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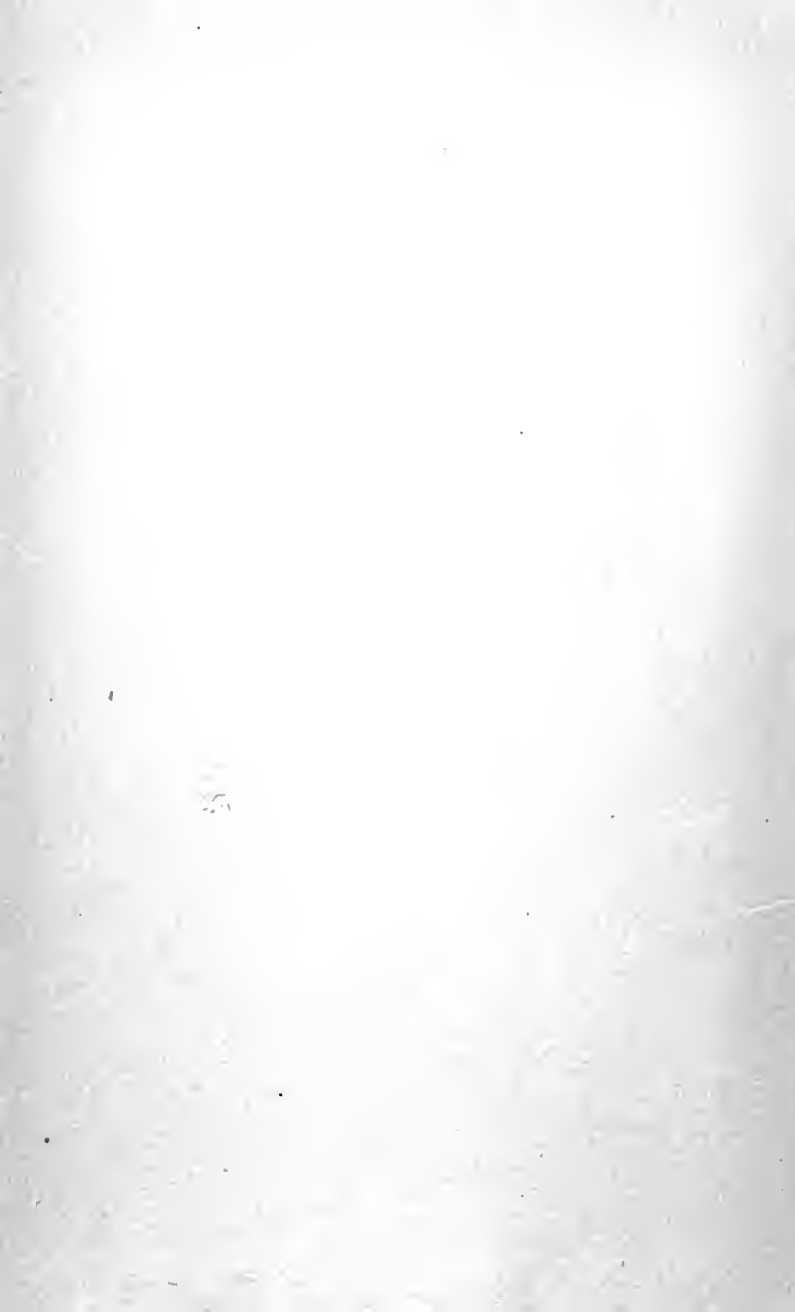
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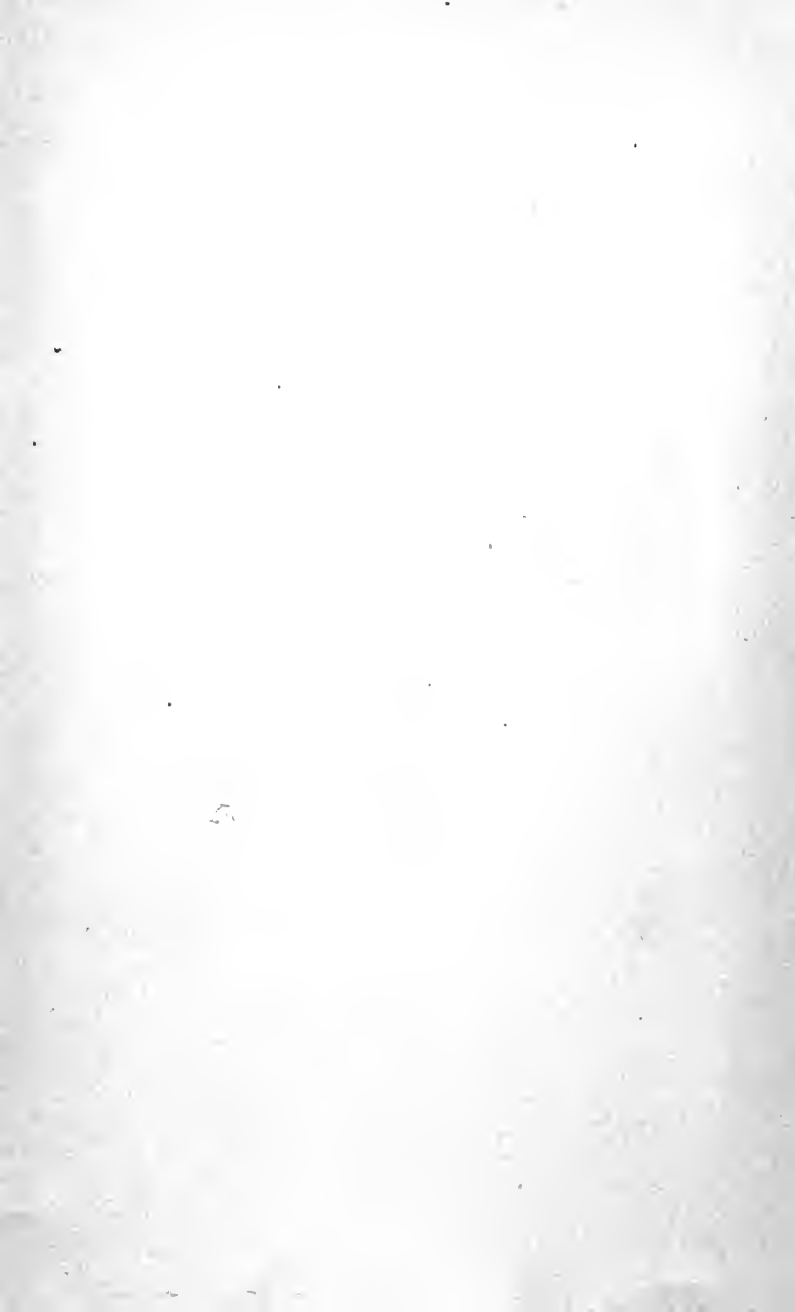
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**FINANCING THE
WAGE-EARNER'S FAMILY**



FINANCING THE WAGE-EARNER'S FAMILY

A SURVEY OF THE FACTS BEARING ON
INCOME AND EXPENDITURES IN THE
FAMILIES OF AMERICAN WAGE-EARNERS

BY

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"The Super Race," etc.



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INTRODUCTION

THE statement made in 1911, that, in the industries east of the Rockies and north of the Mason and Dixon line, "Half of the adult males are earning less than \$500 a year; that three-quarters of them are earning less than \$600 annually; that nine-tenths are receiving less than \$800 a year; while less than ten per cent. receive more than that figure"¹ called forth considerable comment. On the one hand, it was met with surprise and occasionally with incredulity and ridicule. On the other hand, it evoked a chorus of, "I told you so's," from the radical reviewers. This latter group, in particular, generally linked a brief quotation from Chapin which appeared in the Introduction, with the conclusions stated in the last chapter of the book. This comparison between wages in a large section of the United States and Chapin's statement that "a New York family consisting of a man, wife and three children under fourteen could maintain a normal standard, at least so far as the physical man is concerned, on an annual income of \$900,"² was unfortunate, if not absurd. The wage figure covered a wide area. Chapin referred to New York city alone.

¹ SCOTT NEARING, *Wages in the United States*, p. 213. The Macmillan Co., New York, 1911.

² *Ibid*, p. iii.

Though this comparison was unjustifiable, it emphasized the need of a study which should make a similar comparison possible. The answer to the question, "What are wages?" is, after all, only one step to the more fundamental question, "What will these wages buy?"

Consciously or unconsciously, most families do some rough budget making. Among well-to-do families, budgets are made for a year. Among families with less income, or with less foresight, they are made by the month, or even by the week. Available income is placed against necessary or desired expenditures, and the expenditures are pared down until they will fit the income. Families which make no such effort to compare income and outgo, are usually described as "happy-go-lucky" or "shiftless." Even though the budget is a crude one, the consensus of opinion demands that it be made.

Economic changes seriously affect the budget problem. Consider for example the effect on family budgets of the movement into large towns and cities. The family moving from a rural to an urban home must completely readjust its budgetary arrangements. Rent, which was a negligible item in the country (perhaps ten per cent. of the income) may jump to fifteen, twenty, or even thirty per cent. in the city. Free goods disappear. There are no fish and berries in the summer, no squirrels, rabbits, pheasants or deer in the winter. There is no kitchen garden. Chickens, ducks, pigs, cows—all were left behind in the country. Each want is supplied at a

price. The family facing this transformation must reorganize its budget.

Where family budgets made on paper and subject to annual or monthly scrutiny and revision by the members of the family group, this alteration in budgetary needs would make no material difference, since the budget could easily be rewritten. But family budgets are not so made. Tradition says, "We pay so much for food, so much for clothes, so much for coal, and each week, so much goes in the old cup for the rent." The sway of such forces is effective for years in preventing any adequate reorganization of the family budget.

Tradition holds another form which is equally disastrous to the making of an adequate budget. People take it for granted that "a dollar and a half a day" is a fair wage. Why should the wage be fixed at a dollar and a half? Because twenty or thirty years ago a man living in a village could support his family very decently on that amount. Is a dollar and a half sufficient to-day? An appeal to the family budget furnishes the only answer. The immigrant has worked in Italy for sixty cents a day. Will a dollar and a half not provide a princely living, and allow for saving at the same time? Write it into a budget and see! Tradition fixes the wage, however, without even considering budgetary needs.

The rapid, far-reaching economic changes of the past fifty years have played havoc with the old order. The face of industrial America has been reshaped in these two generations and the men who are engaged

INTRODUCTION

in pursuits other than agriculture have become town dwellers. This alteration in economic status has involved the reestablishment of an equilibrium between income and expenditure, without which stable family life is impossible. What is that equilibrium? What amount of money wage is required to purchase the housing, food, clothing, fuel and other items of normal family consumption? What relation at present exists between income and expenditure?

The answers to such queries lead directly into a study of standards of living. Already these fields have been excellently covered. Streightoff has prepared an especially good analysis of the elements in a standard of living; Chapin and the Federal investigation of 1907-09 provide first-hand studies of standards; the reports of the Federal and State bureaus of Labor, together with a number of other less valuable sources furnish an excellent groundwork. The following chapters lay one tier of deductions in a superstructure which shall determine the economic status of the American wage-earner.

Let no one imagine that the conclusions or inferences here presented are final. They will be revised and reformulated many times before the facts are established. The time is, however, ripe for a statement of the ground already covered. It remains for more elaborate, publicly financed investigations to determine, accurately, the present status of the American wage-earner's family budget.

FINANCING THE WAGE-EARNER'S FAMILY

CHAPTER I

THE FINANCING OF A WORKINGMAN'S FAMILY

I. The Problem of Family Finance.

NEARLY every family in the United States is striving to bring about a satisfactory adjustment between income and wants, because nearly every family has more wants than its income will supply. The well-to-do family is forced to choose between different kinds of luxuries. A family may want, for example, an automobile, a riding horse, a month at the shore, and a sleeping porch; the income is sufficient to provide only one of these things, and, therefore, a decision must be made between them. The necessities of life are taken for granted by such a family, but the problem of the luxuries is always difficult of solution. The man who is supporting a family on \$25 a week, however, is concerned mainly with the necessities of living. The first family is called upon to choose the way in which it will spend its surplus; the second family strains every nerve to prevent a deficit. It is with families of the second class that this study deals.

Does not
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"Steamship
news etc."

A standard of living is a very abstract and general concept, covering all of the elements of income and expenditure for a large class of persons, yet beneath every workingman's bed and beside his workbench lurks a phantom—the fear of misery, want, hardship, poverty, and starvation. At the moment when he assumes family responsibilities, that phantom takes shape, never to vanish until elevation to a higher income sphere, or death comes to his relief. The individual workingman, in his own home, and at his own work must finance his family—must provide for them the wherewithal to purchase the necessaries, and if possible, a few of the comforts of life; must set aside enough for the emergencies, which in the form of birth or death, sickness, accident or unemployment may confront him at any time; must provide for them against all of the uncertainties and vicissitudes of life; must, to the best of his ability, erect around them a bulwark of income which the phantom cannot scale. This workingman—this individual member of the human race—must battle successfully with hardship and misfortune or else he must witness the sufferings of those dearest to him.

Unfortunately, it is impossible in a study of large groups of facts to maintain an individual, human viewpoint, nevertheless, it behooves the student to remember that behind his statistics and diagrams, there are individual families, containing individual men and women, who are struggling hourly to place or to keep their finances on a solvent basis.

II. *The Maximum of Wages.*

Two stubbornly persistent facts confront the American workingman who is financing a family:

1. The maximum amount of income which he, as a workingman, may earn is definitely limited.
2. The minimum amount of expenditure necessary for the maintenance of his existence is rigidly established.

Although the propositions sound obvious, the grave issues involved in these two simple statements of the relations between income and expenditure are not always clearly perceived.

The maximum amount of income which the workingman may earn is limited. To be sure, there is always a possibility of the workingman rising out of the ranks of the workers and becoming a manager or a capitalist. The existence of this chance to rise has never been questioned, though its mathematical boundaries are not always understood. Consider, for example, one of the greatest single industries in the United States, the Railroad Industry,¹ employing nearly a million and three-quarters of men.² What are the possibilities for advancement in this industry as shown by the statistics of the Interstate Commerce Commission?

There were, in 1910, 5,476 general officers directing the activities of the million and three-quarters em-

¹ *Statistics of Railways in the United States.* The Interstate Commerce Commission, Washington, 1910.

² In 1910 the number was 1,699,420.

ployés. Therefore, in the business life of the general officer and the business life of the employé, each employé should have one chance in three hundred of becoming a general officer at some time during his life, provided that the employés live as long as the general officers, and provided further that all the general officers are drawn from the ranks of the employés. Neither of these assumptions, however, is correct, because, in the first place, insurance tables indicate that the life of the general officer is somewhat longer than the life of the average working-man.³ In the second place, the general officers are not always drawn from the ranks. Leaving these two considerations out of account, however, it is apparent that the mathematical probability that the average railroad employé will become a general officer is about one-third of one per cent.

Consider another phase of the situation. Suppose that you are a railroad trainman. Mathematically, you have one chance in three hundred of becoming a general officer at some time during your life. On the other hand, you have one chance in twenty of being injured, and one chance in one hundred and twenty of being killed during each year that you are at work.

Supposing that your total term of service is twenty years, the chances are one to one that during that time you will be injured, and one to six that

³ At every age the death-rate for the industrial workers exceeds that for the middle class man. At the later ages, the rate is double. See ABB. LANDIS, *Friendly Societies and Fraternal Orders*, p. 149, 1906; J. R. HEGEMAN, *Industrial Insurance* in "Insurance," edited by W. A. Fricke, p. 240, 1898.

during that time you will be killed; so that the chance of your being injured is three hundred times as great, and of your being killed is fifty times as great as your chance of becoming a general officer in the company which is employing you.

A similar condition exists in the manufacturing industries. The Census Bureau reports that in 1909 there were 7,678,578 persons engaged in manufacturing in the United States. Six in each hundred of these persons were "proprietors and officials"; 8 in each hundred were clerks, and 86 were wage-earners. In some industries, the percentage of wage-earners falls as low as 56 per cent. In others, it rises to 98 per cent. In general, those industries which may be run with small capital and on a small scale show a smaller percentage of wage-earners than the great socialized industries in which a large capital must be invested, and in which expensive machinery is depended upon for a great portion of the work.⁴

Reporting on the employment of 172,706 persons in the iron and steel industry, the United States Commission of Labor writes⁵—"Taking the employés in all occupations in the industry, nearly 60 per cent. are foreign-born, and nearly two-thirds of the foreign-born are of the Slavic races. Large as is the proportion that unskilled labor forms of the

⁴ Manufacturers in the *U. S. Advance Bulletin of Statistics* for 1909, p. 15, Washington, 1910.

⁵ *Summary of the Wages and Hour of Labor in the Iron and Steel Industry*, p. 10. Senate Doc. 301, 62nd Congress, 2nd Session, Government Printing Office, Washington, 1912, p. 10.

total labor force in the iron and steel industry, steel experts have noted the fact that (the tendency of recent years has been steadily toward the reduction of the number of highly skilled men employed and the establishment of the general wage on the basis of common or unskilled labor.) Nor is this tendency likely to diminish, since each year sees a wider use of mechanical appliances which unskilled labor can easily be trained to handle." The situation in manufacturing differs little from that in railroading. In both cases, the organization of industry is such that there are a few managers and many wage-earners—a proportion which must be maintained so long as the present system of specialized industry persists.

(In short, the tendency of modern industry is toward a form of organization which will require the wage-worker to remain a wage-worker.) The railroad does not expect a brakeman to become president or general manager, but instead, to become a conductor. In the same way, section hands make section foremen, and locomotive firemen make locomotive engineers. The railroad manager is not looking for an engineer who will make a general superintendent, but for an engineer who will be and will remain a good engineer.

The chance to rise cannot affect the problem of wage-earners' family finance, first because it is so mathematically inconsiderable as to reduce it to the absurd, and second because the workingman who rises ceases to be a workingman, and hence passes

out of the large group of always-to-be workingmen who form the subject of this discussion.

Modern industry is so organized that the locomotive engineer, bricklayer, carpet weaver, railroad carpenter, blacksmith, press feeder, machinist or cigar roller at thirty can determine pretty definitely, first that he will remain a wage-earner during the remainder of his life, and second what his wages for the rest of his working life will be. The fact that he is a wage-earner carries with it the necessary assumption that the maximum amount which he may earn is definitely fixed by—

1. The amount which he produces;
2. Custom;
3. Cost of replacement;
4. Trade unions.

No industry could survive which paid more in wages than its workers created in product. On the other hand, there is no force impelling the industry to pay to the workingman all that he produces. On the contrary, custom limits his income drastically. In a given district, farmers pay \$30 a month for labor, irrespective of the amount which this labor produces, and so long as they can secure labor for \$30 they will never pay \$35. In other words, they will pay as much wages as they are compelled to pay in order to get help, and excepting that they cannot pay a man more than he produces, the amount of his product plays no part in fixing his wages. Even in piece work, the piece rate is fixed at a point

where the worker can earn a "fair," that is, a customary wage. If the worker becomes so expert that he can produce a greater number of pieces, the piece rate is cut to a point which will put him back to a "customary" wage.⁶ Not the amount which a laborer produces, but the cost of replacing him by an equally efficient laborer, determines his wage. This principle has been rigorously applied in the replacement of native-born by foreign-born and of higher standard by lower standard groups of immigrants. In the sweated trades, in the slaughtering industry and the steel industry, the man or woman who will work the cheapest gets the job, irrespective of nationality or sex.⁷ Thus, while the total amount of product fixes an unalterable maximum to wages, custom and the cost of getting someone else to do the work fix the actual wage scale.

Trade unions, in spite of their efforts to ward off the danger, by fixing a minimum wage, virtually fix a maximum as well. Theoretically, they do not level down the able man to the standard of his fellows, but practically wage scales have usually worked out in that way.

Therefore, by consulting the wage statistics of his

⁶ J. A. FITCH, *Steel Workers*, Charities Publication Committee, New York, 1910. E. B. BUTLER, *Woman and the Trades*, Charities Publication Committee, New York, 1910. CHARLES STELZLE, *Letters from a Workingman*, Revell, New York, 1908.

⁷ PETER ROBERTS, *The New Pittsburgers*, Vol. II, p. 533, Charities and the Commons, New York, Jan. 2, 1909. C. D. WRIGHT, *Influence of Trade Unions on Immigrants*, pp. 1-8, Bulletin 56, U. S. Bureau of Labor, Government Printing Office, Washington, 1905. *Report of the Industrial Commission*, General Index, Vol. 19, Government Printing Office, Washington, 1902.

industry and his locality, the miner, at thirty, can determine that during the coming twenty years his earnings will probably not exceed \$600 a year; the cotton weaver, that his earnings will probably not exceed \$700 annually; the railroad conductor, that he will not earn more than \$125 a month. In each trade, the maximum is fixed, and though wages may be gradually rising, the increase is not sufficient, over a period of twenty years to warrant a man in expecting any great change in the status of his income.

III. The Minimum of Wages.

While the maximum amount which a workingman may earn is thus definitely fixed, there is no corresponding minimum below which his wages may not fall. The forces which determine the most that a man may earn are balanced by an equally potent group of forces acting continually, which may determine, either that he shall earn less than at present, or else that he shall earn nothing at all. While the maximum of income is certain, there is no sure minimum of income except zero.

There are five factors, continually operating in industrial society, any one of which may reduce or entirely eliminate income. These factors are:

1. Overwork;
2. Sickness and accidents;
3. Labor-saving inventions;
4. Shut-downs of industrial plants;
5. Industrial crises.

IV. Overwork.

Under the strain incident to overwork, a man may break down at forty and be discharged because he is physically or nervously unable to continue with his duties. Modern industry is run at a terrific speed which leads inevitably to a shortened working life, or a decreasing efficiency. This speeding process in one of the greatest of American industries—the steel industry—is thus described by Fitch:

“The steel mills to-day offer an excellent demonstration of the theory of the survival of the fittest. The steel workers are men of strong, steady constitutions; they must be, for when they begin to fail they cease to be steel workers. Often I was told by workmen of forty and forty-five that they had been at their best at thirty years of age, and that at thirty-five they had begun to feel a perceptible decline in strength.⁸

“We have noted the speeding-up system in all its ramifications; the ‘pushers,’ who drive the common laborers; the gang system at the furnaces and at the rolls, which, combined with the tonnage system of payment, makes the steel blooms and billets do their own driving; the cash rewards given to the foremen and superintendents in the Corporation mills for helping to keep up the tension; and, finally, the judicious cuts from time to time in the rate of pay per ton, which make the men put forth the last

⁸ JOHN A. FITCH, *The Steel Workers*, pp. 183-184, Charities Publication Committee, New York, 1911.

ounce of energy to prevent a wage loss. All these, together with the heat and the danger of accident, result in overstrain and exhaustion, both mental and physical.”⁹

Such a system clearly places a premium on youth and vigor and a serious handicap on age. This fact the companies are not slow to recognize. They do not want old men on their pay-rolls—and they say so, clearly and emphatically. A few years ago a general order was reported to have been sent from headquarters to all mills of the Carnegie Steel Company directing the superintendents to accept no more men over forty years of age in any department, and in some departments to hire only men of thirty-five and under. In the rules for its pension department adopted January 1, 1902, the American Steel and Wire Company has this provision: “No inexperienced person over thirty-five years of age and no experienced person over forty-five years of age shall hereafter be taken into the employ of the company.”¹⁰

Men are expected to go to pieces before reaching normal old age. The pace is set high, and those who cannot keep it, must drop out or take less lucrative positions. The conditions in the steel industry may sound exceptionally bad, yet recent studies have revealed, everywhere, an astonishing amount of overwork and fatigue.

There seems to be little question that there is an intimate connection between overwork and physical

⁹ Ibid., p. 201.

¹⁰ Ibid., p. 84.

decadence. Fisher writes: "The relatively slight impairment of efficiency due to overfatigue leads to more serious impairment. . . . A typical succession of events is first fatigue, then colds, then tuberculosis, then death."¹¹ Yet, "the economic waste from undue fatigue is probably much greater than the waste from serious illness." "The number that suffer partial disability through undue fatigue certainly constitute the great majority of the population."¹²

Small wonder, in view of these facts that Dr. Devine describes overwork and its consequent fatigue as "the one great overshadowing injury of the present day,"¹³ an injury from which every workman in every speeded-up industry necessarily suffers—an injury which decreases his individual chance of keeping up his income to a level of decent living.

V. *Sickness and Accidents.*

Sickness and accidents are constant factors which deprive the workingman of his wages. We have no means of knowing how prevalent sickness is. Irving Fisher attempts an estimate based on the vital statistics of England, that, "There are probably at all times about 3,000,000 persons seriously ill," in the United States. "This means an average of

¹¹ IRVING FISHER, *National Efficiency*, p. 47, Government Printing Office, Washington, 1909.

¹² *Idem.*

¹³ EDWARD T. DEVINE, *Social Forces*, p. 82, Charities Publication Committee, New York, 1910.

thirteen days per annum for each inhabitant.”¹⁴ The estimate covers only serious illness. In judging the sum total of sickness, it is, therefore, necessary to add the sickness from minor ailments, which probably cause the average “well man” to lose from three to five days each year.¹⁵

An intensive study of the effect of disease on wage-earning capacity was made in connection with *The Pittsburgh Survey*. The results of typhoid fever in 338 families are truly astonishing. Of the 2,045 individuals in these families, 248 or 22 per cent. had typhoid fever within the year. There were 26 deaths and 422 recoveries. Of the 448 patients, 187 were wage-earners, who lost an aggregate of 1901 weeks (36.6 years) in working time, and \$23,573.15 in wages. Other wage-earners lost 322 weeks' work and \$3,326.50 in wages, while caring for patients. In addition there were heavy expenses for medicines, doctors, funerals and the like. If these 448 cases are a fair sample of typhoid cases, the 5,421 cases which occurred in Pittsburgh during 1907, cost the people of that city \$693,000 in expenses and loss of wages alone.¹⁶

Such fragmentary evidence indicates the nature of the problem which the workingman faces in the form of sickness. No less acute is the problem confronting him in the form of industrial accidents. It is probable that the number of industrial accidents

¹⁴ *National Vitality*, p. 34, op. cit.

¹⁵ *Ibid.*, p. 39.

¹⁶ FRANK E. WING, *Thirty-five years of Typhoid*, p. 928, *Charities and the Commons*, Feb. 6, 1909.

(deaths and injuries) which occur annually in the United States is about half a million.¹⁷ Frederick L. Hoffman feels himself justified in the statement that "the actual number of fatal accidents among occupied males in 1908, is probably somewhere between 30,000 and 35,000."¹⁸ If the same relation between the numbers of fatal and non-fatal accidents exists in the United States as that found in New York State, in England and in Germany (i. e. 5 per cent. fatal and 95 per cent. non-fatal) then the number of non-fatal accidents in the United States must be approximately 600,000 each year.¹⁹

These accidents happen to men in the prime of life, hence, by inference, to the men who are supporting young families. The deaths from 126,567 accidents in the United States 1900 to 1906, were distributed, according to age, as follows:²⁰

Age of death.	Percentage of total accidents.
15 to 24 years	19
25 to 35 years	23
35 to 44 years	21
45 to 54 years	15
55 to 64 years	10
65 years and over	12
	100%

While these statistics refer to all accidents, the data secured by Miss Eastman for industrial acci-

¹⁷ ARTHUR B. REEVE, *The Death Roll of Industry*, vol. 17, p. 795, Charities and the Commons, 1907.

¹⁸ Bulletin 78, U. S. Bureau of Labor, p. 418, Government Printing Office, Washington, 1908.

¹⁹ *Ibid.*, pp. 420-1.

²⁰ *Ibid.*, p. 422.

dents in Pittsburgh shows that there, at least, the age at which deaths from accidents occur is lower than in the United States at large. During the year of her investigation, 526 wage-earners were killed in Allegheny County. The age at death of this group was: ²¹

Age.	Per cent.
Under 21	16
21 to 30	42
31 to 40	26
40 and over	16
	100%

Thus for all accidental deaths in the country at large, sixty-three in each hundred occurred to persons under 45, while in the industries of Pittsburgh eighty-four in each hundred of wage-earners died at 40 or under—in the prime of life.

That these accidents make serious inroads on family income is indicated by an analysis of the economic responsibilities which were being carried by the 467 persons killed in Allegheny County from July, 1906, to July, 1907, for whom reliable data could be secured. Of this group there were:

1, Married—258.

A. With one or more children under 16	206
B. Without children under 16	49
C. Age of children unknown	3

2, Single—209.

A. Sole support of family	19
B. Chief support of family	20
C. Regular contributors	90
D. Non-contributors	80

²¹ CRYSTAL EASTMAN, *A Year's Work Accidents and their Cost*, p. 1146, Charities and the Commons, March 6, 1909.

Thus in 297 or 63 per cent. of the families, the person killed was the sole, or chief contributor to family income.²²

Both sickness and accidents are prevalent, and both, by destroying life, by causing unemployment and by temporarily or permanently impairing efficiency, lower the earning power of the worker.

VI. *The Invention of New Machinery.*

The invention of new machinery is a constant menace to regularity of employment. While the percentage of the total working force, affected by such labor replacements, is small at any one time, the individual laborers in each instance are none the less completely deprived for the time being of the means of livelihood. If the changes occur suddenly, as in the case of the industrial revolution and the rapid growth of the factory system in the latter part of the eighteenth and the early years of the nineteenth centuries, the suffering and misery entailed are terrific.²³ If the changes occur more slowly, as during the nineteenth century, the outcome is less dramatic, but in individual cases, none the less tragic.²⁴

²² CRYSTAL EASTMAN, *Work Accidents and the Law*, pp. 119-20, Charities Publication Committee, New York, 1910.

²³ H. DEB GIBBINS, *Industry in England*, Charles Scribner's Sons, New York, 1907.

²⁴ D. A. WELLS, *Recent Economic Changes*, Appleton, New York, 1889. J. G. BROOKS, *The Social Unrest*, Macmillan, New York, 1903. "Machinery" in the *Report of the Industrial Commission*, vols. 7, 8, 14 and 15, Government Printing Office, Washington, 1902.

VII. The Shut-down of Individual Plants.

Loss of work is frequently entailed by the shut-down of individual industries or plants. Businesses are continually failing, or closing temporarily for repairs. Strikes occur at irregular intervals. In many industries the season during which the demand for labor is active, is comparatively short. One or all of these factors may operate to deprive the workingman temporarily of his wages. A very fair summary of the problem is presented by the New York Labor Department.²⁵ The causes of idleness at the end of March, as reported by the trade unions, were as follows:

Cause.	1904.	1907.	1910.
Lack of work	33.3	67.3	66.8
Lack of stock	1.2	2.4	4.2
Weather	35.2	20.0	11.7
Labor disputes	24.7	5.2	10.9
Disability	3.8	4.6	6.1
Other reasons	1.5	0.4	0.1
Reason not stated	0.3	0.1	0.2
	100.00	100.0	100.0

In 1904, strikes were responsible for a quarter of the unemployment; in 1907 and 1910, the great mass of unemployment, about two-thirds, was due to lack of work; while, as would be expected, the weather is constantly responsible for a considerable amount of unemployment, practically all of which is due to causes beyond the control of the individual laborer.

²⁵ Bulletin No. 44, New York State Department of Labor, p. 171, June, 1910.

Even more striking are the figures showing seasonal variation in unemployment. At certain seasons of the year, the possibilities of employment are much greater than at other seasons. Some trades, like building and construction work, cannot be successfully carried forward in the winter months, and are, therefore, distinctly seasonal. Other trades, while less noticeably seasonal, are affected by the seasons.

The extent to which shut-downs occur during a normally prosperous year is indicated by the Census Bureau in its report on manufactures for 1905. Of the 216,262 establishments reporting to this Bureau in 1905 ²⁶

	Days in Operation.
11,494 (5.3%)	90 or less
22,091 (10.2%)	91 to 180
27,666 (12.8%)	181 to 270
67,492 (31.2%)	271 to 300
87,520 (40.5%)	301 to 366

As there are 307 working days in the year, it appears that in a year of considerable prosperity (1904) three-fifths of all of the manufacturing industries in the United States worked less than a full year (300 days), while a third of all them worked less than 270 days.

VIII. Industrial Crises.

During the nineteenth century, the industrial world has been periodically upset by a series of industrial depressions which have caused widespread

²⁶ *Census of Manufacturers, Part I, pp. 542-3, 1905.*

unemployment. During these depressions, even the ablest workingmen are unable to secure employment of any kind. If the depression is prolonged and widespread, conditions of livelihood may remain uncertain during months or even years. An excellent idea of the effect of industrial depressions upon wage-earners may be gained from an examination of the employment in mines. The figures for mining show only the number of days which the mines worked, making, therefore, no allowance for the unemployment due to sickness and accidents to the individual.²⁷

*Total number of days during which the coal mines were idle,
1890-1910.*

Year.	United States Bituminous. Days idle.	Pennsylvania Anthracite. Days idle.
1890	80	106
1891	83	103
1892	87	108
1893	102	109
1894	135	116
1895	112	110
1896	114	132
1897	110	156
1898	56	154
1899	72	133
1900	72	140
1901	81	110
1902	76	190
1903	81	100
1904	104	106
1905	95	91
1906	93	111
1907	72	86
1908	113	106
1909	89	75
1910	95	60

²⁷ SCOTT NEARING, *The Extent of Unemployment in the United States*, p. 538, American Statistical Association, Boston, Mass., 1909.

Figures collected by the New York Bureau of Labor for the building trades and for the unionized trades of New York State, show a similar condition of affairs.²⁸

Percentage of members of labor unions idle at the end of September.

Year.	Per cent. idle.
1897	13.8
1898	13.1
1899	4.7
1900	13.3
1901	6.9
1902	5.7
1903	9.0
1904	9.7
1905	4.9
1906	5.7
1907	10.5
1908	22.5
1909	10.3

An analysis of these two series of figures shows that unemployment at certain periods is very much more severe than at others. These fluctuations have occurred and still do occur with alarming regularity.²⁹

Industry offers the workingman an opportunity to earn a living, subject to the caprice of overwork, sickness, accidents, new machinery, individual shut-downs and general suspensions of industrial activity—a hierarchy of forces which overshadow every movement of his life, threatening continually to hurl against him the phantom of misery.

²⁸ Bulletin 43, New York State Department of Labor, p. 12, March, 1910.

²⁹ W. H. BEVERIDGE, *Unemployment*, Ch. 4, Longmans, Green, & Co., London, 1909. SIDNEY J. CHAPMAN, *Work and Wages*, p. 317, Longmans, Green, & Co., London, 1908.

Any one, or any combination of these five forces, may, at any time, diminish, temporarily or permanently, the income-earning capacity of the worker. All of them are beyond his individual control, yet they strike, with merciless certainty, the source of livelihood of the family in which they occur.

Overwork, sickness, accidents, inventions, individual shut-downs and industrial crises are potent factors in the financing of a family, since they result in diminishing or extinguishing income, temporarily or permanently. Nevertheless, overwork, sickness, accidents and inventions are accidental factors since they occur to the individual at unpredictable intervals. Considerable space has been devoted to them in an attempt to show their far-reaching influence, yet since they represent the unusual, rather than the usual, they will be dismissed from the study at this point, and the workingman with a normal quota of health and vigor will alone be considered. Such an assumption must brush aside all objections to the effect that the analysis deals with abnormal conditions. Again, the conclusions based on such an assumption will necessarily represent a conservative rather than an extreme estimate, an end most desirable in all scientific studies. Unemployment is measurable and must still be dealt with in connection with wages. From this point on, therefore, the workingman under consideration, will be a man of ordinary vigor and health, suffering from no disability, like old age, fatigue, accident or sickness.

IX. *Supplementary Income Sources.*

Whatever the limitations on the earning capacity of the family head, his income may be supplemented in three ways:

1. The wage-earner may engage in a secondary occupation.
2. His wife may take up some gainful occupation.
3. His children may engage in a gainful occupation.

The wage-earner, himself, may take up some secondary occupation and thus supplement his regular wage. Outside of regular working hours, or if he is engaged in a seasonal trade, then during the slack season, he may engage in some incidental, transient work. Of the secondary occupation, the prevalence is, perhaps, best indicated by a group of Massachusetts figures collected during a year when trade conditions were abnormally bad. The extent of regular and "other" or secondary employment, for April, 1895 (the month showing the largest number of persons employed) follows:³⁰

	Males.	Females.
Regular employment	616,388	253,860
"Other" employment	13,133	1,926
Per cent. of "other" or regular employment	2.1%	.7%

Thus, only two per cent. of the males and less than one per cent. of the females reported a secondary occupation. While far from conclusive, the figures

³⁰ Massachusetts *Census of Manufacturers*, vol. VII, p. 91, 1895.

indicate that secondary occupations are not a large source of supplementary family income.

The wife may take up some gainful occupation. She may either go out to work in the factory, bring home work from the factory, take boarders, or engage in some productive enterprise, such as store-keeping, dressmaking and the like.

The entrance of women into gainful occupations is quite a general phenomenon in the United States. Of the 13,810,057 married women, 769,477, or 5.6 per cent. were engaged in some form of gainful occupation in 1900. While this work of the wife for wages is most noticeable among the negroes, nevertheless, among native and foreign white, 3 per cent. of the married women are gainfully employed.³¹

In the cities, the system of taking work from the factory into the home (the sweating system) is fairly prevalent, affording many married women an opportunity of adding to the family income without leaving the home. While it is impossible to make any definite statement regarding the extent of the sweated industries, sweating is sufficiently prevalent to arouse widespread comment.³²

The keeping of boarders and lodgers among certain groups of the population, furnishes a very con-

³¹ *Statistics of Women at Work*, U. S. Census Bureau, p. 15, Government Printing Office, Washington, 1907.

³² *Report of the Industrial Commission*, volumes 8, 14, 15, 17, Government Printing Office, Washington, 1902. Reports of the New York Department of Tenement House Inspection and the New York Bureau of Labor. *Woman and Child Wage-Earners in the United States*, vol. II, chapter 5, Government Printing Office, Washington, 1911. Reports of the Immigration Commission.

siderable addition to family income. The investigation made by the United States Bureau of Labor in 1903 showed that of 25,440 families, 5,367 had 9,120 boarders, while 684 families had 1,876 lodgers. Thus 21.1 per cent. of all of the families had boarders and 2.7 per cent. had lodgers.³³

Children work rather extensively. The total number of child laborers in the United States was more than a million and three-quarters in 1900. This did not include the children working as merchants, namely—the newsboys, match sellers, and other children who buy and sell on their own account. In recent years, child labor laws have been rather generally enacted, which usually prohibited the working of children under fourteen years of age, thus depriving the family of any income which the young child might earn.

The relative proportions contributed to family income by the wage-earner, by his wife and his children will be analyzed in a later section. Suffice it to say, at this point, that the income of wage-earners' families is frequently supplemented in one or more of the ways just indicated. In some instances, this supplementing is voluntary, in other cases compulsory. Some Southern mill towns fall in the latter class. "The incomes of cotton mill families are composite; that is, they are made up of the wages of several workers. The so-called normal family-father, with wife and children dependent upon him for support,

³³ *Annual Report of the Commission of Labor*, p. 260, Government Printing Office, Washington, 1904.

is not a normal cotton-mill family. Indeed, this type of family is rare, because it is almost impossible for it to exist. At one mill studied there were only five individuals whose daily wage amounted to \$1.25 or more per day. The wages of these individuals were \$2, \$1.50, \$1.28, \$1.25, and \$1.25. This means that in that community it would have been possible for one man only to support a wife and three young children according to the fair standard of living; and this would have been impossible unless he worked 300 days in the year. There was only one other individual whose earnings were sufficient to support a family of this size even in accordance with the minimum standard.''³⁴

Nevertheless, the extent to which these supplemental earnings can raise the family income is usually definitely limited by the earning capacity of the woman, and the size of the house in which the family lives. The earning power of both unskilled women and children, is not only low but very uniform throughout the country, and since the average dwelling place of the wage-earner is restricted in size, the possibility of taking boarders is not considerable.

The wage-earner's income is thus limited, on the one hand by the rigid organization of the modern wage system, and on the other hand, by the zero line of no earnings. An analysis of his expenditures reveals the fact that the exact reverse of the above statement holds true, for while his income has a

³⁴ *Woman and Child Wage-Earners in the United States*, vol. 16, p. 153, Government Printing Office, Washington, 1911.

definite upward limit and no lower limit, expenditures have a definite lower limit and no upward limit.

X. *The Minimum of Subsistence.*

Every family must be provided with a minimum amount of clothing, food, and shelter, if life is to be maintained. Furthermore, the necessity for these things is continuous. Whether the wage-earner is employed or unemployed, the bills of the landlord, the grocer and the butcher come with appalling regularity. Whether he is earning or is not earning income, he must give his family a minimum of subsistence, setting a limit of expenditure below which misery and starvation will sit at the family table. There is here no assertion that people are miserable and starving. The course of the argument demands, however, the recognition of a minimum limit for every family beyond which misery and starvation are inevitable.

While the lower limit of expenditure is thus definitely set by a minimum of subsistence, its upward limit is established by only one factor—the capacity of the workingman to run into debt. To be sure, over a series of years, it is impossible for a family to spend more than its income, but over short periods, expenditures may be continued even though income is discontinued, because it is customary for tradesmen in industrial districts to “carry” customers over strikes, periods of sickness, and unemployment. In financing a workingman's family, the ordinary ex-

penditures (those involved in providing the necessities of life) are no less insistent in their demands than the extraordinary expenditures. Sickness brings its bills for medical attendance, medicines and choice foods; births and deaths carry with them an inevitable outlay in addition to the ordinary expenses. Thus, the minimum of expenditure is established by the necessity of existence, while its maximum varies with extraordinary expenditures, reaching its high point only when it has reached the debt limit.

A very definite contrast may, therefore, be made between income and expenditure. The maximum income is limited by the character of the occupation. The minimum of income is zero. In the case of expenditures, however, the maximum is limited only by borrowing capacity, while the minimum is set by the outlay necessary to provide the means of subsistence.

If the maximum wage which an ordinary American workingman can earn is considerably above the subsistence level, the problem of financing his family is a comparatively simple one. If, however, the maximum wage is about equal to the subsistence, then a partial or entire cessation of income, or a series of extraordinary expenditures would inevitably result in poverty and misery. If the former hypothesis is the correct one—that is, if wages in the United States greatly exceed the expenditures necessary to provide subsistence, then prosperity should be widespread. If, however, the latter hypothesis

is the correct one—that is, if wages are about equal to the cost of subsistence, then an investigation of living conditions should show hardships and poverty among the families of the most poorly paid workers.

XI. *The Effects of Low Standards of Living.*

Fortunately, considerable data has been collected during the past decade, in a number of thorough-going investigations³⁵ which point rather directly to the conclusion that there is a sharp conflict between income and the standard of subsistence, and

³⁵The most elaborate of the investigations which have been made into conditions in the United States are:

1. *The Report of the Federal Industrial Commission—1900.* (Nineteen volumes—excellently indexed) containing a great amount of testimony from individuals of every class, together with several expert studies of sweating, housing and the like.
2. *The Hearings before the Anthracite Coal Strike Commission—1902.* The ten thousand typewritten pages contain much valuable information about the living conditions of anthracite coal miners.
3. *The Pittsburgh Survey*, made by a staff of expert investigators in 1907-8 and published in eight volumes by the Charities Publication Committee, New York.
4. *The Federal Investigation into the Conditions of Woman and Child Wage-Earners*, made during 1907, 1908, and 1909, and published during 1911, 1912 and 1913 in nineteen volumes pictures very graphically, and in great detail the problem as it presents itself in those industries employing great numbers of women and children.
5. *The Report of the Federal Immigration Commission*, covering the years 1909-1911, published 1912, presents, in great detail, a picture of the working and living conditions in various parts of the country.
6. The Federal Bureau of Labor and the State Bureaus, notably in Illinois, Kansas, Maine, Massachusetts, Michigan, New Jersey, New York and Wisconsin, publish reports and bulletins dealing with every phase of living conditions among the working population.
7. *The Survey*, a publication issued by a group of social workers in New York (105 E. 22nd street) contains weekly statements of material bearing on living conditions.

that in a very large number of cases, income falls below the minimum of subsistence. Rowntree is probably correct when he assumes that there are several times in the life of the average workingman when he drops below the subsistence line, so that he, or the members of his family suffer from insufficient food, clothing and shelter. The facts at hand indicate that there are now, in the United States, able-bodied, vigorous men, who, in spite of their best efforts, are unable to provide adequately for their families. The most dependable investigations covering congestion, housing, malnutrition, poverty, vice, crime, and related topics show beyond the possibility of cavil that in some of the wealthiest and most prosperous centers of the United States there is an appalling amount of poverty and misery.

XII. Underfeeding.

By way of illustration, for the limitations of this chapter will not permit of an exhaustive discussion, consider the latest data relating to the under-feeding of school children. The absence of an adequate food supply among children is, perhaps, the clearest indication of the presence of poverty, hence the presence of underfed children would be an indication of the existence of a disproportion between income and a subsistence wage.

One thorough investigation of hungry children, including only the children between six and sixteen years, was made by the Chicago Board of Education. Here are some extracts from the official report.

“Five thousand children who attend the schools are habitually hungry,” while ten thousand other children “do not have nourishing food.” The report further states that “many children lack shoes and clothing. Many have no beds to sleep in. They cuddle together on hard floors. The majority of the indigent children live in damp, unclean or overcrowded homes that lack proper ventilation and sanitation. Here, in the damp, ill-smelling basements, there is only one thing regarded as cheaper than rent, and that is the life of the child. We find that a large number of children have only bread, saturated in water, for breakfast day after day; that the noon meal is bread or bananas, and an occasional luxury of soup made from pork bones; that children often frequent South Water street, begging for dead fowl in the crates, or decayed fruit; that others have been found searching for food in alley garbage boxes.”

Chicago is not alone. Similar investigations in other cities reveal the same conditions of underfeeding. Louise Stevens Bryant, after an exhaustive study on the subject, summarizes the facts regarding underfeeding in the United States, by saying:

“As a general conclusion from these investigations, it seems fair to place the probable number of seriously underfed school children in New York and other American cities at 10 per cent. of the school population.”³⁶

³⁶ LOUISE STEVENS BRYANT, *School Feeding*, p. 204, J. B. Lippincott Company, Philadelphia, 1913.

XIII. The Workingman's Dilemma.

A host of similar data on housing, living conditions, and other related problems bear out the inference deducible from the facts regarding the underfeeding of children, namely, that there is a discrepancy between present day incomes and a subsistence standard of living. Clearly, then, a serious maladjustment exists between income and subsistence. Before determining the character of the readjustment necessary to establish normal relations between income and expenditure, it is necessary to discover the causes of the present maladjustment. The extreme possibilities are two:

1. Either the workingman and his family are vicious, lazy, indifferent, and wasteful—in which case his failure to maintain his family above the poverty line is due to his own inefficiency.
2. Or else the relation between possible income and necessary expenditure is such that no matter how efficiently and earnestly he may strive, he will be unable to maintain a decent standard of living.

If the former hypothesis be the correct one, the remedy for the present situation lies in increasing the efficiency of consumption through some method of education. If, however, the latter hypothesis be correct, no amount of efficiency in consumption, of earnestness, of sobriety, will avail a certain group of

workers against the clutches of poverty and misery. The present maladjustment may, of course, be the product of both factors, nevertheless, the issue will be clearly drawn if it can be shown that incomes are insufficient to meet necessary expenditures.

Considerable work has already been done in an effort to analyze the former hypothesis. *Principles of Relief*, by Edward T. Devine (Macmillan, New York, 1903); *Misery and Its Causes*, by Edward T. Devine (Macmillan, New York, 1909); *Poverty* by Rowntree (Macmillan, London, 1901); *Poverty*, by Hunter (Macmillan, New York, 1904); and *American Charities*, by Warner (Crowell, New York, 1894) have discussed the personal factors—vice, shiftlessness and efficiency—which result in poverty and misery. Comparatively little effort has been made, however, to analyze the latter hypothesis and to determine the existing relation between a workingman's income and expenditure on the one hand, and a decent standard of living on the other. In fact, until very lately, the data has not been available, from which a study along this line could be made. Several recent publications, dealing with wages, prices and living standards furnish, however, a group of facts for a study which shall determine whether, in view of the conditions now prevailing, the wages paid to American workingmen are sufficient to enable them to maintain a standard of living. The study, based on this data, will aim to answer four questions:

1. What amount of economic goods is necessary to maintain a standard of living in the United States?
2. How much will these goods cost?
3. Are the wages of adult males sufficient to purchase such a sum of goods?
4. Does the income of the entire family admit of their purchase?

CHAPTER II

THE STANDARD OF LIVING

I. The Meaning of "Standard of Living."

WHAT amount of economic goods is necessary to maintain a standard of living in the United States? An adequate answer to that question must be impossible without a definite idea of the meaning of "standard of living." The term is most general, and any limitations upon it must of necessity be arbitrary; yet some definition of the term forms a necessary basis for discussion. "A standard of living," writes the New York Committee on Standards, "is a measurement of life expressed in a daily routine which is determined by income and the conditions under which it is earned, economic and social environment and the capacity of distributing the income."¹ More briefly the standard of living is the measure of livelihood for any given family unit, in terms of income and expenditure.

II. Standard of Living Estimates.

There are four distinct methods of approaching the standard of living problem. In the seventeenth

¹ R. C. CHAPIN, *The Standard of Living in New York City*, pp. 255-256, Charities Publication Committee, New York, 1909.

and eighteenth centuries, a number of students who were interested in the conditions of working people, attempted to reach some scientific decision regarding them, by estimating on the one hand the amount of wages which working people got, and on the other hand, the amount of expenditures which they made for various purposes. In these estimates nothing was included except food, clothing and miscellaneous items. A similar method was adopted by the New York Committee on Standards of Living, as a preliminary to their detailed investigation. Sixteen social workers were asked to name the amount upon which a family could maintain a decent standard of living. The replies² show a variation from \$768 to \$1,449 for a family consisting of man, wife and three children. Although the Committee explains that the experts did not all estimate on the same basis, there is a very obvious divergence of opinion among them. A reliance on estimates is clearly unscientific, hence this method of computing standards was early supplanted by scientific analyses of the actual income and expenditures in workingmen's families. This is the second method of studying the problem.

III. The Analysis of Individual Family Budgets.

The second method of study, developed by Eden and LePlay, and applied in a number of modern investigations, consists in an analysis of the budgets

² Ibid., p. 259.

of individual families. A careful schedule of questions is prepared, dealing with all of the facts which it is necessary to secure, and answers to these questions are then obtained by personal visits to the families which are to be investigated. As the schedules are sometimes very long—the budget of one of LePlay's workmen occupies twenty-seven printed pages, while the schedule of questions on which the Chapin study was based occupied fifteen printed pages—the greatest skill is necessary for their preparation. Such studies were made by Dr. D. E. Foreman,³ by Mrs. Louisa B. Moore,⁴ by E. G. Herzfeld,⁵ and by the investigators in the *Woman and Child Wage-Earners* report.⁶

In these studies, each family budget is treated and analyzed as an individual unit. Under Eden and LePlay, the method ended with this individual treatment. In the hands of later writers, notably the authors of the *Woman and Child Wage-Earners* study, the method has been carried much farther. Chapin, in his study, pays little attention to the individual budget.

The treatment of family budgets as individual units has this great advantage over the first method—that the data collected is exact, reliable and specifically connected with the problems of one family. On the other hand, its main defects are that the con-

³ United States Bureau of Labor, Bulletin No. 64, May, 1906.

⁴ *Wage-Earners Budgets*, Henry Holt & Co., New York, 1907.

⁵ *New York*, The J. Kempster Printing Co., 1907.

⁶ *Woman and Child Wage-Earners*, vol. 16, Government Printing Office, Washington, 1911.

ditions applicable to one family are never entirely similar to those applicable in another family, and hence, the results of the study cannot be made the basis for a statistical statement of the standard of living problem. Any conclusion which is reached holds for the family under consideration, and for that family only.

IV. The Averaging of Income and Expenditure.

In order to overcome this difficulty, a third method has been resorted to, namely, that of averaging the receipts and expenditures of a number of families. While this method was first inaugurated at the Brussels Statistical Conference in 1853, and perfected by Ernest Engel in his later studies, it has never been more completely worked out than by the United States Bureau of Labor in its annual report for 1903. That report contains an analysis of the budgets of 25,440 workingmen's families; again, in greater detail, the analysis of receipts and expenditures in 2,567 "selected" families from the larger group; and, finally, of the income and expenditures in 11,156 "normal" families—families having "a husband at work; a wife; not more than five children, and none over fourteen years of age; and no dependent, boarder, lodger, or servant." Throughout this report, no statement is made of the individual family budget, and the introduction to the study is so incomplete as to leave the reader in considerable doubt as to the scientific accuracy of the methods pursued. What kind of a schedule was used? The

report states (p, 15-16) that "The investigation was limited to families of wage-workers and of persons on salaries not exceeding \$1,200 per year." All schedules "cover a period of one year." The work was done "by experienced special agents" of the Bureau, and these agents by familiarizing themselves with each locality were enabled "to verify, to a certain extent, the statements" of the housewives. "Of necessity, much of the information was given from memory, although some families were found that kept correct book accounts."

Thus the work was not done with the same accuracy that has characterized several of the later studies. Nevertheless, it represents, perhaps, the best extensive collection of data in this form. Families were investigated in thirty-three States, "apportioned according to the number of persons employed in the manufacturing industries of the State." (P. 15.)

The entire group of families, and the "selected" families, do not present nearly so interesting a problem as the "normal" families, because the latter, according to their classification, are very similar to the families accepted as "normal," in later studies. In these 11,156 "normal" families, the income and the expenditures for the various items in the budget were:⁷

Total average income	\$650.98
Total average expenditure	\$617.80

⁷ *Annual Report*, U. S. Bureau of Labor, p. 569, 1903, Government Printing Office, Washington, 1904.

Percentage of this expenditure made for—

Food	43.13%
Rent	18.12%
Clothing	12.95%
Fuel	4.57%
Lighting	1.12%
Sundries	20.11%

These percentages of expenditure are almost exactly the same as those derived in other studies, except that the "sundries" item is far too large. If an analysis could be made of "lighting" to 1.12 per cent., there are surely some items in "sundries," such for example as "health," "insurance," "household goods" and the like, which would analyze to a like amount.

These general statements of average incomes and expenditures are misleading, unless the reader understands that they are merely group pictures, representing in the large, a composite statement of conditions in all of the families studied. In order to secure greater accuracy, two methods of further analysis are employed—first the expenditures may be analyzed by the size of the family, and second by the size of the income. Both methods are followed in the 1903 Bureau of Labor Report, and the second is followed in the Chapin study.

The income and expenditures in the "normal" families of the Bureau of Labor Report arranged by the size of the family are as follows:⁸

⁸ Ibid., p. 569.

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Per cent. of total expenditures made for various purposes.

Number of children.	Total families	Total income per family.	Food.	Rent.	Clothing.	Fuel.	Lighting.	Sundries.	Total of all.
0	2,124	\$632.61	40.33	20.23	12.43	4.76	1.14	21.11	100.00
1	2,579	638.29	41.74	18.48	12.64	4.67	1.14	21.33	100.00
2	2,700	649.04	43.21	17.81	13.03	4.59	1.13	20.23	100.00
3	1,973	665.90	44.56	17.44	13.17	4.45	1.10	19.28	100.00
4	1,248	683.16	45.69	16.76	13.36	4.23	1.08	18.88	100.00
5	532	664.82	47.24	16.54	13.85	4.52	1.04	16.81	100.00
	11,156	\$650.98	43.13	18.12	12.95	4.57	1.12	20.11	100.00

The number of families in the different groups is remarkably uniform for the first four groups. In the fifth group there is a considerable decrease, however, and the sixth group (five children) is comparatively small. The family incomes vary but slightly throughout, indicating that among these families no apparent co-relation exists between family size and size of income.

In the expenditures, however, there is considerable variation. The families with children are spending one-sixth more for food, and one-fifth less for rent than the families without children. While the expenditures for fuel and light remain constant, the "sundries" item decreases by nearly one-fourth. The increase in family size, making more mouths to feed, forces the family into smaller quarters, and cuts heavily into expenditures for those things not absolutely necessary to existence.

By inference, the larger the family, the larger the percentage of expenditure for food and the smaller

the percentage of expenditure for rent. Differently stated, increasing family size is accompanied by increasing food and decreasing rent expenditures.

Although the report gives no statement as to the method of picking the families considered, it is of great interest to note that the average incomes of these 11,156 families vary from \$632 to \$683—a variation of less than ten per cent. and that the largest average income is not enjoyed by the largest families.

The classification of expenditure in these 11,156 families by income is essentially the same as that appearing in Chapin's New York Study.⁹ This latter presents the expenditures by percentages for various items.

Percentage of total incomes expended for various items, by income group.—New York, 1907-8.

Incomes.	Number of families.	Food.	Rent.	Clothing.	Fuel and light.	Carfare.	Insurance.	Health.	Sundries.
\$ 400- 499	8	40.8	26.8	13.0	5.6	2.6	1.2	3.1	6.9
500- 599	17	44.4	25.9	12.4	5.9	1.8	1.3	1.9	6.4
600- 699	72	44.6	23.6	12.9	5.8	1.7	2.0	2.1	7.3
700- 799	79	45.6	21.9	13.4	5.0	1.5	2.5	1.9	8.2
800- 899	73	44.3	20.7	14.0	5.0	2.0	2.2	2.7	9.1
900- 999	63	44.7	19.0	14.6	5.1	1.5	2.6	2.6	9.9
1000-1099	31	44.7	18.1	15.5	4.5	1.8	2.5	1.5	11.4
1100-1199	18	45.6	16.2	14.9	3.8	1.9	2.5	3.6	11.5
1200-1299	8	45.0	19.8	15.2	3.8	2.2	2.2	1.3	10.5
1300-1399	8	43.6	16.8	13.7	3.6	1.1	4.9	1.1	15.2
1500-1599	6	36.8	16.3	16.8	4.1	1.2	2.3	7.4	15.1

The percentage of expenditure for food is practically stationary between \$500 and \$1,400; for rent,

⁹ CHAPIN, *op. cit.*

the expenditure decreases steadily as income increases up to \$1,000, after which it remains practically stable; the expenditure for clothing increases slightly, though it is fairly stable; the expenditure for fuel and light decreases above \$1,100, while the percentages expended for carfare, insurance and health vary with the family rather than with the income. The remaining item, "sundries," is of course much larger in the higher income groups.

~~The contrast~~ between the expenditures of the low income families where the struggle for existence is sharp, and of the high income families where the struggle is much less keen, is most interesting. While both groups of families spend the same proportion of income for food, the expenditure for rent is much higher in the lower income family; and that for clothing is much higher in the higher income family. The rent expenditure is necessary. The clothing expenditure is not.

To the statistician these analyses of income and expenditure by family size, by income group, by nationality, and by locality present alluring possibilities, since such statistics are the legitimate object of a many-sided statistical analysis; yet they fail absolutely to make any connection with livelihood. After learning that the foreign families in Massachusetts, having more than two and less than five children, spent, on the average, \$668 annually, 37 per cent. of which went for food, the reader is a little puzzled to know how such a statement will as-

sist him in determining whether the said foreign-born escaped the acutest pangs of hunger.

In short, this third method of considering the standard of living problem presents, as accurately as is statistically possible, the condition of a group of families, giving the average of income and of expenditure. If this method is combined with the second, and representative individual family budgets are given, a very good picture of existing conditions is secured. While this method of approaching the standard of living problem affords some excellent data regarding actual living conditions, it does not yet give a contrast between the amount of goods which an income will buy, and the amount of goods needed to maintain a standard of living in any given case. For a statement of this contrast, we must proceed to another method of studying living standards. No one of these first three methods of studying the standard of living, and no combination of them will answer the root question regarding the amount of income necessary to maintain the efficiency of workingmen and their families.

There is only one way in which a conclusion can be reached on this important point—the investigator must determine what amount of economic goods is necessary to the maintenance—first of a standard of subsistence which will permit the family to maintain its existence as a social unit, and second, of a standard which will maintain the efficiency of the members of the family group under consideration. “Only

those estimates of the cost of a normal standard of living are sound which are based on a given social unit, and on the cost of the essential elements of that standard in a given community, and at a given time. Can these costs be determined in such a way as to make society believe they are well founded? To this question, I answer: "Yes, I believe they can."¹⁰ The studies which have been completed since Mr. Tucker made this statement, amply confirm his judgment—proving beyond cavil that it is possible to determine the amount and the cost of a supply of goods which will insure subsistence and efficiency.

V. "*Goods*" as a Basis for Study.

The inquirer may, therefore, attack the standard of living problem at an angle different from any so far outlined, and instead of starting with the earnings and expenditures of workingmen's families, premise the discussion on an answer to the question—"What amount of economic goods will a given unit—a man or family—need to maintain a standard of living?" Emphasis is thus placed on the object—a standard of living, rather than on the means—income and expenditure. This method premises a theoretical standard, and then compares this standard with the expenditures being made, in any given case, in order to determine whether these

¹⁰ FRANK TUCKER, *Report of the Committee on Standard of Living*. R. C. CHAPIN, *The Standard of Living in New York City*, p. 257, Charities Publication Committee, -1909.

expenditures will provide sufficient economic goods to furnish a standard, either of bare subsistence, or of efficiency.

Both "subsistence" and "efficiency" necessarily enter into any discussion of standards. Formerly it was taken for granted that if a family was provided with a subsistence, everything necessary had been done. During recent years, however, particularly in Germany, great emphasis has been laid on the maintenance of efficiency as well as of subsistence. Starting as an industrial concept, aimed at the preservation of the workers for industrial or for military purposes, the efficiency idea has spread into social fields, until there is a general recognition of the desirability of maintaining an efficiency standard in every phase of life.

An adequate approach to the study of living standards must, therefore, be based on a measure of the amount of goods which will maintain the subsistence or the efficiency of a given group; and it must proceed along lines which will show how many of the incomes in the community will permit the maintenance of such a standard.

VI. *The Elements in a Standard of Living.*

There are certain elements which necessarily enter into a standard of living. These are differently classed by different writers. Shadwell cites the following elaborate schedule which he has adopted from the Germans:¹¹

¹¹ ARTHUR SHADWELL, *Industrial Efficiency*, pp. 224-225, Longmans, Green, & Co., New York, 1906.

1. Necessaries of life:

- a* Rent, fuel, light.
- b* Clothing.
- c* Food; at home and in the eating-house.
- d* Locomotion (train, omnibus, etc.).
- e* Tools.

2. Compulsory disbursements:

- a* Contribution to sick, insurance, etc.
- b* Taxes.
- c* School-pence and books.

3. Bodily and mental recreation:

- a* Baths.
- b* Public-house.
- c* Spirits (presumably at home).
- d* Tobacco.
- e* Newspapers and books.
- f* Amusements.

4. Voluntary subscriptions:

- a* Insurance.
- b* Clubs and trade unions.

5. Other regular expenses.

6. Extraordinary expenses:

- a* Doctor, medicine, sickness.
- b* Furniture, breakages.
- c* Debt, interest and repayment.

In the more detailed and technical study of standards of living, such an extensive classification may be desirable, but for the purposes of ordinary dis-

cussion it is unnecessary. Indeed, the brief classification used by Chapin will prove adequate in most respects. He classifies the expenditures as those for—

1. Food.
2. Housing.
3. Clothing.
4. Fuel and light.
5. Carfare.
6. Health. *Why not Salaries*
7. Insurance.
8. Sundry minor items.

Having accepted the classification employed by Dr. Chapin as a workable one, it becomes necessary to inquire what amount of each of the items set down in his list is necessary for the maintenance of a standard of living.

VII. The Requirements for Specific Items in a Standard of Living.

The only adequate method of determining what amount of goods is necessary for the maintenance of existence or of efficiency, is based on an analysis of each item in the classification. The measurement of the amount of food necessary to maintain a standard of living is by far the easiest part of the problem. Food requirements are usually measured in calories of energy, and in order to secure uniformity, they are stated in terms of the requirements of an adult man. The United States Depart-

ment of Agriculture, which has made some valuable experiments on food values, states that a man in the full vigor of life, doing moderate muscular work, requires each day a quantity of food containing, as it is purchased, 3,800 calories of energy. By the time this food is eaten, it will contain but 3,500 calories, from which quantity the digestive system extracts 3,200 calories of energy.¹² After an analysis of the available data, Rowntree concludes that Atwater's estimate of 3,500 calories for a man doing "moderate muscular work," must be interpreted in terms of very moderate work if it is to be adequate.¹³ Generally, however, it is conceded that from 3,200 to 3,900 calories of energy, depending upon the intensity and character of the work done, must be supplied to the body each day.

The actual amounts of food consumed vary considerably from this standard. Atwater has compiled an extensive table, in which he sets down the results of "comparing the dietaries of persons with different occupations and incomes, and performing different amounts of muscular work." The energy supplied by the rowing clubs in New England, for instance, is 3,955 calories; by football teams in Connecticut and California, 6,590 calories; by farmers' families in Eastern United States, 3,415 calories; by professional men, 3,200 calories; by poor families in New York City, 2,845 calories, and by negro

¹² *Year Book of the U. S. Dept. of Agriculture*, p. 371. Article by C. F. Langworthy, 1907.

¹³ B. L. ROWNTREE, *Poverty*, pp. 91-97, Macmillan & Co. Ltd., London, 1901.

families in Alabama and Virginia, 3,395 calories.¹⁴ Since the dietaries of different groups differ as radically in their content as do the various foods in their energy yielding power, the computation of the dietary value of any group is a purely individual affair.

In order to analyze, on a scientifically comparable basis, the diet of a number of families, Atwater has prepared a system of comparing the dietary requirements of women and children with those of an adult man, which purports to show the relative amount of food consumed by each.¹⁵

An adult woman requires...	.8	as much as an adult man.
A boy of 15 to 16 .....	.9	as much as an adult man.
A boy of 13 to 14 .....	.8	as much as an adult man.
A boy of 12 .....	.7	as much as an adult man.
A boy of 10 to 11 .....	.6	as much as an adult man.
A girl of 15 to 16 .....	.8	as much as an adult man.
A girl of 13 to 14 .....	.7	as much as an adult man.
A girl of 10 to 12 .....	.6	as much as an adult man.
A child from 6 to 9 .....	.5	as much as an adult man.
A child from 2 to 5 .....	.4	as much as an adult man.
A child under 2 .....	.3	as much as an adult man.

These estimates of Atwater may be accepted, since they correspond rather closely to similar tables prepared by other experts. Their value lies in the fact that by means of them, the food consumption of families may always be reduced to a common denomination—the requirements of a man.

The method of applying this formula is stated very well by Chapin. Suppose, he says, that a family consists of father, mother, a girl of four years,

¹⁴ W. O. ATWATER, *Principles of Nutrition*, pp. 34-35, Government Printing Office, Washington, 1910.

¹⁵ *Ibid.*, pp. 34-35.

a boy of three and a baby under two. The father buys lunch six days in a week. The calculation therefore runs:¹⁶

1 man	15 meals per week	15.0
1 woman	21 meals, equivalent for man to 21×0.8 meals per week..	16.8
1 boy	21 meals, equivalent for man to 21×0.4 meals per week..	8.4
1 girl	21 meals, equivalent for man to 21×0.4 meals per week..	8.4
1 child	21 meals, equivalent for man to 21×0.3 meals per week..	6.3

Total number of meals, on basis of consumption of adult man. .54.9

The family under consideration is, therefore, consuming weekly the equivalent of 54.9 meals for one adult man. Any other family, or any number of families may, in this manner, have their dietaries reduced to a common denomination for the purpose of comparison.

The determination of the amounts of housing, clothing, fuel and light necessary to the maintenance of a standard, is a much more difficult problem than that involved in the discussion of food, because there is no way of stating what amount of these items is requisite for the running of the body on an efficiency basis. The best that can be said is that (1) sanitation, (2) privacy, (3) decency and (4) necessity are the governing factors to be determined in each locality. There is certainly a minimum amount of each of these goods necessary in the maintenance of a standard. What that amount may be, it is difficult to say generally, though it may be readily determinable in each specific case. Similarly, expenditures for carfare, health, insurance and sundry

¹⁶ CHAPIN, *op. cit.*, pp. 126-127.

items must be determined by the locality. That some expenditure should be made for these items is obvious; its amount must be left to a determination in each individual case.

VIII. *The Chapin and the Federal Studies.*

From the discussion in Section VII, it must be apparent that the available data indicating the amount of economic goods necessary to the maintenance of efficiency is very meager. Indeed, there are but two modern American studies which approach the problem from the fourth viewpoint (the amount of goods necessary) and both of these studies are unfortunately very limited in scope.

The study published by Robert C. Chapin was made in New York City, during 1907-8. The study published by the United States Bureau of Labor was made in a number of Massachusetts, North Carolina and Georgia mill towns in 1908-9. Both studies are very detailed, and both are of great scientific value, though one deals with city and the other with town conditions.

The Chapin study of standards of living was made on a schedule very similar to that adopted by the *Woman and Child Wage-Earners* investigators. In the case of the Chapin study, 318 families in New York City with incomes ranging between \$600 and \$1,100 form the basis of the study, while 73 additional families having incomes below \$600 and above \$1,100 are referred to throughout the work, making the total number of New York families included

391.¹⁷ The *Woman and Child Wage-Earners* study, on the other hand, covers a much smaller number of cases—21 families in Georgia and North Carolina and 14 families in Fall River. Nevertheless, the latter study is of the very greatest value because it approaches the standard of living problem directly from a standpoint of goods, asking first what amount of the various items is necessary to the maintenance of standards; second, the cost of these items in a number of individual families; and third, their cost in a group of families.

The *Woman and Child Wage-Earners* study differentiates, as the Chapin study does not, a "minimum" standard of living from a "fair" or "normal" standard of living. The minimum standard of the *Woman and Child Wage-Earners* report excludes "everything except the bare necessities of life" (p. 133); and includes only expenses for food, rent, clothing, fuel, light and sundries. The fair standard, in contrast with this minimum standard, provides "not only for physical efficiency, but allows for the development and satisfaction of human attributes." "The minimum standard is a standard of living so low that one would expect few families to live on it. It will be conceded that a standard of living on which people are to live must include many things that are not allowed by the minimum standard." (P. 142.) Thus it is apparent that the minimum standard, here contemplated, is a standard of the barest necessities, while a fair

¹⁷ CHAPIN, *op. cit.*, pp. 38-39.

standard corresponds very nearly to the efficiency standard of the Chapin study.

Although there are instances in which both studies—neglecting the statistical warnings regarding the percentage of error—reduce a few cases to percentages and tenths, nevertheless, the Chapin study, as an able pioneer, and the Woman and Child study, as a worthy follower, lay the foundation for a scientific discussion of the standard of living problem as it appears—first in the minimum or existence standard, and second in the fair or efficiency standard.

IX. *The Minimum Standard of Living.*

In order to present the matter accurately, it will, therefore, be necessary to analyze first the elements of a minimum standard of living, and second the elements comprising a fair or efficiency standard of living. Fortunately, the largest item involved in the standard of living—food—is definitely measurable. The method of approach to the food item adopted in the *Woman and Child Wage-Earners* study is, perhaps, as sound as any that could be devised. "In order to furnish a basis of comparison for the family's study in this report, it seemed desirable to ascertain the cost of some dietary in actual use, which offers the proper amount of protein and energy. The dietary of the Federal prison, Atlanta, Georgia, for the week beginning November 29, 1908, was selected for this purpose." (P. 134.) The dietary, as adopted by the Federal

prison, "does not actually meet the standard requirements being a trifle lower in protein, but high in energy." The prison is located in the South, however, where the study of living standards was being conducted, and its dietary represented the results of a scientific attempt to secure an adequate minimum diet. This prison diet provided 3.186 ounces of protein per man, per day, and a total fuel value of 3,773.09 calories of food value per day. "Based on the equivalents for food digested, the standard requirements are 95 grams of protein and 3,200 calories, while the above dietary study shows 90.51 grams of protein available and 3,773.9 calories." (P. 135.) In order to present a more accurate picture of the meaning of this diet, the following menu of the Federal prison for the week of November 29th to December 5, 1908, was prepared (p. 135-6).

SUNDAY.

Breakfast: Oatmeal, milk, bread, butter, coffee.
Dinner: Beef, sweet potatoes, tomatoes, bread, butter, coffee.
Supper: Bread, butter, coffee.

MONDAY.

Breakfast: Wieners, grits, bread, butter, coffee.
Dinner: Pork and beans, raw onions, bread, water.
Supper: Sweet potatoes, bread, butter, coffee.

TUESDAY.

Breakfast: Potatoes, bread, butter, coffee.
Dinner: Beef, collards, bread, water.
Supper: Prunes, bread, butter, coffee.

WEDNESDAY.

Breakfast: Hash, bread, butter, coffee.
Dinner: Soup, sweet potatoes, bread, water.
Supper: Pie, bread, butter, tea.

THURSDAY.

- Breakfast:* Grits, bread, butter, coffee.
Dinner: Fresh pork, sweet potatoes, collards, bread, water.
Supper: Crackling bread, sirup, coffee.

FRIDAY.

- Breakfast:* Beef, bread, butter, coffee.
Dinner: Fish, sweet potatoes, bread, water.
Supper: Sauce, bread, butter, coffee.

SATURDAY.

- Breakfast:* Liver, bread, butter, coffee.
Dinner: Stew, bread, water.
Supper: Graham cookies, coffee.

A study of this menu will show that while it makes no allowances for the luxuries of life, it does provide a fair variety, and, chemically analyzed, it is sufficient in amount to furnish the requisite food values. Hence, the menu is adopted as being adequate, and at the same time as simple as possible.

In the matter of housing, four rooms is regarded as the minimum amount necessary for a family of five. No definite statement of the minimum necessary housing space was attempted however. (Pp. 139-140.)

The item of clothing is susceptible of more definite analysis. "The minimum standard for clothing for cotton mill families includes only that quality and quantity that is compatible with physical efficiency and common decency; that is, enough clothing to keep them warm in winter, to allow enough changes to keep them clean, and to prevent their being in rags."¹⁸

Each member of the family is, therefore, placed

¹⁸ *Woman and Child Wage-Earners*, op. cit., vol. 16, p. 137.

on the barest minimum. Two pairs of shoes are allowed for boys between ten and thirteen, and three pairs for boys between six and nine, and fourteen and sixteen, because the boys under thirteen go bare foot about six months of the year. In the remaining six months, however, boys from six to nine wear their shoes out much more quickly than the boys from ten to thirteen. "The fathers and the boys ten years old and over have each been allowed a cheap suit of clothes. This is necessary, for they must have a coat for protection. This suit, with two pairs of trousers, must be worn 365 days in the year. The lint, dust, and oil of the cotton mill is particularly hard on clothing."¹⁹ "Meager though the amounts allowed the different groups may seem, they do satisfy the minimum requirements, for, with a few minor exceptions, they represent the clothing actually worn by some individual whose health had apparently not been impaired by being underclad. If a girl, who was otherwise dressed as cheaply as possible, had indulged in some little extravagance like a Sunday hat, this was eliminated. Furthermore, if in some family the clothing had been made by a dressmaker, the dressmaker's charge was deducted, for the minimum standard requires that all clothing of the women and children shall be made at home."²⁰ After making the deductions noted, the quantity of clothing, for a year, allowed to different members of the family was as follows:²¹

¹⁹ *Ibid.*, p. 138.

²⁰ *Idem.*

²¹ *Ibid.*, pp. 138-39.

Quantity and cost of clothing for a year, according to sex and age—
Minimum standard.

Father:

1 suit	\$ 8.00
2 trousers	2.00
5 colored shirts	2.50
2 suits winter underwear.	2.00
2 pairs shoes	3.00
1 hat .....	.50
1 suspenders .....	.25
Socks .....	.50

Total\$18.75

Sons, 17 years and over:

1 suit	\$ 8.00
2 trousers	2.00
5 colored shirts	2.50
2 suits winter underwear.	2.00
4 pairs shoes	6.00
1 hat .....	.50
1 suspenders .....	.25
Socks	1.00

Total\$22.25

Sons, 14, 15 and 16 years:

1 suit	\$ 4.00
4 colored shirts	2.00
1 overalls .....	.50
2 suits winter underwear.	1.80
3 pairs shoes	4.50
2 caps .....	.50
1 suspenders .....	.25
Stockings	1.50

Total\$15.00

Sons, 10, 11, 12 and 13 years:

1 suit	\$ 4.00
3 colored shirts	1.00
1 overalls .....	.25
2 suits winter underwear.	1.00
2 pairs shoes	3.00
2 caps .....	.50
Stockings .....	.60

Total\$10.35

Sons, 6, 7, 8 and 9 years:

4 trousers	\$ 1.00
6 waists	1.50
2 undershirts .....	.50
3 pairs shoes	4.50
2 caps .....	.50
Stockings	2.00

Total\$10.00

Sons, 3, 4 and 5 years:

4 trousers	\$1.00
4 waists .....	.60
Underwear .....	.40
1 cap .....	.25
3 pairs shoes	3.00
Stockings .....	.60

Total\$5.85

Mother:

1 shawl	\$1.00
4 calico waists .....	.72
2 duck skirts	1.80
2 drawers .....	.28
2 gingham petticoats	1.00
2 winter undershirts .....	.50
1 fascinator .....	.25
2 pairs shoes	3.00
Stockings. ....	.70

Total\$9.25

Daughters, 17 years and over:

1 shawl	\$ 1.00
4 calico dresses	2.80
2 flannelette dresses	2.50
2 gingham petticoats	1.00
2 flannelette petticoats	1.20
2 drawers .....	.25
2 winter undershirts50
2 gingham aprons50
2 hats	2.00
Stockings	2.00
Shoes	7.50

Total\$21.25

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<i>Daughters, 14, 15 and 16 years:</i>		<i>Daughters, 6, 7, 8, and 9 years:</i>	
1 wrap	\$1.00	1 wrap	\$.85
2 gingham waists65	3 flannelette dresses	1.95
1 cotton skirt .....	.80	3 calico dresses	1.08
1 flannelette dress	1.00	2 cotton petticoats .....	.40
2 calico dresses	1.22	2 drawers .....	.20
2 gingham aprons .....	.50	2 undershirts .....	.25
2 cotton petticoats .....	.72	1 cap .....	.50
2 drawers .....	.25	1 hat .....	.50
2 winter undershirts .....	.50	3 pairs shoes	4.50
2 hats	2.00	Stockings	1.00
Shoes	7.50		
Stockings	2.00	Total	\$11.23
Total	\$18.14	<i>Daughters, 3, 4 and 5 years:</i>	
<i>Daughters, 10, 11, 12 and 13 years:</i>		4 calico dresses	\$1.20
1 wrap	\$ 1.00	2 flannelette dresses .....	.80
2 flannelette dresses	1.40	2 flannelette petticoats ...	.42
4 calico dresses	1.68	2 drawers .....	.12
2 cotton petticoats .....	.50	2 undershirts .....	.25
2 drawers .....	.25	1 cap .....	.50
2 winter undershirts .....	.50	Stockings	1.00
2 hats	2.00	3 pairs shoes	1.80
Shoes	6.00	Total	\$6.09
Stockings	1.50	<i>Children, 2 years and under:</i>	
Total	\$14.83	6 calico dresses	\$1.14
		3 flannelette petticoats ...	.38
		5 stockings .....	.50
		Shoes	1.00
		Total	\$3.02

In the case of clothing, it will be noted that the cost of each item is included in the table. This seems necessary, because, in no other way could an adequate description be given of the items specified. For the present, no notice will be taken of the cost.

A minimum of one gallon of kerosene per week was allowed for each family. The presence of grates and fireplaces rather than stoves, and the financial impossibility of the families securing

stoves under the circumstances made the amount of fuel consumed rather large. No statement of fuel in terms of "cords" or "tons" seemed possible.

Under the term "sundries" are included incidental expenses for soap, starch, blueing, washing powder, brooms and scrubbing brushes. In establishing this minimum standard, no provision is made for carfare, funeral expenses or insurance. A reading of the items set down as requisite to a minimum standard, certainly justifies the author's estimate that "the standard excludes everything except the bare necessities of life."

The same volume from which the above facts are taken, includes a study of the minimum standard of living in a group of families in Fall River, Massachusetts. The amount of food required was practically the same in the North as in the South, as was the amount of housing allowed for each family. The number of items of clothing, the amount of kerosene and the amount of fuel were slightly greater. The same allowance for sundries was made as in the South.²²

Unfortunately, none of the other studies on standards of living have attempted to establish the minimum amount of economic goods which are absolutely necessary to the maintenance of existence. Necessarily, these amounts will differ with the size of the family, the geographic location, and the managing ability of the mother. Nevertheless, the study under consideration indicates that the amount of

²² Ibid., chapter 3.

economic goods necessary to maintain existence in Georgia and in Massachusetts is approximately similar in everything except clothing, and fuel and light, where the difference is comparatively slight. It further establishes a scientific basis for determining, by comparison, whether the amount of goods consumed by a given family will or will not maintain a minimum of existence.

X. *The Fair or Normal Standard.*

The problem of a normal or fair standard of living is an essentially different one from the problem of a mere existence standard. In contrasting the minimum standard and the fair standard, the author of the Federal report states—"The minimum standard is a standard of living so low that one would expect few families to live on it. It will be conceded that a standard of living upon which people are to live must include many things that are not allowed by the minimum standard. It must be a standard that provides not only for physical efficiency but allows for the development and satisfaction of human attributes. Just what is to be included in such a standard depends upon the people to whom it is applicable. Manifestly, a standard that would be considered fair by a laboring man would not appear fair to a financier. Those possessing different degrees of wealth have come to look upon different things as essential to their manner of life."²³ In such a standard, therefore, are

²³ *Ibid.*, p. 142.

included a number of items additional to minimum requirements. A fair standard will maintain the health and efficiency of a family, and insure it against physical deterioration, poverty and misery.

The amount of food requisite to the maintenance of a fair standard is derived by the Federal investigation, through a comparison of the dietary of the Federal prison and the dietary of the various families studied. This comparison shows "that for breakfast and dinner the quantity and quality of food of the families living fairly well is not far different from the prison diet; they have a little more variety, perhaps. For supper, however, the prison diet falls short of what the people demand as a fair standard for food. Bread, butter, and coffee are not regarded as a satisfactory meal after a long day's work. It is clear from the menus of those who are living fairly well that a fair standard must allow either a meat or a vegetable for supper. Again, the prison diet is a little low in the quantity of protein it furnishes. The addition of a meat or vegetable for supper would, perhaps, bring it nearer the requirements."²⁴ In order to make the matter entirely concrete, the menu of one family, which was living well but not extravagantly, and which represented a varied diet and a complete supply of nutrition, was adopted as representing a fair standard. In this family, the average value of food consumed per man, per week for the year was \$1.67.

²⁴ Ibid., p. 143.

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The menu for the week ending January 3, 1909, was:²⁵

MONDAY.

- Breakfast:* Ham, sausage, biscuit, coffee, sugar, butter, sirup.
Dinner: Baked sweet potatoes, stewed Irish potatoes, collards with bacon, corn bread, biscuit, coffee.
Supper: Ham, Irish potatoes, biscuit, coffee, butter, sirup.

TUESDAY.

- Breakfast:* Fried pork (fresh), biscuit, butter, sirup, coffee, sugar.
Dinner: Peas and bacon, butter beans, sweet potatoes, Irish potatoes, buttermilk, corn bread, biscuit, coffee.
Supper: Beefsteak, Irish potatoes, biscuit, butter, coffee, sugar, sirup.

WEDNESDAY.

- Breakfast:* Fried pork, ham, butter, cheese, biscuit, coffee, sugar.
Dinner: Cabbage with bacon, Irish potatoes, sweet potatoes, corn bread, biscuit, coffee, sugar.
Supper: Steak, rice, biscuit, butter, sirup, coffee, sugar.

THURSDAY.

- Breakfast:* Pork, sausage, biscuit, butter, sirup, coffee, sugar.
Dinner: Collards and bacon, Irish potatoes, sweet potatoes, corn bread, biscuit, butter, buttermilk.
Supper: Beefsteak, rice, biscuit, coffee, sirup, sugar.

FRIDAY.

- Breakfast:* Pork, rice, biscuit, butter, coffee, sugar.
Dinner: Peas, bacon, butter beans, sweet potatoes, fried pork, onions, pickles, corn bread, biscuit, coffee, sugar.
Supper: Ham, cheese, biscuit, butter, coffee, sirup, sugar.

SATURDAY.

- Breakfast:* Pork and rice, biscuit, butter, sirup, coffee, sugar.
Dinner: Collards, bacon, Irish potatoes, sweet potatoes, corn bread, biscuit, coffee, sugar.
Supper: Oyster stew, fried pork, biscuit, butter, sirup, coffee, sugar.

SUNDAY.

- Breakfast:* Pork, oyster stew, biscuit, butter, coffee, sugar.
Dinner: Beans, Irish potatoes, sweet potatoes, pork, biscuit, corn bread, coffee, sugar.
Supper: Ham, biscuit, butter, sirup, coffee, sugar.

²⁵ Ibid., pp. 40-41.

An itemized statement of the cost of the food entering into this menu follows the menu.²⁶

No similar statement of the amount of food constituting a fair diet is given by Chapin, though he does estimate the cost of a fair diet at 22 cents per man, per day. (\$1.54 per man, per week.) This amount, Dr. Chapin states in a footnote, is below Atwater's estimate—23 cents to 25 cents per man per day—made in 1896 and 1897.²⁷

On the whole, the specimen menu adopted as fair by the Federal investigation does not seem to contain an excessive variety, and if account is taken of the number of "left-overs" consumed at subsequent meals, the diet becomes really much simpler than it appears on its face. The newer studies would question the amount of meat consumed as excessive. Yet, while this may be scientifically true, it remains a fact that popular tradition in the United States still over-emphasizes meat consumption.

In the matter of housing, a fair standard demands that the size of the house shall vary with the size of the family and the age of its members. Chapin estimates that the minimum amount of housing, consistent with the maintenance of a normal standard, is one room to every one and a half persons.²⁸ This standard is adopted by Dr. Chapin because, "since none of the families include less than four persons, and the greater number consists of five or six, an allowance of four rooms would not seem

²⁶ *Ibid.*, p. 41.

²⁷ CHAPIN, *op. cit.*, pp. 126-7.

²⁸ *Ibid.*, p. 18.

to exceed, as a rule, the demands of decency.”²⁹ Here no effort is made to estimate the necessary amount of room space on a basis of the number of cubic feet of air required by each member of the family.

A fair standard of clothing may be readily estimated. “It must allow a sufficient amount so that there can be some expression of individual taste. It must allow for, not only a change of clothing for the sake of cleanliness, but also for Sundays and other holidays. In ascertaining the quantity of clothing necessary for the different individuals, the clothing lists of those families and individuals, who appeared to be fairly well dressed, were carefully considered.”³⁰ According to this fair standard, the amount of clothing allowed per year for each member of the family in the Federal investigation was:³¹

*Quantity and cost of clothing for a year, according to sex and age—
Fair standard.*

<i>Father:</i>		3 handkerchiefs	\$.30
1 suit	\$14.00	Socks	2.50
2 trousers	3.00	Barbering	1.20
2 overalls	1.50		
1 light shirt	1.00	Total	\$38.50
4 colored shirts	2.00		
2 suits underwear	2.00	<i>Sons, 17 years and over:</i>	
2 pairs shoes	4.00	1 suit	\$14.00
1 pair shoes	3.00	2 trousers	3.00
2 hats	3.00	2 overalls	1.50
4 collars .....	.50	2 light shirts	2.00
1 necktie .....	.25	4 colored shirts	2.00
1 suspenders .....	.25	2 suits underwear	2.00

²⁹ Idem.

³⁰ *Woman and Child Wage-Earners*, op. cit., p. 144.

³¹ Ibid., pp. 145-146.

3 pairs shoes	\$ 6.00
1 pair shoes	3.00
2 hats	3.00
6 collars	.75
2 neckties	.50
1 suspenders	.25
3 handkerchiefs	.30
Socks	2.50
Barbering	1.20

Total\$42.00

Sons, 14, 15 and 16 years:

2 suits	\$12.00
2 trousers	2.00
2 light shirts	2.00
4 colored shirts	2.00
2 overalls	1.00
2 winter underwear	2.00
3 pairs shoes	6.00
2 hats	2.00
1 cap	.25
6 collars	.50
2 neckties	.50
1 suspenders	.25
3 handkerchiefs	.30
Stockings	3.00
Barbering	1.20

Total\$35.00

Sons, 10, 11, 12 and 13 years:

2 suits	\$ 7.00
4 trousers	2.00
6 shirts	1.80
2 collars	.20
2 winter underwear	1.00
4 pairs shoes	6.00
2 caps	.50
1 hat	.50
1 necktie	.25
1 suspenders	.25
Stockings	2.00

Total\$21.50

Sons, 6, 7, 8 and 9 years:

1 suit	\$ 3.50
4 trousers	1.00

6 waists	\$ 1.50
2 undershirts	.50
3 pairs shoes	4.50
Stockings	2.00
2 caps	.50
1 hat	.50
1 necktie	.25

Total\$14.25

Sons, 3, 4 and 5 years:

1 coat	\$1.00
4 trousers	1.00
6 waists	1.50
2 undershirts	.50
3 pairs shoes	3.00
2 caps	.50
1 hat	.25
1 necktie	.25
Stockings	1.00

Total \$9.00

Mother:

1 suit	\$ 5.75
2 percale waists	.60
1 flannelette waist	.50
2 white waists	2.00
2 duck skirts	2.00
2 calico dresses	1.50
2 dressing sacks	.60
2 gingham aprons	.50
2 petticoats	1.60
2 undershirts	.50
1 felt hat	2.00
1 straw hat	2.00
Stockings	2.00
2 pairs shoes	4.00
4 handkerchiefs	.20
1 lisle gloves	.50

Total\$26.25

Daughters, 17 years and over:

1 suit	\$15.00
4 white waists	4.00
2 cotton skirts	2.00
6 calico dresses	4.00
2 lawn dresses	4.00
4 aprons	1.00

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1 sateen petticoat\$ 1.00
3 white petticoats 2.25
4 drawers50
1 corset75
2 corset covers50
2 winter undershirts	..... .50
1 felt hat	..... 3.75
1 straw hat	..... 3.00
Stockings	..... 2.00
3 pairs shoes	..... 9.00
1 gloves	..... 1.00
Ribbons, belts, etc	..... 2.00
Handkerchiefs	..... 1.00
Total	.....\$57.25

Daughters, 14, 15, and 16 years:

1 suit	.....\$ 8.00
2 white waists	..... 2.00
2 gingham waists	..... .65
1 cotton skirt	..... .80
1 flannelette dress	..... 1.30
6 calico dresses	..... 3.65
1 lawn dress	..... 1.15
2 aprons	..... .50
2 petticoats	..... .75
4 drawers	..... .50
2 undershirts	..... .50
1 felt hat	..... 2.00
1 straw hat	..... 2.00
Stockings	..... 2.00
Shoes	..... 9.00
Ribbons, belts, etc.	..... 1.20
Handkerchiefs	..... .50
Total	.....\$36.50

Daughters, 10, 11, 12 and 13 years:

1 coat	.....\$ 3.00
5 gingham dresses	..... 3.10
2 lawn dresses	..... 2.10
1 woolen dress	..... 2.75
4 petticoats	..... 1.85
4 drawers	..... .30
2 winter underwear	..... .90
1 felt hat	..... 1.50

1 straw hat	.....\$ 1.00
Stockings	..... 2.00
4 pairs shoes	..... 6.00
Ribbons, etc.	..... .50
Total	.....\$25.00

Daughters, 6, 7, 8 and 9 years:

1 coat	.....\$ 3.00
6 calico dresses	..... 2.10
1 flannelette dress	..... .50
2 cotton petticoats	..... .55
2 flannel petticoats	..... 1.00
3 drawers	..... .35
2 winter undershirts	..... .50
1 felt hat	..... .50
1 straw hat	..... .50
Stockings	..... 1.50
3 pairs shoes	..... 4.50
Ribbons, etc.	..... .50
Total	.....\$15.50

Daughters, 3, 4 and 5 years:

6 calico dresses	.....\$ 2.75
1 flannelette dress	..... .40
3 cotton petticoats	..... .60
2 flannelette petticoats	..... .60
4 drawers	..... .40
2 undershirts	..... .50
Stockings	..... 1.00
Shoes	..... 3.00
1 felt hat	..... .50
1 straw hat	..... .50
Total	.....\$10.25

Children 2 years and under:

5 calico dresses	.....\$ 1.20
2 flannelette dresses	..... .65
2 flannelette petticoats	..... .90
3 white petticoats	..... .50
1 baby cap	..... .75
Stockings	..... .50
Shoes	..... 1.50
Total	.....\$6.00

The amounts of clothing allowed for the boys and girls over seventeen years of age—those in the “dressing stage,” is considerably in excess of the amounts allowed for any other members of the family. A legitimate objection might be urged against the inclusion of these extras in a fair standard. The allowance made for the parents and for the younger children does not, however, seem at all excessive, although it is considerably in excess of Chapin’s estimate of the amount of clothing necessary for a fair standard, and an examination of the Chapin list of necessary clothing, together with the context in which the list is discussed, leads inevitably to the conclusion that the concept of a clothing standard held by Chapin is very similar to the minimum standard of the Federal investigation. This clothing estimate is, perhaps, the weakest point in the Chapin study, since the viewpoint is distinctly of a minimum rather than of a fair standard. The items presented in the Chapin study are:³²

<i>For the man.</i>		6 pairs hose	\$.60
2 hats or caps	\$ 2.00	2 pairs shoes	4.00
1 overcoat ³³	5.00	Repair of shoes	1.50
1 suit	10.00	Gloves or mittens .....	.50
1 pair pantaloons	2.00		
2 pairs overalls	1.50	Total	\$33.00
3 working shirts	1.00		
2 white shirts	1.00	<i>For each boy.</i>	
6 collars .....	.60	2 hats	\$ 0.50
4 ties .....	.50	1 overcoat	2.50
4 handkerchiefs .....	.30	1 suit	2.50
Summer underwear	1.00	1 pair trousers .....	.50
Winter underwear	1.50	2 waists50

³² CHAPIN, op. cit., p. 166.

³³ Costs \$10 to \$15, lasts 2 or 3 years.

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Summer underwear	\$.50	Repair of shoes	\$ 1.25
Winter underwear	1.00	Sundries	1.00
6 pairs stockings .....	.50		
2 pairs shoes	2.00		
Repair of shoes	1.25		
Mittens .....	.25		

Total\$12.00

For washing.

Soap, etc. (15 cts. a week) ..	\$ 7.50
Laundry (5 cts. a week) ..	2.50

Total\$10.00

For the woman.

1 hat	\$ 1.50
1 cloak ³⁴	2.50
2 dresses of wash goods..	2.50
1 woolen dress	5.00
3 waists	1.50
1 petticoat .....	.50
Linen, etc. ....	.70
Summer underwear .....	.50
Winter underwear	1.00
6 handkerchiefs .....	.45
Gloves or mittens .....	.50
3 aprons .....	.50
6 pairs stockings .....	.60
2 pairs shoes	3.00

For the girl.

2 hats	\$ 1.25
1 cloak	2.00
4 dresses of wash goods..	2.00
1 woolen dress	1.50
4 waists	1.00
2 petticoats .....	.50
Summer underwear .....	.50
Winter underwear	1.00
Ribbons, etc. ....	.50
6 handkerchiefs .....	.25
Gloves or mittens .....	.25
6 pairs stockings .....	.50
2 pairs shoes	2.50
Repair of shoes	1.25

Total\$15.00

Summary.

For the man	\$ 33.00
For the woman	23.00
For 2 boys, each, \$12.00..	24.00
For 1 girl	15.00
For washing	10.00

Total\$105.00

Chapin acknowledges that this standard is a minimum. "Such an estimate," he writes, "presupposes, on the part of the mother, a high grade of efficiency in mending and remaking. It makes a meager allowance for outside garments, and one quite insufficient for men in certain occupations. It seems within bounds to assume that less than \$100 will not suffice to provide decent clothing for a normal family of five." It should be further remarked that the boys and girls are under fourteen years.

³⁴ Costs \$5, lasts 2 years.

Even then the allowance for them seems pitifully small.

A fair allowance of clothing must include more than the bare necessities which climate and decency demand. In how far this minimum may be supplemented to meet the styles, and to dress for holidays, is an open question. A careful perusal of the Chapin estimate makes its insufficiency more apparent. The estimate of the Federal investigation, while perhaps excessive for boys and girls over seventeen, seems, on the whole, to be an excellent statement of a fair clothing standard.

The minimum amount allowed for fuel and light is the same as that adopted in the case of the minimum standard; while an allowance is made under the fair standard for carfare in cities, and for health and insurance in both city and country districts. The Federal report allows a small doctor's bill, and "ten cents a week for each of the parents and five cents a week for each of the children, regardless of age," for insurance. Both the Chapin and Federal investigations allow a small amount for amusement, recreation, papers and the like, under a fair standard.

The fair or efficiency standard thus affords to a family, what might be described as the decencies of modern American life. Practically no luxuries are allowed, but the minimum comforts are provided and all of the strict necessities of life are made possible.

An attempt has been made throughout the previ-

ous statements to set down, in each case, the amount of goods required to maintain a minimum and fair standard of living. Considerable difficulty was necessarily encountered in many cases because of the impossibility of stating such items as doctor services and the like in any other than money terms. Nevertheless, the amount of economic goods requisite to maintain a standard of living is essentially a different matter from the cost of the standard, because the amount of goods entering into a standard is practically constant while the cost of the individual item may vary greatly from place to place.

XI. The Value of the "Goods" Standard.

The value of considering the standard of living as a standard of goods is now apparent. In the first place, the basic factor in a standard of living, is the "goods" consumed. The matter of cost is a subsidiary consideration. The standard is always a standard of goods. Cost relates the income to the expenditure. A study of income and expenditure is necessarily based on cost, but a study of standards begins with the goods themselves. In the second place, no other method will furnish a basis for adequate comparison between localities.

The material presented in this chapter answers the first question of this inquiry—"What amount of economic goods is necessary to maintain a standard of living in the United States?" This answer paves the way for an answer to the second question—"How much will these goods cost?" Since the

more important items in a standard—food, housing, and clothing—are definitely measurable in terms of the quantity of each needed to maintain a standard, any community may ascertain, by a little investigation of prices, the exact cost, in that community, of a minimum and of a fair standard of living.

CHAPTER III

THE COST OF A STANDARD OF LIVING

I. The Problem of Costs.

THE statement of the amount of goods necessary to the maintenance of a given standard is of very general application. With slight modifications, the Fall River schedule may be made applicable to most New England mill towns, while the Georgia schedule of necessary goods will apply, generally, to mill towns in the South. However, in various localities there is a variation in the cost of food, rent, clothing, coal, oil and sundries. The problem of cost is, therefore, much more local than that of the amount of goods, and must be, to a greater extent, made the subject of local treatment. Some general statement of cost is nevertheless possible.

II. The Cost of the Minimum Standard.

It is possible to state the cost of a minimum standard of living either in terms of the needs of an individual man, or of an entire family. In the Federal investigation, both of these methods are adopted. The items of expenditure are first divided into two classes, those items which vary with the

number of persons in the family, and those items which do not vary with the number of persons in the family. In North Carolina and Georgia, the cost of food and clothing (the items varying with the size of the family for different individuals) is as follows: ¹

*Cost of food and clothing for a year, according to sex and age—
Minimum standard.*

Sex and age.	Food.	Clothing.
Father	\$74.88	\$18.75
Mother	59.90	9.25
Males:		
17 years and over	74.88	22.25
15 and 16 years	67.40	15.05
14 years	59.90	15.05
13 years	59.90	10.35
12 years	52.42	10.35
10 and 11 years	44.92	10.35
6 to 9 years	37.44	10.00
3 to 5 years	29.97	5.85
Females:		
17 years and over	59.90	21.25
15 and 16 years	59.90	18.14
14 years	52.42	18.14
13 years	52.42	14.83
10, 11 and 12 years	44.92	14.83
6 to 9 years	47.44	11.25
3 to 5 years	29.97	6.09
Children:		
2 years	29.97	3.02
Under 2 years	22.46	3.02

This represents in each case the minimum amount necessary to maintain existence.

The cost in a minimum standard of those items which do not vary with the size of the family would be: ²

¹ *Woman and Child Wage-Earners*, op. cit., p. 141.

² *Ibid.*, p. 141.

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Rent	\$ 44.81
Fuel	41.36
Lights	7.80
Sundries, etc.	8.50
Total	<u>\$102.47</u>

It is, therefore, possible by taking a given family to estimate the cost of the minimum standard to that family. For example, in a family of a man, wife and three children, a girl of ten, a boy of six and a boy of four, the cost for food and clothing would be:³

Member of family.	Food.	Clothing.	Total.
Father	\$ 74.88	\$18.75	\$ 93.63
Mother	59.90	9.25	69.15
Girl, 10 years	44.92	14.83	59.75
Boy, 6 years	37.44	10.00	47.44
Boy, 4 years	29.97	5.85	35.82
Total	<u>\$247.11</u>	<u>\$58.68</u>	<u>\$305.79</u>

Adding to this total \$305.79, the cost for rent, fuel, light and sundries (\$102.47), it appears that a family such as the one under consideration would require \$408.26 annually to maintain a minimum standard in North Carolina and Georgia.

This standard is by no means a liberal one, and the probabilities of maintaining a living upon it are most precarious. Furthermore, "there can be no amusements or recreations that involve any expense. No tobacco can be used. No newspapers can be purchased. The children can not go to school, because there will be no money to buy their books. Household articles that are worn out or

³ Idem.

destroyed can not be replaced. The above sum provides for neither birth nor death nor any illness that demands a doctor's attention or calls for medicine. Even though all these things are eliminated, if the family is not to suffer, the mother must be a woman of rare ability. She must know how to make her own and her children's clothing; she must be physically able to do all of the household work, including the washing. And she must know enough to purchase with her allowance food that has the proper nutritive value."⁴ Apparently, if a woman is to support a family on this income, she must have a skill and power of management which would bring her from \$12 to \$15 a week if she were at work in an industrial establishment. Needless to say, most women have no such ability, particularly in the lower income groups. Since the children there are forced to leave school early, and help to support the family, they miss any opportunity of securing training through the schools. Further, since their mothers were, in all probability, brought up in a similar way, there is nothing in the home environment stimulating to thrift or managerial ability. Among the families of lowest income, where the necessity for thrift and careful management are the greatest, the opportunities that children have to learn these things are least. Hence the assumption of the remarkable qualities which the authors of the government study demand in a woman who is to pilot a Georgia family through 365 days on \$408.26 is un-

⁴ Ibid., p. 142.

justifiable in the extreme. The exceptional woman may possess them; but the average woman does not. Hence the estimate is decidedly low.

The cost of a minimum standard in Fall River, Massachusetts, varies somewhat from the cost for the Southern States. The food and clothing necessary for each individual appear in the following table:⁵

*Cost of food and clothing for a year, according to sex and age—
Minimum standard.*

Sex and age.	Food.	Clothing.
Father	\$83.20	\$23.80
Mother	66.56	15.45
Males:		
17 years and over	83.20	27.80
15 and 16 years	74.88	20.75
14 years	66.56	20.75
13 years	66.56	16.75
12 years	58.24	16.75
10 and 11 years	50.52	16.75
6 to 9 years	41.60	13.25
3 to 5 years	33.28	9.00
Females:		
17 years and over	66.56	23.85
15 and 16 years	66.56	20.60
14 years	58.24	20.60
13 years	58.24	18.50
10 to 12 years	50.52	18.50
6 to 9 years	41.60	16.25
3 to 5 years	33.28	9.50
Children:		
2 years	33.28	3.70
Under 2 years	24.96	3.70

The cost of those items which do not vary with the size of the family is—⁶

⁵ Ibid., p. 237.

⁶ Idem.

Rent	\$ 78.00
Fuel	36.50
Light	6.25
Sundries	8.50
Total	\$129.25

A computation similar to that made for the Southern States shows the amount necessary to maintain a minimum standard of living in a normal family.⁷

	Food.	Clothing.	Total.
Father	\$ 83.20	\$23.80	\$107.00
Mother	66.56	15.45	82.01
Girl, 10 years	50.52	18.50	69.02
Boy, 6 years	41.60	13.25	54.85
Boy, 4 years	33.28	9.00	42.28
Total	\$275.16	\$80.00	\$355.16

The total cost of maintaining a minimum standard of living in Fall River (\$484.41) is slightly in excess of that required in the Southern States, largely because of the increased amount apportioned for food and rent. Since the housewife in Fall River is to be the same type of super-woman as that demanded in the Georgia estimate, the same objection holds as in that case.

The Chapin study does not make any detailed statement of the cost of a minimum standard of subsistence, but the conclusions relative to incomes between \$600 and \$700 may be compared with the conclusions in the Federal study, since they refer to an essentially similar economic status. Dr. Chapin writes—"It seems safe to conclude from all the data that we have been considering, that an in-

⁷ Ibid., p. 238.

come under \$800 is not enough to permit the maintenance of a normal standard. A survey of the detail of expenditure for each item in the budget shows some manifest deficiency for almost every family in the \$600 and \$700 groups. The housing average shows scarcely more than three rooms for five persons. Three-fifths of the families have less than four rooms and more than one and one-third persons to a room. Fuel is gathered on the street by half of the \$600 families and by more than one-third of the \$700 families. One-third of the \$600 families are not able to afford gas. One-third of the \$600 families are within the 22-cent minimum limit for food, and 30 per cent. of the \$700 families spend 22 cents or under. In the same way the average expenditure for clothing in neither of these groups reached \$100, and 30 per cent. of the families are in receipt of gifts to eke out the supplies of clothing. In sickness the dispensary is the main dependence of these families, each of whom spends less than \$10 annually in the average, on account of health, and only 1 family in 10 in the \$600 group, and 1 in 6 of the \$700 group, spends anything for the care of the teeth. The returns as to the furnishing of the houses show that in the \$600 and \$700 groups adequate furnishing is scarcely attained as the rule, and it is difficult to see how it could be kept up with the average expenditure reported for this purpose."⁸ In short, the families living in New York City on

⁸ R. C. CHAPIN, *The Standard of Living Among Workingmen's Families in New York City*, p. 245, Charities Publication Committee, New York, 1909.

incomes between \$600 and \$700 may afford none of the incidental expenses, and are so reduced on expenses for necessities that a decent standard of living cannot be maintained.

The Federal minimum makes no allowance for sickness, saving, insurance, amusement or recreation, and the Chapin study allows little or nothing for these various purposes. Nevertheless, it appears that in a large city where rents are high (the families with incomes between \$600 and \$700 paid an average rent of \$153.59) an income less than \$600 will not provide even the necessities of existence. In districts, on the other hand, where expenses for rent are low (\$44.81 in the Southern States and \$78 in Massachusetts) an income between \$400 and \$500 will provide a family with the barest necessities.

While these facts will not justify a general statement, it seems obvious that, for the localities under consideration, the sums named are scarcely sufficient to prevent family dissolution. That families live on such incomes is beyond question. That underfeeding, congestion, insanitation, and physical decadence are their products needs no further assertion.

III. The Cost of a Fair Standard of Living.

The determination of the cost of a fair standard of living is similar to that of a minimum standard. However, the number of items allowed for a fair standard of living is somewhat greater, and hence

the cost of the standard exceeds, by a considerable amount, the cost of the minimum standard.

In the South, the allowance in a fair standard, for those items which vary with the individual is as follows:⁹

*Cost of maintenance for a year for individuals of various ages for those things that vary with the size of the family—
Fair standard.*

Sex and age.	Food.	Clothing.	Dr. and medicine.	Insurance.	Amuse-ments.	Tobacco.	School-books.	Total.
Father	\$86.84	\$38.50	\$3.28	\$5.20	\$7.80	\$5.20	....	\$146.82
Mother	69.47	26.25	3.28	5.20	7.80	5.20	....	117.20
Males:								
17 years and over	86.84	42.00	3.28	2.60	7.80	....	....	142.52
16 years	78.16	35.00	3.28	2.60	7.80	....	....	126.84
15 years	78.16	35.00	3.28	2.60	....	....	....	119.04
14 years	69.47	35.00	3.28	2.60	....	....	....	110.35
13 years	69.47	21.50	3.28	2.60	....	....	....	96.85
12 years	60.79	21.50	3.28	2.60	....	....	....	88.17
10 and 11 yrs.	52.10	21.50	3.28	2.60	....	....	\$2.00	81.48
6 to 9 years.	43.42	14.25	3.28	2.60	....	....	2.00	65.55
3 to 5 years.	34.74	9.00	3.28	2.60	....	....	....	49.62
Females:								
17 years and over	69.47	57.25	3.28	2.60	7.80	....	....	140.40
16 years	69.47	35.50	3.28	2.60	7.80	....	....	118.65
15 years	69.47	35.50	3.28	2.60	....	....	....	110.85
14 years	60.79	35.50	3.28	2.60	....	....	....	102.17
13 years	60.79	25.00	3.28	2.60	....	....	....	91.67
12 years	52.10	25.00	3.28	2.60	....	....	....	82.98
10 and 11 yrs.	52.10	25.00	3.28	2.60	....	....	\$2.00	84.98
6 to 9 years.	43.42	15.50	3.28	2.60	....	....	2.00	66.80
3 to 5 years.	34.74	10.25	3.28	2.60	....	....	....	50.87
Children:								
2 years	34.74	6.00	3.28	2.60	....	....	....	46.62
Under 2 years	26.05	6.00	3.28	2.60	....	....	....	37.93

⁹ *Woman and Child Wage-Earners*, op. cit., p. 150.

The items which do not vary with the individual cost as follows: ¹⁰

<i>Cost of all articles—Fair standard.</i>	Per Year
Rent	\$ 44.81
Fuel	41.36
Light	7.80
Sundries	13.00
Household furnishings	26.00
Newspapers	1.00
Church, charity	2.60
	<hr/>
Total	\$136.57

The normal family of five would, therefore, require an income for the,— ¹¹

Father	\$146.82
Mother	117.20
Girl, 10 years old	84.98
Boy, 6 years old	65.55
Boy, 4 years old	49.62
	<hr/>
Total	\$464.17

Adding to this sum, the total of the items which do not vary with the size of the family (\$136.57), it appears that the family income must be \$600.74 a year, if a fair standard is to be maintained. This amount of income “will enable him to furnish them good nourishing food and sufficient plain clothing. He can send his children to school. Unless a prolonged or serious illness befall the family, he can pay for medical attention. If death should occur, insurance will meet the expense. He can provide some simple recreation for his family, the cost not to be over \$15.60 for the year.” ¹²

The same relation exists between the cost of main-

¹⁰ *Ibid.*, p. 152.

¹¹ *Idem.*

¹² *Ibid.*, pp. 152-153.

taining a fair standard in the South and in Massachusetts as that established for the minimum standard. The items of family expenditure which vary with the individual would cost in Fall River: ¹³

*Cost of maintenance for a year for individuals of various ages for those things that vary with the size of the family—
Fair standard.*

Sex and age.	Food.	Clothing.	Dr. and medicine.	Insurance.	Amusements.	Tobacco.	Church.	Total.
Father	\$94.64	\$45.75	\$2.33	\$5.20	\$7.80	\$5.20	\$5.20	\$166.12
Mother	75.71	33.75	2.33	5.20	7.80	....	5.20	129.99
Males:								
17 years and over	94.64	50.50	2.33	2.60	7.80	....	5.20	163.07
16 years	86.17	42.45	2.33	2.60	7.80	....	5.20	146.55
15 years	86.17	42.45	2.33	2.60	....	....	....	133.55
14 years	75.71	42.45	2.33	2.60	....	....	....	123.09
13 years	75.71	30.55	2.33	2.60	....	....	....	111.19
12 years	66.24	30.55	2.33	2.60	....	....	....	101.72
10 and 11 yrs.	56.78	30.55	2.33	2.60	....	....	....	92.26
6 to 9 years.	47.32	17.45	2.33	2.60	....	....	....	69.70
3 to 5 years.	37.85	14.50	2.33	2.60	....	....	....	57.28
Females:								
17 years and over	75.71	68.80	2.33	2.60	7.80	....	5.20	157.44
16 years	75.71	37.00	2.33	2.60	7.80	....	5.20	130.64
15 years	75.71	37.00	2.33	2.60	....	....	....	117.64
14 years	66.24	37.00	2.33	2.60	....	....	....	108.17
13 years	66.24	25.35	2.33	2.60	....	....	....	96.52
10 to 12 years	56.78	25.35	2.33	2.60	....	....	....	85.96
6 to 9 years.	47.32	16.85	2.33	2.60	....	....	....	69.10
3 to 5 years.	37.85	13.20	2.33	2.60	....	....	....	54.98
Children:								
2 years	37.85	6.30	2.33	2.60	....	....	....	49.08
Under 2 years	28.39	6.30	2.33	2.60	....	....	....	39.62

The cost of those items which do not vary with the size of the family is divided in the Federal re-

¹³ Ibid., p. 243.

port between two groups of nationalities. The only real difference between these two groups of nationalities is the amount of rent paid, the English, Irish and Canadian French paying \$132 per year and the Portuguese, Polish and Italians paying \$90.96. There should have been no difficulty in determining which of these two rent expenditures provides a fair standard of living. However, since the report makes no such distinction, we may for our present purposes adopt the requirements of the English, Irish and French Canadian group.¹⁴

Cost of items that do not vary with size of family, for families of specified races—Fair standard. English, Irish and Canadian French.

Rent, per year	\$132.00
Fuel, per year	36.50
Light, per year	6.25
Sundries, per year	13.00
Newspapers, per year	8.84
Incidentals, per year	26.00
	<hr/>
Total	\$222.59

The total cost of providing a fair standard for the English, Irish and Canadian French normal family is, therefore, \$731.90.

Since the Chapin study was made for the avowed purpose of determining the cost of a fair standard, particular interest attaches to the conclusions reached as a result of that investigation. In summing up the results of his study, Dr. Chapin writes, "An income of \$900 or more probably permits the maintenance of a normal standard, at least so far as the physical man is concerned." This statement

¹⁴ Ibid., p. 244.

refers to a normal family—man, wife and three children under fourteen, and covers conditions in New York City. By way of explaining the above statement, Dr. Chapin continues on the same page—“An examination of the items of the budget shows that the families having from \$900 to \$1,000 a year are able, in general, to get food enough to keep soul and body together, and clothing and shelter enough to meet the most urgent demands of decency. Sixty-eight per cent. of the \$900 families have 4 rooms or more, the average number of rooms being 3.75. The average expenditure for fuel allows comfortable provision; one-quarter of the families report gathering wood on the streets. Only 1 family in 6, in Manhattan only 1 in 15, is without gas. The average expenditure for food is a trifle over \$400, enough to provide adequate nourishment, and only 5 families out of 63, or 1 in 12, report less than the minimum or 22 cents per man per day. As to clothing, gifts are reported still in one-fourth of the cases, but the average amount expended is between \$130 and \$140, and 3 families out of every 4 spend more than \$100. Dispensaries and free hospitals are not for the \$900 and \$1,000 families the main dependence in cases of illness. The expenditures for furniture indicate that the existing outfit is fairly well maintained and the equipment as it stands reported fairly comfortable in the case of three-fourths of the \$900 families, and of seven-eighths in the \$1,000 group. Participation in the benefits of labor unions or religious and fraternal organizations becomes possible

to the majority of the families, and some margin is available for the pursuit of amusements and recreation, the purchase of books and papers, and the indulgence of personal tastes outside of the indispensable necessities of existence.”¹⁵

Regarding incomes below \$900, Dr. Chapin makes the following statement—“Whether an income between \$800 and \$900 can be made to suffice is a question to which our data do not warrant a dogmatic answer.”¹⁶ The expenditures upon which these statements are based are most interesting. A study of the figures covering food, rent, fuel and light, clothing and sundries shows a continual increase in the amount expended until an income of about \$1,000 is reached. After that point, the increase in expenditure goes almost entirely to clothing and sundries.

Although no accurate comparison can justly be made between the conclusions reached in different studies, it is nevertheless possible to set down side by side the statements made by the various investigators regarding the cost of a fair standard of living. In the following table there is included a résumé of the study made in *Homestead* by Margaret F. Byington.¹⁷ Although Miss Byington’s study is neither so complete nor so scientific as the other two investigators’, it is nevertheless worthy of notice.

¹⁵ CHAPIN, *op. cit.*

¹⁶ *Ibid.*, p. 246.

¹⁷ MARGARET F. BYINGTON, *Homestead*, chapter 6, Charities Publication Committee, New York, 1910.

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Cost of the various items entering into a normal standard of living in various localities, for a family consisting of a man, wife, and a girl of ten, a boy of six and a boy of four.

	Manhattan Island.	Fall River.	Georgia and North Carolina.	Homestead.
Food	\$359.00	\$313.00	\$289.00	\$ 445.00
Housing	168.00	131.00	44.81	200.00
Clothing	113.00	136.80	113.00	175.00
Fuel and light	41.00	42.75	49.16	46.80
Carfare	16.00	.....	.....	.....
Health	22.00	11.65	16.40	30.00
Insurance	18.00	18.25	18.25	95.00
Sundry items	74.00	90.90	78.25	298.41
Total	\$811.00	\$745.35	\$708.87	\$1290.87

The cost of a fair standard of living in the four groups of families considered is remarkably similar for the first three and remarkably dissimilar for the fourth. The discrepancy between the first three conclusions and the fourth may be readily accounted for on the grounds—first, that Miss Byington allowed \$.37 per man per day for food, while the allowance for Manhattan Island was \$.22, Fall River was \$.26, and the Southern States was \$.24. Miss Byington's food bill was, therefore, 50 per cent. higher than that in any one of the three cases. Her allowance for sundry items is nearly \$300 as opposed to less than \$100 in the other cases. Unfortunately, Miss Byington's conclusion is based on the actual expenditure of a number of families rather than on the amount of goods necessary to maintain a fair standard of living. With the exception of these two items, however, her budget does not differ materially from that of the other studies.

It may, therefore, be stated by way of a general

conclusion, that the available data indicate that a man, wife and three children under fourteen cannot maintain a fair standard of living in the industrial towns of Eastern United States on an amount less than \$700 a year in the Southern, and \$750 a year in the Northern States. In the large cities, where rents are higher, this amount must be increased by at least \$100.

CHAPTER IV

INCOME AND STANDARDS OF LIVING .

I. Income and Family Standards.

THE determination of the amount and the cost of a sum of goods which constitute a standard of living for various localities, leads to the third and fourth questions stated at the end of the first chapter—"Are the wages of adult males sufficient to purchase such a sum of goods?" and "Does the income of the entire family admit of their purchase?" Here are raised two quite distinct issues. The assumption that a father is responsible for financing his family is frequently made. Considerable opposition has developed to the entrance into industry of women and children on the ground that they were better off in the home. Do the present relations of possible income and necessary expenditure permit the father, unaided, to finance his family? Are the wages of women and children a necessary supplement to the earnings of men in the maintenance of a fair or a minimum standard of living?

If the wage of the father proves adequate for family support, the issue regarding the working of women and children may be dealt with purely from the standpoint of the desirableness or undesirable-

ness of woman and child labor in industry. If, however, the wages of men are inadequate for family support, the whole question assumes new proportions. The issue then lies between the desirableness of woman and child work, and of an efficiency, or even of a subsistence family income. The statistics of income, while far from satisfactory, are much more complete than the statistics of standards of living. Though they cannot be relied upon absolutely, they do show, rather clearly, the relation of the wages of men, women and children to family income and expenditure.

II. *Sources of Family Income.*

There are four principal sources of family income—(1) earnings of the father; (2) earnings of the mother; (3) earnings of children; and (4) the contributions of boarders and lodgers. In addition to these four generally-relied upon sources, there are a number of accidental ones, such as kitchen gardens, the collection of wood, cast off clothing and furniture, charity contributions and the like. Of course, those families which live in small towns, and can secure, at a reasonable figure, a good sized tract of land, can provide a large proportion of their food supply, keep a cow and chickens, and sell part of their products. Such a family is the exception, however, since three-fourths of the population in industrial districts live in towns and cities.¹ In some cities and among some nationalities, wood collect-

¹ *Abstracts of the 13th Census.*

ing is an important item. Of Chapin's 391 families, 36 per cent. report the collection of fuel on the streets. The Irish use express wagons; the Italian women, carrying huge bundles of wood on their heads, constitute one of the sights of the Italian quarter. Cast off clothing and charitable assistance of various kinds are also met with in many of the lower income families. Chapin reports that of 318 families, 87 reported gifts of clothing—"In the case of the families receiving gifts, however, the movement is quite erratic, perhaps because the amount of gifts received bears no necessary relation to income." Such sources of income frequently exist, and an accurate analysis of the problems involved in the determination of standards of living must take them into consideration. For the purposes of the present chapter, however, interest does not center about these secondary sources of family income—first, because they are very insignificant at best, and second, because the issue here raised is a question of earnings—do the members of the household earn enough to insure efficiency?

The issues presented at this point may be summarized thus:

1. Are the wages paid to men sufficient to enable them to maintain a standard of living for a family of three children?
2. If they are not in all cases sufficient, what additions to family income can be secured from sources other than the father?

3. Are the family incomes now secured in the United States sufficient to maintain a standard of living?

III. *The Income of Adult Males.*

A number of recent investigations throw some light on the wage problem of the adult male. The most reliable of these investigations appear in the *Federal Report on Wages and Hours of Labor in the Steel Industry* (1912); the *Federal Report on the South Bethlehem Steel Works* (1910); the *Statistics of the State Labor Bureaus* of Massachusetts, New Jersey, California, Wisconsin, and Kansas; the *Federal Investigation of Telephone Companies*; the *Census of Manufacturers* (1905); and the *Annual Reports of the Interstate Commerce Commission*. Although the reliability of these statistics varies,² they are all worthy of statistical consideration.

The *Census of Manufacturers* for 1905 contains the most extended data, as it includes a compilation of the wages of more than two and a half million men 16 years of age and over.³ The figures furnished by the manufacturers relate to the week in 1905 during which the largest number of persons were employed. The statistics include reports on 47 per cent. of all male wage-earners engaged in manu-

² SCOTT NEARING, *Wages in the United States*, p. 210, The Macmillan Company, New York, 1911.

³ *Census of Manufacturers* of 1905. The Earnings of Wage-Earners, Census Bulletin No. 93, Government Printing Office, Washington, 1908.

facturing in the United States. Of the total male employés reported on (2,619,053) a quarter received less than \$8 per week; three-fifths received under \$12 per week; four-fifths under \$15 per week; and only 6 per cent. were paid more than \$20 per week.⁴

The steel industry which employs male workers only, and in which the number of boys is small as compared with textile and similar industries, shows a wage similar to that for adult males employed in all manufacturing industries. The recent Federal report⁵ includes a study of 172,706 men in all departments of the Iron and Steel Industry. The wages are stated in terms of "cents per hour," instead of in weekly wages. However, an approximation to the weekly wage may be made by multiplying the wage per hour by the number of hours worked per week in a department. Such a calculation shows that 8 per cent. of the men were receiving less than \$8 per week; that 50 per cent. were receiving less than \$12 per week; that 76 per cent. were receiving less than \$15 per week; while 86 per cent. were receiving less than \$20 per week.

Two other investigations of very recent date, relate to the textile industries. One made by the United States Commissioner of Labor at the time of the strike in the textile mills at Lawrence, Mass., finds that in the woolen and worsted and cotton mills of Lawrence, the actual earnings of all male wage-

⁴ *Ibid.*, p. 11.

⁵ Report on *Conditions of Employment in the Iron and Steel Industry*, 62nd Congress, Second Session, Senate Doc. 301.

earners eighteen years of age and over, during the week for which data was secured, were:⁶

Under \$7 per week—17.5 per cent. of the males.

Under \$10 per week—56.4 per cent. of the males.

Under \$12 per week—69.8 per cent. of the males.

The second investigation, made in Little Falls, N. Y., a town devoted to the manufacture of hosiery, among eight hundred male workers, showed that the weekly earnings for three weeks in September, 1912, were:⁷

Under \$7 per week—17.46 per cent. of the males.

Under \$10 per week—63.31 per cent. of the males.

Under \$12 per week—76.73 per cent. of the males.

The results of both investigations are quite uniform. More than half of the males are earning less than ten dollars per week, while about three-quarters receive less than twelve dollars per week.

The State reports, relating to wages in all industries, corroborate these figures to a remarkable degree. The two latest that have come to hand (New Jersey and California) show the wages of males employed in all of the industries of those States.

Males earning per week—New Jersey (1911.)⁸

Under \$7 per week—10 per cent.

⁶ CHAS. P. NEILL, *Report on Strike of Textile Workers in Lawrence, Mass.*, in 1912, p. 74, Government Printing Office, Washington, 1912.

⁷ *The Little Falls Textile Workers Dispute*. Advance Reprint for the N. Y. Dept. of Labor Bulletin, March, 1913, p. 10, Albany, Dept. of Labor, 1913.

⁸ Bureau of Statistics of New Jersey, 1911, p. 122, Camden, 1912.

Under \$10 per week—36 per cent.

Under \$12 per week—54 per cent.

Total males—243,753.

Males earning per week—California (1911.)⁹

Less than \$9—15 per cent.

Less than \$12—28 per cent.

Less than \$15—43 per cent.

Less than \$20—75 per cent.

The New Jersey statistics are typical of the wage situation in the East. Although somewhat higher wages are paid in the industries of the State at large than are paid in the textile industries of the East, they are typical of miscellaneous industries in such of the Eastern States as have collected wage statistics. The wage scale on the Pacific Coast is on a distinctly higher plane.¹⁰ Unfortunately, however, no study of standards there is available, and comparisons are therefore impossible.

If a generalization may be made on such inadequate data, it may be stated that the wages of adult males in those industries situated east of the Rocky Mountains, for which figures are available, half of the adult males receive less than \$600 a year, that three-fourths are paid less than \$750 a year, while nine-tenths earn a wage under \$1,000 a year.

At the end of an exhaustive consideration of the wage statistics published at a slightly earlier period,

⁹ *Biennial Report*, Bureau of Labor Statistics, California, 1911-12, p. 458, Sacramento, 1912.

¹⁰ SCOTT NEARING, *Wages in the United States*, Chap. VIII, The Macmillan Co., New York, 1911.

Dr. Streightoff writes—"It is reasonable to believe that in 1904, something over sixty per cent. of the males at least sixteen years of age, employed in manufacturing, mining, trade, transportation, and a few other occupations associated with industrial life, were earning less than \$626 per annum, about thirty per cent. were receiving \$626 but under \$1,000, and perhaps ten per cent. enjoyed labor incomes of at least \$1,000.¹¹

All of this wage material, however, is secured by computing the weekly wage in a week during which there was the greatest amount of employment, or by computing an annual income from the hourly wage or the weekly wage. In neither case is allowance made for unemployment. An estimate of its prevalence may, however, be made from the material presented in the *Census of Manufacturers* (1905), from the Reports of the New York, Massachusetts and New Jersey Bureaus of Labor, and from the Reports of the United States Geological Survey. Unemployment varies with the year, with the season of the year, and markedly with the industry. Yet, if a general statement in so variable a case is permissible, it may be concluded that the average wage-earner may expect an amount of unemployment equivalent to one-fifth of his working time.¹²

¹¹ F. H. STREIGHTOFF, *The Distribution of Income in the United States*, Columbia University, New York, 1912. A full discussion of the various sources of data on wages will be found in the above book and in *Wages in the United States*, Scott Nearing, The Macmillan Co., 1911.

¹² SCOTT NEARING, *Unemployment in the U. S.*, p. 539, Quarterly Publications of the American Statistical Association, Sept., 1909.

Making this reduction from the total annual earnings as computed from the weekly or hourly earnings, it appears that, in the district lying east of the Rocky Mountains and north of the Maryland and Dixon Line, "half of the adult males in the United States are earning less than \$500 a year; that three-fourths of them are earning less than \$600 annually; that nine-tenths of them are receiving less than \$800 a year; while less than ten per cent. receive more than that figure."¹³

Although this statement of wages is necessarily an estimate rather than an emphatically accurate statement, it is based on a number of very diverse sources of information which are all remarkably similar in their result, and which in the cases of the Iron and Steel investigation, The Bethlehem Steel Works investigation, The Federal investigation at Lawrence and the New York study at Little Falls and the State statistics of Massachusetts and New Jersey are fairly accurate.

A comparison of this statement with the data relative to the cost of a standard of living, leads to the conclusion that since a minimum standard of living for a normal family costs from \$450 in a small industrial town to \$650 in a large city that approximately half of the male wage-earners under consideration are unable to provide a minimum standard in a small town and approximately three-fourths are unable to provide a minimum standard in a large city. On the other hand, since a fair or an

¹³ *Wages in the United States*, op. cit., p. 213.

efficiency standard for a normal family involves an outlay of from \$600 in a small industrial town to \$900 in a large city, three-fourths of the wage-earners in small towns and nine-tenths of the wage-earners in large cities are unable to provide a fair or efficiency standard for a normal family.

The statement cannot be too often reiterated, nor too strongly emphasized, that these figures are estimates. They are stated in bald fractions, because the facts on which they are based do not justify any other form of statement. No competent statistician would venture an even approximate general judgment on material of so scanty a character as that provided by the investigations in Fall River, North Carolina, Georgia, New York City and Homestead. The wage facts are likewise extremely inadequate.

On the other hand, it is obvious that the available facts all point in the same direction, thus corroborating one another to a surprising extent. A careful perusal of the Federal or of the Chapin studies fails to show the inclusion of any items which seem unnecessary to a minimum or fair standard of living. While common experience with wage conditions, together with all of the supplementary data recently published regarding wages in various industries, confirm the wage statistics.

Despite the inadequacy of the figures upon which the conclusion is based, it is nevertheless true that until some figures are adduced which at least point in the opposite direction, it is fair to assert that it is financially impossible for an overwhelming ma-

jority of male wage-earners in the industries for which facts are available to provide a fair standard of living for a family of three children, and further that a considerable proportion of these wage-earners do not receive a wage large enough to provide even a minimum standard of living for such a family.

It does not at all follow from this statement that such a proportion of families fail to secure a minimum or a fair standard of living. On the contrary, the wages of the men are supplemented by the earnings of women and children, and by other secondary income sources, to an extent which adds considerably to the possibilities of family income.

IV. Contributions of Women and Children to Family Income.

There are, then, a considerable number of adult males working in the industrial districts of the United States whose wage is insufficient to provide minimum or subsistence standard of living, while an over-whelming majority receive a wage insufficient to provide an efficiency or fair standard. Hence the patent necessity for some additions to the father's wage through the efforts of the mother and the children.

Aside from individual family budgets which detail sources of income, it is difficult to discover the earning capacity of the mother and children. The total number of married women and of children who work is comparatively small. Only 5.6 per cent. of all

married women in the United States are gainfully employed, while the number of children at work is approximately one million and three-quarters.

Of the 588,599 women sixteen years of age and over, reported on by the *Federal Census of Manufacturers* in 1905, 7.5 per cent. received less than \$3 a week; 33.5 per cent. received less than \$5 per week; 66.3 per cent. were paid a wage under \$7 a week; 91.7 per cent. were paid less than \$10 per week, leaving only 8.3 per cent. receiving wages of more than \$10 per week.

Miss Butler's study of the wages of women in thirty-four Baltimore department stores leads her to the conclusion that—"Of 4,048 women in different wage groups, it is of interest that 2,184, or fifty-four per cent., are earning \$5 or less, and that 3,266, or eighty-one per cent., are earning \$6 or less."¹⁴

The Federal study includes investigations in five industries. The wages of women, as found in these industries, were:

Percentage of females earning certain weekly wages.

	Under \$4	Under \$6	Under \$8	Under \$10
Silk				
New Jersey and Pennsylvania ¹⁵	37.7	70.7	84.4	96.2
Cotton Textile				
New England ¹⁶	14.6	40.2	69.0	87.1
Southern	39.7	73.9	93.0	98.6
Stores ¹⁷	7.	30.8	76.2	94.3
Men's clothing ¹⁸	22.7	51.7	74.6	88.6

¹⁴ E. B. BUTLER, *Saleswomen in Mercantile Stores*, p. 113, Charities Publication Committee, New York, 1912.

¹⁵ *Woman and Child Wage-Earners*, op. cit., vol. 4, p. 15.

¹⁶ *Ibid.*, vol. 1, p. 305.

¹⁷ *Ibid.*, vol. 5, p. 41.

¹⁸ *Ibid.*, vol. 2, p. 129.

These instances more than bear out the general conclusion regarding the wages of females in American industry. "Three-fifths of the women receive less than \$8 per week (\$400 per year), while a vanishing percentage of them is paid more than \$15 per week (\$750 per year). Nearly nine-tenths of the women employed in these various states and trades are paid less than \$12 per week (\$600 per year)."¹⁹ From these statements, it appears that three-fifths of the adult women employed in the United States receive less than \$400 annually; that four-fifths are receiving less than \$600 a year; that nine-tenths are earning less than \$750 a year; while one-twentieth are paid more than \$750 a year.

As in the case of men, a deduction should be made for unemployment owing to the unskilled, casual character of the work done by most women. This deduction should probably be greater, though there is no way of telling by how much. The possible contributions of women to family income are thus severely limited by the low wages of women workers. The wife, if she can hold a regular position, may, however, earn sixty per cent. as much as her husband.

The only source of information regarding the wages of children under fourteen is furnished by the Federal study of *Woman and Child Wage-Earners*. From this study, it appears that in the silk industry in New Jersey and Pennsylvania the earnings of children under fourteen amount to \$115 per

¹⁹ *Wages in the United States*, op. cit., pp. 211-12.

year; ²⁰ that in the glass industry the average annual earnings of children under fourteen years were \$119; ²¹ that in the men's clothing industry the average annual earnings of children under fourteen were \$78; ²² while in the cotton textile industry the average annual earnings of children under fourteen were, in New England, \$22, and in the Southern States \$114. From this data, we may conclude that while the additions to family income made by children under fourteen are very inconsiderable, the wages of adult women may add from \$200 to \$450 a year to the income of the family.

It may be stated in conclusion—if such fragmentary figures justify a conclusion, that the wife, regularly employed may earn, perhaps, three-fifths as much as her husband, while the child under fourteen, in the few States, and in the few industries, where employment is possible, may receive an income equal to a fifth or a sixth of that paid to his father.

These things may be, but the vital question at issue is, are they? To what extent do women and children under fourteen actually contribute to the family income?

V. Percentage of Family Income Derived from Various Sources.

It is not all clear just what percentage of family income is derived from the various sources. The

²⁰ *Woman and Child Wage-Earners*, op. cit., vol. 4, p. 258.

²¹ *Ibid.*, vol. 3, p. 524.

²² *Ibid.*, vol. 2, p. 364.

matter is further obscured by the wide divergence in the results attained by the several studies. Whether this divergence be due to the varying locality, occupation or nationality of the families under discussion must remain a matter of opinion. The facts themselves do not answer the question.

The data on the Federal study of *Woman and Child Wage-Earners* is, of course, collected from families in which there are women and children at work. Since only 5.6 per cent. of married women are gainfully occupied, the results of the Federal study would be applicable to only a small proportion of the population. Collected in four industries (silk, glass, clothing and cotton) in which a large proportion of women and children are employed, the conclusions based on such data are certainly not applicable to steel making, and railroading in which men alone work. An example of the Federal study figures follows:

Earnings of wives having husbands at work.

	Total families.	Total family income.	Earnings of wives.	Per cent. of family income earned by wife.
Silk ²³				
New Jersey	116	\$ 884	\$276	31
Pennsylvania . . .	33	750	122	16
Cotton ²⁴				
New England ..	112	1034	306	30
Southern	143	764	183	24

²³ *Woman and Child Wage-Earners*, op. cit., vol. IV, p. 277.

²⁴ *Ibid.*, p. 465.

The Report of the United States Bureau of Labor of 1903 covering all industries, shows the following distribution of family income:

Summary of families having an income from various sources by general nativity of head of family.²⁵

	Families.		Per cent. of families with an income from occupation of			Other sources.	Boarders and lodgers.
	Number.	Average size.	husbands.	wives.	children.		
Native	15,161	4.67	96.23	8.84	18.65	14.08	21.81
Foreign	10,279	5.18	95.46	8.10	27.40	14.75	25.40
Total	25,440	4.88	95.92	8.54	22.19	14.35	23.26

The student must bear in mind the fact that these figures of the Bureau of Labor refer entirely to the source and not at all to the amount of the contribution. The table shows that fathers contributed to family income in ninety-five per cent. of the cases—not that fathers contributed ninety-five per cent. of the income. Of these 25,440 families, more than nine-tenths derive income from husbands; one-twelfth have an income from wives; one-fifth an income from children; one-fifth an income from boarders and lodgers and one-sixth from other sources.

The extent to which the various sources contributed to family income is a very different matter. In this group of 25,440 families, the proportion of income secured from the various sources was:

Husbands	79.49
Wives	1.47
Children	9.49
Boarders and lodgers	7.78
Other sources	1.77
Total	100%

²⁵ *Cost of Living and Retail Prices of Food*, Commissioner of Labor, 1903, p. 51, Government Printing Office, Washington, 1904.

The contribution of husbands, including those families in which there were no husbands constitutes four-fifths of the whole income. Women and children together contribute one-tenth, while boarders and lodgers supply the remaining tenth.

By far the most helpful data is that furnished by Chapin:²⁶

Sources of income.		Averages and percentages by income.				
Income.	Number of families.	Total income.	Earnings of father. Per cent.	Earnings of others.	From lodgers. Per cent.	From other sources. Per cent.
\$ 400- 499	8	\$ 452.38	96.8	2.2	1.0	..
500- 599	17	544.11	93.6	3.2	3.2	..
600- 699	72	650.17	94.0	2.3	2.8	0.9
700- 799	79	748.33	89.5	4.8	5.2	0.5
800- 899	73	846.26	84.2	9.7	5.5	0.6
900- 999	63	942.03	85.0	11.4	3.1	0.5
1000-1099	31	1044.48	81.7	11.6	5.8	0.9
1100-1199	18	1137.42	88.3	6.1	4.3	1.3
1200-1299	8	1256.25	80.6	11.1	8.3	..
1300-1399	8	1344.12	76.5	7.0	16.5	..
1400-1499	1	1425.00	91.2	..	..	..
1500-1599	6	1518.47	81.4	7.9	6.2	4.5

While the number of families under consideration is small, the conclusions are fully as reliable as those to be made from the Federal investigation. No where in the different income groups does the father earn less than four-fifths of the income, and in four of the twelve groups, he earns more than nine-tenths of the total income. While the earnings of the mother are not separated from those of the children, the total from these two sources is, in almost all classes, less than 10 per cent.²⁷

²⁶ CHAPIN, *op. cit.*, p. 63.

²⁷ The budgets of 212 Minnesota families (living in Minneapolis

The great discrepancy between the percentage of income earned by the father in those families reported upon by the Federal investigation and by the United States Commissioner of Labor, and those reported on by Chapin, is probably the result of the method in which the first report was prepared. Since its object was to deal with the earnings of women and children, it naturally dealt with those families in which both women and children worked. Hence, the investigation was necessarily made in that comparatively small group of families (apparently less than 10 per cent.) in which the mother is called upon to contribute.

In so far as the other two investigations permit of a summary, they show that at least four-fifths of the family income is contributed by the husband; that the wife and children contribute one-tenth, while boarders and lodgers contribute the remaining tenth. Since the present study has assumed a family of five, consisting of husband, wife, and three children, boarders and lodgers cannot be looked upon as a source of family income unless some provision be made in the budget for the increased amount of food and house room necessary for them.

and Duluth) collected for the British Board of Trade, are analyzed in the *Report of the Bureau of Labor* (Minnesota) 1909-10, pp. 559-567. The percentage of weekly income earned by the fathers in all families was 81.6 per cent. In the families having 2, 3, and 4 members, however, the percentage earned by the father was 94 per cent., or 95 per cent. in each case. In families of eight, the percentage falls to 64.7 per cent. Thus the small and, by inference, the young families, depended almost wholly on the father. Of the entire 212 families, 129 or 60 per cent. were supported wholly by the father.

VI. Incomes and Standards in Fall River, Massachusetts.

Since general comparisons are never so effective as specific ones, the value of a study of living standards would be greatly enhanced if it were possible to take a specific town, or a specific industry, and contrast the amount necessary to procure a standard of living in that town or that industry, with the wages actually paid there. Only one such contrast can be made. While it is not in any sense conclusive, it is highly interesting and suggestive.

Fall River, Massachusetts, was, in 1908, the subject of two investigations—one by the agents of the Federal Bureau of Labor into standards of living, the other by the State Bureau of Statistics, into wages. A typical industrial town, dependent upon one industry, Fall River stands as the only instance of a locality in which good data regarding both wages and standards have been secured.

The Massachusetts Bureau of Statistics reports that in 1908 there were 29,758 wage-earners in Fall River of whom 24,225 (80 per cent.) were engaged in the cotton industry. Fall River is thus almost exclusively a cotton mill town.²⁸

The exact wage figures for Fall River are not available, but the wages of adult males (21 years of age and over) engaged in the cotton industry of Massachusetts are available, and under the circum-

²⁸ *Statistics of Manufacturers*, Public Document, No. 36, 1908, p. 4, Boston, 1909.

stances, they may be compared with the Fall River standards study—first, because somewhat more than one-fourth of all the employés in the Massachusetts cotton industry are in Fall River (24,225 out of 90,935); and second, because the statistics of average wages show a comparatively slight variation in the wages of cotton mill operatives in the leading cotton manufacturing towns. The average wages of all cotton mill employés in the four largest centers were:²⁹

Fall River	\$447.40
Lawrence	437.54
Lowell	444.77
Winchester	433.74

The extreme in variation (Winchester to Fall River) is less than three per cent. The wage statistics of the cotton industry in the State at large may, therefore, be fairly compared with the standards of living established for Fall River.

The same report which gives the earnings of adult males contains the statement that in the year under consideration the “average number of days in operation” for cotton mills was 269.62 (86 per cent. of the total possible working time); and the “average proportion of business done” was 75.92 per cent.³⁰ Evidently, therefore, at some of the time during which the mills were in operation they were not running a full quota of employés. Without taking any account of sickness and accident—two inevitable causes of unemployment—it is most

²⁹ Ibid., pp. 17-24.

³⁰ Ibid., p. 125.

conservative to say that the unemployment in the cotton industry equaled 20 per cent. In the computation of annual from weekly earnings, a deduction of 20 per cent. has, therefore, been made.

Cumulative percentage of adult males (21 years of age and over) earning weekly and yearly wages. Cotton goods industry—Mass., 1908.³¹

Per cent.	Earned per week, less than	Earned per year, less than
16	\$ 7	\$291
59	10	461
91	15	624
97	20	816

Apparently, three-fifths of the adult males in the cotton industry of Massachusetts—and by inference in Fall River—earned less than \$416 per year; nine-tenths earned less than \$624 per year; while only three in a hundred earned more than \$816 per year. Compare these figures with the \$484.41, minimum standard, and the \$690.95, efficiency standard, established for Fall River by the Federal study, and it appears that the wages earned by males over twenty-one years of age, are, in over half of the cases, insufficient to maintain a minimum standard, and in over nine-tenths of the cases insufficient to maintain a fair standard for a family of three children.³²

Statisticians will exclaim that such a comparison

³¹ *Ibid.*, p. 91.

³² It should be borne in mind that the cotton goods industry is one of the lowest paid industries in the United States—one of the industries in which one would expect to find the greatest discrepancy between wages and standards. See SCOTT NEABING, *Wages in the United States*, Chapters 3 and 4, The Macmillan Co., New York, 1911.

is crude. It is crude. They will object that the basis in fact is not adequate to warrant the conclusion. That is true. They will insist that inference has no place in statistical literature. No objection could be more justifiable. Nevertheless, in the face of such valid criticism, the fact remains that the one case in which comparable statistics of standards and wages are available, confirms the impression of the general statistics regarding the utter inadequacy of the wages of many adult males to provide efficiency or even subsistence for their families.

· VII. *The Family Standard.*

The discussion in this chapter has been confined wholly to an arbitrarily selected family, consisting of a man, wife and three children under fourteen. Obviously, only a small proportion of the total families in the United States fall within this class. According to the Census of 1900,³³ there were in the country at large 16,739,797 families of which—

17.5 per cent.	were composed of 3 persons
17.0 per cent.	were composed of 4 persons
14.2 per cent.	were composed of 5 persons
10.8 per cent.	were composed of 6 persons
7.7 per cent.	were composed of 7 persons

The arbitrary family is selected, because no discussion could be carried on in the absence of some standard. It remains true, therefore, that the conclusions here reached apply, not to all families in

³³ Population in *Census of 1900*, vol. II, p. clix.

the United States, but to families of this specified size. It is also true, however, that by a little computation, standards could be erected and conclusions reached for a family of any size under similar conditions. It is undoubtedly true that a family of two—a man and wife—could maintain a very decent existence, even in the large cities on \$600 per year. On the other hand, a family of eight children, would encounter difficulties of the direst sort on an income of \$900.

It is not important that any particular size of family be selected; it is not important that these conclusions regarding that family be accepted as final. The really vital thing is that the public shall come to believe that standards of living are susceptible of definite measurement; that comparisons may be made between wages and standards; that each family has a definite problem in finance; and that these problems constitute, in the aggregate, the problem of the standard of living—a problem which must be met and mastered in the same resolute, dispassionate spirit that has marked man's mastery of chemistry and electricity.

CHAPTER V

THE AMERICAN WAGE-EARNER AND LIVING STANDARDS

I. The Issue before the Wage-Earner.

FINALLY, nearly every wage-earner faces the problem of family finance, either as a prospective bridegroom or as a father. Anxious to insure the well-being of his children, he must consider the possibilities of income and the exigencies of expenditure. To the wage-earner individually as well as collectively, the financial problem presses constantly for palliation or solution.

Yonder stands a man of twenty, brought into the world by no wish of his own; cared for by his father's toil; educated at the State's expense; trained as a worker on woolen goods from the day when he left school at fourteen. No torturing genius burns within his placid soul; his breast holds none of the secrets of mechanical progress; with the capacity and foresight of an average healthy man he faces the life which stretches away before him for twenty, thirty, or perhaps forty years. He is earning, at the present time, while work is good, eleven dollars a week (five hundred seventy-two dollars a year)—an amount which is sufficient to supply all of the necessaries and many of the comforts

of single life. Will his wage buy enough food, clothing, and shelter for a wife and two, three or perhaps five children? A weaver he is and a weaver he will live and die—can he then afford to marry?

Continue the question for five years. Meanwhile the man has gone the way of most flesh, married and shouldered the responsibilities of a family of three children—surely not an extravagant family, even in these latter days of extravagance. Can he give these children a fair chance in the world where they must compete for a livelihood? Will they be well fed, clothed and educated? Will their young lives be fresh and free, unhampered by misery and want? Will this man's wage support a family of five in decency?

These are two practical questions which men everywhere must face. These are two issues, intensely human in all that they connote. "Can I afford to marry?" "How will we tide over this winter with our kiddies?" Here stands the concrete question of wages and standards of living, in all of its phases.

II. The Necessity for an Efficiency Standard of Living.

Apart from the question of the individual man or of the individual family, the problem presents an abstract, theoretical phase also in the "efficiency" viewpoint of society. The prevalence of the "efficiency-idea" in the industrial, political, religious

and social atmosphere, makes any discussion of it superfluous. Even the fastest runners may read the plain writing on the signboards of progress. The dullest of wit have grasped the importance of using sharp tools. Whether behind the gun or behind the steam shovel, the man must be accurate, keen, vigorous, energetic. Efficiency pays.

Perhaps the efficiency idea has taken the strongest hold in Germany, but America has been quick to follow her rival's lead. From the conservation of resources to the icing of milk, from the stitching of a shoe to the welding of a rivet, efficiency holds sway. Of this gospel of efficiency, scientific management is the apotheosis.

Conservation, icing, stitching, riveting—even scientific management itself depends, in the last analysis, upon muscle, brain, and virility. Efficiency is based on manhood. Manhood involves good feeding, sanitary housing, adequate clothing, recreation and education. The nation which provides these things for its citizens is efficient; the nation which fails to provide them is not efficient, hence national efficiency must rest, in the last analysis, on efficiency standards of living. The problems involved in wages, prices, and living standards thus assume a grave importance in national polity. The question of the efficiency or inefficiency of living conditions forges to the front as one of prime interest. How many battleships shall we build? Can this foreign market be conquered? Ask, rather, whether the standard of American living will man the ship,

or produce with such efficiency as to secure a market.

III. The Determination of an Efficiency Standard.

It is comparatively easy to determine the character of a standard of living. There is an irreducible minimum of food, clothing, housing, medical attention and recreation necessary to the maintenance of life; there is a larger, but a no less determinable amount of economic goods included in a standard of living which will insure physical efficiency. These amounts of goods may vary with nationality and locality, but for any given family, they are well-nigh absolute.

Given a unit family of five, it is possible to determine the amount of food, clothing, housing and the other necessities which such a family requires. The list of goods, once secured, may be appraised at the market rates in any locality. Thus a basis is established on which the relative efficiency of standards may be determined.

IV. The Cost of a Standard of Living.

What will a standard of living cost? The answer must vary with the town, and even with the section of the town, yet the studies which have been made, show that certain limits may be set. The variation in the cost of the different items of the family budget is not so extensive as has sometimes been assumed. The comparative tables prepared for the

British Board of Trade show that food and rent, the two largest items of the family budget, do not vary greatly from one American city to another. On the other hand, the intensive studies made by Chapin, in New York; by the Federal Authorities in Fall River, North Carolina and Georgia; by Miss Byington in *Homestead*; by the New York committee in Buffalo; by Mrs. More; and the less reliable, incidental data furnished by Streightoff;¹ by Mrs. Bruère;² and by a host of writers who have popularized the various problems involved in making income cover needs and wants, all tend to the same conclusion—namely—that a family of five—a man, wife and three children under fourteen require from \$400 to \$600 to provide subsistence, and from \$650 to \$1,000 to insure efficiency. The variations occur between different sections of the country, between different cities, and cities and towns.

In every city as well as in every town and hamlet, there is a minimum of economic goods necessary for subsistence and for efficiency, and hence there is a minimum cost for such items. Below the minimum of efficiency lies insufficient education; absence of decency and privacy; ill-ventilated rooms; unhand-some clothing; and food ill-adapted for nutrition. Below the standard of subsistence lies family dissolution, misery, want, starvation, disease, and death. These inevitable things, following as night

¹ F. H. STREIGHTOFF, *The Standard of Living*, Chapter II, Houghton, Mifflin Co., Boston 1911.

² See a series of articles in the *New York Outlook*, New York, 1911-1912.

follows day, present themselves to the consciousness of the thinking wage-earner who looks toward the future.

V. *The Wages of Adult Males.*

This stubborn minimum of subsistence or of efficiency can be offset by income, and by income alone. How do incomes compare with the amounts necessary to efficiency or to subsistence?

Though incomplete, the available figures indicate that, unemployment deducted, the adult male wage-earners in the manufacturing and transportation industries in that part of the United States east of the Rockies and north of the Mason and Dixon Line receive in annual earnings:

One-tenth under \$325.

One-fifth under \$400.

One-half under \$500.

Three-fourths under \$600.

One-tenth over \$800.

From \$650 to \$1,000 will buy a decent standard of living for a family of five in the industrial cities and towns of the United States, east of the Mississippi Valley. In that same area, industries are paying to half of the adult males a yearly wage of less than \$500 and to three-quarters a yearly wage of less than \$600, while only ten per cent. receive over \$800. Behold the temptation of the statistician to turn guesser, contrasting these two statements, asserting that from half to three-quarters of the jobs offered

to adult males by the leading industries of the North, East and Central portions of the United States do not permit the workers in them to provide a decent standard of living for a wife and three children under fourteen. Such a generalization, on the available facts, is statistically indefensible. Unequipped with sufficient data, the statistician must set the two conclusions side by side, and leave them there. Certain inferences are, however, strictly in order.

A comparison of the wages paid at South Bethlehem; in the Steel Industry; in the Packing Houses; or in any other industry which is known to be localized in certain centers, with the known cost of living in those centers, lends some color of truth to the idea that the wages paid to a large portion of adult workers in those localities will not permit the maintenance of decent family standards. The Steel Industry in Pittsburgh, in South Bethlehem; the Packing Houses of Chicago; the Textile Mills of Fall River; the Silk Mills of Paterson, pay to a great proportion of the adult male employés, wages which will not maintain a family on a decent or fair standard.

Note that inefficiency, drunkenness, and shiftlessness are entirely eliminated from the discussion. Irrespective of them, there is a definite minimum of decent living; and irrespective of them, American industries pay to adult male wage-earners wages which will not permit of decent living for a family of three children. The jobs are open—they are be-

ing offered and taken—yes, competed for—by unemployed men while I write and while you read these words. Above their boasted greatness, beyond their vaunted prosperity, stands the incontrovertible fact that in many instances American industries do not pay enough wages to permit the great majority of male wage-earners employed by them, to bring up a family of three children in decency. The total family income may be adequate, but the wage of the man alone is not.

VI. Family Income and the Standard of Living.

Thus in many cases, the wage of the father alone is wholly inadequate to furnish a decent living to a family of five. Even where wife and children join in wage-earning, the situation is not greatly improved, first, because from "four to five tenths of the industrial families of the United States are entirely supported by the earnings of the father-husband,"³ second, because the small percentage of married women at work, the small wages paid to wage-earning women, and the difficulty which women with small children have in keeping regular work, all point to the conclusion that the possibilities of the wife supplementing the man's earnings in a young family are small indeed, being represented by perhaps one-tenth or one-twelfth of the total income, and that because the supplementary income provided by children under fourteen is extremely

³ F. H. STREIGHTOFF, *The Distribution of Incomes in the U. S.*, p. 133, Columbia University, New York, 1912.

small (owing to legislation and to the inefficiency of child labor) therefore even in the cases where the man is willing to turn his children into wage-earners before they have reached fourteen, even though his wife leave her baby in a day nursery or with a neighbor, the addition which is thereby made to family income is a slight one.

The family wage—the wage of father, young mother and of children under fourteen cannot in the great majority of cases raise the wage secured by the man alone to a decency level for the family.

Here is a considerable body of testimony in support of the second hypothesis stated at the end of Chapter I—i. e. “that no matter how efficiently and earnestly he may strive,” many a sober, honest American workingman “will be unable to maintain a decent standard of living” for his wife and three young children.

VII. The Problem of the Wage-Earner.

Yonder man of twenty is asking whether he may marry on five hundred seventy-two dollars a year. The answer is clear-cut and decisive. If he is living in a town, he may do so, and maintain a fair standard of living for two or three children. If he lives in a city he may marry, but each child which comes into the family will drag him down from a fair standard of living toward the margin of subsistence.

Later this man wishes to know how he may maintain his family of three children. So long as he remains an unskilled or a semi-skilled worker, he

has one resource—the wife and children must go to work. Even then, if the industrial pace flags, if unemployment comes, if sickness and accidents make inroads on the income or force up expenditure, misery and want will crouch under the cupboard.

VIII. The Need for Local Investigation.

A discussion like the foregoing, if it does nothing more, emphasizes the imperativeness of additional information. If groups of people in the country are living below an efficiency standard, that fact should be known and the condition remedied. For the data regarding wages over a large area, dependence must of necessity be placed on the Federal Government, but that fact cannot relieve each local community of the responsibility of determining the relation which exists in that particular place between wages and standards of living. Each town, by adopting a list of things necessary to an efficiency standard of living (either that of the Federal study, that of the Chapin study, or a list locally compiled) by ascertaining the cost of these things in the local markets, and by investigating local wages, may easily decide that these wages are sufficient, or are not sufficient to permit the maintenance of an efficiency standard.

Nowhere in the problem need sentiment or "guess" enter. The question is purely a question of fact. "Do the wages paid in your community permit the wage-earners to maintain a fair standard of living?" If the answer is "Yes," the benediction of prosperity is already upon you; if the answer

is "No," and you would participate in the progressive movement of the age, see to it that measures are speedily adopted to insure the payment of living wages.



APPENDIX

INDIVIDUAL FAMILY BUDGETS

II. *A Minimum New York City Budget.*

THE most human thing about a study of standards of living, in so far as such a study can be human, is the income and expenditure of individual families. These records of the financing of an individual family reach nearer to the heart of the problem than do abstract statements. Besides, in the last analysis, each family must do its own financing, hence a statement about the doings of this family or that family is the truest kind of a truth about the standard of living.

There are many ways in which budgets may be presented. Perhaps as pleasing a method as any other is that adopted by Mrs. More.¹ While giving the facts in great detail, she weaves into them a sufficient web of story to make her work distinctly readable.

II. *A Minimum New York City Budget.*

One of Mrs. More's families, "Number 51," serves as an excellent example of a family living on

¹L. B. MORE, *Wage-Earners' Budgets*, Henry Holt & Co., New York, 1907.

the minimum standard. As there were but two children in this family, its expenses are slightly less heavy than those of the "normal" family heretofore considered.

This household consists of father and mother, both born in Ireland, and two boys, eight and nine years of age. The man is a steady, temperate, unskilled laborer. Neither Mr. nor Mrs. R. has known any higher plane of living than their present surroundings; both are uneducated, but the woman especially possesses considerable native thrift and intelligence. This family is representative of the average family of this size on a fairly steady income of \$12 a week, with no drink, sickness, or unusual conditions to make it abnormal. The man was out of work six weeks in the year, but that was not unusual. The woman is neat, honest, and reliable, and tries hard "to get ahead." Mr. R. was greatly interested in the investigation, which he said would "prove it is impossible to get ahead on wages of \$12 a week." For three months he had night work as stableman at \$13 a week. The family has never been dependent, but while the man was out of work a sister gave them \$25 as a present, and they were obliged to draw \$10 from the little which they had saved in the bank. The total income for the year was:

Mr. R. 33 weeks at \$12 }	\$565.00
Mr. R. 13 weeks at 13 }	
Drew from bank	10.00
Gift from sister	25.00
	<hr/>
Total	\$600.00

The estimated expenditures were as follows:

Rent: 2 mos. at \$10; 7 mos. at \$12; 3 mos. at \$11..	\$137.00
Food, from \$4 to \$7 a week	277.00
Drink (pint of beer at supper daily)	36.40
Clothing	40.00
Light and fuel	52.00
Insurance from 50 to 75 cents a week	29.25
Papers, 11 cents a week	5.72
Church, 35 cents a week (for 50 weeks)	17.50
Man's spending-money	25.00
Sundries	2.03
	<hr/>
Total	\$622.50
Deficit	\$ 22.50

This deficit consisted of bills owing to the butcher and grocer amounting to \$10, back insurance payments equal to \$2.50, and clothing bought "on time" on which \$10 was still unpaid. The rent varied because the family had moved twice in the year, looking for cheaper rent. They were never dispossessed, and always paid their rent in full before leaving. They have always lived in this neighborhood. The last rooms, for which they paid \$10 a month rent, were three dark, small rooms. The light of the "parlor" at the back of the tenement was almost shut off by a large factory built close to it. The windows in the kitchen and bedroom opened on an air-shaft. The rooms, however, were very neat, lace-curtains at the windows, plush furniture, pictures of the family, carpet on the floor, and all the bric-a-brac usual in homes of this class. There was a white iron bed in the bedroom, with the customary folding-bed for the children.

The expenditure for food varied greatly. A budget kept for a week showed \$7 spent for food,

but Mrs. R. said they could only spend that much when the man was working steadily or when there was no rent to pay. The weeks in which semi-monthly payments of rent were made, the food allowance was cut down to about \$4 a week. During the six weeks the man was not working they did not spend more than \$4.50 a week for food. This is an illustration of a very common condition among wage-earners and is due to the fact that on the prevailing rate of unskilled wages, it is difficult if not impossible for a family to prepare for such emergencies. Making these allowances, Mrs. R. estimated that \$277 had been spent for food in the year, and that the average per week would be about \$5.23. On the whole, the food was adequate and wholesome, and the entire family appeared to be in good condition. They had no illness during the year. Mrs. R. could not remember that she had spent a cent for medicine, not even the usual expenditure in these families for magnesia, salts, and cough mixtures.

The standard of dress is classed as "medium." They had few clothes, but took good care of them. The father had plain working-clothes, the mother always wore wrappers at home, and only had one street dress, as she never went anywhere except to church. The boys were neat and clean. Mrs. R. bought clothing "on time"—she was ashamed of it, but said the boys could not have new suits for Easter unless she did. She itemized the expenditures for clothing for the year as follows:

Man, 1 pair shoes	\$ 2.00
Woman, 1 pair shoes	1.25
Two boys, 2 suits	7.00
2 overcoats	11.00
4 pairs shoes at 75 cts.; 4 pairs at 69 cts.....	5.76
Mending shoes	2.80
2 pairs pants, \$1.00; 4 sets underwear, \$1.60....	2.60
4 shirt-waists; 2 at 50 cts., and 2 at 30 cts.....	1.60
4 caps .....	.70
Miscellaneous	5.29
<hr/>	
Total	\$40.00

Mrs. R. cannot sew, and buys all their clothes ready-made of a cheap quality, but the little boys are not hard on their clothes. Her sister knits stockings for the entire family.

The expenditure for coal and gas and oil was rather high, owing to the dark rooms. Coal was bought by the bushel, and the man brought home wood free for kindling. Gas was burned in two places where they lived, and the gas-bills for nine months amounted to \$11.20. In all, coal cost \$37.75 (at 25 cents a bushel), and oil for three months about \$3.05—total \$52.

The family did not spend one cent for recreation, except what the father had out of his "spending-money." This was very little, for while he was earning \$12 a week his wife gave him not more than 40 cents a week and often only 25 cents (15 cents for tobacco and 10 cents for a shave), but when he earned \$13 a week (for 3 months) he kept out a dollar a week for "spending-money." His allowance for the entire year would not exceed \$25. He gave all the rest to Mrs. R. who said he was a "model

husband." They are very religious and go to the Catholic Church every Sunday, only missing two Sundays in the year. They pay 10 cents each for a seat, put 10 cents in the collection, and give the boys each 2 or 3 pennies for the collection, making a total of 35 cents a Sunday.

They were all insured for 50 cents a week, 15 cents for the man, 15 cents for the woman, and 10 cents each for the boys, until the man's wages were raised to \$13, when his wife raised his insurance policy and paid 40 cents a week for him. This extra amount was more than they could afford to pay, for in those 13 weeks they dropped behind \$2.50 on the insurance payments.

The only reading is the penny papers. The boys are sent to the parochial school, and the parents are very ambitious for them. Unless sickness or unemployment comes, this family will be able to make up the deficit of \$22.50 on the man's wages of \$13 a week, but it is very evident from a study of these expenditures that it will be impossible to save any considerable sum for the future.²

A scrutiny of these expenditures shows the food to be slightly more than the 22 cents per man, per day, allowed by Chapin, while the expenditure for clothing is abnormally low—the entire expenditure for man and wife being only \$3.25. From the description, the housing was inadequate—none of their rooms being "light." The failure to spend "one

² L. B. MORE, *Wage-Earners' Budgets*, pp. 163-167, Henry Holt & Co., New York, 1907.

cent for recreation" is one of the most noticeable things about the budget.

III. The Budget of a Typical American Family.

By way of contrast with this family which was securing little more than a subsistence, Mrs. More analyzes the expenditures of a family which she describes as typically American. This family was receiving an income of \$850—sufficient to provide a fair standard of living.

Mr. and Mrs. B. have been married five years and have two children, aged 4 years and 1 year. The man was born in New York, his wife in Ireland, but she was brought to this country when quite a little girl. The only source of income is from Mr. B., who is a draftsman in an architect's office and earns \$15 a week. He has been with the same firm for seven years and has the opportunity to make a few dollars extra in drawing up plans and specifications. This amounted to about \$70 for the year, making the total income \$850. The young man is a bright, capable fellow who is likely to succeed. He never goes out evenings except with his wife, and usually brings home work from the office to do at night. Their home consists of three rooms in the "old law tenement," for which they pay \$13 a month. The sanitary conditions are very bad, the bedroom is perfectly dark, with only a small window about two feet square opening into the hall. The kitchen is small, and has a small window opening on an air-shaft. The parlor has two large win-

dows, but they are close to a factory in the rear. The rooms are very well furnished. The furniture cost over \$200, bought "on time," when they were married. It was paid for in two years.

The rooms are never in order, piles of clean clothes are everywhere, usually unwashed dishes are on the table, and everything is very untidy, but not dirty. Mrs. B. is pretty, bright, and ambitious, but entirely untrained and without system in her work. She is a devoted wife and mother. Their expenditure for recreation was \$50, and was most carefully estimated. They went regularly once a week to the theater all winter. This cost about \$16. They also went to six or seven balls (50 cents), as Mrs. B. is very fond of dancing. In the summer they take the children several times a week on trolley-rides in the evening, besides trips to Coney Island and Fort George. Last summer they spent two weeks at Far Rockaway, where they paid \$9 for two furnished rooms and boarded themselves. The man belongs to no club or lodge, but intends joining the Y. M. C. A. on 23rd Street for gymnasium privileges, and will get his lunch there. Mr. B. gives his wife his entire earnings every week, including what he makes overtime, and she gives him \$1 for lunch and \$1 for spending-money. He spent this all in ways his wife knew of, and so it has been divided into different expenditures—drink, books, papers, etc.

The total expenditures for the year, with an income of \$850, were as follows:

Food, including lunch-money, \$7 a week	\$364.00
Rent, \$13 a month	156.00
Clothing	65.00
Light and fuel	52.00
Insurance	62.00
Recreation	50.00
Books and papers	18.00
Drink, 30 cents a week, not more than	20.00
Medical attendance, including dentist, \$30.....	45.00
Sundries, (tobacco, shaving, etc.)	10.00
	<hr/>
Total	\$843.00
Surplus	7.00
	<hr/>
	\$850.00

Mrs. B. had saved \$37, but \$30 had to be drawn out of the bank for the dentist's bill, so that only \$7 was saved at the end of the year. They are anxious to save, but at the same time have a high standard and wish to live well, and so have only \$47 in the savings-bank. They live very comfortably and have many pleasures in life. Mrs. B. kept a budget of her household expenses for four weeks.

The total expenses for each week were as follows (income being \$15 a week):

First week	\$11.98
Second week	9.70
Third week	10.30
Fourth week	9.40
	<hr/>
Total	\$41.38
Average per week	\$10.35

This includes rent, food, light and fuel, sundries, and nothing else, not even Mr. B's allowance for lunches and spending-money. The food expense averaged \$6 a week, with lunch-money it was \$7 and they lived extremely well for a family of four. The

expenditures for meat was very high, almost one-third of the total amount. They had plenty of vegetables, and more fruit and pastry than most families of their class. A sample week's expenditure for food is as follows:

Saturday evening, Jan. 23rd: 1 lb. butter, .29; 1 lb. coffee, .25; 3½ lbs. sugar, .18; ½ lb. tea, .25; 1 qt. potatoes, .10, 1 loaf bread, .05; vegetables, .12; meat, .75; cake, .20; fruit, .10; 1 qt. milk, .05; oatmeal, .10; total	\$2.44
Sunday, Jan. 24th: Bread, .05; milk, .05; biscuits, .10.....	.20
Monday, Jan. 25th: Milk, .05; rolls, .05; jam, .10; bread, .05..	.25
Tuesday, Jan. 26: Milk, .05; bread, .05; meat, .25; vegetables, 15; pie, 10 .....	.60
Wednesday, Jan. 27: Bread, .05; milk, .05; meat, .25; vegetables, .18; rolls, .05; 1 lb. butter, .29 .....	.87
Thursday, Jan. 28th: Milk, .05; bread, .10; meat, .25; vegetables, .18; rolls, .05 .....	.58
Friday, Jan. 29th: Milk, .05; bread, .10; fish, .22; 4 eggs, .14; vegetables, .15 .....	.66
Saturday morning, Jan. 30th: Milk, .05; bread, .05; rolls, .05; meat, .30 .....	.45
Mr. B. lunch-money for week	1.00
Total for food	<u>\$7.05</u>

The expenditures for light and fuel are higher than the average. Gas was burned extravagantly, and the bills averaged \$2.20 a month for six months in winter, and \$1 a month in summer, when it was used for cooking. It cost approximately \$19.10 a year, coal \$29, wood for kindling at 2 cents a bundle about \$4.50. Coal was bought by the 100-lb. bag at 40 cents a bag.

There were no expenditures for union, church, gifts or loans, furniture, or carfares. The father and mother were well-dressed, but the children were too small to need much. Mrs. B. is unable to sew

and spends more than is necessary, but she buys clothes of good quality and in good taste. Mr. B. is fond of reading the daily papers and the cheaper magazines, and spends 30 cents to 35 cents a week for them. The insurance is high because they are also paying the insurance for the man's mother—50 cents a week. Mr. B.'s insurance is 30 cents a week, Mrs. B.'s 20 cents, and 20 cents for the children—total \$1.20 a week or \$62.40 a year.

The standard of living of this family may be called high, and it is typical of that of many young couples of this class—extravagant in some ways and provident in others, with a fair degree of comfort and prosperity, but very little provision made for the future.³

The really extravagant thing about this budget is the expenditure for food, amounting to about 40 cents per man, per day. None of the other expenditures, with the possible exception of "recreation" and "dentist," seem excessive. The insurance payments for the grandmother are included, raising the insurance item by \$26. The rent expenditure seems small in view of Mrs. More's description of the inadequate accommodations secured.

IV. *Mill Town Budgets.*

Less rhetorical, but no less interesting, are the budgets of typical mill families, published in volume 16 of the recent Federal investigation of the work of *Woman and Child Wage-Earners*. This study

³ *Supra*, pp. 167-171.

covered two districts—one the cotton mill towns of Georgia, the other Fall River, Massachusetts. Although these families differed widely as regards nationality, family size and family status, five budgets, picked because the families were near the "normal" family (a man, wife and three children under fourteen) will give an excellent idea of the character of the budgets.

Family No. 4.

This family consists of the father, mother and three children. Their ages, occupations, and earnings are shown in the following table:

Membership and Income of Family No. 4, 1908.

	Yearly earnings.	Paid to family.
Husband, age 50, elevator man	\$292.45	\$292.45
Wife, age 38, housekeeper .....		.....
First child, age 15, doffer in cotton mill (male) ..	254.60	254.60
Second child, age 14, spinner (female)	283.15	283.15
Third child, age 7, at school (female) .....		.....
Total	<u>\$830.20</u>	<u>\$830.20</u>

Three of the five members of the family are wage-earners. It would be supposed that they could earn sufficient to meet the needs of the family so that they could live comfortably. In fact, their total earnings are considerably above the sum apparently necessary for the maintenance of a fair standard of living. Yet at the end of the year the family was \$50.98 in debt. This was due to misfortune rather than extravagance. The father was injured in the mill twice during the year and lost six weeks.

The mother is ill with lung trouble. The boy has tuberculosis, and the 14-year-old girl is very frail and is constantly taking patent medicines. During the year they spent \$108.25 on medicines and doctor's bills. The year before the 14-year-old girl, whose earnings were a large share of the family income, lost 24 weeks because of illness. Because of this the family was at the beginning of the year heavily in debt. A part of the year's earnings went to pay off this indebtedness. The indebtedness at the end of the year was \$15 for furniture and \$33.98 for clothing, bought on the installment plan, and \$2 on doctor's bills.

The family occupies a three-room house and pays \$5.50 per month rent. The house is very simply furnished. The front room is used as a sitting-room. The floor is covered with straw matting. The walls are adorned with portraits of Mormon elders, the family professing the Mormon faith. The one bedroom contains two beds in which the five members of the family sleep.

The amusements of the family are very simple. The father gets his only pleasure out of reading the daily paper and imparting the information he has gleaned to his wife, who cannot read. The expenditures show a charge for amusements, but this was, in fact, carfare spent in going to the city. The children visit with the neighbors Saturday afternoon and Sunday. The whole family are very devout. From the menu it can be seen they had no breakfast and dinner on Sunday, which chanced to

be the first Sunday of the month. The mother explained it was the custom of the Mormons to fast on that day and to give to the church the sum that would have been spent for food.

The following table shows the expenditures of the family for the year:

Expenditures of Family No. 4, 1908.

Item.	Amount.	Item.	Amount.
Food	\$289.75	Insurance	\$ 18.20
Rent	66.00	School books	1.60
Clothing (including debt of \$33.98	152.32	Newspapers	6.24
Fuel (coal, \$17.50).....	41.50	Church contributions	1.80
Light	7.80	Amusements	15.60
Drinks	14.95	Sundries	9.75
Medicine	62.25	Furniture	39.00
Doctor's bills (including debt of \$2)	48.00	Total ⁴	\$774.76

The following lists show the clothing purchased and the amounts paid for the different members of the family:

Expenditures of Family No. 4, for clothing, 1908.

	Father, age 50.	Son, age 15.
Suit	1, cost \$ 20.00	1, cost \$ 6.00
Suit	1, "	1, " 5.98
Trousers	2, " 3.00	6, " 3.00
Shirts, white	1, " 1.00	2, " 1.00
Shirts, colored	4, " 2.00	4, " 2.00
Overalls	2, " 1.00	2, " 1.00
Underwear, shirts *	2, " 1.00	2, " .50
Underwear, drawers	2, " 1.00	2, " .30
Shoes †	2, " 8.20	6, " 9.00
Hat	1, " 1.98	2, " 2.15
Cap .....	....	4, " 1.00
Collars	6, " .60	4, " .40
Neckties	1, " .25	2, " .50

⁴Not including debt of \$15 for furniture purchased during the year and \$75 paid in settlement of debt for preceding year.

* Made by mother.

† Including \$1.20 for half-soleing 2 prs.

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	Father, age 50.	Son, age 15.
Suspenders	1, cost \$.25	1, cost \$.25
Handkerchiefs	“ .25	“ .30
Stockings	52, “ 5.20	30, “ 4.50
Total	\$45.73	\$37.88

Mother, age 38.

2 waists, calico, homemade, 6 yds. at .07; trimmings, .05....	\$ 0.47
1 skirt, ready-made	8.98
5 aprons, gingham, homemade, 15 yds. at .08½	1.25
1 dress, calico, homemade, 10 yds. at .07; trimmings, .05 ....	.75
2 winter underwear, cotton .....	.50
1 hat, felt	1.98
1 hat, straw	1.00
10 stockings, cotton	1.50
1 pr. shoes	2.00
Total	\$18.43

Daughter, age 14

1 suit, serge, ready-made	\$ 9.98
2 waists, lawn, homemade, 6 yds. at .12½; trimming, .25.....	1.00
2 waists, gingham, homemade, 6 yds. at .19; trimming, .05....	.65
1 skirt, cotton, homemade, 5 yds. at .15; trimming, .05.....	.80
1 dress, flannelette, homemade, 8 yds. at .15; trimming, .10..	1.30
6 dresses, calico, at .07; 48 yds. homemade, trimming, .30....	3.66
1 dress, lawn, homemade, 8 yds. at .10; trimming, .35.....	1.15
2 aprons, gingham, homemade, 6 yds. at .08½ .....	.50
2 petticoats, cotton, homemade, 8 yds. at .08½; trimming, .05..	.72
4 drawers, canton flannel, homemade, 6 yds. at .10; trimming, .05 .....	.65
2 winter underwear, cotton, ready-made .....	.50
1 hat, felt	1.00
1 hat, straw	1.25
52 stockings	5.20
6 shoes (including \$1.80 for half soles)	10.80
Total	\$39.16

Daughter, age 7.

6 dresses, (4½ yds. each) calico, homemade, 27 yds. at .07; trimming .20	\$ 2.09
1 dress, flannelette, homemade, 4 yds. at .12½; trimming, .05..	.55
2 petticoats, cotton, homemade, 6 yds. at .08; trimming, .05..	.53
1 petticoat, flannel, homemade, 4 yds. at .25	1.00
2 drawers, canton flannel, homemade, 2 yds. at .1020
1 hat, felt50
1 hat, straw50

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20 stockings	\$ 2.00
3 shoes	3.75
Total	<u>\$11.12</u>

Following is the menu for the week ending January 3, 1909:

MONDAY.

Breakfast: Fried bacon, biscuit, sirup, Postum, oatmeal.
Dinner: Collards and peas with bacon, corn bread, Postum.
Supper: Fried bacon, biscuit, sirup, Postum.

TUESDAY.

Breakfast: Fried pork, biscuit, sirup, Postum.
Dinner: Fried bacon, biscuit, sirup, Postum.
Supper: Fried meat, biscuit, sirup, Postum.

WEDNESDAY.

Breakfast: Biscuit, sirup, grits, Postum.
Dinner: Turnip greens, Irish potatoes, corn bread, Postum.
Supper: Warmed over greens and corn bread, Postum.

THURSDAY.

Breakfast: Grits, biscuit, sirup, Postum.
Dinner: Collards, baked sweet potatoes, corn bread, Irish potatoes.
Supper: Cold collards, sweet potatoes, Irish potatoes, biscuit.

FRIDAY.

Breakfast: Grits, butter, biscuit, fried bacon, Postum.
Dinner: Stewed beef, macaroni, Irish potatoes, corn bread.
Supper: Cold stewed beef and Irish potatoes, biscuit.

SATURDAY.

Breakfast: Grits, biscuit, sirup, Postum.
Dinner: Sardines (5-cent box), light bread.
Supper: Fried ham, biscuit, Postum.

SUNDAY.

No breakfast or dinner. Mormon fast day first Sunday in each month.
Supper: Fried pork, biscuit, sirup.

The store account shows a total expenditure for the four weeks of \$21.65. Of this, \$19.15 was spent for food. The family no longer takes milk from the milkman, and the grocery bill has been cut down

since the new clothes were purchased. The average value of food consumed per week per man unit for the year covered was \$1.42.

Family No. 19

This family consists of the father, the mother, and four children too young to work in the mill. The following shows the age, occupation, and earnings of the different members of the family:

Membership and income of Family No. 19, 1908-9.

	Yearly earnings.	Paid to family.
Husband, age 55, sweeper	\$258.70	\$258.70
Wife, age 30, housekeeper .....		.....
First child, age 11, at home (female) .....		.....
Second child, age 8, at home (male) .....		.....
Third child, age 4, at home (female) .....		.....
Fourth child, age 1, at home (female) .....		.....
Boarders and lodgers: Sister-in-law (over 21) sister-in-law's child (3) (for board and lodg- ing)		143.00
Total	\$258.70	\$401.70

The clothing expenditures of this family were so similar to those of the preceding one (No. 4) that they are omitted.

The family had a small garden, and consumed vegetables raised in it of an estimated value of \$4.

They occupy a four-room house and pay \$2.60 a month rent. The house is well taken care of, exceedingly neat, and gives evidence of good management on the part of the housewife. The furniture consists of beds and bedding, a sewing machine, dresser, side table, lamps, chairs, one wicker rocking

chair, a cradle, a four hole kitchen stove, and the front window has flowered muslin curtains.

The health of the family seems to be good except that of the mother who appears old and worn out. She gave her age as 30, but she appears to be at least 50. Two of the children had measles during the year and the husband lost about two weeks from malarial fever.

The family has had a very hard time to get along. During the husband's illness they were compelled to borrow money from the superintendent of the mill. The amount could not be learned. It is being repaid by taking \$1 per week out of the husband's earnings, which are \$5.10 per week.

The cost of living of the family exceeds their income by \$47.73. The mother said that during the first years of their married life, when her husband earned only \$4.75 per week and "rations" were low they saved enough money to buy all of the furniture they now possess. When wages went up, however, "rations" went up so much more that they could not live nearly so well as they could at first.

The following shows the annual expenditures:

Expenditures of Family No. 19, 1908.

Item.	Amount.	Item.	Amount.
Food (including debt of \$11.29)	\$217.39	Insurance	\$ 23.40
Rent	29.20	Church contributions ...	2.00
Clothing	90.75	Washing	1.20
Fuel	34.25	Sundries	6.93
Light	11.44	Moving	5.00
Tobacco	4.00	Incidentals	1.60
Medicine	4.00	Two pigs	7.00
Doctor's bill (debt)	4.00	Total ⁵	\$449.43

⁵ In addition to the indebtedness for food and for doctor this total

In this family the father only is at work, with children too young to work. It is easily seen that if the father's earnings were not supplemented by keeping boarders it would be impossible for the family to live. There are four children between the ages of 1 and 11.

Family No. 101.

This family is French Canadian, though the father was born in this country. The membership and the age, occupation, and earnings of each member are shown by the following table:

Membership and income of Family No. 101, 1908-9.

	Yearly earnings.	Paid to family.
Husband, age 39, weaver	\$ 404.32	\$ 404.32
Wife, age 38, weaver	294.44	294.44
First child, age 16, weaver (male)	374.69	374.69
Second child, age 13, at school (female) .....		.....
Third child, age 10, at school (female) .....		.....
Fourth child, age 7, at school (male) .....		.....
Total	<u>\$1,073.45</u>	<u>\$1,073.45</u>

In this family the mother works in the mill. The girls, 13 and 10 years old, take care of their younger brother and do a large part of the housework. The mother does not work regularly, however, and when it is necessary for her to stay at home, as, for instance, to make the children's clothing, she does so. But she earned nearly \$300 during the past year. The family keeps about 15 hens, which afford an additional income estimated at \$10.

shows an excess of expenditures over income of \$32.44. The family borrowed money to meet this deficit.

The family has five rooms in a tenement in which six families live. Three of the rooms are used for sleeping rooms, one for the kitchen, and one for the parlor. The house is shabbily furnished, but everything appears to be clean. A faded and worn carpet is on the floor of the front room, which also contains a bureau, a chiffonier, and a writing desk. The kitchen is clean and has a carpet and oilcloth on the floor. The floors of the bedroom are bare.

There was no sickness in the family during the year. The oldest boy is given 50 cents a week spending money. He goes to the theater or moving-picture shows, and sometimes takes car rides. The father spends about 25 cents a week in this manner.

The annual expenditures of the family are shown in the following table:

Expenditures of Family No. 101, 1908-9.

Item.	Amount.	Item.	Amount.
Food	\$390.00	Church contributions ...	\$ 31.00
Rent	91.00	Amusements	39.00
Clothing	139.07	Ice	11.20
Fuel	35.87	Laundry	39.00
Light	10.92	Barbering	6.75
Tobacco	5.20	Sundries	9.62
Drinks	13.00	Poll tax	2.00
Medicine	1.00		
Insurance	26.00	Total	<u>\$865.71</u>
Newspapers	15.08		

This is a frugal and thrifty family. The mother works in the mill, making some of her children's clothing at night and doing a part of the housework before she goes to work in the morning. That the family is able to save money is due to her economy. The children have almost no clothes and she herself

had had nothing but one calico wrapper during the year. They have good food to eat. The mother, father, and eldest boy take their lunches with them to the mill. This accounts in some part for the rather unusual expense for fruit found in their grocery account.

The following table shows the clothing purchased for the different members of the family:

Expenditures of Family No. 101 for clothing, 1908-9.

	Father, age 39.	Son, age 16.	Son, age 7.
Suit	1, cost, \$12.50	1, cost, \$15.00	1, cost, \$ 4.00
Overcoat			1, " 3.00
Trousers, (made by mother)		1, " 4.50	6, " 3.00
Shirts, white	1, " .50	2, " 1.00	
Shirts, colored (made by mother)	4, " 2.00	4, " 2.00	8, " 1.60
Overalls	2, " 1.00	2, " 1.00	
Underwear, shirts	2, " 2.50	2, " 1.00	2, " .50
Underwear, drawers (made by mother)		2, " 1.00	2, " .20
Shoes		4, " 11.00	10, " 12.50
Hat	1, " 1.00	1, " 2.00	
Cap	1, " .50	2, " 1.00	1, " .25
Collars		5, " .50	
Neckties		10, " 2.50	
Suspenders	" .50	2, " 1.00	
Handkerchiefs		6, " .60	
Socks	4, " 1.00	12, " 3.00	12, " 3.00
Total	\$21.00	\$47.10	\$28.05

Mother, age 38.

1 dress, calico, home-made, 12 yds. at .07, trimmings, .05	\$0.89
Total	\$0.89

Daughter, age 13.

1 coat, cloth	\$ 2.00
5 dresses, gingham, home-made, 30 yds. at .12½; trimmings, .50	4.25
2 petticoats, white cotton, home-made, 8 yds. at .10.....	.80
2 winter underwear, cotton50
1 hat (old one trimmed over)	1.00

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1 hat (old one trimmed over)	\$ 1.25
12 stockings	3.00
4 shoes (father mends shoes)	5.00
	\$17.80
Total	

Daughter, age 10.

1 coat, cloth	\$ 2.00
5 dresses, gingham, home-made, 25 yds. at .12½; trimmings, .50	3.63
2 petticoats, white cotton, home-made, 8 yds. at .10 .....	.80
2 drawers, white cotton, 3 yds. at .10 .....	.30
2 winter underwear, cotton .....	.50
1 hat, straw	4.00
1 hat (old one trimmed over)	1.25
12 stockings	3.00
7 shoes	8.75
	\$24.23
Total	

Store account of Family No. 101 for six weeks in April and May, 1908.

Apr. 7—Soda, .10, bread, .15, corn, .10, oranges, .10, tobacco, .10, sugar, .25, beef, .40, shoulder, .51, rice, .20, soap, .05, starch, .10, soap, .25, bananas, .18, potatoes, 1.10, peas, .12, soda, .10, celery, .10, ribs, .42, beef, .51, sugar, .25, soda, .10	\$ 5.19
12—Beef .....	.36
13—Beef .....	.21
14—Steak, .19, ribs, .14, soap, .05, cakes, .05, beans, .12, beans, .12, beans, .09, soda, .10, cheese, .20, beef, 19, beef .28	1.53
17—Shoulder, .62, beef, .47, oranges, .25, celery, .10, cookies, .10, cookies, .15, cookies, .10, tea, .05	1.84
20—Bread, .05, sausage, .13, beef, .31, steak, .20, bananas, .10, oranges, .25, cookies, .10, beans, .12, cakes, .05, beef, .22	1.53
21—Bread .....	.05
22—Ham, .14, soda, .10, beef, .12, beans, .12 .....	.48
23—Pork, .06, brisket, .28, shoulder, .61, beef, .43, oranges, .27, cookies, .10, lard, .10, sugar, .25....	2.10
26—Potatoes, .65, beef, .19, bananas, .12, pork, .06, bananas, .10	1.12
27—Beef, .23, ribs, .16, beans, .12 .....	.51
28—Beef, .26, ribs, .16 .....	.40
29—Oranges, .08, beans, .12, bananas, .21, meat, .30, shoulder, .65, beef, .38, cakes, .10, cakes, .10, tobacco, .10	2.04

May 1—Shoulder, .25, rice, .05, beans, .12, cakes, .16, steak, .16, beef, .23, steak, .10, beef, .19, ribs, .15, bananas, .12, cakes, .15, beef, .10	\$ 1.78
6—Bananas, .12, cream puff, .05, beans, .12, shoulder, .61, beef, .34, potatoes, .65, shoulder, .20, soap, .25, nuts, .05, sugar, .25, water cress, .10, oranges, .24, tobacco, .10, sugar, .25, cookies, .10	3.63
12—Fish	.25
14—Water cress	.05
15—Shoulder, .56, sugar, .25, beans, .12, matches, .10, nuts, .05, pepper, .10, eclairs, .10, beef, .27, ribs, .17, beans, .12, shoulder, .25, beef, .12, bananas, .12, steak, .20, sugar, .25, lard, .28	3.06
20—Steak, .12, dates, .12, yeast, .12	.36
21—Pork, .06, bananas, .10, meat, .45, lard, .28, shoulder, .67, beef, .41, tobacco .06, sugar, .25, potatoes, .58, beef, .26, tomatoes, .10, vermicelli, .10, strawberries, .24	3.56
26—Rhubarb, .10, tobacco, .06	.16
Total	\$19.92

In addition to the amount shown in the store account the family expended \$3.44 per week elsewhere for food, as follows: Coffee, \$0.25; tea, \$0.25; butter, \$0.90; flour, \$0.50; bread, \$1.05, and milk, \$0.49. There was also an expenditure of \$11.20 per year for ice. The average value of food consumed per week per man unit for the year covered was \$1.71.

Family No. 103

This family is Portuguese. They came from the Azores and had been in this country 7 years. The children can speak English but the parents cannot. The family consists of the father, mother, and 4 children. The table following shows the age, occupation, and earnings of the different members.

Membership and income of Family No. 103, 1908-9.

	Yearly earnings.	Paid to family.
Father, age 44, sweeper	\$203.22	\$203.22
Mother, age 36, housekeeper .....	.....	.....
First child, age 19, doffer (male)	240.33	240.33
Second child, age 17, spinner (female)	285.60	285.60
Third child, age 11, at school (male) .....	.....	.....
Fourth child, age 3, at home (female) .....	.....	.....
Total	<u>\$829.15</u>	<u>\$829.15</u>

The father's earnings are estimated because his name could not be identified on the pay roll of the company for which he worked.

They live on the first floor of a tenement in which there are 8 families. They occupy four rooms, one of which is used for kitchen, dining-room, and sitting-room. The other three are used for sleeping rooms. The kitchen stove furnishes the heat for all the rooms in the winter. The house is very dirty and is poorly taken care of. The furnishings consist of absolute necessities only, such as table, chairs, stove, and beds.

The mother and younger children are poorly clothed and very dirty. The mother had typhoid fever during the year and a baby died of pneumonia. The health of the other members of the family was good.

The diversions of the family are simple—street-car rides and moving-picture shows occasionally for the older members, and church.

The annual expenditures are as follows:

Expenditures of Family No. 103, 1908-9.

Item.	Amount.	Item.	Amount.
Food	\$383.24	Newspapers, etc.	\$ 1.00
Rent	84.00	Church contributions	31.20
Clothing	77.84	Amusements	5.00
Fuel	28.00	Funeral expenses	35.00
Light	7.28	Sundries	7.80
Tobacco	5.20	Poll tax	2.00
Drinks	10.00		
Medicine	7.00	Total	\$714.56
Doctor's bills	30.00		

The difference between the expenses for the year and the income shows that there may have been some savings. The mother said, however, that they had not saved any money. It may be that she was not telling the truth, though the grocery book showed that they were in debt to the store \$25.81.

The family lived very poorly and it would seem that they spent as little money as they could. The underclothing for most of the children and nearly all of the clothes for the youngest child are made by the mother from the flour sacks in which she buys her flour.

Expenditures of Family No. 103 for clothing, 1908-9.

	Father, age 44.	Son, age 19.	Son, age 11.
Suit		1, cost \$ 7.00	1, cost \$ 5.00
Trousers		3, " 3.00	
Shirts, white		1, " .50	
Shirts, colored	3, cost \$ 0.45	3, " .75	
Overalls	3, " 1.00	2, " 1.00	2, " .50
Underwear, shirts ..	2, " .50	2, " .50	2, " .50
Underwear, drawers.	2, " .75	(2)	(2)
Shoes	1, " 1.50	6, " 9.00	6, " 6.00
Hat		1, " 1.00	
Caps		3, " .75	1, " .25
Collars	1, " .10	2, " .25	
Neckties	1, " .25	1, " .25	1, " .10
Suspenders		1, " .25	
Handkerchiefs	6, " .25		
Stockings	4, " .40	15, " 1.50	6, " .60
Total	\$5.20	\$25.75	\$12.95

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Mother, age 36.

3 waists, cotton, home-made, 10½ yds. at .05; trimmings, .15..	\$0.68
1 skirt, calico, 6 yds. at .0530
2 petticoats, cotton, 10 yds. at .08 .....	.80
1 stockings .....	.10
2 shoes	3.00
Total	\$4.88

Daughter, age 17.

1 coat	\$ 3.00
1 dress, lawn 6 yds. at .25; trimmings, .10, (home-made) ..	1.60
6 dresses, calico, 42 yds. at .06; trimmings .60, (home-made)	3.12
2 petticoats, cotton, 8 yds. at .08, (home-made) .....	.64
2 drawers (made from flour sacks) .....	.....
2 corsets	1.50
1 hat (summer)	3.50
10 stockings	2.00
3 shoes	4.50
Total	\$19.86

Daughter, age 3.

1 coat	\$2.00
2 dresses, flannel, 5 yds. at .08; trimmings, .10 (other dresses and all underwear made from flour sacks) .....	.50
1 hat (summer) .....	.50
2 stockings .....	.20
6 shoes	6.00
Total	\$9.20

The average value of food consumed per week per man unit for the year covered was \$1.60. The menu for 2 days (May 23 and 24, 1909) was obtained and is as follows:

SUNDAY.

<i>Breakfast:</i>	Pork steak, bread, coffee, condensed milk.
<i>Dinner:</i>	Soup (made of meat, potatoes, cabbage, and bologna), bread, coffee, condensed milk.
<i>Supper:</i>	Soup left from dinner.

MONDAY.

<i>Breakfast:</i>	Bread, coffee, condensed milk, soup from day before.
<i>Dinner:</i>	Bread, coffee, condensed milk.
<i>Supper:</i>	Soup from the day before.

The soup which entered so largely into the diet was made in a large iron pot. It is the custom to make enough to last several days, and to replenish it whenever the pot becomes empty. All kinds of meats and vegetables are put into it. The bread is a very soggy composition made of flour and corn meal. As the price of flour goes up, more corn meal and less flour is used in making it. On one of the visits to the family for information the oldest boy came home from work for his dinner. He sat down to the table, which was covered with oilcloth, and his dinner consisted of bread and coffee.

Family No. 108.

This family is Polish. They have been in this country 12 years. The husband is the only worker, but his earnings are far above the average. The membership, and the age, occupation, and earnings of the members of the family are as follows:

Membership and income of Family No. 108, 1908-9.

	Yearly earnings.	Paid to family.
Husband, age 40, slubber	\$527.80	\$527.80
Wife, age 40, housekeeper .....		.....
First child, age 10, at school (male) .....		.....
Second child, age 5, at home (male) .....		.....
Third child, age 4, at home (female) .....		.....
Fourth child, age 1, at home (male) .....		.....
Two lodgers (lodging at \$3 per month each)....	72.00	72.00
Total	\$599.80	\$599.80

The family has five rooms in a tenement house in which four families live. Four of the rooms are on

the second floor, and the fifth one is an attic room on the third floor. The house is very dirty, and the kitchen floor was covered with cigarette stubs. The furnishings are very poor and consist of only the most necessary articles. The kitchen, which is also the general living room, is furnished with a table, stove, chairs, and a few cheap pictures. The bedrooms contain nothing but the beds and bedding.

The family was in good health during the year, the baby being the only member that was sick. It had the summer complaint. The amusements of the family are of the simplest kind.

The annual expenditures of the family were as follows:

Expenditures of Family No. 108, 1908-9.

Item.	Amount.	Item.	Amount.
Food	\$361.40	Church contributions ...	\$ 52.00
Rent	91.00	Stove repair	7.50
Clothing	73.31	Sundries	13.00
Fuel	13.00	Bedstead	4.00
Light	6.25	Mattress	2.00
Tobacco	13.00	Carfare	1.00
Drinks	52.00	Poll tax	2.00
Medicine	2.00		
Doctor's bills	4.00	Total	<u>\$697.46</u>

The children picked up a large part of the fuel, so that the expense for this was only \$13. The expenses exceeded the income by \$97.66. This was met by drawing from the bank money that they had saved in former years. The amount of their savings could not be learned.

The clothing purchased for the different members of the family is shown in the following table:

Expenditures of Family No. 108 for clothing, 1908-9.

	Father, age 40.	Son, age 10.	Son, age 5
Trousers		4, cost \$ 2.40	
Shirts, white .....1, cost \$ 0.50			
Shirts, colored .....4, " 2.00		4, " .80	
Overalls .....4, " 2.00			
Underwear, shirts ..2, " 1.00			
Underwear, drawers..2, " 1.00			
Shoes .....3, " 6.00		8, " 12.00	6, cost \$6.00
Hat .....1, " 1.00			
Caps		2, " 1.00	2, " .50
Collars .....2, " .25			
Neckties .....1, " .25			
Stockings .....		.40	.50
Barbering	5.00		
Waists (made at home)		4, " .80	4, " .80
Total	\$19.40	\$17.50	\$7.80

Mother, age 40.

1 coat	\$ 5.50
1 waist, white	1.00
2 waists, calico, home-made, 8 yds. at .07; trimmings, .20....	.76
1 skirt, wool	7.00
1 dress, calico, home-made, 9 yds. at .08; trimmings, .10....	.82
1 hat (summer)	3.00
2 stockings .....	.25
2 shoes	3.00
4 handkerchiefs .....	.20
Total	\$21.53

Daughter, age 4.

4 dresses, calico, 16 yds. at .17; trimmings, .20	\$1.32
12 stockings	1.20
3 shoes	1.50
Total	\$4.02

Daughter, age 1.

4 dresses, calico, 12 yds. at .08	\$1.16
4 stockings .....	.40
3 shoes	1.50
Total	\$3.06

A menu for five meals was obtained and is as follows:

162 FINANCING THE WAGE-EARNER'S FAMILY

MAY 19, 1909.

Breakfast: Pork chops, bread, butter, coffee.

Dinner: Beef soup, potatoes, bread.

Supper: Pork chops, bread, butter, coffee.

MAY 20, 1909.

Breakfast: Pork chops, sausage, bread, butter, coffee.

Dinner: Beef soup, potatoes, bread.

The grocery account for as long a period as could be obtained is as follows:

Store account of Family No. 108 for one week in May, 1909.

First Store.		Second Store.	
May 12	Pickles	May 12	Eggs
	Flour		Sugar
	Beef		Crackers
	Pork		Tobacco
	Beef		Vinegar
13	Eggs		Cakes
	Pie		Milk
	Cheese		Ammonia water..
	Cookies .....		.....
	Cheese .....		.....
	Pork .....		.....
14	.....		Crackers
	Salt		Cucumbers
	.....		Cabbage
	Frankfurters		Soap
	Sausage		Bread
	Pressed ham .....		.....
17	Beef .....		.....
	Cakes .....		.....
	.....		Crackers
	Beef .....		.....
	Frankfurters .....		.....
	Bologna		Soda
	Cookies		Cakes
18	Pressed ham		Crackers
	Barley .....		.....
	Beef		Eggs
	Cookies .....		.....
	Pressed ham .....		.....
	Frankfurters		
	Flour		Total
19	Beef		\$1.69
	Total		
	\$3.22		

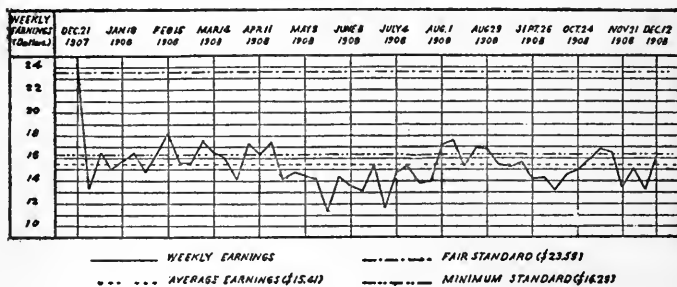
The store accounts cover a period of 1 week at two stores. A total of \$4.91 was expended for food at the two stores. During the same period other articles were purchased as follows: Coffee, 35 cents; milk, 49 cents; flour, \$1; butter, 30 cents; a total of \$2.14, making with the \$4.91 expended at the stores a total expenditure of \$7.05 for the week. The average value of food consumed per week per man unit for the year covered was \$1.99.

V. *Variations in Family Incomes.*

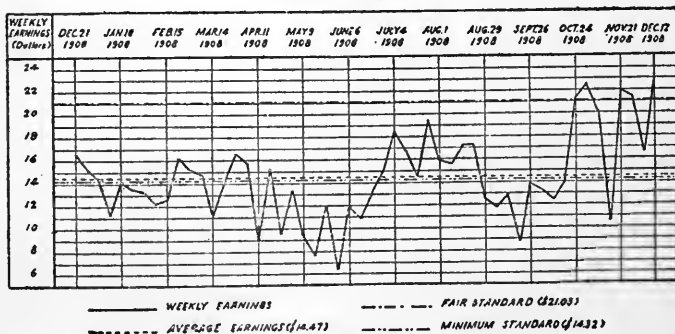
A most interesting phase of the individual family problem was touched upon in the Federal study. Unemployment has been frequently discussed, as an abstract problem, and it has been the subject of many printed pages. Then, too, the general effect of unemployment upon poverty, misery and the like has been dealt with in such books as Devine's *Misery and Its Cause*.⁶ Yet unemployment as a problem in the income of an individual family has come in for too little attention. Among the excellent statistics appearing in the Federal study are a number of tables of the income of individual families by weeks. Many of the instances show the most astonishing variations. For example:

⁶ E. T. DEVINE, *Misery and Its Causes*, The Macmillan Company, New York, 1909.

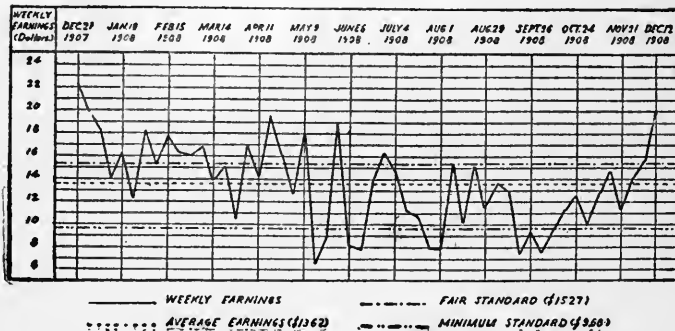
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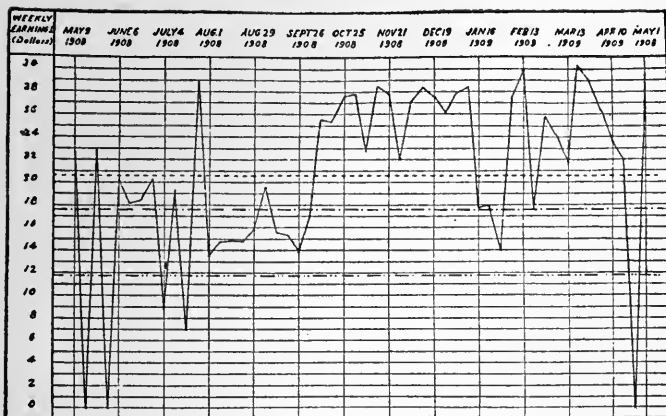
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FAMILY No. 9

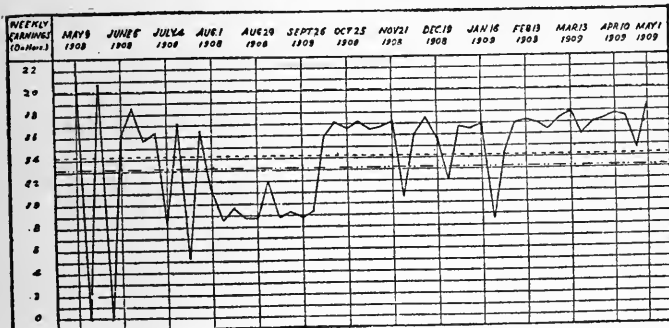


FAMILY No.101



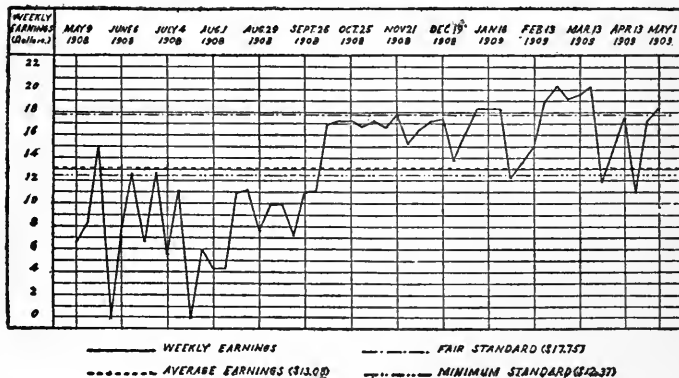
_____ WEEKLY EARNINGS - - - - - FAIR STANDARD (\$17.65)
 AVERAGE EARNINGS (\$20.64) - - - - - MINIMUM STANDARD (\$11.82)

FAMILY No. 102

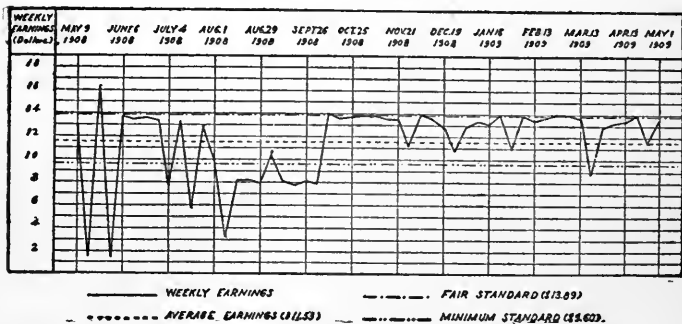


_____ WEEKLY EARNINGS - - - - - FAIR STANDARD (\$20.01)
 AVERAGE EARNINGS (\$16.55) - - - - - MINIMUM STANDARD (\$13.22)

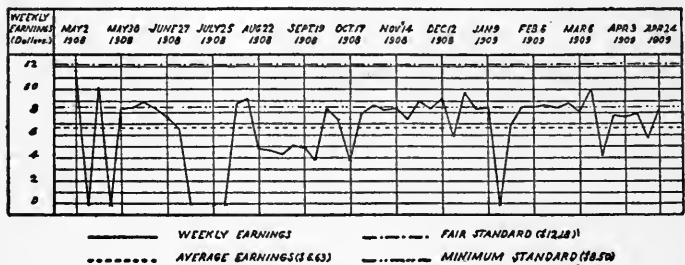
FAMILY No.104



FAMILY No.108



FAMILY No.110



VI. Making Both Ends Meet.

Opinion may well differ regarding the value of general estimates of the amounts necessary for the maintenance of a subsistence or a fair standard. A thoughtful reader of these individual family budgets is forced to admit that the amounts which they allow for the various items are in most cases painfully small. Here the item of food assumes fair proportions; there fifty or sixty dollars are spent for recreation; again the cost of clothing reaches \$150; yet, on the whole the smallness and not the largeness of the items is impressive.

To those members of the middle income class, who estimate yearly income in thousands of dollars, incomes of hundreds of dollars seem insignificant, yet it remains true that among the wage-earners engaged in American industry, not more than one in ten has an annual income of \$1,000, and over, while fully half fall below \$600. The vast majority of wage-earners must therefore estimate their incomes in terms of hundreds. The individual budgets, cited in the appendix, which might be duplicated at will, in tens of thousands of instances, bespeak eloquently the economic struggle of those who do the work of the modern industrial world.

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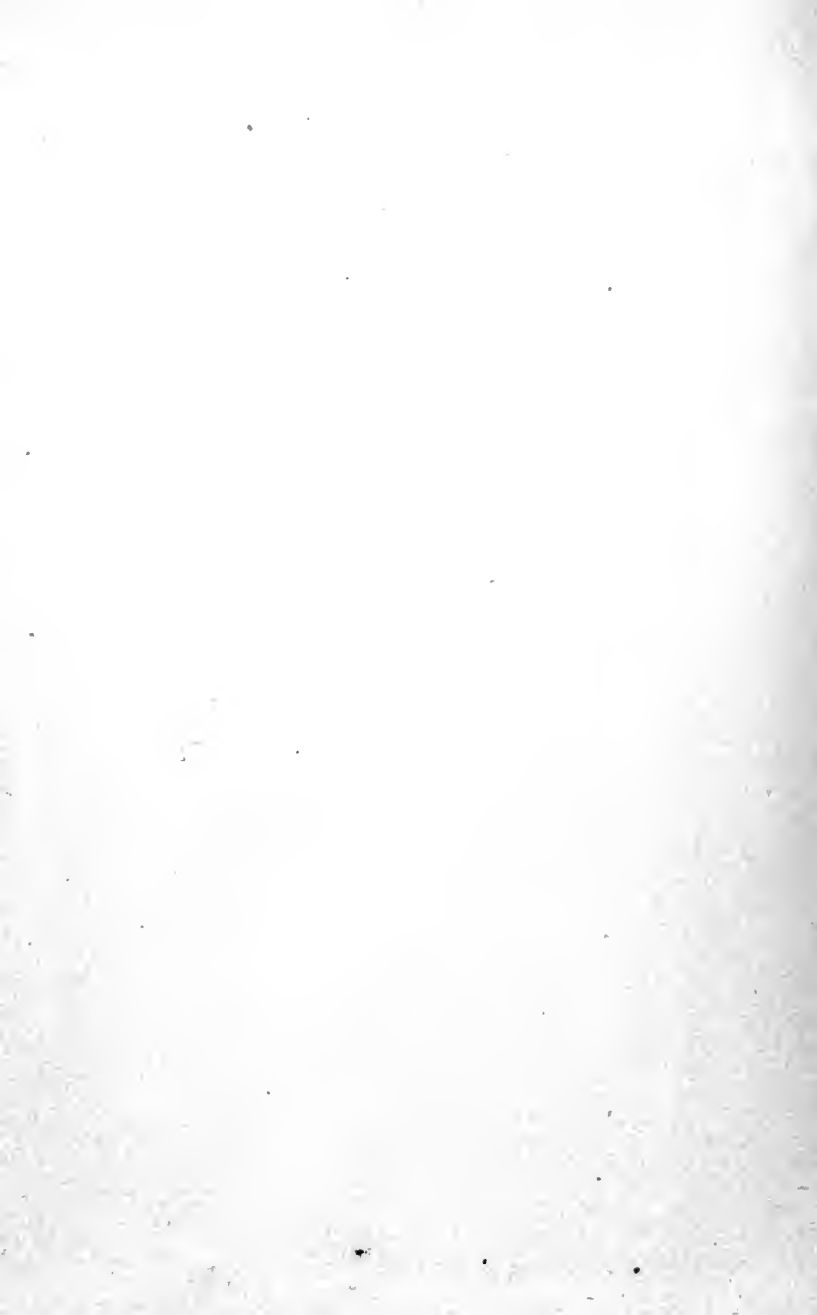
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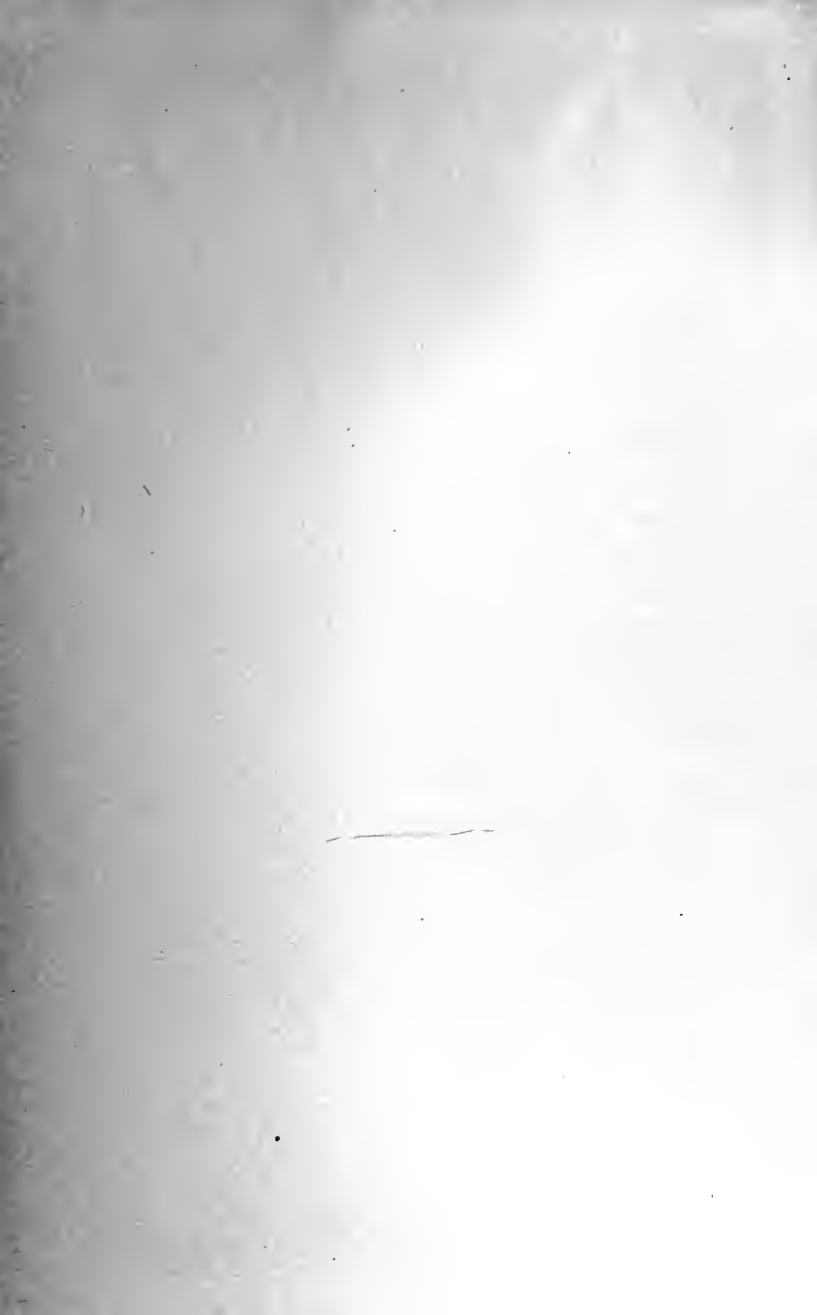
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