ See Pars. 17 and 60, pp. 52 and 57.

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precedes widowhood—emphasizes the fact that dependent widows and their children need especially skilful care of every kind—not simply material relief.

A later table, showing the number of women who worked while their husbands were still alive, has suggested this query: Is it not possible that but for the work which these wives did many more families would have been recorded as dependent before the man's death? The facts are that in 126 families not recorded as having received material relief before the man's death, there is record that the wife had worked. In taking account, therefore, of the families which cannot be regarded as having been "normal," economically, in this earlier period, these 126 must be added to the 363 that had received material relief before the man's death—making a total of 489, or almost one-half of the 985 families scheduled.

One of the reasons why so many families had been more or less dependent before the man's death (though this cause is sometimes an effect) is apparent from a study of the following table:

TABLE 10.—THE HUSBAND'S "USUAL EARNINGS"

"Usual Earnings"	*Husbands*
Under $6 per week	17
$6 and under $8 per week	23
$8 " " $10 " "	198
$10 " " $12 " "	125
$12 " " $14 " "	144
$14 " " $16 " "	92
$16 " " $18 " "	31
$18 " " $20 " "	36
$20 " over	50
Total	716
Information lacking	269
Grand total	985

It appears that 507, or over two-thirds of the 716 men here entered, were usually earning less than $14 a week. Over half earned less than $12 a week—$2 a day. The largest group, 198 men, is that which earned between $8 and $10 per week.

VI. THE PERIOD BETWEEN THE HUSBAND'S DEATH AND APPLICATION TO THE SOCIETY

By no means all of the widows treated by the Charity Organization Societies applied directly to them. The applications were frequently made to some public authority, some church or some private charity, and the families referred by these agencies to the Societies. All such references have been tabulated as applications to the Societies.

Widows who applied to any source for charitable assistance

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ordinarily did so very quickly after their husbands' deaths, as the following table shows:

TABLE 11.—LENGTH OF THE PERIOD BETWEEN THE HUSBAND'S DEATH AND THE WIDOW'S APPLICATION TO SOME SOURCE FOR CHARITABLE ASSISTANCE

Period	*Widows*	
Under one year		
No period (i. e., under treatment by the Societies at man's death)	171	
Under three months	288	
Three months and under six months	113	
Six months and under twelve months	107	679
One year and under two years		102
Two years " " three "		60
Three " " " four "		41
Four " " " five "		25
Five " " over		50
Total		957
Information lacking		28
Grand total		985

Over two-thirds of the widows above considered gave up their struggle for entire self-support within one year after the loss of their husbands; while 50, at the other extreme, did not apply for charitable relief until five years or more afterward. Beyond these latter is of course a group which does not appear at all in these tables, but which constitutes an important class among the poor—the widows who have it in them to get along independently, or whose connections have it in them to see that this is accomplished.

VII. PLANS MADE DURING THE PERIOD OF TREATMENT

From the standpoint of this study the period of treatment by the Societies is the most important one; it is also the period in regard to which the Societies have the most complete information. But those elements of treatment which chiefly distinguish family rehabilitation work from the work of mere relief are elements which do not lend themselves easily to statistical presentation. They are discussed (p. 44) in connection with the families whose stories are summarized.

An outstanding fact in these Paragraph Summaries is the frequency with which plans had to be either completely changed or else modified. Counting each definite modification as a "change," the record is as follows:

In	5	families,	no	change	of plan
"	18	"	one	"	" "
"	20	"	two	changes	of plan
"	14	"	three	"	" "
"	3	"	four	"	" "
"	1	family,	nine	"	" "

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Some of this changing is due, of course, to a lack, in the first month of treatment, of any grasp of the true situation and of its appropriate remedy. An examination of the one-plan cases shows that these were either very recent (Pars. 45 and 80, pp. 54 and 60), or else unsatisfactory as examples of treatment and supervision (Par. 132, p. 66). On the other hand, it seems to be clear that a good many decided changes of plan in a case without any thread of development running through them, indicate either great instability in the mother, poor handling of her troubles, or poor co-operation among the agencies, public and private, with which she and her children have been brought in contact. The sole ten-plan case (Par. 129, p. 65) shows all of these drawbacks. There was first neglect to secure a prompt medical diagnosis; then later a failure to persuade the widow to submit to one; and later still, when indecision and discouragement overwhelmed her, a failure on the part of the numerous agencies interested to get together, think the situation through, and strive to make up to the children, in so far as possible, for the mother's inaction by united action.

An examination of the cases yielding the best results under treatment shows that from one to four changes of plan had been necessary. This is only what might have been expected. In social as in medical case work "every treatment is an experiment," and those who attempt to fasten their ready-made schemes upon anything so delicate as family life are guilty, however innocently, of a sort of quackery.

VIII. THE WIDOWS' WORK BEFORE AND DURING TREATMENT BY THE SOCIETIES

The statistical tables here presented deal chiefly with questions which relate to the material side of treatment. Preëminent among these is the question of work by the widow herself. This was the subject of several schedule inquiries, and the results are presented in the following series of tables.

The first of these tables attempts to answer a question already referred to—*i. e.*, how many of these widows had worked earlier in their careers, either before their marriage or while their husbands were living? The comparison has to be limited to one city, for the Societies in the other cities seem to have covered this point very incompletely, chiefly, of course, because a majority of the women were already widowed before they applied to the Societies for help, and the visitors apparently did not see the importance of recording information about previous work, important though it is in the wise shaping of future plans.

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TABLE 12.—WORK, AT DIFFERENT PERIODS, BY THE WIDOWS WHO WERE UNDER TREATMENT BY THE SOCIETY IN ONE CITY IN 1910*

Work or no work	*Before marriage*	*Between marriage and the husband's death*	*During treatment by the Society after the husband's death*
Worked	213	147	289
Did not work	120	213	77
Total	333	360	366
Information lacking	36	9	3
Grand total	369	369	369

Approximately the same variation between the three periods shown in the table for the one city concerned appears also in the very incomplete figures for the other cities. It is significant that 147, or 41 per cent, of the 360 widows worked while their husbands were living.

For all the Societies scheduled the proportion of widows that worked while they were in the Societies' care is shown in Table 13.

TABLE 13.—WIDOWS' WORK DURING TREATMENT BY THE SOCIETIES

Worked	794	widows
Did not work	154	"
Total	948	"
Information lacking	37	"
Grand total	985	"

That 794, or 84 per cent, of the 948 widows worked somewhat during the period of treatment will not be a surprise to those who are familiar with charity organization work. Widows who are well enough to do some regular work are usually encouraged by the Societies to occupy themselves with some other duties in addition to the care of home and children.† It is essential, of course, that the work be

* A comparison of occupations at these three periods shows that 60 per cent of the 213 who worked before their marriage were domestic servants. In the two later periods this work almost disappeared and in its place "day's work" accounts for the bulk of the occupations, for this was given as their occupation by 72 per cent of the 147 who worked between marriage and the husband's death, and by 57 per cent of the 289 who worked during treatment by the Society.

† Extract from "Helping Widows to Bring up Citizens," by Alice L. Higgins and Florence Windom of the Boston Associated Charities, in the Proceedings of National Conference of Charities and Correction, 1910:

"The first question to consider, after regular relief on a pension basis has been decided upon, is whether it should be a full pension or whether the widow should be encouraged to earn. At a recent meeting of the District Secretaries of the Boston Associated Charities the employment of widows was discussed. Most of the secretaries felt that a day or two of work a week outside was really better for the mother than to keep her always at home, for life can be too dull sometimes, even in a tenement, and except where there is a young baby, this can be managed by putting the

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chosen with care. For a discussion of this aspect of treatment as shown in the Paragraph Summaries see pages 28 to 29. Whether the Societies have habitually used their influence to secure the wisest choice of occupations must appear in the tables which follow.

In many families the classification presented in Table 14—both the division into "inside" and "outside" work, and the subdivisions under each—has been a difficult one to make. For example, during the months or years of treatment the widow may have worked sometimes inside of her home and sometimes outside, or she may have worked in a series of different occupations. It is probable that the form of work recorded by the Societies has been the usual one. Occasionally a Society recorded several occupations at which widows had worked in succession. In each of such instances an arbitrary choice was made of the one shown to have given the largest weekly earnings, this being a crude indication of the one in which she was employed the greatest number of hours per week. When there had to be a choice, the aim was thus to choose the occupation that showed the most severe situation from the widow's standpoint. If a widow at one time had two forms of work which were carried

children below school age into a day nursery or in care of relatives or reliable neighbors. If the woman lives in a street where most of the women with husbands earn some money, or if the widow herself has earned before her husband's death, it becomes unnatural, in her eyes and those of her neighbors, to earn nothing. The widows known to the Associated Charities, even those with large families, if in good health, are earning something. Although the amount be small, sometimes not more than a dollar a week, it gives the mother a stronger influence with her children and calls forth a special loyalty from them. Some social workers feel that, when the children become of school age, the mother may safely work most of the time. But it would seem that then, when the girls and boys are between eleven and sixteen, they need a well-kept home even more than in the earlier years, especially as this is the period when waywardness often begins, and the children need a mother not too worn out to be able to rise to a moral crisis.

"All this is an intensely individual matter, however, a matter for delicate adjustment between strength and home conditions. It should always be kept clearly in the woman's mind that the main object in whatever she does is the bringing up of her children. . . . . .

"Some of our day nurseries try to guard the homekeeping habit in their mothers by admitting children only on condition that the mother stay at home one day a week besides Sunday. One of our district conferences plans, whenever giving a pension, to have the mother of a family at home at least two days a week. . . .

"We have said that the Boston district secretaries favored some employment for the widow. In considering available work they condemned office cleaning in the early morning and late evening hours, between which the woman does a full day's work at home, the lost sleep seldom being made up. This work also leads them by saloons and other temptations at night or early morning, wears out their knees and inflames the skin by the kind of soap generally used. The cleaning of cars in train yards and stations was also disapproved for its rough associations, and all felt that the taking of men lodgers was dangerous. This feeling is shared by several agencies which refuse relief when lodgers are taken.

"Better occupations were thought to be work in noon-day restaurants, sewing, taking children to board, market gardening for Italians, and going out to work in private houses by the day, for in well ordered systematic homes the friendly interest of the employer is often helpful. Tailors give finishing work to women to take home, but this is rarely well paid, and the 'sweat shop' must be guarded against."

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on "conjointly" and later but one form of work, the former was tabulated.

TABLE 14.—OCCUPATIONS OF THE WIDOWS WHO WORKED DURING TREATMENT BY THE SOCIETIES, CLASSIFIED AS BEING CARRIED ON IN OR OUTSIDE OF THE WIDOWS' HOMES

Place of Work and Occupations	*Widows*	
Worked only in their homes		
Keeping boarders or lodgers	54	
Washing	59	
Sewing	48	
Janitress work	5	
Two or more kinds of home work conjointly	48	
All other home work	10	
Information lacking as to the *kind* of home work	2	226
Worked only outside of their homes		
Day's work (including office and other cleaning and outside janitress work)	315	
Factory work	47	
Outside sewing	19	
Domestic service	30	
As saleswomen	4	
Two or more kinds of outside work conjointly	5	
All other outside work	39	
Information lacking as to the *kind* of outside work	3	462
Engaged in two or more kinds of work conjointly, one or more at home and one or more outside		106
Total		794

It might be assumed that home work would be chosen for widows who have children to care for. But because of the fewer good opportunities and the dangers of sweatshop work, and because, too, of their own aptitudes, it is work outside of the home that usually engages these women. Only 226, or 28 per cent, of the 794 widows considered did remunerative work entirely in their homes.*

If attention is directed to the particular occupations engaged in, it will be realized that day's work is easily the leading occupation, but for the full extent to which the widows scheduled were engaged in this and the other specified occupations, it is necessary to consult also the following table, which analyzes the occupations shown above that were carried on "conjointly" with other occupations (or possibly, in

* Of the 61 widows with young children recorded in Appendix I, 20 stayed at home and did no outside work. Thirteen of the 20 were not strong. Fourteen of the 20 did no work for pay, except, in some instances, to care for one or two lodgers or boarders. In the other 6 cases, the widow (1) did some sewing, (2) folded and labelled shoe laces for five hours a day, (3) cared for a child not her own and did a little washing, (4) made paper flowers and took in washing, (5) did washing, and (6) took a baby to board. There are no indications of overwork in any of these cases, with the possible exception of the widow described in Par. 81, p. 60, where tuberculosis developed.

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some instances, more or less alternately with these other occupations, within a given week).*

TABLE 15.—GROUPS OF OCCUPATIONS ENGAGED IN CONJOINTLY BY WIDOWS DURING TREATMENT BY THE SOCIETIES*

Forms of Work	*Widows*	
Two or more forms of home work		
Boarders or lodgers and		
home washing	18	
" sewing	11	
" " and home washing	1	
janitress	1	
" and home washing	1	
other home work	3	
Janitress and home washing	6	
Home washing and home sewing	3	
" " " other home work	3	
" sewing " " " "	1	48
Two or more forms of outside work		
Day's work† and outside sewing	3	
" " " other outside work	2	5
Two or more forms of work, one or more at home and one or more outside		
Boarders or lodgers and		
day's work†	78	
outside sewing	6	
factory	4	
other outside work	1	
day's work† and home sewing	3	
" " " outside sewing	1	
" " " home washing	2	
" " " janitress	1	
" " janitress and home sewing	1	
home sewing and factory	1	
" washing " "	1	
Janitress and day's work†	2	
Day's work† and home washing	4	
" " " other home work	1	106
Total		159

A more complete picture of the occupations engaged in is given in the next table, which combines the figures given in the two preceding tables.

* A close study of the schedules indicates that a number of occupations are classed here as having been carried on "conjointly" when they were possibly carried on successively. Correspondence with the various societies has made it possible to clear up some of these situations, but undoubtedly a considerable amount of error remains.

† "Day's work" includes "cleaning" or "office cleaning" and outside janitress work.

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TABLE 16.—OCCUPATIONS OF THE WIDOWS WHO WORKED DURING TREATMENT BY THE SOCIETIES

Occupations	*Widows*
Day's work (outside of the widow's home)*	413
Keeping boarders or lodgers	188
Washing (at the widow's home)	98
Sewing (" " " ")	69
Factory work†	53
Domestic service	30
Sewing (outside the widow's home)	29
Janitorship of the house in which the widow lived	17
As saleswomen	4
All other occupations	60
Total	961
Information lacking as to the occupation	5
Grand total	966‡

Outside day's work, the leading occupation, includes chiefly washing and cleaning in private homes, the widows often having regular weekly engagements in several families for a day each. Some questions in regard to the keeping of boarders and lodgers are discussed on a subsequent page. The home sewing group includes some "home finishing"—work farmed out from sweatshops. There were, however, but six of the forty-eight women who did home sewing of whom this was true, though this was six too many. The sewing which many of the others did was what is known as "church sewing," work organized through certain churches.

The strain which any work involves and the effect of the work on the care that the woman can give to her home and children will depend not only upon the character of the work and the ages of the children, but upon the number of hours that it lasts each day or the number of days each week, upon the number of hours away from home which this involves, and upon the time of day that the absences occur.§ Definite information was asked for on the first of these points in regard to all widows who did outside work. The schedule inquiry read: "Between what hours of the clock specifically (A. M. and P. M.) would this require her absence from home?" The emphasis was thus purposely laid, not on the hours *at work*, but the hours away from home. Unfortunately, and for a variety of reasons, the replies were of very doubtful accuracy. Correspondence reveals that on the

* Includes 54 women recorded as doing "cleaning" as follows: Offices, 31; theaters, 3; stores, 2; church, 1; school, 1; place not specified, 16. Most of these women worked "at night" as defined later on page 27, but 8 of them did not, and 3 others probably did not.

† Includes work in commercial and in charity laundries.

‡ Exceeds 794, the number of widows who worked, because in this table widows who had two or more occupations are counted twice or oftener.

§ See Par. 53, p. 55.

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schedules from one Society the hours *at work* were entered instead of the hours *away*, as called for, thus understating the situation. In another Society the situation was much overstated by an undue liberality in estimating the time required to go to and from work. Three-fourths of the rather large number of women in that city who did outside day's work exclusive of "cleaning" were recorded as away from home from 7 A. M. to 6 P. M. The ordinary hours there for day's work are from 8 A. M. to 5 P. M., and the assistant secretary of the Society writes that very rarely would an hour be required to go to or from the place of work. It was not possible to correct so general a misunderstanding by correspondence nor has it been deemed wise to attempt to estimate the amount of error which these figures contain, and for this reason no table is presented showing the number of hours worked, or away from home, per day.

Even a full day's work under certain circumstances might not be objectionable if it did not occur every day in the week. The schedules carried no direct inquiry as to the number of days worked per week, but as information on this point was given on 84 schedules, the figures are summarized in the following table, being combined for each widow with the hours per day so as to show the total hours per week.

TABLE 17.—HOURS PER WEEK AWAY FROM THEIR HOMES OF 84 OF THE WIDOWS WHO DID "OUTSIDE" WORK AT ANY TIME DURING TREATMENT BY THE SOCIETIES

Hours per week away	*Widows*
Under ten hours	4
Ten and under twenty hours	15
Twenty " " thirty "	28
Thirty " " forty "	20
Forty " " fifty "	10
Fifty " " sixty "	2
Sixty " over	5
Total	84

Although the figures in this table are subject to the errors above described in the matter of daily hours, it is possible here to make allowance for such errors. Of the 84 widows whose hours are recorded, 47, or over one-half, were either at work or away from home less than thirty hours per week. The more severe alternative is that this was thirty hours of actual work. In 1910, the lowest legal limit on the hours of work for women, in any of the cities scheduled, was nearly twice as great—56 hours per week.*

Information was asked for as to the widows' total earnings per week, and an outside limit as to the amount of work done each week by those who worked outside of their homes can be inferred,

* An illustration of one Society's effort to get a woman to reduce the number of days at work and accept assistance instead is given in Par. 17, p. 52.

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therefore, from the following table, with a fair approximation to accuracy. Because the table includes some earnings from home work—in instances where home and outside work were done conjointly—the figures tend to over-emphasize the amount of outside work performed.

TABLE 18.—WEEKLY EARNINGS BY WIDOWS WHO DID WORK OUTSIDE OF THEIR HOMES DURING TREATMENT BY THE SOCIETIES

Weekly earnings	*Widows*
Under $2	15
$2 and under $4	143
$4 " " $6	201
$6 " " $8	106
$8 " " $10	19
$10 " over	6
Total	490
Information lacking as to the amount of earnings	78
Grand total	568

With due allowance for the necessary estimates included in this table, it is a safe conclusion that very much less than the normal five and one-half or six days per week of the usual factory or store worker is the rule here.* The small weekly earnings cannot be charged up to an abnormally low daily wage rate, because of the fact that so large a proportion of these women did day's work in private homes, an occupation in which the daily wage scale is ordinarily much better than that for unskilled workers in factories or stores.

One further indication as to the severity or suitableness of the work in which the widows scheduled were engaged is given in the following table, which shows the night work done.

* The *cumulative* per cent distribution of the above wages may be compared with that of the 11,859 wage-earning women over eighteen years of age covered by the recent report of the Massachusetts Commission on Minimum Wage Boards (page 10). These women were all employed in establishments where wages are usually low—department stores, candy factories, laundries and cotton mills.

Wage groups	*11,859 Massachusetts wage-earning women*	*490 widows as per Table 18 above*
Under $4 per week	10 per cent	32 per cent
" $6 " "	39 "	73 "
" $8 " "	69 "	95 "

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TABLE 19.—WIDOWS WHO WORKED OUTSIDE OF THEIR HOMES "AT NIGHT"—*i. e.*, BEFORE 6 A. M. OR AFTER 6 P. M.—DURING TREATMENT BY THE SOCIETIES

Group A. Away from their homes before 6 A. M., but not after 6 P. M.

*Left home**	*Returned home**	*Widows*
At midnight	At 8 A. M.	1‡
" 2 A. M.	" 8.30 "	1‡
" 4 "	" 7 "	1‡‡
" 4 "	" 9 "	1‡‡
" 5 "	" 10 or 11 "	1
	Total	5

Group B. Away from their homes before 6 A. M. and also after 6 P. M.

Left home	*Returned home*	*Left home*	*Returned home*	*Widows*
At 4 A. M.	At 7 A. M.	At 6 P. M.	At 10.30 P. M.	1‡‡
" 5 or 5.30 A. M.	" 8 or 9 A. M.	" 4, 5 or 6 P. M.	" 6.30, 7, 8 or 9 P. M.	8
		" 9 P. M.	" 6 A. M.	1‡‡
		" 11 P. M.	" 4 A. M.	1‡‡
		Away "All night"		1‡
		Irregular hours (all day and night) nursing		1
		"Early morning and late at night"		1
		"Early morning and evening"		1
		"Morning and evening"		1
		Total		16

Group C. Away from their homes after 6 P. M. but not before 6 A. M.

Left home	*Returned home*	*Widows*
At 3.30, 4, 5 or 6 P. M.	At 6.30, 7 or 7.30 P. M.	6
" 5 P. M.	" 8 P. M.	7
" 5 or 6 P. M.	" 9 P. M.	4
" 5 P. M.	" 10 P. M.	1
" 5 P. M.	" 12 P. M.	1‡‡
" 5 P. M.	" 1 A. M.	1‡‡
" 7 A. M.	" 9 P. M. **	1‡‡
" 10 A. M.	" 10 P. M. †	1‡‡
"Evenings"		3
"At night"		2
	Total	27
	Grand total	48

There were 437 widows whose hours for leaving home and returning home were recorded, or, in a few cases, indicated approximately. Of these it appears that the above 48, or 11 per cent, did work which is arbitrarily classed here as "night work." Quite apart from the physical effects of night work, all work is undesirable which takes the

* See explanation on page 24 as to possible misinterpretations of these words.

** Two days only; two other days, 7 A. M. to 6 P. M.; two remaining days, usually none.

† Saturdays only; other days, 8.30 A. M. to 6 P. M.

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mother away from her home during the hours when she is needed for the morning or evening meals or when the small children need to be put to bed. Late evening work tends, moreover, to interfere with the care which children of all ages need most at that hour. Much of the work included in the above table stands condemned if measured by this standard, and it is further condemned by the fact that so large a part of it is cleaning in office buildings. In regard to the most extreme instances shown in the table the facts are as follows: In three instances (marked ‡) there is a record that the work was disapproved by the Societies. In one of these the renewal of a regular allowance was offered as soon as the woman would give up this work. In another an allowance was refused, possibly because of the character of the work, though this is not definitely assigned as the reason. In the third the record does not show what substitution, if any, the Society thought was necessary if the night work were stopped.

In the remaining nine instances (marked ‡‡) there is either a record that the work was approved by the Societies, or no record that it was disapproved. The approval, or apparent approval, of the work done was followed by regular allowances to two of the families and by the apparent approval of the city aid which was given to three others.

Turning to the 61 Paragraph Summaries (p. 50), we find definite indications of overwork in six instances, in all of which the widow worked outside of her home at some time during treatment. The paragraphs in which these instances are recorded (9, 17, 59, 128, 225 and 238, pp. 51, 52, 56, 65, 73 and 75) should be studied carefully by all who are responsible for family rehabilitation work. It is true that inability to secure the co-operation of the widows in plans that would have reduced the strain upon them is one cause of the failures recorded. It is also true that lost ground has been recovered in one or two instances, and that four of the six families were first under active treatment from seven to nine years ago; but nevertheless these records stand out as warnings to those who are striving to aid widows' families.

Beside them should be placed, not as justifying these mistakes but as showing the need of flexibility in our plans of treatment, the fifteen families in which the widows worked outside regularly with good results. Three women, one suffering from neurasthenia, one from nervous depression, and a third recovering from insanity (Pars. 47, 196 and 61, pp. 55, 71 and 57), were benefited by the outside work and would not have fared so well without it. In a fourth family (Par. 182, p. 70) a mother who was quite determined to commit her children agreed instead to try first a complete support allowance for six months, and then chose to take outside work and a reduced allowance because she felt much better when working.

This cannot be taken as vindicating full-time outside work for all widows, of course, but as pointing to the need, as we have said, of flexibility in all our planning, and to the further need of much closer study of the conditions under which outside work is safe. The length of the working day, the time of day and the number of days in

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the week away from home, the ages of the younger children, the temperament and standards of the mother, her physical and mental condition, the standards of the neighborhood, the work that she did before marriage or during her married life—all of these elements must be taken into account. If outside work is decided upon, ample safeguards must be thrown around it—safeguards such as too few of these records show, even in families in which results were good. A few Societies now advocate the conditioning of all regular allowances upon the limitation of outside work, if any, to a part of the day or a part of the week in the daytime.

Of the various forms of inside work shown in Tables 14, 15 and 16 (pp. 22, 23 and 24), the keeping of boarders and lodgers is the most important. From the standpoint of the burden placed on the widow there is a considerable difference between the keeping of boarders and the keeping of lodgers. The situation in this regard is summarized, therefore, in the next table:

TABLE 20.—BOARDERS OR LODGERS KEPT BY THE 188 WIDOWS WHO WERE ENGAGED IN THIS OCCUPATION DURING TREATMENT BY THE SOCIETIES

Boarders	192
Lodgers	169
Total	361

The total number of boarders and lodgers (361) is almost twice the number of widows (188) who increased their income by this method, an average of about two boarders or lodgers to a family.

In many families the situation here classified would hardly be thought of as the keeping of boarders or lodgers. The extra member of the family was a younger brother or sister or possibly the father of the widow, in many of which instances there were probably helpful relations over and above the money assistance. The extent to which relatives were thus sources of income as boarders or lodgers is shown in the following table:

TABLE 21.—RELATIONSHIP OF BOARDERS OR LODGERS TO THE WIDOWS

Relationship	*Boarders or lodgers*
Relatives of the widows (adults)	107
Not relatives of the widows (adults)	178
Children (related and not related)	29
Relationship not shown	47
Total	361

For moral reasons it has been the general policy of the Societies to discourage the keeping of male boarders or lodgers other than relatives. Information was specifically called for on this point in the schedule, and in so far as it was given it is summarized in the following table:

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TABLE 22.—SEX OF THE ADULT BOARDERS OR LODGERS WHO WERE NOT RELATED TO THE WIDOWS

Male	117
Female	50
Sex not shown	11
Total	178

From this table it appears that 117 of the 361 boarders or lodgers apparently represent departures from the usual policy. A few of these are satisfactorily explained when an examination is made of the schedules. Thus 13 were married men, accompanied by their wives. It is possible that fuller information on this point would reduce the above 117 still further, though here we have a figure that should arrest the attention of the Societies. It is true that, even in the families receiving regular allowances, the Societies have no legal control. No outside agencies, either public or private, can have complete control over a family so long as its membership is kept together. They have a certain influence, however, and through their ability to withhold relief their influence may sometimes be decisive. In the families in which the 117 men above referred to lived, the schedule information is not complete enough to allow an analysis of the situations.*

Some indication of the moral condition of the widows scheduled is found in the following record of illegitimate children:

TABLE 23.—ILLEGITIMATE CHILDREN BORN DURING TREATMENT BY THE SOCIETIES

Widows whose records were scheduled	985
Number, among these, who had illegitimate children	19
Number of these children	23

In nearly 2 per cent of the families there was this definite indication of the immoral character of the mother. The percentage would probably not seem large if comparison were possible with the number of illegitimate births in the same neighborhoods in families not under the Societies' care, but no figures are at hand from which to make such a comparison.

IX. CHILDREN'S WORK

Children's work is an important source of income in many of the families here scheduled. In 436 (or 44 per cent) of the 985 families, children contributed to the income. In this number are included children of all ages. An attempt was made to ascertain if any were working under the legal age, and also to compare the number of those who went to work immediately after the legal age with the number that

* This is chiefly because it would be impossible to tell from the schedules whether relief was being given during just the weeks or months that the male non-related boarder or lodger was in the family. Such men are usually very transient.

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remained in school a year or two longer. A tabulation of this sort required that each child's age be established to the exact month, for work in most states at the age of thirteen years and ten months is illegal, while it may be legal at fourteen years and one day. It was found, unfortunately, that in many families the Societies' records did not allow so exact a statement to be made with accuracy. In many records, made out when the families first applied eight or ten years ago, the Society obtained only the year of the child's birth. The exact month and day of birth are usually obtained at present, but it is believed that these older records are sufficiently numerous to vitiate the comparison that was attempted. The comparison *seemed* to show not a single instance of work under the legal age (except a very few boys engaged in occupations like newspaper delivery,* etc., that were not covered by the child labor law), and a considerable number of children remaining in school through their fourteenth and fifteenth years—a few even longer than this. On the other hand, most of the children seem to have gone to work very soon after the legal age was reached and the contributions which the families received from their work were undoubtedly considerable. In spite of this fact, however, it is our opinion that it will not be long before most societies, taking the larger view of the problem, will be using their influence with the families in their care for the retention of children in school at least until they have completed the grammar school course,† even if that keeps them there up to the age of sixteen. An effort was made to get information on this latter point—the grade the children attained before they began work—but this is evidently a fact not so fully entered on the Societies' records as it should be, for the information given was too incomplete to summarize.

It is interesting to note to what extent, in these families, in the large, the children dependent on their mothers for support were counterbalanced by children of working age. If this age is assumed to have been fourteen, it appears that, in 1910, 2,500 of these widows' children were under that age, and 944 above it and still living in the home.‡

X. SEPARATION OF CHILDREN FROM THEIR MOTHERS

The schedule inquiries on this subject were detailed, and the supplementary information received from the Societies in regard to doubtful points has been considerable. It is believed, therefore, that the tables which follow present as complete a picture as is obtainable of this phase of treatment.

* See Par. 53, p. 55.

† See Par. 59, p. 56.

‡ These figures are subject to the inaccuracy referred to above, but it is limited to the children who were recorded as thirteen or fourteen years old, a small proportion, and may, therefore, be ignored.

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TABLE 24.—CHILDREN OF ALL AGES AWAY FROM THEIR MOTHERS AT SOME TIME DURING TREATMENT BY THE SOCIETIES, CLASSIFIED BY THE PLACES IN WHICH THEY LIVED

Places	*Children*
Children's institutions (other than reformatory institutions)	308
Relatives or friends	171
Hospitals	59
Living away at work	53
Reformatory institutions	33
Adopted	1
Other places	16
Place not known	41
Total	682*

The children recorded in this table as having been placed in "reformatory institutions" represent those committed for delinquency by the courts either after arrest or on their mother's petition. Those who were "living away at work" represent chiefly self-supporting older sons and daughters who had received work which made their living at home impossible or inconvenient. The same explanation probably applies to those whose whereabouts was unknown. Six of the groups are not properly a part of the problem here considered. Interest centers chiefly upon the 308 children who are recorded as having been placed in non-reformatory institutions. The situation in regard to them is made more clear if they are divided so as to show how many were put into the institutions, or remained there, without the approval of the Societies.

TABLE 25.—CHILDREN IN INSTITUTIONS (OTHER THAN REFORMATORY INSTITUTIONS) AT SOME TIME DURING TREATMENT BY THE SOCIETIES, CLASSIFIED TO SHOW WHETHER THIS SITUATION WAS OR WAS NOT DISAPPROVED BY THESE SOCIETIES

		Children
With the disapproval of the Societies		
Regular allowance or other relief offered and refused	13	
Both commitment and relief regarded as unnecessary	8	
Other reasons	5	26
Apparently without the disapproval of the Societies		282
Total		308

* In these figures and all that follow in regard to the separation of children from their mothers, four children have been counted twice because they were separated twice for different causes. Children separated twice or oftener for the same cause have been counted but once. All children are included who had been sent away before their mothers' applications to the Societies if they were still away at the time of application. The tables exclude 155 married children who were living away from their mothers.

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When a mother seems capable of giving her children the necessary care and there are no exceptional circumstances which complicate the situation, the recognized charity organization procedure is to organize a regular allowance or to arrange for such other relief as will keep the home intact. A later table (p. 41) shows that 339 families received such allowances during treatment. In how many of these the commitment of children was thereby avoided can only be surmised.* When a regular allowance or other relief which the Society believes adequate is offered, and the mother prefers to commit her children, the Society is practically powerless if institutions stand ready to receive them. The foregoing table shows that thirteen of the children whose commitment was disapproved are in this class. In eight additional instances the Society believed that the family's existing income, without charitable help, was sufficient to keep the children at home. The reasons for the Societies' disapproval of the commitment of these eight children and of the five others that are classified under the head of "other reasons" are as follows:

BOTH COMMITMENT AND RELIEF REGARDED AS UNNECESSARY

Family Number	*Comment*	*Children Committed*
40	The widow had land which she refused to sell	2
652	The widow had $32 per month from property, and relatives were able to help; she was ambitious to work and this caused the commitment	2
903	The relatives would take her but she preferred to work as a domestic and pay an institution for her children's care	2
850	The widow earned adequately for herself and her one child but she put it in an institution, paying for it a while, and then disappeared	1
970	Her father wanted her and her family to live with him and be supported by him, but she refused	1
	Total	8

OTHER REASONS

23	The Society regarded the home as a good one and was ready to give a regular allowance. But three other charitable agencies, previously in touch with the family, felt that its influences were bad, and obtained the commitment. The Society is trying to get them to agree with its plan and bring the children back	5
	Total	5

The 282 children in the other group, whose commitment to institutions was apparently without the disapproval of the Societies, are distinguished in the next table by the reasons for their commitment.

* See Par. 182, p. 70.

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TABLE 26.—CHILDREN IN INSTITUTIONS AT SOME TIME DURING TREATMENT BY THE SOCIETIES, AND APPARENTLY WITHOUT THEIR DISAPPROVAL, CLASSIFIED BY REASONS FOR COMMITMENT

Reason	*Children*
Sickness of the mother	90
Character " " "	54
Doubtful home influences	53
Poverty only	80
A combination of reasons	5
Total	282

The Societies are, of course, open to serious criticism if they do not do their best to break up a home in which the mother is in a dangerous stage of tuberculosis* or is immoral. The first two groups in the above table include all situations such as these. In the group "character of the mother" most of the commitments were after the mothers had been judged by the courts to be improper guardians for their children. In the other cases the woman was frequently just as immoral or otherwise unfit to keep her children, but the commitments were accomplished with the woman's consent. In all such situations the decisions that the Societies are obliged to make are comparatively easy. In the third and fourth groups, however, are included the more complicated problems. The "doubtful home influence" families were especially hard to classify. They represent those borderline situations which vex the souls of social workers in their efforts to give the right treatment. The mother's immorality may be only suspected; or she may not be positively immoral but may still be exerting a very bad influence over her children, or may so completely neglect to exert the necessary restraints that a Society would be very remiss in its duty if it did not make every effort to arrange for the separation of the children whose welfare is involved.

The following classification of the 53 children in this "doubtful home influence" class will make the situation a little more clear.

* There seems to be a growing feeling, among authorities on the subject, that children are far more susceptible to tubercular infection than adults. "In the light of our newer knowledge," says Dr. William H. Welch (Transactions of the Seventh Annual Meeting of the National Association for the Study and Prevention of Tuberculosis, p. 27), "there is abundant reason for the ever-increasing emphasis placed upon the importance of attacking the problem of tuberculosis in the early years of life. The keynote is the segregation of patients with open tuberculosis, that is, in the main, the consumptives, so that they will not be the means of spreading the infection to other members of the family, especially to the children."

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Family Number	*The Family Situation*	*Children committed*	
	FIRST GROUP		
25	The widow was immoral but not proved so until afterward	2	
844	The widow's character was under suspicion	2	
91	The widow's character was under suspicion; proved immoral after date of schedule*	2	
122	The widow was a mendicant	3	
858	The widow's character was "a little doubtful"	1	10
	SECOND GROUP		
820	The widow was extravagant and bad tempered	1	
129	The widow was "difficult"†	5	
162	The widow was not able to keep a fit home‡	2	
97	The widow was lazy and inefficient	1	
308	The widow was "absolutely incompetent"	2	
5	The widow "was not wise in her care of children"	1	
37	The widow was "unreliable"	2	
30	The widow refused to nurse the child	1	
556	The widow was shiftless and careless, and dangerous to children, for tuberculosis was in the family	2	
848	The widow was "incapable and not a good mother"	5	
929	The widow was so neglectful of children that the S. P. C. C. was applied to	3	25
	THIRD GROUP		
170	"The two boys were removed at the widow's request, as they were growing beyond her control"	2	
201	One boy was being led into mischief	1	
394	One boy was getting bad habits	1	
87	The widow was "unable to manage her children," also reported to be immoral	3	
651	The widow was unable to manage her children	3	
702	The widow feared her boys would grow up bad like an older brother	3	
817	One boy was "unruly" and his mother could not manage him	1	
859	The widow had "no control" over her children	2	16
	FOURTH GROUP		
828	A regular allowance to avoid commitment was thought to be unwise, for there were two wage-earning boys who could but would not earn enough for the family	2	2
	Total		53

The final group in Table 26, where a combination of reasons caused the commitment of five children, comprises but two families. In the first the child who was committed was not strong, her mother overworking her and having little control over her. The child also needed the industrial training that the institution gave. In the second family, the woman committed her four children because she wanted to rest after her husband's sickness and death, and also wanted to finish making payments on her house.

The large fourth group in Table 26, comprising the 80 children

* See Par. 91, p. 62. † See Par. 129, p. 65. ‡ See Par. 162, p. 68.

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committed because of "poverty," represents the class about which a great deal is now being written, though with few facts or figures that are trustworthy. It includes all children whose commitment apparently could have been avoided if the Societies had been able to supply the funds for the children's support at home, or if they could have relieved the mothers from the burden of work which made it impossible for them to care for their children.

One feature in regard to this group is brought out in the following table:

TABLE 27.—CHILDREN IN INSTITUTIONS BECAUSE OF POVERTY ONLY DURING TREATMENT BY THE SOCIETIES

Time of Placement	*Children*
Before application to the Societies	25
During treatment by the Societies	55
Total	80

In regard to the commitments included in the above table which occurred before the mothers applied to the Societies, it is of course true that, if the commitments had been made for reasons that the Societies could not approve, they should have endeavored to have the children brought back to their mothers, provided the conditions were still suitable for their return. Criticism for failure at this point is probably deserved, though it must be remembered that it is sometimes a hard task to persuade a mother to undertake again to care for children who are already being cared for in institutions, and that the remedy must come, in part, from a far more careful sifting at the public gateway to institutional care than we now have in some of our large cities.

It is no paradox to say that widows' families cannot be kept together with good results in any city in which the public function of the commitment and discharge of dependent children is carelessly administered. The ease with which some of the widows described in Appendix I (p. 50) committed their children, took them out again and recommitted them, sometimes six or eight times in succession (see especially Par. 129, p. 65), is very demoralizing to family work. It is not enough to point out, in defense of the committing officials, that the plans made for family care by the public and private agencies were often inadequate, because careless admission and discharge is one of the causes of this inadequacy. The better results of family care shown in the first city from which paragraph summaries are given, as compared with the second, may be traced, in part at least, to the fact that child care outside the home was, in that city, co-operatively administered, and that the principles upon which the action of the child-caring department was based were worked out together by all the social agencies concerned.

To return to the "poverty only" commitments, if the distinction as to commitment before or after treatment is ignored and attention is centered on the total given in the above table, it will be noted that,

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apparently with the Societies' approval, 80 children were placed in institutions or allowed to stay there because of "poverty." At the time of their mothers' applications there were 3,136 children under fourteen years of age in the 985 families scheduled. At the end of the period scheduled—these children having of course grown older during the period of treatment—the number still under fourteen years of age was somewhat smaller, 2,500. The 80 commitments or approval of previous commitments occurred somewhere between these time limits, and the conclusion is, therefore, that only 80 children out of a possible 3,136, or a possible 2,500, were put into institutions for longer or shorter periods, or left there, on account of poverty, with the approval or tacit consent of the Societies concerned. This is either 2½ per cent or 3 per cent, according as the first or second total is used as a basis of calculation.

We believe that analyses similar to the foregoing must be applied to all figures now being quoted in regard to children placed in institutions because of poverty before such figures can safely become the basis of legislative action, and that all assumptions and inferences made in connection with plans for the relief of mothers must also be subjected to this test.

The second group included in Table 24 (p. 32), "children with relatives or friends," may now be considered. These separations are classified by reasons in the next table:

TABLE 28.—CHILDREN LIVING WITH RELATIVES OR FRIENDS DURING TREATMENT BY THE SOCIETIES, CLASSIFIED BY REASONS

Reasons	*Children*
Sickness of the mother	48
Character " " "	14
Sickness of the child	7
Doubtful home influences	15
Poverty only	44
Other reasons	43
Total	171

In regard to the children in this group, it should be noted that frequently the taking of children into the homes of relatives or friends of the family is simply the form in which these persons wish to give their assistance. Sometimes, though not always, of course, these temporary homes are better than those which the widows could offer, even when assisted by public or private relief to the full extent of their needs. Such more or less temporary transfers of children are not at all uncommon in perfectly normal families.

XI. MATERIAL RELIEF

Five of the schedule inquiries related to the subject of material relief, as given either by the Societies or by other agencies, public or private.

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TABLE 29.—FAMILIES WHICH RECEIVED MATERIAL RELIEF FROM ANY SOURCE, SO FAR AS SHOWN ON THE RECORDS OF THE SOCIETIES

Received material relief	868	families
" no " "	111	"
Information lacking	6	"
Total	985	"

Because in 11 per cent of the families scheduled there was no material relief given, it is not fair to conclude that this represents the proportion of families that needed no relief. There are included in this 11 per cent certain families with whom it was impossible to establish the only relations in which relief would be advisable. For the sake of a picture of these 111 "no relief" families, the statements in regard to 25 representative families are presented in the following analysis. The 25 families—chosen thus arbitrarily—constitute all of the families reported in this group by the Society whose schedules were tabulated first, and the first half of the families in the Society whose schedules were tabulated second.

Family Number	*Why No Relief was Given*	*Children under 14 yrs. of age*
	I. ONLY TEMPORARY HELP WAS ASKED	
103	The widow's shoulder was injured. She was referred to her priest, but soon moved and could not be found.	2
157	Help to bury a baby was asked. Friends, however, were found to advance this.	1
	II. ONLY HELP TO GET WORK WAS ASKED	
104	The Society referred the widow and her son to sources of work but they both secured it independently.	1
121	Investigation showed that the widow did not really want work for she was able to get plenty.	1
133	The widow was referred to sources of work, but found it independently.	1
	III. THE WIDOW WAS RELUCTANT TO TAKE HELP FROM THE SOCIETY	
122	She was referred to the Society against her protest by a church and was found to be a mendicant.	3
	IV. THE WIDOW DID NOT WANT ASSISTANCE FOR HER SUPPORT BUT CAPITAL FOR HER BUSINESS	
150	For lack of capital her business had run down. In the course of the investigation it improved and she then needed no help.	3
	V. RELIEF WAS UNDESIRABLE, FOR THE HOME NEEDED TO BE BROKEN UP	
329	The widow was neglectful of her children, immoral, and tubercular; was referred to S. P. C. C.	3
339	The widow was feeble-minded; referred to the S. P. C. C.	2
	VI. INCOME WAS FOUND TO BE SUFFICIENT	
233	The widow's brother-in-law, who supported one of her children, said she was quite able to support herself and the two others. Investigation confirmed this.	3
350	The widow worked and probably also her sixteen-year-old son.	1
358	A place at domestic service with her one child was arranged for the woman. The church was helping.	1

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120 Work in a charitable laundry was offered, and relatives were ready to help in emergencies. One of the widow's two children was living with a friend. 2

398 Work was obtained for the widow and the older of the two children. The younger was nine years old. No help was asked by widow. She was referred by a hospital. 1

VII. THE FAMILY WAS FOUND TO HAVE RESOURCES

171 The widow had $500 received as a death benefit; a janitorship was offered her. 4

304 The family had been helped by the Society before the man's death, and for the six months since then has needed no help because of a $350 death benefit. A regular allowance is planned when this is gone. 3

307 The family had been helped by the Society before the man's death and for the three months since then has needed no help because of $637 in benefits and insurance. 3

349 The widow was found to have a large amount of money left from money begged by her husband who was blind. 4

359 The widow was still drawing on her insurance money and her boy was earning $4 per week. 3

VIII. RELIEF SEEMED LIKELY TO CAUSE DEPENDENCY

237 The widow (an Italian) tended toward dependency, so her temporary placing of two children was approved while she was given laundry training, by which she supported herself and her third child. This one died. The woman became a "good laundress," able to support the other two children.* 3

IX. RELIEF WAS REFUSED BECAUSE THE WIDOW REFUSED TO ACCEPT THE SOCIETY'S PLAN

She refused to go to relatives to live.

334 The Society offered to send her to her mother's where her children already were, and where she could work. 2

She refused to give up an undesirable occupation.

372 She was a Syrian and her peddling was chiefly begging. 6

She refused to have a necessary operation performed.

235 Temporary commitment of her children was promised. 2

She refused to work.

166 The Society offered to pay the cost of advertising for work. It secured $450 for her, however, in settlement of damages. 3

174 The Society offered to help toward getting her work, but she was not "eager for it." Home conditions were excellent. The family seemed prosperous, and was believed to have some of the $250 insurance left. 3

Of the sixty-one families especially studied—the ones presenting the greatest economic difficulties—only one (Par. 237, p. 75) received no material aid in the home from any source.

The total amount of material assistance recorded as having been received by the 868 families relieved was $138,868, a figure which is presented here solely in order to call attention to the fact that it and all

* See Par. No. 237, p. 75.

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similarly gathered figures are entirely valueless for the one purpose for which they are ordinarily used—to measure the adequacy of the relief given. In some families scheduled here there were seven, eight or nine children, and in others but one; the grown children of some of the widows were aiding them, and the widows themselves were frequently able to earn; and finally some families had been under treatment but three or four months, while others had been under care, either continuously or intermittently, for fourteen or fifteen years. Quite apart from complicating factors not entered on the schedules, the situations which the schedules do show are much too complex to be expressed by a single ratio.

This total relief figure, however, when divided according to the sources from which the funds were drawn, gives an interesting picture of the relative importance of these sources.

TABLE 30.—PROPORTION OF MATERIAL RELIEF RECEIVED FROM SPECIFIED SOURCES BY THE 868 FAMILIES THAT RECEIVED SUCH RELIEF DURING TREATMENT BY THE SOCIETIES

Sources	*Percentage from each source*
The man's relatives	1.2
" " employers	1.2
" " union or benefit society	.3
" woman's relatives	1.4
" family's church	7.4
Individuals interested by the Society	21.0
Other private charities	13.2
The Society's general fund	18.5
Public outdoor relief	35.0
Source not specified	.8
All sources	100.0

The large proportion of the total relief which came from public treasuries, as shown in this table, is disproportionate to the relative importance of this source of assistance in most of the nine cities. Public outdoor relief does not exist at all in New York and Baltimore, and it is allowed in only one district of Philadelphia. The large percentage here shown is chiefly a result of the fact that in Buffalo all families that receive assistance from the city are taken under care also by the Society. The Buffalo figures include, therefore, the entire public outdoor relief given in that city to widows of the type specified during the year 1910.

The source of funds which ranks next to public relief is that recorded as "individuals interested by the Societies." This figure reflects the rapid growth of a financial policy which is distinctive of charity organization societies. Instead of accumulating large funds from which to give relief to all kinds of families—the method of the older relief societies—charity organization societies have come to make special appeals for the funds needed for families which present the more difficult relief problems.

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In the questions on the schedule which referred to pensions (or regular allowances, as they should have been termed), that word was not defined, and it became necessary, therefore, in editing the schedules to adopt a standard and to classify all schedules accordingly. A regular allowance differs from most material relief in other particulars than in the size or even the regularity of the relief. It represents a settled plan requiring a specified sum per week, the widow being informed of the plan, relieved from worry, and thus put in a position to adjust her expenses to her income. The information on the schedules was not complete enough, however, to allow the application of this distinction, and it was found necessary to fix the following somewhat more arbitrary standard: All regular payments of three months or more were counted as allowances, and, in addition, any regular payments of less than three months, if they were being given when the schedules were made out and were to be continued.

TABLE 31.—REGULAR ALLOWANCES

Received regular allowances	339	widows
" no " "	462	"
Information lacking	4	"
Total	805*	"

Between one-third and a half (definitely, 42 per cent) of the 805 families considered appear to have received allowances. In these are included allowances that other agencies or individuals were known to be giving. In amount the allowances granted vary naturally according to the size of the families and their other sources of income. The number granted, arranged in groups according to amounts, was as follows:

TABLE 32.—AMOUNT OF REGULAR ALLOWANCES

Amount of Allowances	*Widows*
Under $1 per week	9
$1 and under $2 per week	54
$2 " " $3 " "	80
$3 " " $4 " "	62
$4 " " $5 " "	36
$5 " " $6 " "	25
$6 " " $7 " "	17
$7 " over	17
Total	300
Information lacking as to the amount of the allowance	39
Grand total	339

* Excludes 180 families to whom regular weekly or fortnightly public assistance was given in small amounts. In 128 of the 180 the amount was "$1 and under $2 per week."

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What do the 61 families specially studied show as regards temporary relief and regular allowances? We have seen that 1 of the 61 received no material relief in the home. In 14 more no regular allowance was organized, the families receiving only temporary aid, though this was sometimes quite generous in amount. One woman (Par. 15, p. 51) was given training in dressmaking and aided only in illness thereafter, because she preferred to support herself and her children. The results have been good. Another was granted an annuity of $300 a year by her husband's former employer as voluntary indemnity for accident (Par. 179, p. 69). In two families some of the children were already away from their mothers before aid was asked (Pars. 228 and 239, pp. 73 and 75), and failure to organize a regular allowance for the mothers and for at least the children still with them was probably a mistake. The character of the woman in two families (Pars. 28 and 162, pp. 52 and 68) raises the question whether more vigorous efforts should not have been made to place the children; and in two families (Pars. 128 and 164, pp. 65 and 69), though regular relief may not have been justified, it evidently did not work well to leave the mother to her own resources.

In 46 of the 61 families a regular allowance was organized, though in two of these the amount was never a regular amount but supplemented irregular earnings up to a fixed sum, and in many the payments were increased, decreased or discontinued as time went on and conditions in the families changed. We have given our reasons for not attempting to measure the adequacy of the relief granted in each of the 985 families. For this smaller group, however, some measure of the relative advance in the relief standards of the two Charity Organization Societies whose work is under review is found by figuring, in these 46 cases, the income per month per child for that period in treatment about which the fullest data were recorded. In the first city these figures show an advance from $5.40 in 1899 and $5.33 in 1905 to an average monthly income per child of $7.83 in the 18 cases coming under treatment for the first time in 1909 and 1910. In the second city the figures advance from $5.03 in 1898 and $8.28 in 1906 to an average monthly income per child of $10.45 in the 8 cases first under treatment in 1909 and 1910. This advance is partly accounted for by the increased cost of living, but an examination of the 26 paragraphs in which these more recent cases are summarized shows that the higher standard of relief has also been a part of and subordinate to better standards of family care and supervision, though the defects in that care are still many.

XII. SOME FAILURES IN THE FAMILIES SPECIALLY STUDIED

Regular allowances and the other services to which they were supplementary seem to have achieved good results in 32 of the 46

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families that received such aid. This does not mean that no errors of omission and commission were discoverable in the treatment of these 32 families, but that, measured by present conditions and with due allowance for the ordinary vicissitudes of life, they are doing well. Applying the same measure, it would appear that 14 of the 46 families are *not* doing well. What reasons for this failure may be discovered in the brief Paragraph Summaries?

In any attempt to answer this question, we find ourselves confronted by sharply divergent social theories. Some would take these 14 families, figure out, by standard tables, the amount needed for their decent maintenance, deduct from this the actual income from relief and other sources, and charge up all failures—physical, social, and economic—to the difference. Others would make a list, from the 14 family records, of the character defects of the mothers in this group that were reported to have any, and then charge up failure to this one cause. We are not able to accept either of these theoretical positions, nor can we be sure that our own analysis—based as it is upon brief summaries of a very imperfect knowledge of the situation described—has much value. It seems to us that the relief was inexcusably inadequate in 5 of these 14 families. Two have already been referred to in the discussion of overwork (p. 28); in one of these there was physical breakdown (Par. 9, p. 51), and in the other (Par. 17, p. 52) there were signs of it, though the mother refused to give up or change her work. Perhaps if the relief had been more generous at the beginning she would have been less obdurate. In two families (Pars. 129, 236, pp. 65 and 74), inability to care decently for the children is a factor, but the inadequacy both of the kind of care given by the Society and of its relief plans is so apparent that more than half of the blame should rest with these. In the remaining family (Par. 134, p. 67), along with the inadequate relief and closely related to it, probably, there was complete failure to win the co-operation of the mother.

Records of the 9 families that, in addition to these 5, were relieved regularly without achieving good results, show other reasons than inadequacy of relief for the failure. Inadequate knowledge of the character of the woman seems to account for five of these. In four of the five she had been known a relatively short time (Pars. 79, 91, 97 and 139, pp. 60, 62, 62 and 67). The fifth of these cases is described in Par. 253, p. 78. One other (Par. 86, p. 61) showed inadequate planning; in another (Par. 63, p. 58), the mental condition of the woman should have discouraged any attempt to keep the family together. The attempt ended very tragically. Entries such as those in Par. 132 (p. 66) of suspected resources unrevealed sometimes mean an unintelligent investigation at the beginning of treatment, but not always. These concealed resources led, in the family recorded in Par. 252 (p. 77), not only to a waste of $2,430 contributed by charitable agencies and individuals, but (what is far more serious) to the

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perpetuation of bad conditions under the influence of which four children were rapidly deteriorating.

Inadequate material relief is undoubtedly an evil that causes physical and moral deterioration; but we believe that this statement can never be made with safety without the counter-statement that inadequate material relief is a symptom of inadequate treatment, and that to make the relief more generous without first or at the same time making the treatment sane and painstaking and thorough is to increase the sum of physical and moral degeneracy in the world—degeneracy of the kind described in the case last cited.

XIII. THE ELEMENTS OF TREATMENT IN THE FAMILIES SPECIALLY STUDIED

It should take a greater faith than these paragraphs justify in the wisdom of one's own plans to launch them and leave them to work themselves out without any self-questioning, and yet this has often been tried even in the Societies whose work is under review. The family treatment that is merely a reinvestigation at intervals to discover whether certain relief expenditures are justified soon degenerates into espionage, but there is a constructive care and supervision which accepts responsibility for the results of all plans devised and all relief given, and strives to re-enforce or modify both by rallying to them the help of every social resource available. What are the elements of this second kind of family treatment in so far as these paragraphs reveal them? They fall under the two general heads of Health and Child Protection.

1. HEALTH.—More often than not these widows did not know how to utilize the modern health and medical resources of the community, and even when the way was made clear they were filled with old-world, peasant timidities with regard to them. These cannot be overcome at an office behind a desk, but one who is frequently in and out of the home, who knows the children as individuals instead of by their names and ages on a card, can often, with a little patience, win consent to quite radical health measures.

Medical care was secured for 21 of the 61 families, instruction in hygiene was given in 5 families, and special dietary instruction in 5 others, country outings or convalescent care was provided for 12, and 5 were moved to better, sunnier living quarters. This last figure is disappointingly small in societies that were among the pioneers in better housing campaigns. The campaigns are necessary, but they do not take the place of individual and detailed attention to the living conditions for which, by relief allowances or otherwise, responsibility has been assumed.

The dietary instruction recorded emphasizes the fact that in few of the 985 records scheduled had the family dietary and household

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budget ever been studied. In Pars. 80 and 98 (pp. 60 and 63) there are entries that the mothers are to keep regular accounts of their expenditures. A minority of the mothers have the education to do this, probably, but, in frequent talks, a rough outline food budget could be made out for the others, some idea could be had of the mother's and children's preferences, of the daily practice in buying and preparing foods, and of the point at which it would be easiest to begin by suggesting a few improvements. Next to the need of detailed studies of opportunities for part-time work for mothers who cannot stay at home or should not stay there all the time, there is the greatest need of detailed dietary studies that have been worked out practically with a number of widows of different nationalities with good results.*

2. Child Protection.—The elements of family treatment appearing in the paragraphs that come under this head are day care for the younger children when the mother is away, and provision for the older children after school hours; the assurance that school attendance is regular and school work satisfactory; provision for special instruction and schooling beyond the legal working age in special cases; and help in starting to work. Outings, instruction in care of children's health and diet, and medical care for the children have been included under Health.

Day care of the younger children is more exclusively the problem of the widow with children, so it is the only item here analyzed. In 20 of the 61 families provision was not needed because the mother was always at home; in 7 the children were committed; 12 families placed the younger children in day nurseries; in 6 the grandmother was a member of the household and cared for them; in 5 they were cared for by other relatives; in 3 by women paid for this service; in 1 by neighbors; in 4 they were known to be neglected; and 3 schedules gave no account of the kind of care. Neglect usually took the form of keeping the older children home from school to care for the younger ones.

* The trained dietitian who served as a volunteer visitor to the Irish widow recorded in Par. 182 (p. 70) did not confine her work to a reorganization of the food budget exclusively. She has furnished notes of her visits, from which the following items have been condensed:

Mrs. S. handled the money and we planned the meals and did the marketing together at first. I arranged to get the baby's milk from the Milk Hygiene Committee, and arranged for a weekly visit of mother and baby; found a free kindergarten for the five-year-old, and took playthings for the two-year-old; persuaded mother to change children's bedtime from nine o'clock to seven-thirty and eight; suggested a regular family table arrangement, with mother and children eating together; spent a day with the whole family in the Park in the spring (small alcohol stove taken along for heating the baby's milk); helped with spring cleaning, window washing, airing of bedding, etc.; and went with Mrs. S. to find suitable rooms when she was to move. I was handicapped by the fact that we did not live near one another.

The dietary instruction included the keeping of a strict account of every cent spent. All of the children but the baby had been having a breakfast of coffee and rolls, but when the mother was taught the harmful effects of coffee and tea for the

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The overworked agents of a charity organization society have sometimes been known to excuse themselves from getting weekly reports on the school attendance of the children in families receiving regular allowances from them by explaining that the attendance officer attended to all this. There are few cities in which the attendance officers are able to attend to it adequately, and the Societies cannot afford to neglect school attendance altogether. As a matter of fact the schedules show that they do not, and only three cases of irregular attendance are recorded in this smaller group (Pars. 97, 128 and 253, pp. 62, 65 and 78). A number of the summaries, though not so many as we could wish, show detailed interest in the progress of the children both in and out of school, such as will be found especially in Pars. 2, 29, 55, 207 and 247, pp. 50, 53, 56, 72 and 76.

What should be said about the boy of nine who is helping his mother with a paper route for two hours a day (Par. 53, p. 55)? The work was good for the mother undoubtedly and no law was being violated at that time, but the actual conditions (in what neighborhood, at what hours and whether with his mother or not) as well as the effect on the boy should have been known and recorded.

The moral safeguards thrown around the older children are very vaguely described, when they are mentioned at all. The neighborhood and its commercial amusements assert themselves here with

children she very gladly changed to the breakfasts suggested. Cooking lessons were given as follows:

February: prunes, soup from soup-bone, rice, oatmeal, hominy, cocoa shells, creamed codfish, cream soups; why loose milk must be cooked, and why it is better to buy stale bread than fresh bread.

March: bread custard, eggs cooked in all ways but frying, baked codfish balls, apple tapioca, milk toast, the uses of stale bread, etc. Dried lima beans were taught but were not liked by the children.

April: gingerbread and ginger cookies, carrots, cabbage, pan broiled Hamburg steak instead of the usual fried kind, macaroni with cheese melted in white sauce. The latter was not liked by the little Irishmen, who preferred Irish potatoes to every other vegetable.

The expense account for three months was:

Items	*February*	*March*	*April*
Rent	$11.00	$11.00	$11.00
Fuel	2.30	2.20	1.55
Light	.75	1.25	1.00
Insurance	1.40	1.40	1.40
Meat	2.17	2.10	2.60
Baby's food	2.73	3.29	3.35
Milk	4.39	6.87	6.08
Bread	1.05	1.11	1.09
Groceries	7.57	6.81	5.51
Clothing	1.74	2.00	5.83
Household supplies	1.44	.97	.45
Medicine	..	..	.75
Ice	..	..	.30
Carfare	..	..	.55
Total	$36.54	$39.00	$41.46

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great force. Some workers feel that every widow-with-children family is so far from being a normally constituted family group that it is ill adapted to withstand the bad influences of crowded city neighborhoods, and that the granting of regular allowances should be conditioned upon removal to the suburbs or the country. The widows often have taken deep root in their old surroundings, however; they are willing to move to better quarters but not entirely away from relatives, friends and old associations. The only transplanting attempted in these 61 families (Par. 63, p. 58) did not succeed.

3. VOLUNTEER SERVICE.—The extent to which volunteer service was used in this work varied greatly in the two Societies. In the first city, 16 families out of 29 were visited regularly by a volunteer responsible to the Society; in the second, 9 out of 32 were so visited.*

Among the services rendered by volunteers that are recorded in these paragraphs are the following: Secured special medical care for children; placed them in convalescent homes (Par. 29, p. 53, tells of a girl with curvature of the spine who attended the high school from such a home); taught children housework; gave a musical boy a violin; secured dressmaking course for a girl; watched schooling of all the children; kept special oversight of two boys; obtained work for the oldest girl; kept the woman's regular expense account; persuaded her to give up lodgers; taught her cooking; taught her sewing; advised about feeding; helped to remove family to sunnier rooms; found work for the mother; sought easier work for the mother; tried to protect the mother from overwork by country trips; many emergencies met.

Before leaving the subject of family care there is one serious drawback that ought to be mentioned, namely, the divided responsibility which appears again and again in these summaries. Division of responsibility is unfortunate whether for relief or for any other phase of treatment. The Charity Organization Societies have labored diligently to obtain better co-operation among the many social agencies of their communities, and especially among those that, through their work with families or children or the sick, are more or less involved in the treatment of this widows'-families group. To bring about co-operative relations they have often had to accept existing rules and standards of family work in the hope that, in the course of a daily working together, the agencies responsible for such rules, and also they themselves, might gradually find a better way. But acceptance even temporarily of family treatment handicaps of any kind, necessary though they be, always carries with it the danger of forming a fixed habit quite unconsciously. If, for instance, an agency long established

* In many of the Societies this form of volunteer service is not fully developed; the schedules of one Society show that 87 per cent of the widows reported had volunteer visitors, but the Society at the other extreme showed only 8 per cent visited.

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relieves widows' families by a stipulated and small amount in the winter months only, it is not merely an economy to combine this sum with other sums and plan to make the available relief more easily adequate in this way, but, if the Society effecting this arrangement has progressive standards, there is always a chance that, through effecting more such combinations in the relief of individual families, the sum of dole-giving in the community may be reduced, and planned relief be substituted for it. This policy is not one to abandon but to guard against in so far as it may lead to the habit of regarding relief in the "winter months only" as a possible arrangement for those who need it all the year. Relief may have to come from many sources, but some one agency should assume full responsibility both for treatment and for adequacy of relief, and the tendency to multiply visits to a family from various agencies, thus leaving the responsibility for the family's care undefined, is apparently the cause of some of the most unsatisfactory results here recorded.

There should be the fullest exchange of services, of course, and of information among all the social agencies, public and private. Such an exchange helps to fix responsibility, in fact, and saves the dependent from aimless social dosing. The family described in Par. 252 (p. 77) could never have drifted into so hopeless a condition in a community that had organized a confidential exchange of social information,* and had induced many of its agencies to use the exchange.

XIV. POSSIBLE NEXT STEPS IN TREATMENT

Without attempting to summarize all of the suggestions that have been made in the foregoing pages, it is believed that five of them stand out especially as possible next steps for the Societies to take in their effort to improve present standards of treatment:

1. In so far as able-bodied widows are encouraged to take work for pay (and that they will continue to do so, whether encouraged or not, is fairly evident from the developments in recent widows' pension plans), we believe that the Societies should strive to bring to light, by special local studies, better opportunities for part-time work and should discourage full-time work.

2. Another subject for further inquiry is the family budget. Standard dietaries and standard budgets will have their place as points of departure and return in such a study, but its practical working out for a given number of families would have to include full allowance for racial, neighborhood and personal variations, and would have to take into account the family standard of living before the chief breadwinner's death in order to arrive at those elements that can be omitted after his death without loss of health or decency.

* See pamphlet, "The Confidential Exchange, a Form of Social Co-operation," by Margaret F. Byington. Published by the Charity Organization Department of the Russell Sage Foundation.

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Many widows cannot keep an account of their expenses, and only after patient observation could the real dietary and food habits of the family be discovered.* Many failures in relief expenditure and in health supervision would be avoided by the determination to study and record the actual food expenditures in every family receiving a regular allowance. This is seldom done, if the schedules submitted for this study are representative.

3. A third weak spot in treatment, at present, is the failure to individualize the older children, especially those who are about to make their first start in going to work and those whose feet are already on the lowest rounds of the industrial ladder. Day care of the youngest children and the school records of the next age group are not usually neglected, but quite as important are the special problems of the fourteen to eighteen year group. According to these records, their choice of work, their training for it, their companionship and their amusements are not usually safeguarded.

4. It would be wise, we believe, for all Societies to make a careful review every six months of the health conditions in families in receipt of regular allowances. This formal recording of the reports of competent health authorities at regular intervals would emphasize stewardship and prevent many breakdowns.

5. Each Society is much absorbed in its everyday tasks, but some of these could be eliminated, others could be made better worth doing if the treatment of each widow's family, for instance, were carefully summarized at least once a year, and the weak points in the Society's program were thus brought to light. The ruthless recording of blunders, putting them down in black and white, is a first step in achieving better standards of work. If an examination of the Paragraph Summaries which follow and of the Schedule prepared for this study should induce not only the charity organization societies but other agencies interested in the relief of widows with children to adopt some such system of review, the chief object of this pamphlet will have been achieved.

* See dietitian's report quoted on p. 45.

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APPENDIX I

PARAGRAPH SUMMARIES OF SIXTY-ONE FAMILIES SPECIALLY STUDIED

NOTE.—The purpose of the paragraph summaries presented herewith is explained on page 10. The families selected are all of those in the schedules from two cities in which there were two or more children under five years of age when the widows applied to the Societies, and in which there were then no children fourteen years of age or over. These were selected as probably the most difficult and as the ones that had required, or would require, treatment for the longest time. The statements are transcribed from the schedules and are usually in their language, though condensed, of course. As the schedules were made out during the year 1910, or soon after its close, the present tense, as used at the end of most of the paragraphs, is from that standpoint; it represents the final situation in the families in 1910, not the situation at the date of publication. The ages given for the mothers and for their children are their ages at the time of the mother's first application as a widow to the Societies. In families which were under the care of the Societies at the time of the man's death, the date of the man's death is regarded as the date of the widow's application. In regard to families for whom no regular allowance was organized, the total material relief received, so far as the Societies had knowledge of the amounts, is stated at the end of the paragraph. The number preceding each paragraph is the "family number" used for reference to the schedules submitted.

FIRST CITY

No. 2.—Irish, aged thirty-six in 1896; children nine, eight, five, three, one year. Mr. A. was a hostler, earning $14 a week, who died in 1896 of suffocation, leaving no resources. For three months his wife managed to get on with her earnings and some help from relatives, then applied to the city and received $2 worth of groceries a week and a quarter of a ton of coal. Her application to the C. O. S. was made a little later. The Society replaced the city aid by a regular allowance of $2 a week (later increased to $3) with extra relief in emergencies; the church gave $1 a week besides. Mrs. A. took as lodgers her brother and cousin; this, with sewing at home, brought her total weekly income up to $6 or $7, exclusive of relief. When the children got older and went to school, she went out cleaning for part of the day. Her own health was good, but the children were sickly. One had kidney trouble,

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another tubercular glands, and the youngest was very nervous for a time, though better now. The tubercular child was sent to the country for months, later to Ireland for a holiday, and has entirely recovered. The family was a satisfactory one in every way. A volunteer has visited them from the very beginning who has been able to help in securing needed medical care, and in meeting emergencies. The boy with kidney trouble was musical; she secured a violin for him and his mother earned enough to pay for his music lessons by cleaning at an institutional church. This lad's disease proved incurable; he died in 1909. All the other children have grown stronger, and all reached the ninth grade in school before the age of fourteen. The oldest girl continued her studies in an evening school so that she now earns $12 a week; one boy is a teamster at $10; the youngest, fifteen, is still in school, but earns $2 weekly in a store out of school hours. The regular allowance was first decreased, then discontinued altogether in 1908, although occasional help in emergencies has sometimes been needed since.

No. 9.—Irish, aged thirty-five in 1906; children nine, eight, six, four, three, two years. Mr. B., who was a laborer earning $14 a week, died of typhoid fever in 1906. During his illness he had received $50 in sick benefits from his union, and at his death the family received $75 from the Hibernians, which was used for the funeral. Two months later Mrs. B. applied to the city and to the C. O. S., relatives having aided in the interval. Mrs. B., though well-meaning, was not strong nor was she very capable. Her home was untidy and she lacked control over the children. Her relatives were interested and at one time there was a possibility that they might take some of the children, but the widow was unwilling to give them up. She wanted to return to Ireland, but the Society found that her friends there would not be able to support her. The city gave her $2 a week in groceries and also coal in winter, her church $1 a week, and the Society gave milk and shoes for the children. At first she went out to do day's work, her earnings being rather irregular. The children were cared for in the nursery. Later on she took a small house and let one or two rooms to lodgers at $1.25 a room per week, and also did office cleaning at $6 a week. She had gained in efficiency and was at this time getting on pretty well financially, the regular allowance being still continued, but her health began to fail. She later proved to have incipient tuberculosis, and the children were all placed in an institution.

No. 15.—Irish American, aged twenty-six in 1891; children five, three, two years. Mr. C., a harness maker, died in 1890 of tuberculosis after two years' illness. For a month before his death the city had aided. Of the $150 insurance, $83 was spent for the funeral; on the remainder and $300 left by her father, Mrs. C. lived for nearly a year and a half, when she applied to the C. O. S. Mrs. C., who was very deaf, had been a dressmaker before her marriage, and the Society arranged to have her secure training for better work and then found work for her. Since she "preferred to support herself," she was aided only when ill or out of work. She had good standards, and always insisted on living in good neighborhoods. The youngest child, who was delicate, graduated from the high school and began work when she was twenty. The second child, a boy, had difficulty in finding work. Now, however, all are employed, the older girl in a bakery earning $6 a week, the

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boy as gas-fitter at $1.50 a day, and the younger girl as typewriter at $6 a week. The mother has usually earned $5 a week. During the ten years the family has been known to the Society, a volunteer visitor has kept in close touch with them, helping to secure work for the mother and advising about medical care and employment for the children. The whole family are in better health than in 1891. The material relief recorded was $100.

No. 17.—Irish, aged forty in 1908; children eight, five, three, one year. Mr. D., a laborer, was intemperate and for years had done only odd jobs. For eight years the family had been helped by the city, by private charity and by the church. In 1900 and again in 1905, they had asked help when Mr. D. was in jail charged by his wife with non-support. At his death in 1908, Mrs. D. spent $91.50 of the $224 insurance for the funeral. She applied the next day to the city, but no aid was given because of the insurance. Three months later the family was referred to the C. O. S. by a hospital for consumptives, Mrs. D. being an arrested case of tuberculosis. She was at that time nursing in confinement cases, while her children were neglected and becoming unmanageable. The Society gave a diet order, and arranged for the children to go to the country, to have their adenoids removed, to secure glasses, etc. The church has provided the rent ($1.50 a week) and occasionally clothing, and the relatives give food. Mrs. D. earns $5 to $7 a week doing day's work, the relatives or the day nursery caring for the children in her absence. Fearing that she is overworking, the Society has offered aid if she will do less work, but she has refused. The volunteer visitor, who sees her often and who has her confidence, has finally persuaded her to take a two weeks' vacation, her working places to be kept for her. One of the children is predisposed to tuberculosis but is not tubercular. Otherwise the family seems in good condition.

No. 28.—Italian, aged twenty-nine in 1906; children eight, six, four, twins one year, and one (illegitimate) born after application. Mr. E. was a tailor, and Mrs. E. finished coats when her husband was out of work. He died of pneumonia in March, 1906, and $82 of the $100 death benefit was expended for the funeral. After a month, during which she lived on the remainder and on credit, Mrs. E. was referred to the C. O. S. by the Italian St. Vincent de Paul Society. Her mother, brother and sister lived in the same house with her. Since Mrs. E.'s health was good, she was advised to look for work, but she seemed unwilling to do this, expecting the Society to give her full support. As she had been a dressmaker in Italy, efforts were made to give her special training so that she could do dressmaking here, but this plan proved impossible because she did not speak enough English. The city aided for two months and then refused further aid as Mrs. E. had not yet gone to work. Arrangements were made for her to put the children in the nursery, and she then got work in a tailor shop at about $5 a week. The early reports in regard to her character had been good, but before the end of 1906 a child was born. Mrs. E. did not deny that this child was illegitimate. A boy of seventeen, charged with being its father, claimed that Mrs. E. had been visited by other men and refused to marry her. The Society for the Prevention of Cruelty to Children investigated but did not take the children. In 1907 one of the twins died. Mrs. E. left the baby at home while she went out to work, and refused

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all suggestions for its care. She kept requesting the commitment of this baby and of the other children, but the societies interested felt that she should not be relieved of responsibility for them. Relatives sometimes looked after the children, and a day nursery had cared for them until the illegitimate child was born, when it refused to take them any longer because of Mrs. E.'s character. It later agreed to take the children again, however, and give them all their meals, but she seemed unwilling to accept this arrangement. An Italian visitor tried in vain to persuade her and the family was again referred to the Society for the Prevention of Cruelty to Children. Before any action was taken Mrs. E. took the baby to another city, where it is now at board with friends. She then returned and went to work, her mother caring for the other children in her absence. Relatives aided a great deal. The oldest boy got beyond her control, was brought into court on a charge of "breaking and entering," and is now in the care of the state. Three of the children are with Mrs. E.'s parents. The material relief recorded was $10.

No. 29.—Italian, aged thirty in 1899; children ten, seven, six, four, three years. Mr. F., a tailor, died in 1897, and the three older children, by his first wife, were taken permanently by his relatives. Mr. F.'s father and two cousins boarded with the widow, and in this way she managed to support herself for two years until the two cousins left. She then applied to the city, which referred her to the C. O. S. A plan was made for her to work in the tailor shop of a relative, for the relatives to help, and for a private agency to aid in groceries and pay for the children's care in a nursery. Mrs. F. was not strong, however; she suffered from weak eyes and bad headaches. Glasses were obtained, and she was sent several times for long periods to a convalescent home. She made every effort to support herself but was frequently out of work; the Society was unable to find it for her because of her inability to speak English. At first she earned not more than $2.50, but later she earned $5 and finally $7 a week. As the relatives ceased helping the aid was increased, varying with her earnings and averaging about $2 a week, with occasional help in rent. The allowance is now being decreased, as Mrs. F. is nearly self-supporting. The fourth child suffers from a double curvature of the spine and is at a convalescent home, where her health can improve while she is attending the high school. The mother is in good health; the family is being kept in touch with wholesome influences and is visited by a volunteer.

No. 41.—Nova Scotian, aged thirty-eight in 1908; children eight, six, four, two, under one year. Mr. G., a night watchman, earning $12 a week, was killed in 1907 while at work. His family received from insurance $280, from fellow workmen $94, and from an employes' insurance company $100; $113 was spent for the funeral. A month later the family was referred to the C. O. S. by another private agency and by the city. The $194 remaining after the funeral and other expenses had been met was placed in the hands of a member of the district committee as trustee and was used for rent. The church gave Mrs. G. $1.50 in groceries every week. She was a good mother, capable and most anxious to keep her home together. The Society obtained work for her at folding and labelling shoe laces, by which she could earn about $4 a week at home, working five hours a day. At one time she had pneumonia and was sent to a hospital, the children being tem-

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porarily put in a Home. On her return the friendly visitor, who is efficient and conscientious, made a point of having her move to more sunny and pleasant rooms, and taught her wholesome cooking. She now seems in better health. The baby died, but the other children are strong and well behaved. Since the rent fund has been exhausted, a private agency has paid the rent, and a relative and an interested individual have helped somewhat. The relief and care will continue for three or four years.

No. 42.—Nova Scotian, aged thirty-seven in 1904; children eight, six, five, three, two years. Mr. H. died in 1904 from Bright's disease. Of the $240 insurance, $140 was spent for the funeral and the remainder, together with what the mother earned by cleaning, supported the family for five months. She then applied to the city for work, and was referred to the C. O. S. At first she had regular work at $9 a week, which kept her from home most of the day. Her mother and brother lived with her, the former caring for the children in her absence and the latter paying her $4 a week board. The Society considered the income adequate at this time. Later on she earned only $4 a week; the brother developed tuberculosis and paid only $2 a week board, and finally went to a hospital. The city therefore gives $2 a week in groceries, the church aids irregularly and a private society gives clothing. Mrs. H. seems not so strong as she was. The children attend school regularly and are fairly well, except the second child, who has tuberculosis and is receiving treatment and special diet.

No. 45.—Italian, aged thirty-two in 1910; children eight, seven, three years and one born after application. Mr. I. was a tailor's helper earning $9 to $12 a week, his work being often irregular. The family had lived in two rooms for which they paid $5 a month rent. Mr. I. died in 1910 from appendicitis, leaving no insurance, but Mrs. I. had some savings on which she lived for a few weeks. A subscription of $89 raised by friends paid for the funeral. Three weeks after his death Mrs. I. applied to the C. O. S. She was unable to work because of her approaching confinement, and the city agreed to give $3 a week and coal in winter, and a private agency $2 a week. This regular allowance is to continue until the baby is old enough to permit Mrs. I. to work. The three older children are small and backward, but the new baby seems healthy. An Italian friendly visitor is in close touch with the family, and is teaching Mrs. I. to sew.

No. 46.—Irish, aged thirty in 1905; children three and under one year. Mr. J., a foundry worker earning $11 a week, died of pneumonia in 1905 after a short illness. The family received $250 insurance and $90 from a collection among the man's friends, most of which was spent for the funeral and for debts. A month later Mrs. J. applied to the city, and was referred to the C. O. S. She was not very strong, but her doctor said that she was able to work. She was urged to let her sister, who was willing, take the older child and to take a place at service with the baby, but she refused. Then arrangements were made for another woman to live with her and care for the children while she went out to work, but she did not like the woman. It was then agreed to give relief for three months to see whether she could get work. The city gave $2 a week in groceries, the church helped, and a private

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society gave milk, which was later discontinued. As she was anemic the whole family was sent to the country several times. She found work in a store at $5 a week, though this was not very regular. She was supposed to put the children in the nursery, but did so very irregularly. The matron of the nursery thinks she is now all right physically, and her work is at present steady.

No. 47.—Italian, aged thirty-five in 1908; children ten, five, three, under one year. Mr. K. was a painter earning $12 a week, although often laid off because of ill health and dull season. He died in 1908 of tubercular peritonitis after six months' illness, leaving his family without resources. He was buried by the state. Five months before his death the family applied to the C. O. S., which secured money to pay the rent, and a regular allowance of $4 a week and clothing from a relief agency. Mrs. K. was not strong. The doctor stated that she was neurasthenic but that there was nothing else the matter with her. She went to work in a tailoring establishment, and in her absence her mother, who lives with her, cared for the children. She now earns from $2.50 to $9 a week according to the season. As it was difficult to learn what her income really was, it was arranged that she bring a statement of the amount earned to the office of the relief society each week, and aid is given accordingly. Care has to be exercised in aiding, as her mother is a ready alms-seeker. Mrs. K.'s health is better now that her mind is occupied by her work, and the children are well brought up.

No. 52.—Irish, aged thirty-four in 1910; children three and under one year. Mr. L., a Nova Scotian, was a fisherman. He had worked very irregularly, partly because of intemperance and partly because of organic heart trouble, which caused his death in 1910. His insurance, $100, was mostly used for debts, and the funeral expenses were paid by a private agency. Later the family secured a benefit subscription of $75, which met current expenses for four months. Mrs. L. was very anemic and nervous as the result of poverty during her husband's life, and the children were also frail. She applied to the C. O. S. a month after his death, and it offered her a chance to go to the country to rest, leaving the children with relatives. This she refused to do, as the baby had marasmus and she was afraid to leave it. She was anxious to keep her home together, but was physically unable to work. She tried to rent one room but could not find a decent lodger. The family was moved to better surroundings, and the needed medical care was provided. A regular allowance of $7 a week was given by her relatives, the city and two private agencies which care for the children of sailors; the church also aided irregularly. This allowance provides for extra nourishment for Mrs. L. and the baby, who are now both much better. The doctor at the Milk Committee's depot states that the child's remarkable gain has been due to the careful way in which the mother carried out his instructions. As soon as Mrs. L. is physically able, she will return to her earlier occupation as restaurant cook, and the children will be placed in the nursery. The regular allowance will then probably be decreased.

No. 53.—Irish, aged thirty-six in 1909; children eight, six, four, two years. Mr. M., a pipe insulator earning $18 a week, died in 1909 after two years' illness following a stroke of apoplexy. During most of this period the family had been in

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the care of the C. O. S., savings having been exhausted soon after his sickness began. Help had been given by relatives, the church and the city, and efforts had been made to send Mr. M. to the almshouse hospital and later to the insane asylum. This plan failed, however, because of his objections and the family's indifference. At the time of his death Mrs. M. and the children were badly run down. Temporary care away from home was secured for several of them, including operations for removing adenoids and tonsils and for squinting. For the baby, who was tubercular, extra nourishment was provided under the supervision of the tuberculosis nurse until she was pronounced cured. A regular allowance of $3 a week was provided by the church and city, and some help was given by a private agency. The relatives gave occasional aid. Mrs. M.'s two brothers-in-law boarded with her, paying together $8.50 a week, but they left in December, 1909. She then started a paper route in which the boy of nine helps, earning about $3 weekly. Since this work takes her from home only two hours a day and is out of doors, the Society considers it a good occupation. The whole family, which was probably pre-tubercular, has gained greatly in health. The school nurse reports that the children are in school regularly. When the baby is old enough to go to kindergarten, the question of securing more remunerative work for Mrs. M. and its possible effect on her health will be considered. The regular allowance will be continued for some years.

No. 55.—Colored, aged thirty-three in 1901; children ten, eight, six, four, two years. Mr. N., a meat carver, died in 1901, leaving the family without resources. For three years before his death the C. O. S. had been interested, the city had aided occasionally, and Mrs. N. had at times supported the family when he was out of work. For six months after his death she earned enough to live on, but then applied to the city and was given coal and groceries. The Society promised to supplement the city's aid when necessary. The oldest child, who was a cripple, died in 1902. In 1903 the city gave $6 a month regularly, as Mrs. N. earned only $3.50 a week. This was continued until 1905, when she was earning $6.50 a week. During this period the family was moved to a better tenement and medical care was provided. The children were cared for in Mrs. N.'s absence by neighbors. A volunteer taught the older girl how to help with the housework and saw that the children were in school regularly. Mrs. N.'s work was irregular, sometimes day's work and sometimes cleaning buildings. At one time she had male lodgers. There was a report that she was immoral and the city refused relief, though there was no corroboration. The visitor and the church visitor believed that the story was untrue, but Mrs. N. on their advice gave up taking lodgers. She was then earning $6 a week and got on without relief except in clothing. She is respectable and hardworking, keeps her home neat, and is ambitious to have her children well educated. The second child, a girl, is going to the high school, having graduated from the grammar school with high honors—and as class poet! Mrs. N. has been practically self-supporting for the last four years.

No. 59.—Irish American, aged thirty-nine in 1904; children ten, nine, eight, six, four, two years. Mr. O., a laborer earning $12 a week, died of typhoid fever in 1904, leaving no resources. Three weeks later Mrs. O. applied for help to the city and $2 a week was given in groceries. A few weeks after that she applied to the C. O. S.

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"She was unwilling to accept charity beyond the city aid at first. Was helped out by friends and her sister for about a year." She did day's work, earning $5 to $6 a week, but as she found she could not support her family without more help, an additional regular allowance of $2.50 a week was organized from private sources. The children of school age attended regularly, as reported by their teachers, and seemed better disciplined than when they had been under their father's influence. Mrs. O.'s health suffered from overwork and from the results of an operation, so that additional relief was needed for a time. The two older girls, who stayed in school until they were fifteen years old, graduated from the grammar school, and the oldest then went to the trade school. She now earns $6 in a millinery shop, and the second, who has just graduated, is doing housework for the summer. The regular allowance has been discontinued, but the volunteer, who was deeply interested in the family, still sees them often.

No. 60.—Irish, aged forty-two in 1910; children eleven, ten, eight, six, four, one year. Mr. P. had been a teamster and watchman earning $8 to $11 a week. He was an intelligent, honest workman, but was unable to do heavy work because of heart trouble, and his wife had supplemented his earnings by doing day's work. For two years before his death the family had been known to the C. O. S. A former employer was paying the rent and giving Mrs. P. $8 a week, at first directly and later through the Society. Some additional relief was being given by a private agency, the city and the church. Mr. P. died in 1909, leaving $500 insurance, of which $175 was spent for the funeral and back bills. Because of the large amount remaining, relief was temporarily discontinued. When all of the remainder but $50 had been spent, the Society tried to get the former employer to resume the support of the family. She declined for a time, but has now agreed to pay the rent. In the meantime the city had agreed to give $2 a week regularly, and an interested individual and the church had aided irregularly. Mrs. P. has varicose veins and is unable to do steady or heavy work. She now earns $2 a week caring for a child, and takes in a little washing. One of the children, outside of school hours, is temporarily earning $1 a week and a home as nurse girl, and another is spending the summer with relatives. A volunteer visitor is interested. The family's health and home conditions seem satisfactory.

No. 61.—Irish, aged thirty-one in 1904; children four, three, under one year. Mr. Q., a freight handler earning $12 a week, died in 1904 of tuberculosis after five months' illness, during which the C. O. S. provided medical care and fellow workmen and a private agency aided. His wife, who was temporarily insane, was sent to a hospital just before his death, and his sister took the children. Eight months after his death Mrs. Q. was discharged from the hospital. A baby was born just before this but did not live long. She applied to the city and was referred by it to the Society. As Mrs. Q. drank spasmodically and had been mentally unbalanced (her mother had also been insane), it seemed wise not to re-establish the home. Mrs. Q. took a place at service, therefore, and the children remained with relatives. Part of the time she paid their board and later the state paid it. In 1908 she brought the children home, as her health had improved. She was then earning $6 a week at day's work, the children being cared for in a day nur-

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sery. A cousin lodging with her paid $1 a week, and the church was giving $1.50, so that no other relief was then given. When the lodger left, she was earning only $4.50, and the city began aiding, while the church continued its $1.50 and the Society gave occasional help. A volunteer visits and keeps watch over Mrs. Q.'s health. She says that she feels better while going out to do day's work, as it distracts her mind from her troubles. She had typhoid fever, and once had to go back to the hospital for the insane for three weeks. The children are in good condition and are now attending school regularly. The Society is supplementing Mrs. Q.'s earnings irregularly, and believes that help will be needed for two years longer.

No. 63.—Irish American, aged thirty-five in 1910; children twelve, eight, seven, four, one year. Mr. R. had been a porter in a saloon earning $9 a week. In 1908, when the C. O. S. first knew the family, Mrs. R. had tuberculosis. The Society arranged for her to go to a sanatorium, and Mr. R. paid her board. Soon after her return her husband developed tuberculosis and died in 1910 after a six-months' illness. The children were all examined and pronounced free from the disease. Mr. R.'s uncle, a priest, aided generously, as did the church. The insurance was $453, of which $150 was expended for the funeral and the remainder put in the bank. Mrs. R. deceived the Society as to this amount and also as to the fact that she was receiving $5 a week from her husband's uncle. She was nervous and melancholy and was an arrested case of tuberculosis, while two of her children were pre-tubercular. Plans were therefore made to remove the family to the country, where adequate care would still be provided. This plan was not carried out for five months, partly because of difficulty in finding suitable rooms and partly because of Mrs. R.'s vacillation. During this period the family received $6 a week from a private agency and the church. Finally a house was found and Mrs. R. was moved there at the expense of the private agency. The next day she moved back at her own expense. She seemed so unreliable that she was sent to a hospital for mental examination. No mental trouble was found; but there were still symptoms of tuberculosis and sanatorium care was recommended. The oldest child went to relatives, the next three to an institution, and the youngest was to be boarded in a family by a children's agency. The Society then discovered how much money the mother had in the bank and insisted that she was to pay board for the youngest child; whereupon she refused to go to the sanatorium and brought all the children home in spite of very effort to influence her. A month later she committed suicide. It was then learned that she had deposited $300 in the bank on the day of her death, and that she had been receiving $5 a week from her husband's uncle, besides the relief of $6 a week mentioned above. The oldest child was taken by relatives and the others were placed in private families by the parish priest.

No. 66.—Irish, aged thirty in 1910; children eight, six, four, one year. Mr. S., a blacksmith's helper, earned $18 a week, but his work was irregular because of intemperance. He died in 1910 of pneumonia; his insurance, $110, covered the cost of the funeral, some back rent and current expenses. Relatives helped, but at the end of the month the landlord referred the family to the C. O. S. Mrs. S. was nervous and sensitive and much run down; she was sent to a hospital for an opera-

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tion and later to a convalescent home. Three of the children were with relatives and the baby remained at home with Mrs. S.'s mother, who lived with her. The rent, $10 a month, was paid by a private society and other relief was given as necessity arose. On Mrs. S.'s return, the family was moved to a better tenement. The two older children were sent for the summer to Mrs. S.'s relatives. With the cooperation of the relatives, a plan was made to move the family to a suburb where a brother lived, but Mrs. S., at first enthusiastic, finally refused to go because, as she said, she feared she could not keep on good terms with her brother. In the meantime generous relief was given by the church and a private society, as Mrs. S. was unable to work. A niece, when out of work, lived with her at times. Later, when Mrs. S. was strong enough to do some work, she had difficulty in securing work that she could do and became much discouraged. Suddenly she deserted her children, following to Ireland a man with whom she had become infatuated. The relatives kept the family together for four weeks, but at the end of that time were arranging with the Society to break up the home, when Mrs. S. returned. She married the man soon after.

No. 69.—American, aged twenty-one in 1909; children three, two years and one born two months after application. Mr. T., a transfer agent earning $15 a week, died of tuberculosis in 1909, leaving his wife expecting confinement within two months. He had been totally incapacitated for only a month before his death, but had previously been working irregularly. During the last month the C. O. S. had been interested and relatives had been giving living quarters rent free and other assistance. This help was continued after Mr. T.'s death. When Mrs. T. had recovered from her confinement she went back to her occupation before her marriage, working as a clerk at from $5 to $6 per week. The relatives still pay the rent, and the church gives $2 a week in groceries. Medical care was provided during her confinement and a little relief is being given by a private society as necessary, but she has been reluctant to accept aid. The mother-in-law lives with Mrs. T. and cares for the older children while their mother works. The baby is being cared for temporarily by the maternal grandparents. Its mother is nervously run down, and the Society plans to find easier work which will permit her to spend more time with her family. A volunteer visitor is watching over her health, and sees her often.

No. 77.—Irish, aged thirty-three in 1909; children eleven, ten, eight, seven, five, three, two, under one year. Mr. U. was a laborer earning $10 a week, but was often out of work and was intemperate. For seven years before his death the C. O. S. had been interested, and the city had aided occasionally. Mrs. U. was untidy and the children were not well cared for. At one time the family was referred to the Society for the Prevention of Cruelty to Children, who found conditions bad but not bad enough to warrant taking the children. Mr. U. died in 1909 of pneumonia, leaving only an insurance of $177, which paid for the funeral. The church and the city helped at the time of his death. Two weeks later a physician referred the family to the Society. As Mrs. U. was delicate, a regular allowance of $3.50 a week from the church and the city was arranged for, with extra relief from a private individual at times of sickness. She earns $4 a week cleaning. Her sister lives next door and usually cares for the children in her absence. A volunteer visits the fam-

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ily and sees that the children are in school regularly. Mrs. U.'s health is better now, and her habits and her care of the children are much improved since her husband's death. She is not strong enough, however, to do much work, and the regular allowance is to be increased to $7 a week.

No. 79.—Irish, aged thirty-nine in 1909; children six, four, one year. Mr. V., an iron moulder, died of sunstroke in 1908. He left his family without financial resources, so they went to live with his brother. Five months later Mrs. V. applied to the city and was advised to place the children in an institution. This she refused to do, and intermittent relief was given. In 1909 Mrs. V., having left her brother-in-law's home, was referred by the district nurse to the C. O. S. The city was then giving $2 a week in groceries. Mrs. V. was earning about $5 a week cleaning cars, and her mother cared for the children in her absence. A volunteer visitor was appointed and clothing given. The grandmother is said to drink, however, and to neglect the children, and the city, while investigating this question, is withholding relief. The visitor continues her interest and supervision, and the children are in good health.

No. 80.—Irish, aged thirty-four in 1910; children nine, seven, six, four, one year. Mr. W., a postman earning $25 a week, died suddenly of pneumonia in 1910. His insurance, and money given by people on his route, was $2,000, of which $500 paid the funeral expenses, back bills, etc., and the remainder was put in the bank. Mrs. W.'s friends, finding that she was using this money up very fast, referred her to the C. O. S. As her health was not good and the doctor said that she was not able to work, no effort was made to secure her any employment except a little church sewing. Some of the time she has had a lodger who paid her $8 a month. An individual interested by the Society agreed to give her $3 a week on condition that she draw from the bank only $6 weekly. This plan is still being carried out and it is hoped that in this way she can be tided over until the family becomes self-supporting. As Mrs. W. is extravagant, she has been asked to keep an account of her expenditures and a volunteer advises with her about them.

No. 81.—American, aged thirty in 1909; children six, four, two, under one year. Mr. Y. was a superintendent in a navy yard earning $25 a week. He died of diphtheria in 1908 after five months' illness. During that time Mrs. Y. had had two lodgers, neighbors had given $85, and a former employer and relatives had helped. Mrs. Y. saved $300 from the insurance, so that relief was not needed when she first applied to the C. O. S. She began to make paper flowers at home and to take in washing. She proved to have tuberculosis, however. Unsuccessful efforts were made to get the relatives to take the children, who were finally put in institutions. The Society arranged for her to go to the day camp, but a former employer had her sent to a private sanatorium, where she paid her board from the insurance money. When she left there she went to service in the country for nine months. Later she set up her home again, the baby being left with her sister, however, who still cares for it. She had $200 left from the insurance. With this as capital she tried taking lodgers, but as she was not a good business woman, she was imposed upon and lost money. Owing to this and to her very nervous condition, the lodging

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house was soon given up. Mrs. Y. now does no work except to care for her home. She receives milk and a regular allowance of $7 a week, which will be continued for at least three years. Another sister, a widow, and her child live with the family, the former adding to the general fund her earnings of $5 to $10 a week. The volunteer who visits every week has won Mrs. Y.'s confidence. She reports that the children are attending school regularly. Mrs. Y.'s health has on the whole improved, and the family is doing well.

No. 86.—American, aged about twenty-five in 1909; children two and under one year. Mr. A. had never been strong but worked regularly when able, earning $12 a week. He died in 1909, his wife expecting confinement in three months. She received $331 insurance, from which she spent about $150 for the funeral, and paid seven months' back rent. Three weeks later she applied to a private agency, which refused relief at the time because of the insurance. Immediately after the baby was born, the C. O. S. became interested. The family was then being helped to the extent of $2 to $3 a week by the city and the St. Vincent de Paul Society. Mrs. A. was nervous and hysterical and had varicose veins. She had little sense of truthfulness or economy, spent money given her foolishly, and could with difficulty be persuaded to make sensible plans. Practically her only income aside from the relief given to her was from two lodgers, who paid her $4 a week, though the city suspected that she had some money in the bank left from savings before her marriage. She had a relative in a near-by city who, the city visitor felt, should care for her, and would be more likely to do so if the family were left in his care. As he and the St. Vincent de Paul Society were both in close touch, the Society left the family to them. At one time Mrs. A. went to another city, but was sent back by a priest, and conditions are now as they were at the start.

No. 90.—Colored, aged thirty in 1904; children ten, five, three, one, under one year. Mr. B., who worked in a coal yard, died in 1904 as the result of exposure in the winter. Of his insurance of $125, $70 was spent for the funeral, $6 for a doctor's bill and some for clothing. Mrs. B.'s brother lodged with her and, with his help and the remainder of the insurance, the family got along for a month, when she applied to the city. Soon after this the C. O. S. became interested, and for a time relief was given by a private agency. The three-year-old child died about that time, and the youngest baby late in the year. Mrs. B. was neurasthenic, lacked energy, and expected to be supported by charity, as did her sister who lived with her. It was decided therefore to provide medical care, but otherwise to put her on her own resources so that she might be obliged to do more work. She has had two lodgers, her brother and one other, who pay her $3.50 a week, but she has usually earned not more than $1 a week in addition. The children have not received much care in her absence, though the sister has watched over them. The brother who lived with her was arrested on the complaint of a girl whom he had married and then deserted. He no longer lives with Mrs. B. but occasionally sends her some money. The sister finally took a place in a family at $4 a week and helps a little. Mrs. B. is better physically, most of her ill health, according to the doctor's statement, having been imaginary. The oldest girl proved wayward and is now being boarded in a family under the supervision of a children's agency, the mother paying her board. She

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will stay there until she is old enough to work. The fourth child, now seven years old, has general tuberculosis; she is incurable and is in an institution. The only child now at home is strong and seems to be improving morally through the discipline of school. The material relief recorded was $55.

No. 91.—English, aged thirty-three in 1909; children seven, five, four, three years. Mr. C. was an attendant; he worked irregularly and was said to be lazy. In 1904, 1906, 1907, and September, 1909, the children had been cared for in a temporary home for children. A month later Mrs. C. again applied to this home and was referred by it to the C. O. S. Mr. C. was then in the hospital suffering from cancer and tuberculosis. The Society was doubtful about his wife's morality, but the evidence was not clear enough at that time to justify court action or the withholding of relief to force the break-up of the home. She was willing, however, to part with the two younger children and they were placed out by a children's society.* The next month Mr. C. died, leaving the family without resources, except $50 given by a firm by which he had been employed. The two younger children were still boarded out, Mrs. C. paying $2 a week toward their board. Two dollars a week in groceries was given by a private agency, and some additional groceries and coal by the church. The church visitor saw Mrs. C. often, and all the agencies interested helped her to secure work. She at times earned as much as $7 a week, but this work was not regular and neither she nor the church visitor felt that she could get on without relief. In 1910 she went to the hospital suffering with peritonitis and uterine trouble and from there she was sent to the country, the children being cared for by children's societies.

No. 97.—Italian, aged twenty-six in 1909; children ten, eight, two and one born three months after application. Mr. D., a barber earning $12 a week, died of pneumonia in 1909 after a brief illness. There was no insurance, but a collection was taken to pay for the funeral, and Mrs. D. went to live with her brother. She was then expecting confinement in five months. Two months later she applied to the C. O. S. Until after her confinement the children were placed in a church home. Later she returned to the hospital for an operation, then went to a convalescent home; the baby was boarded first by a children's society and afterward by the city, and the other children were cared for by relatives and in a church home. She returned to her brother with all the children but the baby. Her brother's income was inadequate to support them all, and as she claimed that the relatives were abusive she found a separate tenement and went to work in a laundry at $4.50 a week. The two-year-old child was cared for in a nursery. The aid given—$6 a month rent, $4 a month groceries—was planned in co-operation with the Italian priest, who knew Mrs. D. well and felt that she was lazy and tended to "lie back" on others. She did not work regularly, and an employer said that she was so lazy and inefficient that he would not take her back. She was not in good physical condition, but treatment was provided and later the doctor said she was quite able to work. The old conditions did not improve even when Mrs. D. was given a chance to stay at home from work. The children became unmanageable, the home was

* After the date of the schedule (1910), clear proof of Mrs. C.'s immorality was obtained and her two older children were taken from her.

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very untidy, and the attendance officer and teachers reported that they attended school irregularly. Finally they became so demoralized and Mrs. D. so insolent and lazy that the Italian priest, after making great efforts to better conditions, threatened to take her children away. She then married a thrifty young Italian who will care for her and her children. The friendly visitor, who speaks Italian, continues her interest. Mrs. D. seems fond of her children and may learn, despite her former indolence.

No. 98.—American, aged twenty-four in 1910; children five, four, two and one born four months after application. In 1910 Mr. E. committed suicide, being unable to find work and having exhausted his savings. The insurance, $100, paid the funeral expenses, but beyond that Mrs. E. had no resources and she applied at once to the C. O. S. She worked only a short time, for she was expecting confinement. The church was at first unwilling to aid, but the Society obtained from an interested individual a regular allowance of $5 a week, and another private agency paid her rent. She kept a careful account of all the money expended and was advised about better feeding of the children. While she went to the hospital for her confinement, a cousin cared for the children. She then went to work in a restaurant, earning $3.50 a week, and her mother, who had recently moved into the neighborhood, cared for the children in her absence (from 10 A. M. to 3 P. M.). Her rent is still paid by the private agency, and the church gives $2 a week in groceries, but the cash allowance was decreased and has now stopped. The family are in better health than formerly. The aid will be continued for some time, for Mrs. E., though strong, cannot wisely leave home much of the time, as the children need careful training.

SECOND CITY

No. 102.—American, age not stated; children ten, eight, four, one year in 1907. Mr. F. was an iceman earning $9 in the winter and $14 in the summer. He was injured while working on an ice wagon and died in 1907, two years later. His suit for damages lapsed and the widow received only $150 insurance. She and the children then went to live with relatives, but as the home was too crowded, she applied to the C. O. S. a month later for aid in establishing her own home. She was robust and apparently able to earn enough to support the family. Her plan was approved, the Society promising rent for a month on condition that she take no male boarders. The Society paid her rent, in fact, for several months and gave occasional help in food. Relief was also obtained from an agency for the relief of widows and she was given work in a charitable laundry. She finally obtained a position at folding sheet music at $6 a week, her relatives and neighbors caring for the children in her absence. At first Mrs. F. was responsive to the Society's efforts and was interested in keeping her family together. Gradually, however, the condition in the home became less satisfactory. The children showed evidences of neglect; they were often dirty, as was the home, and were allowed to run the streets. Mrs. F. was suspected also of being too intimate with a young man who was apparently lodging with her. The relatives said that she was beyond their influence, and she did not respond to any efforts to better conditions in her home. At last, the Society for the Prevention of Cruelty to Children was asked to force her to dismiss the young man or, if

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necessary, to remove the children. That society brought Mrs. F. into the juvenile court and, after keeping her on parole for some months, the court decided that she might keep the children. The Society for the Prevention of Cruelty to Children then reported that conditions were satisfactory, and the family was left in its care. The material relief recorded was $71.

No. 108.—American, aged twenty-four in 1908; children six, three, one year. Mr. G., who was a driver, died of stomach trouble in 1908, leaving no insurance and but small savings. For six months before his death the family had been aided by the C. O. S. and the widow turned immediately to that Society for help and advice. Her father and mother were living with her, both being at that time without employment. She was given some assistance by the Society and by an agency for the relief of widows, and with the help of the former secured work in a factory, earning from $2 to $6 a week. Her father also secured work and her mother later went out to service. Up to that time the grandmother had cared for the children while their mother was at work. The family was for a time self-supporting. Nine months later, when the father lost his position and Mrs. G.'s work was very slack, she decided to commit the children to an institution. The Society disapproved of this plan and offered to give $2 a week and tickets for work in a woodyard to her father until he should get work again, and to arrange for her to put the children in a day nursery. Mrs. G. refused to accept this plan and, contrary to the advice of the Society, placed two of the children in an institution. The material relief recorded was $48.

No. 109.—Irish, aged thirty-two in 1898; children five, three, two years. Mr. I., a laborer, earning $2 a day, died suddenly in 1895. He left no insurance, but his employer paid the funeral expenses and gave Mrs. I. $35. The man had been intemperate and had worked irregularly. For the year preceding his death, when he was ill, and at intervals when he was out of work, the family had had temporary relief from the church and the C. O. S. Immediately after his death Mrs. I. placed her two older children in an institution and went to live with friends, planning to support herself and the baby by day's work. Two years later a private charitable agency to which she applied gave her $.50 worth of groceries and sent her to a work room where she could earn $.50 a day and get her noon meal. Six months later, in 1898, she applied to the C. O. S. for coal. She was still living with friends, paying but $4 a month rent and receiving $.75 worth of groceries every week from the church. The Society felt that she should be able to support herself and the baby and refused relief. She applied several times to other agencies but only clothing was given. For eight years she has supported herself, but recently, when ill and fearing dispossession, she wrote to the editor of a daily paper for help. She had put the baby in an institution; the oldest child—a boy of working age—had been discharged from the institution in which he had been placed, but had failed to assume her support, had threatened to enlist and had finally disappeared; and the second child was in a hospital for tuberculosis of the skin. It was reported then that Mrs. I. was drinking and unreliable. She was in bad physical condition, due probably in part to intemperance, and was, therefore, offered institutional care until her health improves. This she has so far refused. The material relief recorded was under $1.

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No. 128.—American, aged thirty-three in 1905; children twelve, ten, nine, seven, six, four, three, under one year. At time of her husband's death in 1905, Mrs. J. was expecting confinement within a month, and applied immediately to an agency for the relief of widows. A hospital said that the swelling of the joints from which she was suffering was tubercular, but a physician of her own denied this. The baby was born a month after her husband's death, and during the winter $4 a month was given by the widows' agency. When the family was referred to the C. O. S., the following summer, six of the children had been placed with relatives or in institutions, and a priest was preparing to commit the other two. Mrs. J. refused the sanitarium care that she needed. Her own plan was to continue to keep three male lodgers; she also had the promise of her nieces that they would board with her. At this point treatment was discontinued.

In 1908 the family was again referred as needing help. Mrs. J. was tuberculous but was doing night cleaning from midnight to 8 A. M. She was receiving about $3 a month from the widows' agency; one child was still in an institution but the other seven were at home. The oldest was out of work and those of school age were attending school irregularly. Their mother refused a change of work, with easier hours, but three months later, without the Society's knowledge, the home was broken up suddenly and Mrs. J. was in a surgical ward for rupture. Country relatives took the children and also the mother when she left the hospital. Treatment was again discontinued.

When three months after this it was learned that Mrs. J. had re-established her home and had begun night cleaning again, a determined effort was made to persuade her to accept hospital care. After re-examination and a diagnosis of second-stage tuberculosis, she consented to enter a hospital; the children were committed or placed with friends, the furniture stored, and the promise given her that her home would be re-established upon a doctor's certificate that it was safe to do so. She died in the hospital. Four of the children are now provided for in institutions, one is with relatives and three are with friends. The material relief recorded was $7.87.

No. 129.—Irish, aged thirty-four in 1902; children seven, five, four, three, under one year. Mr. J. was a watchman and earned $9 a week. For a year or two before his death, in 1902, the family had been living in another city, where they had been assisted by the local C. O. S. His insurance went to pay debts and to supply living expenses for three weeks. Mrs. J. then went to a hospital suffering from heart trouble, and the children were placed in an institution. At the end of two months she decided that she could support her family, so she established her home in the city where she later was under treatment by the C. O. S. She found no work, and as her only income was $1.50 paid by her brother for a room, she applied to the church, which gave groceries weekly. She later asked the city to commit her children and in this way the family came to the attention of the C. O. S. At that time it was recorded that she feared "organic heart trouble." There is no record on the schedule that an examination was made then by a physician, but six months later a specialist stated that she had a "nervous" heart which could be corrected by rest, freedom from worry and sufficient nourishment.

At first she appeared willing to work, and as her brother boarded with her and her sisters were interested, it was thought that she could keep the home together.

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An active friendly visitor was assigned and Mrs. J. was to take training in a charitable laundry. The church continued sending weekly groceries, an agency for the relief of widows granted a weekly allowance of $1.25 and irregular aid was given by the Society when necessary. Co-operating agencies found her impudent, however, and unwilling to take advice about the care of her children, who were continually suffering from filth diseases and running the streets. At different times they were cared for by the day nursery, by neighbors, or by an old woman employed for the purpose. The matron of the laundry found Mrs. J. slipshod and slow in her work. Her own sisters felt that she could never keep a decent home. She had repeatedly told them that she could get on all right if a certain thing were done for her, but when it was done, everything was as bad as before. She pawned everything that was given her.

As she was discouraged and the children were so badly cared for, the Society approved the commitment of two of them five months after her application. Mrs. J. took them out again the first of the next month and put them in again on the 23d. She changed her mind about the children constantly, acting without the advice and often against the judgment of the Society. A year later a definite effort was made to keep the family together, which would have succeeded had Mrs. J. been in earnest. Her sisters paid the rent for months, the Society started her in excellent quarters, supplying work ($30 a month, family wash) in addition to the regular weekly allowance already given. She fell behind, however, slighted her work, and quarrelled with the brother who boarded with her so that he left, and the children were returned to the institution. In a few months she insisted on attempting once more the support of all the children. Considerable work was found for her and aid was solicited from the church, the relatives having withdrawn help because she had brought the boys home. She could not manage to make ends meet and in a month two children were recommitted. When a year later she fell ill with gastritis, necessitating hospital care, all the children were committed. In less than three years, having apparently quite recovered, she was re-established in her home with three children, taking her two brothers to board. Laundry work was given, food was supplied, and when she and one brother lost work, one month's rent was paid. The Society and the church refused further aid, as her sister stated that the woman seldom worked, and was looking to others for support.

No. 132.—Irish, aged thirty-eight in 1908; children eleven, nine, three, one year. Mr. K. had earned $40 a month as janitor of a library. He died in 1908, and his insurance just covered the funeral expenses. Mrs. K. immediately applied for help to the church, which gave her $1.50 a week in groceries and has continued that aid up to the present time. Six weeks after her husband's death she applied to the C. O. S. She had secured scrubbing in a library at $9 a week; the two older children attended a parochial school, and the two younger ones were placed in a day nursery. A regular allowance of $4 a month was given her during the winter by an agency for the relief of widows, making the total income, including relief, $11.50 a week. Her rent was $16 a month, but a young couple lodging with her paid half of it. The Society believed that she had unacknowledged resources, as she refused suggestions about work during the summer when the work in the library ceased. During the first winter she was visited by a volunteer connected with the Society but did not respond to friendly interest. Her health, which was not very good at

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the time of application, has improved; her home is comfortable and her children well cared for.

No. 134.—Irish, aged forty in 1907; children thirteen, ten, eight, seven, five, three, two years. Mr. L. had been employed in a brewery and died of tuberculosis in 1906. From a benefit given by his fellow employes the widow received $50 and the funeral expenses. When she applied to the C. O. S. a year later she had an income of $5 a week as cleaner (three hours a night) and $2 from a lodger. The Society recommended her to an agency for the relief of widows (which gave her a regular allowance during the winter of $1.25 a week), and to a church for church sewing. As she was rarely absent from home in the daytime, no special provision was made for the care of the children.

Fearing that Mrs. L. had tuberculosis, the Society urged her to be examined, but she refused. She did try, however, to save her strength, and at the present time is in no worse condition than when first known. She refused country outings for the children. For a year the family was visited by a volunteer. Later the Board of Health reported that the oldest child had had tuberculosis, had been in a sanatorium for several months and was still attending the clinic. The Society offered the girl a place at service in the country, but this she refused and is now working as cash girl in a department store. The next girl will soon get her working papers and will then go to work in the same store. The family's standard of living before Mr. L.'s death has been maintained; the oldest child was kept in school one or two terms after she reached working age, and the children seem well cared for. The Society felt that the family had resources that they did not acknowledge.

No. 139.—Hungarian, aged twenty-eight in 1909; children, six, five, two, twins under one year. Mr. M., who was a stableman earning $7 to $8 a week, died in 1909 of enlargement of the heart after a year's illness. During this time a day nursery had helped and the C. O. S. had given relief for a month, the family being under care at the time of his death. The insurance, $118, just paid the funeral expenses. Mrs. M. seemed run down from overwork and the children frail. The Society decided to procure a regular weekly allowance for her and to watch over her health and her expenditures. A regular allowance of $6.85 a week was granted by another private agency, Mrs. M. did day's work four days a week, earning about $5, and later did laundry work at home. Her health was improved by the special nourishment provided, the matron of the day nursery was much interested in her and a volunteer also visited her from the agency granting the allowance. She has just had an illegitimate child. The Society had suspected her condition some months before the child was born, but, as the woman denied it and was in frail health, the regular allowance was continued until it was proved. With the co-operation of the church the Society has forced the man to marry her. Relief has been discontinued.

No. 145.—Hungarian, aged thirty-four in 1896; children eight, seven, five, three, one year. The family applied to the C. O. S. nine months after Mr. N.'s death in 1895, having lived on the insurance of $50 and the woman's small earnings, with help from relatives. Mrs. N. was given laundry work and earned $2 to $3 a week, the children being cared for in her absence in a nursery or by neighbors.

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Another agency, at the request of the Society, gave coal occasionally and a regular allowance of $3 a month during one winter. The church and Mrs. N.'s brother also aided. In 1897 she committed the second and the fourth child to an institution "to relieve her of their support," where they remained for three years. The oldest, a girl, developed tuberculosis and was sent to a sanatorium. Later, the youngest child also developed the disease and was accepted by the same institution. The Society asked the church to provide the girl's outfit, but decided that the income was sufficient for the regular family expenses. The record implies that the oldest child's ill health was due in part to overwork when, during an illness of her mother's, she cared for the home, and also to lack of proper feeding. The second child is a hunchback. Mrs. N. no longer works, as three children earn enough to support the family. The home is well kept and Mrs. N. maintains the good standards that she has managed to preserve through years of hard struggle. The family's church stands ready to extend any necessary relief and may be counted on to advise in emergencies.

No. 158.—Finn, aged twenty-six in 1909; children five, four, one year. Mr. O., who died in 1909, had no insurance and relatives paid the funeral expenses. In the six months between his death and her application to the C. O. S., the woman had supported herself and the children by taking lodgers and doing day's work. She had hernia, and the Society advised her to commit her two younger children, since they believed that her health was suffering from the care of them. She applied to the city, but commitment was refused because Mrs. O. stated that she would rather accept private charity than be separated from her children. She had two male lodgers, one her brother-in-law, each of whom paid $1.50 a week. There are prosperous looking relatives who say that they aid all that they are able. The Society decided that, under the circumstances, no charitable relief was needed and treatment was discontinued. The amount of the relief received was not recorded.

No. 162.—Italian, aged thirty-three in 1906; children eleven, seven, five, two, under one year. Mr. P., who was an umbrella-mender earning $1 to $2 a day, died very suddenly in 1906 of blood poisoning in his hand. His savings of $100 were exhausted by the expenses of his illness. As he was behind in his dues his widow received no regular death benefit from the Italian Society to which he belonged, although it paid his funeral expenses. For two months, relatives and neighbors contributed to her support but could not continue this help. Mrs. P. then applied to the city for aid and was referred to the C. O. S. A baby was born a week before this application and Mrs. P. was still weak. She was not tidy or clean, was dependent and suspected of not being frank. A relative promised to pay the rent, but even with this help Mrs. P. was believed incapable of earning sufficient to meet all the other expenses to support herself and five children, and she was accordingly urged to commit three of them and to do day's work. Emergent relief was given and stopped later when she refused to commit the three children. She refused to put the children in the nursery and kept the two older ones home from school to care for the others. She managed to struggle along for ten months and then applied to another organization which gave her food off and on for three months and advised her to commit the children, discontinuing relief when she again refused. Later she

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applied to still another organization and was referred to the Society. She was "found to be in a miserable condition, earning $.16 a day in a factory." She apparently had other resources and again refused to commit any of the children. In three months she asked for help, being ready to agree to the Society's plan, and the commitment of the third and of the fourth child was arranged for. She complained of backache and stomach trouble, and was given a card to the dispensary. Entries in the record near the end of the four years of treatment indicate that the church and a settlement, as well as the Society, found Mrs. P. impudent, neglectful of the children and inclined to beg. The Society did not consider her able to keep a fit home for the children. The material relief recorded is $9.

No. 164.—Irish, aged thirty-six in 1908; children seven, four, three, under one year. Mr. Q., who could earn $20 a week, had worked irregularly because of intemperance and died in 1907 as the result of injuries received in a saloon fight. His widow received $600 from insurance and death benefits, and placed in the bank what was left after an extravagant funeral. For two months she "managed" on temporary help from the church and her earnings, $6 a week from washing done at home. She was then referred to the C. O. S. by the oldest child's teacher, was found in undesirable rooms and run down from overwork. She was quarrelsome, aggressive and untidy and was said to be intemperate. The Society gave food and offered to pay moving expenses and a month's rent in better quarters. Mrs. Q. could not decide where to live, and finally chose rooms disapproved by the Society. A card was given to the hospital for the third child, who was suffering from flat foot. The Society then learned for the first time that Mrs. Q. had a bank account, referred her to the church and otherwise left her to her own resources. A year and a half later she was again referred to the Society for help. One month's rent was paid, food and medicine were given and the church was asked to help. Mrs. Q., who was in a very nervous condition, was sent to a doctor and was offered two weeks' rest in a convalescent home, which she refused. She also refused the offer of weekly sewing at home and free advertisements for work; she returned a gift of a washing machine. When she asked for coal she was referred to the church. She has proved throughout unwilling to co-operate and indifferent to plans for improving the children's health. They are not very strong, but Mrs. Q. seems to be quite well again. The material relief recorded was $18.

No. 179.—Irish, aged thirty-six in 1909; children seven, six, five, three, two years and one born after application. In 1909, Mr. R., a fireman in a hospital, was overcome by the fumes from a gas tank while at work and died instantly. Mrs. R. was then expecting confinement within two months. The insurance of $1,000 had lapsed, but fellow employes gave $200, which paid funeral expenses, back debts and temporary living expenses. Mrs. R. also had an income of $44 a month from two male boarders. Just before her confinement she applied to the C. O. S. Rent was paid, the services of a doctor were secured and an infant's outfit purchased. Medical care was also provided for the second child, who is lame, and for the youngest, who has a form of paralysis. The Fireman's Union refused to pay any death benefit, as the man had been behind in his dues, and Mrs. R. was referred to the Legal Aid Society for advice; the question of the liability of the hospital was also looked

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into. The latter voluntarily decided to give Mrs. R. an annuity of $300 to begin six months after her husband's death and continue as long as she remained a widow. As she was able to live comfortably on this annuity and the income from her boarders, treatment was discontinued. During this period a niece, eleven years old, had come from Ireland to live with the family. The material relief recorded was $31.66.

No. 182.—Irish, aged thirty-eight in 1910; children seven, five, two, under one year. The family were under the care of the C. O. S. at the time of Mr. S.'s death in 1910. He had been a driver earning $15 a week, and died of tuberculosis after two months' illness, during which the relatives assisted. The insurance, $250, went for funeral expenses and debts. Mrs. S. was very depressed and wished to commit her three older children to an institution and take a place at service with the baby. The Society offered her a regular allowance of $10 a week, however, for six months, during which she was to be taught cooking by a trained dietitian, who would also supervise her expenditures. It was assumed that at the end of that time she and the Society could more wisely decide on a longer plan.* This temporary plan is being carried out. Mrs. S. and the children were examined for tuberculosis after the man's death and were pronounced free from the disease. They have since improved in health.

No. 186.—Irish, aged thirty-nine in 1909; children eleven, ten, eight, six, four, two years and one born after application. Mr. T., a laborer regularly employed at $12 a week, died in 1909 as the result of an operation, leaving no insurance or benefits. Mrs. T. was then expecting confinement within a month. During the man's illness the family lived on $50, contributed by fellow employes, $15 from Mrs. T.'s sister, and $1 worth of groceries weekly from the church. Immediately after his death the family applied to the C. O. S. General assistance was given until after the baby was born. A cousin came to board with Mrs. T., paying $5 a week, the Society gave $3 a week, her church $.75 a week and the sister $10 a month, Mrs. T., if possible, to do three days' work each week at home. The employer was interviewed and promised to contribute a regular allowance of $3 a week and refunded to the Society the money previously used for the family. The cousin has since married, but Mrs. T. has secured a position as janitress and does about three half-day's work, bringing her in $5 a week aside from relief. She and the children are gaining in strength and conditions in the home are satisfactory. The regular allowance will be continued until the oldest child can work.

No. 195.—Swiss, aged thirty-two in 1905; children six, four, three years. Mr. U., a watchman, died in 1905 as a result of an accident on the cars caused by his own negligence. There was no insurance, but the company paid the family $300, which was used for the funeral, doctor's bills and debts. When the widow applied to the

* The longer plan agreed upon after 1910 was that Mrs. S. was to keep her children with her; but she voluntarily gave up a part of the allowance, preferring to work away from home (hours 8 to 4.30) for a dollar a day, and to receive an allowance of $19 a month instead of $40. Once, when one of the children was sick, she returned to the $40 basis, but went back to work again later, because she felt much better when working.

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C. O. S. four months later, she had free rent through her position as janitress and was doing laundry work at home. She was not strong and temporary relief was given by the Society and the church. Later an agency for the relief of widows gave a regular allowance of $2 a month and milk. Mrs. U. earned $3 to $4 a week, the children being placed in a nursery during her absence until they were old enough to go to school. Her health and spirits have improved and the children are reported as healthy, doing well in school and well-mannered.

No. 196.—Hungarian, aged twenty-eight in 1904; children four, two, under one year. Mr. V., who had earned $10 to $12 a week, died in 1904 from tuberculosis after a short illness. The insurance of $150 was used for the funeral expenses, and for the next six months Mrs. V. was dependent on her own earnings and some help from her husband's relatives. She then applied to the C. O. S., which found her melancholy and in a nervous condition. It referred her to her church, and they agreed to care for the family. Later, however, the church ceased helping, nor had it ever given adequate aid. The Society then gave her two quarts of milk daily and relief in groceries and fuel. Mrs. V. earned from $6 to $7 a week washing. The children of school age went to the nursery for dinner and after school hours. Mrs. V. has improved in health, though she is still melancholy. The relief will be continued until the oldest child is of working age.

No. 199.—Bohemian, aged thirty in 1902; children five, two, under one year. Mr. W., who died in 1902, was a janitor and is said to have been a gambler and a drunkard. He left no insurance and, in the four months before application to the C. O. S., the family had been supported by relief from relatives, a little help from a Bohemian lodge, and a small amount which Mrs. W. earned. She was far from strong and the Society obtained for her a regular allowance of $5 a month; also some help from the church. This allowance was continued for eight years; it was then reduced to $3 a month, as Mrs. W.'s earning power had increased, and has been continued up to the present time. She now earns about $7 a week doing day's work and office cleaning, the children being cared for by relatives in her absence. During these years Mrs. W.'s health has improved, although she has had to guard against developing tuberculosis. The youngest child has heart trouble and is very delicate. Since 1907, a volunteer visitor has kept in close touch with the family. She has watched over the health of each member, having them examined by her own physician, and providing milk for the children through the district office. The children are well trained and attend school regularly.

No. 206.—Irish, aged thirty in 1905; children nine, six, two, under one year. The only resource at the time of Mr. Y.'s death in 1905 was $50 insurance, so the family immediately applied to the C. O. S. for help. Relief in food and rent was given. An agency for the relief of widows also was asked to help and the church provided $1 a week. Mrs. Y. had heart and kidney trouble at the time of her application, but medical care was given; she is now much better and able to work every day. She earns $6 a week at day's work, the children being in a day nursery or at school. Relief to the amount of $277 has been given in five years. In May, 1910, work was secured for the oldest boy at $3.50, and hereafter relief will be given only as may prove necessary.

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No. 207.—Irish, aged thirty-eight in 1908; children ten, seven, four, two, under one year. Mr. A., a laborer earning $10 a week, died of pneumonia in 1907 after a brief illness. Mrs. A. was then expecting confinement in three months. Of the $250 insurance, $150 was spent for the funeral and the remainder was husbanded, lasting for two years. Six weeks after her husband's death, Mrs. A. applied for help to an agency for the relief of widows, which has given her a regular allowance of $5 a month during the winter for about two years. The next month after her baby was born she applied to the C. O. S., which obtained work for her, and arranged for an old woman to live with her and care for the children during her absence in return for her board. Coal was given and a private individual interested by the Society gave additional relief when needed. Mrs. A. does office cleaning and also some laundry work at home, which averages about two hours a day. She earns $7 to $8 a week. Her health is not so good as it was, however, as she is at present suffering from flat foot. The children are well and have good school records. The family is being visited by a volunteer. Supplementary aid will be continued until the oldest child gets his employment certificate.

No. 214.—German, aged thirty-one in 1903; children twelve, ten, five, one year and one born after application. Mr. B., a longshoreman earning $12 a week, had been intemperate; the family had lived in an undesirable part of town in a crowded tenement. Four years before his death in 1903 it had received some temporary help from a private agency. The man developed tuberculosis and, two weeks before his death, the family applied to the C. O. S., which gave temporary assistance. Mrs. B. was then expecting confinement in five months. Of his insurance of $75, $55 was spent for the funeral and the remainder went for current expenses. The two older boys worked during the holidays and neighbors gave some food. Mrs. B. was a calm, practical person who had given her children good care. Her general health was poor, probably because of insufficient food, and she had lost the sight of her right eye as the result of an injury. Aid was given as needed and church sewing to do in the home until she went to the hospital for her confinement, leaving the children in the care of relatives. On her return, a plan was made to pay her rent and give her a regular allowance of $2 a week, with an additional grant, from an agency for the relief of widows, of $5 a month during the winter. It was arranged that a nurse should supervise the health of the children. This plan was carried out, the church helping to pay the rent, sending a friendly visitor and providing the woman with sewing to do at home. Soon afterward the oldest child had meningitis, was sent to a hospital and later to the country for several months. Glasses were obtained for the next child. In 1905, the regular allowance was increased to $3 a week, as Mrs. B. was not well. In 1907, it was decreased to $2, as the oldest boy was then earning $4 a week. Since then the relief has been gradually decreased as the earning capacity of the family has increased. At present the oldest two boys are at work earning $7 and $6 per week, and Mrs. B. earns $6 doing day's work four days a week. A brother lived with her for a year and a half, paying $5 a week board, but he has now married. She is much more robust and cheerful. The third child goes to a clinic for exercises to cure a slight curvature of the spine. The family has moved into a good locality where their home has four bright rooms. Mrs. B. and the children are always given ten

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days or two weeks in the country during the summer. Supervision has been continued because of a slight tendency toward tuberculosis. A member of the district committee will act as "big brother" to the two boys.

No. 225.—German, aged thirty-one in 1905; children twelve, nine, five, four, under one year. Mr. C. had been a tailor earning $16 a week and Mrs. C., who was a confinement nurse, earned on an average $3 or $4 a month. They lived in comfortable rooms at a rent of $15. The only resources at Mr. C.'s death in 1904 were a small collection taken by his friends. This, with Mrs. C.'s earnings and occasional help from the church, carried them along for five months after his death, when she applied to the C. O. S. She had been working hard to maintain the home and had been keeping the oldest child out of school to care for the children. She was not at all strong and was inclined to be melancholy, but always responded bravely to encouragement. The Society arranged for the four-year-old child to stay in kindergarten all day, and agreed to pay for the baby's care during the day with a reliable woman. A regular allowance was given to supplement Mrs. C.'s earnings and bring the total income up to $12 a week. This relief amounted to from $10 to $20 a month. Mrs. C. did various kinds of work—nursing, work as visiting chambermaid, sewing in a dressmaking establishment, and finally home sewing. She earned $7 to $9 a week. When she was able to do work at home, the baby's board was discontinued. Later, when the girls went to work and the family income approached the $12 standard, the regular allowance was gradually reduced. Nine months after leaving school the eldest girl was committed to an institution for waywardness. She remained there for a year and a half, and was finally placed in a good position in a dyeing establishment through the efforts of the friendly visitor. The second child was also of an "unhealthy mind," the third child mentally weak and the baby delicate. The mother herself seemed weak because of her hard work and her anxiety about her wayward and selfish children. She suffered at one time from nervous convulsions and was also operated on for an internal difficulty. The family had been self-supporting for a year when Mrs. C. developed tuberculosis. The Society arranged for her to attend a day camp, paid for a woman to do the housework, and further supplemented the income when necessary. She is said to be responding wonderfully to treatment. Throughout these years, a friendly visitor has kept an unflagging interest in the members of the family and established close relations with them. The family is now developing well and a good standard of living is being maintained. All of the children are well and the wayward tendencies of the older girls seem to have been checked.

No. 228.—Irish, aged thirty-six in 1909; children nine, eight, seven, six, twins of two years. Mr. D., a truck driver, was thrown from his wagon and fatally injured in 1908. The cost of the funeral, $165, was met by the insurance of $135 and $30 raised by friends. Fellow workmen collected $500, which was paid to Mrs. D. in weekly installments of $15. At the time of her application to the C. O. S., a year and a half later, this money was exhausted, but relatives had been giving her lodging, the church was giving $.50 worth of groceries a week, and Mr. D.'s employer gave her meat three times a week. A friend was caring for the oldest child. Mrs. D. made no specific complaint about her health at that time but stated that she

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was not strong enough to work. Her relatives were unwilling to shelter the family any longer and she desired to commit four of the children, believing she could manage to support herself and the two others; so the firm that had employed her husband then arranged for the commitment of the oldest of the children and two of the others. Mrs. D. was assured that her rent would be paid by the Society and groceries provided until she found work with which to support her family; an effort was also made to find suitable work for her, and a promise was made of day nursery care for the children. Later, because two children became seriously ill, Mrs. D. was advised to give up her work, so as to give her whole attention to the care of her children. After one child had died and the other recovered, she was again urged to seek work, but, since she made no earnest effort, she was advised to commit a fourth child and to take a place at service with the baby. The material relief recorded was $91.

No. 236.—Polish, aged thirty-two in 1898; children seven, four, two years and one (illegitimate) born fourteen months after application. Mr. E., who was a tailor, was intemperate and was said by the priest to have died in an attack of delirium tremens, although his wife said that he died of typhoid pneumonia. Two years before his death in 1898 the family had been under the joint care of the C. O. S. and another private agency for a few weeks. He was insured for $600 but only $200 was recovered, of which $100 was used for funeral expenses and the remainder for debts. Mrs. E. earned free rent and also occasionally took servant girls who were out of work as boarders. Three months after her husband's death she applied to the Society, destitute and without work. A friendly visitor promised to find work for her. As she improved in the care of her home, she was granted an allowance of $6 to $7 a month for rent, on the condition that she take no male lodgers. By day's work she earned from $2 to $4.50 a week, the children being cared for in her absence by a day nursery or neighbors. She suffered somewhat from rheumatism but otherwise her health was normal. She proved to be morally weak, however, and an illegitimate child was born in 1899. Though she claimed to have been married she could produce no proof. Help was given during her confinement and was continued afterward, as her efficiency did not increase. Commitment of the children was considered but was delayed in the belief that they might prove a ballast for Mrs. E. Her conduct of the home was unsatisfactory, however, and she moved to a house of ill repute. At the request of the Society the city placed the three older children in institutions that they might not become demoralized. Mrs. E. was able to support her baby and the children were returned to her at intervals, as she made efforts to improve. The oldest boy was placed by the Society in a printing house to learn the trade, but he soon left, dissatisfied with the small wage. The second, a girl, is extremely self-willed and over-fond of the society of men. She was discharged from two positions at service found for her by the Society, one of her employers having accused her of petty stealing. Her mother was advised to place her in an institution but refused, and the girl got a position at running errands. The family had become self-supporting, but slight progress had been made after years of effort, so the Society appealed to the church, which especially interested itself in the wayward girl. Later, the family moved, and, in searching for them, it was discovered that Mrs. E. had remarried two years before, and that a so-called "baby boarder" was her own child.

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No. 237.—Italian, age not scheduled; children four, two, under one year in 1909. Mr. F. died in November, 1908, after a year's illness, leaving the family without resources. Friends had contributed during his illness. When Mrs. F. applied to the C. O. S. six weeks later, she and her family were living with friends, their furniture being temporarily stored in a basement. Mrs. F. was inclined to be dependent and shirk responsibility. She wanted the two older of her three small children committed, claiming that "she could not earn sufficient by sewing to support herself and her children." The Society offered to pay day nursery fees and give Mrs. F. work and training in a charitable laundry; aside from this it thought no relief necessary. Mrs. F. refused to put the children in the day nursery, placing the two older ones in an institution instead. A month later she took them out, committed the baby to an asylum (where it died two months later), and sent one of the older children to live with a relative. By the training given in the laundry, Mrs. F. became a good laundress, being able to earn sufficient to support herself and her two remaining children, both of whom are now with her. There was no record that material relief was given.

No. 238.—American, aged thirty-four in 1908; children ten, nine, eight, six, four, three, one year. There was no insurance when Mr. G. died in January, 1908, but the Cutters' Union to which he belonged paid the funeral expenses, fellow workmen collected $65, and the church contributed $20. At the end of a month, all but $15 of this was exhausted, and Mrs. G. applied to the C. O. S. It recommended that she place four of the children in an orphan asylum, as she was small and did not look strong enough to support herself and her seven children. She refused to part with any of them, however. The Society then promised to pay her rent and the church the day nursery fees, while she was employed at day's work, earning $6 a week. Apparently her health was not injured by this work and a year and a half later there is record that her health was good. Later an operation became necessary and since then she has not been strong. The baby died, but the health of the other children is normal, and they have benefited by long country outings provided by the church and day nursery. Mrs. G. has worked hard, and has managed her affairs well, maintaining her home at a good standard and keeping the respect of those interested in her. She has married a man of good reputation in her own church.

No. 239.—Italian, aged twenty-eight in 1908; children seven, four, two, under one year. Mr. H., a bartender, had had irregular work. On his death from bronchitis in 1907, the family's only resource was $140 insurance, of which $109 was spent for the funeral. When Mrs. H. applied to the C. O. S. three months later, this money was exhausted; relatives had given food and the priest had paid the current rent. Mrs. H. was then nursing her baby and "looked delicate." The two older of her children were in an institution. No relief was extended, for with relatives aiding it was not necessary. Convalescent care for two weeks was offered for Mrs. H. and her children, but was not accepted. Later, the relatives became unable to support her, so she established her own home. Rent was paid for her for two months, some food was given and a chance to do laundry work. For a time she took a place in the country with the child of two and the baby was put in a foundling asylum. The Society approved of this arrangement, but the experiment was a

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failure and she soon took the baby out of her own accord. Later, the third child was put into an institution at her request, but without the approval of the Society, for she was considered capable of supporting herself and these two children. Later still, when she was earning $4 a week, she went to live with friends and just managed to support herself and baby, who was cared for in a day nursery. "The Society is out of sympathy with her refusal to care for two of her four children." The material relief recorded was $54.

No. 246.—Irish, aged twenty-four in 1909; children two, under one year. Mr. I. died in January, 1909, of appendicitis and the family applied immediately to the C. O. S. Emergent relief was given and the woman was advised to commit one child to an institution and take a place at service with the other. This she refused to do. When the Society for the Prevention of Cruelty to Children reported, however, that she and her relatives had bad records, the Society and the church cooperated in an effort to get evidence of improper guardianship. The children were finally removed from her by the Society for the Prevention of Cruelty to Children because of neglect and her habitual intemperance, and placed in institutions. She is living with friends, and able to support herself. The material relief recorded was $5.

No. 247.—German, aged thirty-three in 1903; children ten, eight, seven, four, under one year. Mr. J., who had been a box-maker earning $16 a week, died in 1903 of tuberculosis after an illness of four months. During his illness the family had depended on some savings and on about $50 received in sick benefits. Mrs. J. reduced the rent by doing some work for the janitress. For the last two months the church had sent groceries twice and given a quart of milk daily, and two weeks before his death referred the family to the C. O. S. The plan proposed was for the German Society and an agency for the relief of widows to give Mrs. J. a regular allowance, the church and the C. O. S. to pay the rent for six months, the nurse to give special instruction in hygiene, and Mrs. J. to go out to work, placing the children in the nursery. This plan was carried out. At the end of six months relief was still needed. The church stopped giving its share of the rent, giving instead $3 worth of groceries a month, but the Society continued for two years to give $4 a month toward the rent. Mrs. J. earned from $4 to $6 a week. At the start neither Mrs. J. nor her children were well; the baby was sickly. Diet kitchen milk was provided for the baby and the mother was given a baby carriage so that she could keep him outdoors. He grew up to be a sturdy boy, and as a result of the general instruction in hygiene, the health of the entire family has improved. The oldest boy's incessant truancy necessitated his being sent to a truant school twice in one year. At one time the allowance was stopped to force him to go to work, but it was later resumed and continued at intervals until after the second child, a girl, was working steadily. She took a dressmaking course in a trade school. Three children are now at work, and the family is self-supporting.

No. 248.—Hungarian, aged thirty-four in 1900; children five, four, one year. Mr. K. was a tailor earning but $4 a week and paying $7 rent for his family. He died of paralysis in 1900 after a brief illness, leaving no resources. The family had

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been under the care of the C. O. S. for a year previously because of the illness of both Mr. and Mrs. K., and because of his small earnings. Throughout the treatment the wife seems to have been not at all strong and subject to periods of illness. A physician at one time reported that she had rheumatism and a weak heart. After her husband's death the Society offered to pay the rent if she would keep her children with her. She became seriously ill, however, and went to a hospital, her church, with her consent, placing all of the children in an institution. On her return the Society again offered to pay the rent, if the children were brought back. Mrs. K. claimed, however, that she did not feel strong enough. A year later the institution officials requested her to take the eldest child back, as they thought that she should be able to support one child. This was done and treatment was discontinued, Mrs. K. apparently being then able to work. Within a month, however, she reapplied. With her eldest child she was staying with friends and was destitute and unable to work, the skin of her hands being extremely irritated from bad soap and washing powders. She was re-established by the Society in her own rooms, and because she was a good mother and kept a clean home, regular aid was promised if she would bring the two boys back from the institution. She was reluctant to do so, claiming that she could not support them, and that she hardly earned enough to support one. Moreover, she distrusted her strength. She did bring back her second child, however, when he was seriously ill; and later, when this child was in the hospital, she brought back the third child. Aid was extended as necessary and treatment was again discontinued. Two years later, because of a severe attack of rheumatism, she was forced to reapply for help. The second child had died and the two others were living with her. She had a baby to board and this covered her rent. Her physical condition was much worse and indicated that she could never resume the support of her family. A regular allowance of $4 weekly was given until the oldest child began to work. Later she took another baby to board, receiving $15 a month for caring for the two. Mrs. K. has suffered constantly in health, which has steadily grown worse until she is now practically an invalid. A nurse has trained her thoroughly in hygiene, so that she cares intelligently for herself, her children and the two babies that she takes to board. One of her children was threatened with tuberculosis, but his health improved after his adenoids were removed. Good standards of living are maintained.

No. 252.—American, aged thirty-two in 1906; children thirteen, six, four, two years. Mr. L. was employed by a telephone company at $14 a week. He died of pneumonia in 1905 after a brief illness, leaving some insurance (the amount not known) which supported the family temporarily. It was a year and a half before the family applied to the C. O. S. and in the interval a friend had been giving $15 to $25 a month, an agency for the relief of widows $5 a month during the winter, the church a small allowance, and a private agency food. The income when the family applied to the Society was $41 a month, although this was not learned until some time later. At the time of application, Mrs. L. was suffering from locomotor ataxia and had steadily grown more helpless. The Society gave a regular allowance of $5 a week, later of $15 a month for rent and in 1909 this was increased to $25. Mrs. L. has shown herself unscrupulous in securing money, has misrepresented her income and sources of help, and no co-operation has been possible, therefore, among

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the societies interested in her. The character of the children has deteriorated, their school attendance has been irregular and the second child, a girl, has contracted gonorrhœa. The oldest, a boy, lost his first position through idleness and was then found a position by the Society where he advanced from $4 to $8 a week. He died in February, 1911. Before his death the family's real income was $85 a month; the surplus Mrs. L. systematically invested in real estate until she owned lots valued at over $1000. As she is now practically helpless and her speech badly affected, the Society plans to break up the home and place her in a home for incurables.

No. 253.—American, aged thirty-five in 1906; children thirteen, ten, four, two years. Mr. M. had been a neckwear salesman earning $15 a week and Mrs. M.'s services as janitress reduced the rent to $8 a month. In 1906 he died of tuberculosis after three months' illness. There was insurance amounting to $205, of which $130 was spent on the funeral. Two weeks later application was made to the C. O. S. The family was carefully watched, as Mrs. M. was an arrested tuberculosis case and still under clinical care. She supported the family for eight months on the remainder of Mr. M.'s insurance, some savings, and benefits from a union, but at the end of this time her health seemed to suffer from the strain. The Society decided, therefore, to pay her rent, $8 a month, as she earned but $2.50 to $3 a week; later it gave an allowance increasing from $3 to $5 a week so that she might be free to attend the clinic. The oldest girl proved incorrigible, and the Society urged Mrs. M. to have her committed and move to better quarters. This she refused to do and the allowance was withdrawn. Some months later, when the family did move and the girl went to work in a store, it was resumed, first $10 and later $8 a month. At the end of the year it was discovered that Mrs. M. was about to have an illegitimate child. The Society for the Prevention of Cruelty to Children was asked to break up the home, but instead it allowed Mrs. M. to marry the child's father and keep her home together. The conditions in the home were unsatisfactory. Through careful supervision, country care, etc., the children's health has been improved, but they have not attended school regularly and are being demoralized by conditions in the home. The eldest girl now has an illegitimate child a month old and is openly immoral. The family at present includes Mrs. M.'s second husband, who works irregularly, her illegitimate child and her daughter's illegitimate child. This child's father also lives openly with the family. In spite of this situation the Society for the Prevention of Cruelty to Children refuses to take the children, who are said to be neglected, running the streets, stealing, etc. They are said to be rather attractive children who would be all right if given a chance. An association for the care of wayward girls has been asked to help with the family—especially with the oldest girl.

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APPENDIX II

THE SCHEDULE USED

N. B. Use this blank only for widows who had at least one child *under 14* at the time treatment began. Use it for *every* such case (no matter what the form of treatment) still under care on Jan. 1, 1910, and for every such case taken under care during the year 1910. For the purposes of this study, no one is to be counted a widow unless her husband is known to have died.

Please return *as soon as filled out** to THE CHARITY ORGANIZATION DEPARTMENT OF THE RUSSELL SAGE FOUNDATION, Room 613, 105 E. 22d St., New York.

City or Town.....Name of Agency.....
making out this schedule

Date of filling in.....19..... 1. Widow's Name (or case no.).....

2. Date of husband's death.....19...3. Her age at his death.....

4. Her nationality.....5. Husband's nationality.....

6. Her occupation and wages before marriage.....and before death.....
of husband, if employed.

7. CHILDREN LIVING

SEX (M. or F.)	AGE at father's death	WITH mother now	WHERE if away	OCCUPATION	Weekly EARNINGS at present	PORTION of earnings given to family	AGE at first going to work	GRADE on leaving school	PHYSICAL CONDITION at present
1.									
2.									
3.									
4.									
5.									
6.									
7.									
8.									

* This instruction was changed, and the Societies were asked to keep all schedules at hand for revision until six months after the first application.

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8. Surroundings before man's death. How many rooms did they occupy?.....

At what monthly rental? ..... Were the rooms well lighted? .....

Ventilated? ..... Drainage good? .....Was neighborhood healthful

or had it bad physical features?.....

Could it be described as moral or as immoral?.....

9. Cause of husband's death.....
If industrial accident, so state; if sickness, specify disease

10. His occupation.....11. His usual weekly earnings $.....

12. Length of illness.....13. Was he working irregularly before ill-
after unable to work

ness? If so, state cause or causes of irregularity.....

14. Did he receive sick benefits from any order or society? Total amount of same

$.....

15. Total insurance on his life $.....Or death benefits $.....Or dam-

ages recovered $.....

16. What disposition was made of this money.....
and how long did it last?

17. Were there any resources at the time of death.....
exclusive of current earnings and relief?

18. Had the family received material relief before his death?.....
If so, from what source or sources (as overseers' or public relief, private relief society, church employers, etc.)

19. For how long before his death had this relief been necessary?.....

20. How long after his death was the first application made for charitable assistance?

21. How had the family been maintained meanwhile?.....

.....

22. To what agency was this application made?.....

23. If this application was made to some other agency than to the one filling out

this schedule, please summarize briefly the history of plans and treatment up to

the time that case came to you.....

.....

24. What was the total value of material relief expended during this period if any?
(Give estimated value if exact amount not known.)

$.....

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25. Date of first application to your own agency after widowhood.....19....

26. Condition of woman's health at this time.....

27. Had she, in view of the resources at her command, given the children good care?

..... Had she any special peculiarities of habit?.....

.....Or of temperament?.....

28. What plan was devised by your agency for meeting the need?.....

(If a pension was considered and refused, please state upon what grounds the decision was based.)

.....

.....

29. What modifications have since been found necessary in this plan and why?....

.....

.....

30. If the home has been broken up or if any of the children have been removed from their mother, state the reasons for the removal.....

31. What disposition has been made of each child removed? (Name them by number as they are marked in question 7.).....

.....

32. If the home has been kept together, was the woman, under the plan adopted, expected to earn?.....How much weekly was she expected to earn? $.... At what work?.....Between what hours of the clock specifically (A. M. and P. M.) would this require her absence from home?..... Or else, if done at home, how many hours daily would this work require of her?...

33. How are the children being cared for, especially out of school hours, in her absence?.....

34. What have been her usual weekly earnings since the plan was made? $.....

35. Is her health better or worse than before she began to earn, and in what respects?.....

36. What are the present surroundings?.....Number of other families in house?.....Number of rooms occupied?.....Are the rooms well lighted?.....Ventilated?.....Is the drainage good?.....Is the

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neighborhood a healthful one or has it bad physical features? . . . . . Could it be described as moral or as immoral? . . . . . .

37. Are the children in better or in worse health than before she began to earn and in what respects? . . . . . .

38. Are the children's manners and morals better or worse, and in what respects? . . .

. . . . . .

39. Is each child of school age known to have attended school regularly and promptly? . . . . . .

How is this learned from week to week? . . . . . .

40. Is there any regular visiting of the family by a volunteer associated with your agency? . . . . . .

41. Does the present condition of the family indicate that the amount of supervision given to the case and that the plans for the care of the children are adequate? . . . .

. . . . . .

42. Are there any other members of the household beside the mother and children? . . . . . .

If so, state their exact relation to it and the weekly contribution of each, as "man's uncle, aged, no earnings," or "woman's father, part-time work $3," "woman boarder $5," "two male lodgers, $3." (Always state whether boarders or lodgers are male or female.)

. . . . . .

43. Total value of material relief given to and procured for the family since date of their first application to you after death of man . . . . . .

(Include in this, if possible, relief procured by you even when it has not passed through your hands as intermediary.)

$. . . . . .

44. Forms of this relief (*i. e.*, cash, groceries, fuel, rent, shoes, clothing, etc.) . . . . . .

. . . . . .

45. Sources of this relief. What proportion from

a. Man's relatives $. . . . . .

b. Man's employers $. . . . . .

c. Man's union or benefit society $. . . . . .

d. Woman's relatives $. . . . . .

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e. The family's church $.....

f. Individuals whom you have interested $.....

g. Other private charities $.....

h. Your own general fund $.....

i. Public outdoor relief $.....

46. If the foregoing relief, or a part of it, has been organized into a regular pension, how much weekly? $.....

47. On what basis was the amount of relief needed estimated? What is the weekly budget for

rent	$.....
food	$.....
fuel	$.....
carfares	$.....
sundries	$.....

48. If, since this plan was adopted, a child has reached legal working age, what work was recommended and with what success?.....

.....

49. What are the present plans as to the future of your relations with this family? How long is it thought that the pension will be needed?.....

REMARKS.....

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