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U. S. DEPARTMENT OF LABOR
W. B. WILSON, Secretary
CHILDREN'S BUREAU
JULIA C. LATHROP, Chief

THE ADMINISTRATION OF THE AID-TO-MOTHERS LAW IN ILLINOIS

By

EDITH ABBOTT

AND

SOPHONISBA P. BRECKINRIDGE

LEGAL SERIES No. 7
Bureau Publication No. 82

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LETTER OF TRANSMITTAL.

U. S. Department of Labor,
Children's Bureau,
Washington, October 1, 1920.

Sir: This report on the administration of the aid-to-mothers law in Illinois was prepared by Miss Edith Abbott and Miss Sophonisba P. Breckinridge of the Chicago School of Civics and the University of Chicago. As residents of Hull-House, both authors have had long practical experience among the poor and neglected children of Chicago. In 1912 they made for the School of Civics a study entitled "The Delinquent Child and the Home," based on material gathered in the Cook County Juvenile Court. Hence this study of the operation of the aid-to-mothers act in Illinois has the advantage of preparation by recognized authorities in the field of social research, who have also been long and intimately acquainted with the work of the Illinois Cook County Juvenile Court. The authors desire that mention be made of the valuable services of Miss Helen Russell Wright and Miss Mary Cantey Preston, who made the field investigations outside Cook County.

Although concerned with a single State, this report is of Nation-wide interest because the family conditions with which it deals are typical and because it shows typical difficulties which have already been surmounted, and points out those still to be overcome in making effective the principle back of the mothers' pension act.

This principle may be stated thus: It is against sound public economy to allow poverty alone to cause the separation of a child from the care of a good mother, or to allow the mother so to exhaust her powers in earning a living for her children that she can not give them proper home care and protection.

In the 40 States which now have mothers' pension laws this principle has undoubtedly been hastened to expression by the results of neglected childhood to be seen in every juvenile court. The earliest laws—of Kansas City, Missouri, and of Illinois—were unquestionably based upon a belief that the juvenile courts revealed facts, not generally known before, as to the injury to the child caused by the inevitable neglect of working mothers and the breaking up of homes because of poverty.

The fact that in 21 States the administration of the aid-to-mothers law is placed in the juvenile courts indicates a purpose to place the power of help in the hands of the judge before whom the trouble is revealed and who must decide the child's future, within the limitations of the resources at his command. Probably a desire to avoid the discredit of the old outdoor poor relief also influenced the plan

of placing the juvenile court in charge. On the other hand, the present tendency of expert opinion is undoubtedly toward placing responsibility for actual administration of mothers' pensions in a separate body qualified to deal with the matter scientifically and not in the spirit of the old poor relief.

This report gives the Illinois law and traces legislative changes; it also points out limitations both in law and in operation. The judge of the juvenile court was directed to administer the law, but according to the terms of the first act it was impossible to pay administrative officers out of public funds, and in order to begin operations the volunteer societies in Chicago, working in connection with court cases, contributed agents who formed a working committee to serve under the judge in planning and carrying out an administrative policy.

As this report intimates, the act was loosely drawn. In Chicago, however, the judge and those interested in the problem believed that the wise development of this plan to strengthen rather than pauperize poverty-stricken mothers of young children was worth much effort, and a high degree of scientific skill and humane purpose has been shown in its administration, first by the members of the volunteer committee and now by the paid staff. In the State outside Chicago there is marked unevenness of administration, few qualified officers are available for supervision, and inequality in the amounts of the pensions is great. In brief, the investigators report conditions which lead them to the conclusion that State-wide administration of mothers' pensions is necessary in order to deal justly with those whom the law is designed to aid.

In both city and State the smallness of the pensions is noted, and the need for constant study of fair living standards and necessary budgets is emphasized. The careful budgeting of the Cook County cases is described.

This report adds emphasis to the contention that social legislation can not be static; that it must be based on carefully secured knowledge of the conditions to be remedied; that it must be drawn to establish standards and principles which can be applied to meet changing conditions, rather than to set up fixed rules which are likely to apply for brief periods only, and to require constant revision by successive legislatures; and, perhaps most important of all, that valuable administration must be not only honest and well-intentioned, but primarily scientific.

Respectfully submitted.

JULIA C. LATHROP,
Chief.

HON. W. B. WILSON,
Secretary of Labor.

THE ADMINISTRATION OF THE AID-TO-MOTHERS LAW IN ILLINOIS.

INTRODUCTION.

The first Illinois statute [1] providing for mothers' pensions was enacted June 5, 1911, as an amendment to section 7 of the Illinois juvenile-court law. The new statute was entitled the "funds-to-parents act" and became operative July 1 of the same year. Its purpose was to keep dependent children under 14 years of age with their own parents, when the parents were unable to provide for them, instead of providing out of public funds for their support in institutions. The administration of the law was placed with the juvenile courts, which were already caring for children declared dependent and delinquent, instead of with the county agents or supervisors of the poor, who were in charge of the public outdoor relief.

This act enabled the court to deal with its wards in a way that had been impossible up to that time. Under the juvenile-court law, which had been passed 12 years earlier,[2] the courts had the authority to commit children to institutions to be supported at public expense. The juvenile-court law provided for the care of two groups of children, those defined as delinquent [3] and those defined as dependent or neglected.[4] For both groups of children, three kinds of treatment were authorized: (1) The return of the child to his own home subject to the

[1] Laws of Illinois, Forty-seventh General Assembly, 1911, p. 126; "Juvenile Courts—Funds to Parents; An Act to amend an Act entitled 'An Act relating to children who are now or may hereafter become dependent, neglected, or delinquent, to define these terms, and to provide for the treatment, control, maintenance, adoption, and guardianship of the persons of such children.' "

[2] Illinois Revised Statutes, July 1, 1899, ch. 23, sec. 169ff.

[3] The statute defines a delinquent child in the following terms: "Any male child who while under the age of 17 years or any female child who while under the age of 18, violates any law of this State; or is incorrigible, or knowingly associates with thieves, vicious, or immoral persons; or without just cause and without that [the] consent of its parents, guardian, or custodian absents itself from its home or place of abode, or is growing up in idleness or crime; or knowingly frequents a house of ill-repute; or knowingly frequents any policy shop or place where any gambling device is operated; or frequents any saloon or dram shop where intoxicating liquors are sold; or patronizes or visits any public pool room or bucket shop; or wanders about the streets in the nighttime without being on any lawful business or lawful occupation; or habitually wanders about any railroad yards or tracks or jumps or attempts to jump onto [any] moving train; or enters any car or engine without lawful authority; or uses vile, obscene, vulgar, profane, or indecent language in [any] public place or about any schoolhouse; or is guilty of indecent or lascivious conduct." [Ill. Rev. Stat., ch. 23, sec. 169.]

[4] The statute defines a dependent or neglected child in the following terms: "Any male child who while under the age of 17 years or any female child who while under the age of 18 years, for any reason, is destitute, homeless, or abandoned; or dependent upon the public for support; or has not proper parental care or guardianship; or habitually begs or receives alms; or is found living in any house of ill fame or with any vicious or disreputable person; or has a home which by reason of neglect, cruelty, or depravity, on the

visitation and supervision of a probation officer; (2) the appointing as guardian of the child a "reputable citizen" who became responsible for the custody of the child; and (3) commitment to an institution. Delinquent children were committed to State institutions supported by public funds. Dependent or neglected children were committed to certain quasi public institutions known as industrial schools for girls and manual training schools for boys, organized by private individuals or associations, in accordance with statutes enacted in 1879 and 1883. These so-called training-school statutes authorized the county to pay from the public moneys $15 a month for each girl and $10 a month for each boy committed by court order. No public institution is maintained for dependent children, but nearly 1,000 children each year are committed to private—chiefly sectarian—institutions subsidized by public fund.[5]

No provision was made by any of these statutes for boarding children in private homes. No authority existed for the payment of public money either to enable a parent, such as a widowed mother, to keep her children in her own home; or if the child's own home was unfit but the child capable of being dealt with under home conditions, to board the child in another home carefully selected and supervised. If, in any individual case, either of these forms of treatment approved itself to the court, that treatment was possible only to the extent to which private charitable aid might be obtained.

Thus, if a mother were left destitute because of the death or incapacity of her husband, the law offered provision for her children if she wished to place them in institutions. If she refused to part with them the State made no provision except for outdoor relief under the pauper law. In Illinois, as in many other American States, outdoor relief consists for the most part of spasmodic and inadequate doles, and a widow with a family of small children can not maintain her home with such irregular assistance. In Chicago outdoor relief is given only in kind, and no rents are paid, so that, even if regularly given, the relief consists only of baskets of groceries with occasional allowances of coal and of shoes for school children.

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part of its parents, guardian, or any other person in whose care it may be, is an unfit place for such a child; and any child who while under the age of ten (10) years is found begging, peddling, or selling any articles or singing or playing any musical instrument for gain upon the street, or giving any public entertainment or accompanies or is used in aid of any person so doing." [Ill. Rev. Stat., ch. 23, sec. 169.]

[5] During the year 1917 the constitutionality of making payments out of public funds for the support of these children in sectarian institutions was raised (See Dunn *v.* Chicago Industrial School for Girls, 280 Illinois, 613) in view of the constitutional prohibition (article 8) of payments "from any public fund whatever * * * to help support * * * any school * * * controlled by any church or sectarian denomination whatever, * * *" The court held that since the payment made, $15 a month, was less than the alleged cost of the child's support, and less than the cost of children committed to the State training schools, it was not in aid of the institution and, therefore, did not violate the constitutional provision.

Private charitable associations existed, of course, to prevent the breaking up of such families and to mitigate, as it were, the harshness of the law. To many people it seemed anomalous that the law should refuse to pay for the support of the children so long as they remained with the mother, who was their natural guardian, when it stood ready to provide for them as soon as their natural guardian gave them over to the unnatural guardianship of an institution.

The largest private relief society in Chicago spent $298,463 the year before the mothers' pension law was passed and cared for 12,324 families, including families of widows. Those responsible for the administration of this society believed that it was never necessary to break up families solely because of poverty and that if a family was referred to this society provision would be made for keeping parents and children together.

Whether or not before the passage of the mothers' pension law families were broken up because of poverty alone is a controverted question with which we are not now concerned. This study deals only with the administration of the pension law; and a discussion of controversial questions relating to conditions existing before the passage of the law, and, in particular, questions relating to the competency of private relief agencies, need not be undertaken here. Whether or not the advocates of mothers' pensions rested their claims on sound or unsound principles, they were successful in obtaining the legislation for which they asked. It is, therefore, important now to study the effects of the law rather than the reasons for its enactment.

The mothers' pension controversy is perhaps too recent to be dispassionately reviewed. The position has been taken that this new policy was an unwise one in view of the disorganized condition of the administration of outdoor relief in our American States. Many persons, especially the representatives of charitable organizations, have maintained that the wiser policy is to avoid extensions of outdoor relief and to leave the maintenance of the widowed mother and her children to private charitable societies. No attempt will be made here to discuss the merits of any of the arguments for or against the mothers' pension policy. The present inquiry has been carried on solely with the purpose of ascertaining the facts regarding the administration of the oldest of the pension laws. Any social policy can be best tested in practice. This investigation was undertaken in order to test the mothers' pension policy in operation—to find out how the children for whom the law has attempted to provide are actually being cared for in Illinois.[6]

[6] A few facts should perhaps be given as to the history of the enactment of the funds-to-parents act. This Illinois law was passed without any preliminary report by an investigating commission. It was passed without any opposition, or at any rate without any

THE FUNDS-TO-PARENTS ACT OF 1911.

The Illinois statute of 1911 was the first of the so-called mothers' pension laws in the United States. Its administration was placed with the judges of the juvenile courts throughout the State because it was primarily a juvenile-court device for caring for dependent children for whom the only State funds available under the old law were funds for institutional support.

The original Illinois statute of 1911 was not called a mothers' pension law but a funds-to-parents law. It was a very loosely drawn statute and consisted of a single brief paragraph, the exact terms of which are as follows:

> If the parent or parents of such dependent or neglected child are poor and unable to properly care for the said child, but are otherwise proper guardians, and it is for the welfare of such child to remain at home, the court may enter an order finding such facts and fixing the amount of money necessary to enable the parent or parents to properly care for such child, and thereupon it shall be the duty of the county board, through its county agent or otherwise, to pay such parent or parents, at such times as said order may designate, the amount so specified for the care of such dependent or neglected child until the further order of the court.

It will be noticed that this law vested very wide discretion in the court. It provided for the granting of allowances or pensions to fathers as well as to mothers, and to mothers who were not widows.

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formal opposition, on the part of the private charitable agencies. The relation of the court to the passage of the law is an interesting question. It has always been the policy of the court to keep families together whenever this was possible without injury to the child. The presiding judge, at the National Conference of Charities and Correction, 1912, made the following statement regarding this policy: "During my term of service in the juvenile court my chief endeavor has been to keep the home intact and when this was impossible through the death of the mother, or through her conceded unfitness, I have sought to substitute another family fireside and the maternal love and care of some good woman." That is, the court stood for the principle that every child has a natural and moral right to home care, and that such care should, if possible, be in his own home.

Poverty presented itself to the court in divers forms, but how often poverty appeared alone as the occasion for separating children from their parents can not be definitely stated. The report of the chief probation officer for the year preceding the enactment of the law contained a plea for some provision that would do away with the necessity of separating children from parents simply on the ground of poverty. (Cook County Charity Service Report, 1910–11, p. 143.) However, no figures are given showing the number of children committed to institutions on the ground of poverty alone.

The funds-to-parents act, which was designed to work a radical change in the method of caring for dependent children, was passed with very little publicity. The approval of the presiding judge of the Chicago juvenile court is said to have been obtained, and he is said to have examined and indorsed the law as passed; but neither he nor the chief probation officer appeared before the legislature in its behalf.

In the juvenile court report of the succeeding year the following brief statement is the only reference to it:

"Mention was made last year as to the need for a law to prevent separation of children of dependent parents where such parents were worthy. A law known as the funds-to-parents act was passed, taking effect July 1, 1911. As no appropriation was made until October, little can be said as to the workings of the law, but we are sure that it is a step in the right direction and will mean much to the families concerned." (Cook County Charity Service Report, 1912, p. 155.)

No qualifications were prescribed for the parents except that they should be proper guardians for the children. Alien and nonresident parents, property owners, and deserted wives were all eligible at this time. For any parents who were, in the words of the statute, "poor and unable to properly care for their children," the court might enter an order finding such facts and fixing the amount of money necessary for the child's care. The amount of the pension was left wholly to the discretion of the judge without any maximum allowance being fixed.

Nothing was said in the act about the ages of children who might become beneficiaries; the definitions of dependent and neglected children in the earlier juvenile-court statute included boys under 17 and girls under 18 years of age. In Chicago, however, in awarding grants to families, notice was taken of the fact that children may lawfully leave school and go to work after the fourteenth birthday and that the great mass of the poor avail themselves of their children's labor after they have reached that age. The presiding judge of the juvenile court of Cook County (Chicago) therefore decided that, except in the case of especially handicapped children, such as those seriously undernourished or undeveloped, or actually crippled, grants would not be made for the support of children over 14 years of age.

This decision was in fact only one of a number of steps taken by the juvenile court of Cook County to supply for its own applicants certain definite tests of eligibility that should have been prescribed in the law. From the beginning, the Chicago court placed certain definite limitations upon its own pension policy, which made the law in practice a very much better piece of social legislation than it appeared to be on the statute book. Thus, although the law permitted the granting of funds without any limitations to almost any parent, the judge of the juvenile court of Cook County, with the advice of a citizens' committee representing the most important social agencies,[7] laid down the following definite rules providing extralegal qualifications for eligibility: (1) No funds shall be granted to any family with relatives able to support them and liable for support; (2) no funds shall be granted to a family who have not resided in the county at least one year: (3) no funds shall be granted to a deserted woman unless her husband has been absent at least two years; (4) no funds

[7] This committee was organized by the judge of the juvenile court shortly after the enactment of the law to share with him the responsibility for framing a policy for the administration of this law which gave him such wide discretionary powers. Four experienced relief workers were provided by this committee to assist the court in establishing the funds-to-parents department. They first investigated applicants for pensions with the probation officers. Later the officers did the investigating and the social workers furnished by the committee directed and supervised the work. This extralegal committee continued until April, 1913, when the department organization had reached a point which made outside help no longer necessary.

shall be granted to families (*a*) unless the mother is physically, mentally, and morally fit to care for children, (*b*) unless the children are with the mother, (*c*) unless funds are necessary to save the children from neglect; (5) no funds shall be granted to women with property; (6) funds shall be discontinued for children when they reach the age of 14 years, unless they are chronically ill and unable to work.

Funds were granted to women with incapacitated husbands, and there appears to have been at least one case of a grant to a woman with a husband in the house of correction. A maximum allowance per child was also fixed by the court as a part of its pension policy. Until November, 1912, the maximum granted was $10 a month; after November, 1912, it became $15 for girls and $10 for boys—the sums which the county was authorized to pay for the maintenance of a girl or a boy in an institution. The maximum pension granted for any one family was fixed in general at $40, but certain exceptions were allowed.

THE AID-TO-MOTHERS ACT OF 1913.

The statute of 1911 giving to the 102 judges of the 102 juvenile courts of Illinois the power to grant pensions of any size to any needy parent who was a proper guardian, was obviously a hasty piece of legislation; and in 1913, at the next session of the legislature, the law was radically altered. For the brief paragraph that had formed an amendment to section 7 of the juvenile-court law and had vested in the juvenile-court judges such excessive powers, an elaborate statute was substituted, which was quite separate from the juvenile-court law but which left the administration of the funds-to-parents act in the hands of the juvenile-court judges. It limited the authority of the courts very definitely, however. In the first place the new law was called an aid-to-mothers law; fathers could no longer receive grants. Deserted and divorced wives, alien women, and women property owners were rendered ineligible. The only married women provided for were women whose husbands had been permanently incapacitated for work by reason of physical or mental infirmity. Residence in the county for three years as well as citizenship was required. That is, the law practically restricted the pension grants to destitute widowed mothers who had children under 14 years of age and who could prove citizenship and a residence in the county for a period of three years.

An important addition to the law at this time was the provision that the court might condition the allowance given to a family in which there was an incapacitated wage earner on the removal of the husband and father from home in case he "is permanently incapaci-

tated for work by reason of physical or mental infirmity and his presence in the family is a menace to the physical and moral welfare of the mother or children." A special tax of not more than three-tenths of a mill on the dollar to be known as the mothers' pension fund was provided for in the law of 1913. The new statute also fixed the maximum allowance, or pension, at $15 a month for one child and $10 for each additional child, with the further provision that the total pension grant could not exceed $50 a month to any family.[8] Moreover, the conditions under which pensions might be granted were carefully prescribed under the new statute as follows:

> Such relief shall be granted by the court only upon the following conditions:
>
> (1) The child or children for whose benefit the relief is granted must be living with the mother of such child or children; (2) the court must find that it is for the welfare of such child or children to remain at home with the mother; (3) the relief shall be granted only when in the absence of such relief the mother would be required to work regularly away from her home and children and when by means of such relief she will be able to remain at home with her children, except that she may be absent for work a definite number of days each week to be specified in the court's order, when such work can be done by her without the sacrifice of health or the neglect of home and children; (4) such mother must, in the judgment of the court, be a proper person, physically, mentally, and morally fit, to bring up her children; (5) the relief granted shall, in the judgment of the court, be necessary to save the child or children from neglect; (6) a mother shall not receive such relief who is the owner of real property or personal property other than household goods; (7) a mother shall not receive such relief who is not a citizen of this country and who has not resided in the county where the application is made at least three years next before making such application; (8) a mother shall not receive such relief if her child or children have relatives of sufficient ability to support them.

The new provisions for eligibility made necessary the withdrawal of a large number of pension grants in counties where the provisions of the law were really enforced. In Chicago there were on the pension list for June, 1913, 532 families with 1,753 children. For the month of July, 1913, only 332 families with 1,075 children remained on the pension list, and the expenditure for pensions fell from $13,418.45 in June, 1913, to $8,231.72 in July, 1913. Between July 1 and November 30, 1913, 263 families, in which there were 895 children,

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[8] Laws of Illinois, 1913, p. 127. In providing the $15 and $10 grants, the new statute followed the practice of the Chicago court. The presiding judge in Chicago had always felt limited by the provisions of the industrial school and manual training school acts as to the amount he could grant; that is, he felt that he could not allow more to a child at home than the amount which the statute allowed for support in an institution. There seems to have been formulated in the Chicago court in December, 1913, a rule that the total income of a family could not exceed $50 plus one-fourth of the earnings of the children of working age; that is, a working child was counted in the budget only for food, and it was decided that he should turn in three-fourths of his wages to the family income, and that the other one-fourth should be his own. In determining income it was ruled that only three-fourths of the wages of a working child in the family should be counted as part of the family income. The total income therefore might be $50 in addition to one-fourth of the earnings of children of working age.

had their pensions stayed; and although some of these pensioners would have been dropped even if the law had not been changed, the court records show that the names of 696 children, or 79 per cent of the whole number dropped during this period, were taken from the roll because their mothers became ineligible under the new law. The largest number (567) were dropped because they were the children of unnaturalized aliens, 103 because their mothers were deserted women, 16 because they had not been residents in the county for the required period of three years, 7 were the children of divorced parents, and 3 had a father in the house of correction. A point of interest that should not be overlooked is the promptness with which these families were removed from the pension lists. That this change would mean suffering and hardship to these families was inevitable. Those that had been under the care of the private relief agencies before they were granted pensions by the court were, of course, referred back to those societies. A special study has been made of the subsequent history of some of these families in order to determine, if possible, the effect of the court removal order and the value of the pension as a means of safeguarding the welfare of children.[9]

THE AID-TO-MOTHERS LAW AS AMENDED IN 1915 AND IN 1917.

Some minor changes were made in the law of 1913 by the amendments of 1915 and 1917. The law was changed in 1915 [10] because it was found in practice that the amendments of 1913 were unnecessarily rigid with regard to citizenship. The law of 1915 made alien women eligible for pensions when they were the mothers of American-born children under 14 years of age and when they had made formal application for their first citizenship papers, provided, of course, that they could meet the other conditions laid down for eligibility. In 1917, however, the conditions of eligibility were again altered so that only widows of men residing in Illinois at the time of death, or wives of men who became incapacitated while residents of the State could receive grants.

It is of interest that the act of 1915 as introduced in the legislature, also proposed to make deserted women whose husbands had been away two years or more and women whose interest in real property was worth no more than $1,000 eligible for pension grants. These provisions were, however, defeated through the influence of the Chicago court.

The law as passed raised the maximum allowance or pension that could be given to any one family to $60 a month, making possible a

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[9] See pp. 95 et seq.

[10] Laws of Illinois, 1915, p. 243.

more adequate allowance for large families, and the second proposal was embodied in the legislature of 1917.[11]

Although the law has been made more liberal by its inclusion of alien mothers, there must remain, of course, other cases of real difficulty and hardship not remedied by the law; such is, for example, the case of the wife of an insane alien. Even if the husband has taken out his first papers, the wife is held ineligible for a pension, though neither he nor she can take out second papers, for the United States naturalization law makes no provisions for the naturalization of the wife of an insane alien. Such a woman can become a citizen only if the husband has taken out his first papers while sane and if she later makes "a homestead entry under the land laws of the United States."

Although the aid-to-mothers law has, since 1913, prescribed definite, and even rigid, tests of eligibility, the Chicago court has found it necessary to add further restrictions. Attention was called to the fact that under the loosely-drawn law of 1911 the Chicago court found it necessary to adopt the policy of refusing to pension certain classes of women who would have been eligible under the law. At the present time the Chicago court follows the policy of excluding certain classes of applicants by means of adopting a set of exact definitions for the somewhat indefinite terms used in the law. These rules of administration that are now being followed in the Chicago court include the following:

A man is not considered "permanently incapacitated for work" unless he is totally incapacitated for any work; but if a doctor's statement shows that a man will be unable to work for six months, he is held to be "permanently incapacitated for work."

The possession of more than $50 in money will make a family ineligible on the ground that they have property, but $50 in cash does not make a family ineligible on this ground.

A woman with only one dependent child will not be given a pension unless she is unable to do normally hard work.

A woman who is not a citizen of the United States must have her own "first papers" to get a pension for her American-born children. Her husband's declaration of intention will not render her eligible. That is, a pension will not be granted to an alien widow who has not taken out her "first papers."

A woman who has had an illegitimate child was for a time considered "morally unfit" for a pension and could receive none even for her legitimate children. Recently this ruling has been changed by the presiding judge, and pensions have been granted to such families for the legitimate children only.

On the other hand, certain provisions in the law are liberally interpreted. Thus, a woman who has been deserted for seven years is held to be eligible on the ground that her husband may be declared legally dead and that she is, therefore, legally a widow and eligible for a pension.

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[11] Laws of Illinois, 1917, p. 220, secs. 2, 11.

The provision requiring a residence in the county of "at least three years next before making such application" has been liberally interpreted. That is, legal not actual residence is required, and families have been given pensions who had been out of the county for five years preceding their application, in case they could establish the fact that it was their intention to return.

In 1913 the court decided to uphold the county agent in his contention that the total family income should not exceed $50 a month, the maximum pension then allowed by law. Pensions were not granted, therefore, to families having an independent income of $50; nor were pensions granted so as to bring the total income above this figure.[12]

At the close of the first year of the administration of the old funds-to-parents law, in June, 1912, there were 327 families with 1,122 pensioned children on the pension roll of the juvenile court of Cook County, representing a monthly expenditure of $6,963.96 for pensions. In November, 1919, the last month for which the record is available, there were 851 families on the roll with the expenditure of $28,166.65 for that month.

While the number of families and children pensioned has varied with the changes in the law, these figures show that the law has been used extensively in Chicago ever since its passage. In this court the presiding judge and the chief probation officer have been deeply interested in devising methods of administering the law that should promote the well-being of the families for whose benefit it was designed, and should safeguard the interests of the community, which would, of course, have been seriously endangered if the law had been wastefully or unintelligently used or had been allowed to serve partisan or political ends.

The interest in the law and the methods of administering the law in the 101 other counties in Illinois have differed greatly both from Cook County and from each other. It has seemed best, therefore, to present first a study of the administration of the law in the juvenile court of Cook County (Chicago), and then an entirely separate study of the work of the "*down-State*" courts. The Chicago study contains, first, an account of the present methods of administration, which is descriptive rather than statistical. This is followed by a study of the families who were on the pension list at any time during the year 1917. Facts that are not published in the court reports but which are essential in attempting to understand the law in its administration are given in this part.

The Chicago section contains also the results of a study of the later history of 172 families dropped from the pension roll in July,

[12] See footnote, p. 13.

1913, because of the change in the law that made alien women ineligible. This study was undertaken in the belief that the situation in which these pensioners found themselves when they became technically ineligible through no fault of their own would throw some light upon the question of the value of this legislation to the beneficiaries. No visits were made to the homes of widows pensioned except for this section. In the case of the women on the pension roll of the Chicago court, the case records of the court and of the charitable agencies to whom so many of the women were known, gave so complete and so accurate a picture of the family life that it seemed an unnecessary intrusion to send investigators to disturb their privacy. It was necessary to make visits to the homes of the pensioned families in the other counties of the State because the records were everywhere so incomplete and unsatisfactory. The material used in the "down-State" part of the study is, however, described later in this report.[13]

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[13] See pp. 125–126.

PART I.—THE ADMINISTRATION OF THE AID-TO-MOTHERS LAW IN THE COOK COUNTY (CHICAGO) JUVENILE COURT.

METHODS OF MAKING PENSION GRANTS.

PRELIMINARY INVESTIGATIONS.

After a mother has filed an application for a pension the application is referred to the probation officer in the aid-to-mothers department, who has charge of the investigations for the district in which the applicant lives. The investigation, which must be very carefully made in order to establish technical eligibility, follows the standardized methods pursued by good private case-work agencies everywhere. The case-paper system is used, and a careful record is made of every step taken in the investigation: the same case paper serves, of course, for the later record for those families to whom pensions are granted and who remain, therefore, under the supervisory care of the court.

The first step in the investigation is to clear the name of the family in the confidential exchange, which is known in Chicago as the social service registration bureau. In this bureau all the standardized social agencies in Chicago, both public and private, register the names of the families or individuals with whom or for whom they have been working. It is, therefore, a preliminary inquiry to learn what agencies are already acquainted with the applicant. If the family is found to be already on the books of other social agencies, those agencies are asked to submit a written report summarizing their knowledge of the family before a court officer undertakes any further investigation. The officer may or may not visit the agencies later to consult their records.

This work of clearing with the social agencies by the officer to whom the applicant is assigned is followed by visits to the applicant's home, to relatives, and to other persons to whom the family may be known. When relatives are found able to help and liable for the support of the applicant under the pauper act, they are visited and asked to contribute. If they refuse, the applicant is asked if she is willing to have the relatives who are legally liable for her sup-

port prosecuted in the county court. If she refuses, her application for a pension is dismissed and she is left to her own resources. If she is willing that a prosecution should be undertaken, the information that has been obtained is sent to the division of nonsupport of the bureau of social service of Cook County. If a contribution is obtained either by the voluntary action of the relatives or as a result of the prosecution, the court will consider the necessity of making an allowance to supplement what the relatives give; or if the county court, after hearing the evidence, refuses to hold the relatives, the juvenile court again takes up the question of granting the pension. Relatives who are not liable under the pauper act are also asked to help, and if the relatives do not live in Cook County and can not be visited by the officer, letters are written asking them to contribute to the support of the family.

It is now an established part of the routine of the investigation to verify from documents or public records the following facts: The marriage of the parents, the dates of birth of the children, the death of the father, the date of his naturalization or application for first citizenship papers if the process of naturalization had not been completed at the time of his death. If the applicant is a widow whose husband was not naturalized, she must show her own first papers also, since the taking out of first papers by the husband does not, like his naturalization, affect his wife's status. If the husband is living but is permanently incapacitated, a doctor's certificate is required showing that such incapacity exists.

If the desired information can not be obtained from official records, other sources of information are consulted, such as the records of churches, benefit societies, trade-unions, insurance companies, employers, schools, and other institutions with which the family has come in contact.

Verification of all facts relating to the receipt of insurance money and its expenditure is required. If the applicant refuses to make a reasonably exact accounting as to the expenditure of the insurance money, the investigation halts until such an accounting is furnished. Many of the women feel that it is a great hardship to be obliged to tell a public officer how they have spent their money, and they complain that asking for such an accounting is a needless prying into their private affairs. It is not easy for any one who has spent money foolishly to tell about it, and it must be very hard to give an account of unwise expenditures to be presented to an official committee. To the court, however, such an accounting seems necessary, not only because the court must determine whether or not the woman possesses property that would render her ineligible for a pension, but also because the committee must form a judgment concerning her ability to

spend money wisely. If the woman is obdurate, however, and to the end refuses any statement, the final decision of the court will not necessarily be adverse, but will be determined by all the circumstances of the particular case. If there is no money left and if there has been no attempt to deceive the court, a pension will not be withheld solely because an accounting is impossible or because the insurance money is shown to be have been unwisely spent. For example, an applicant, who was very indignant when questioned about her expenditures, persisted in defiantly refusing to account for the spending of the $595 that she had received as insurance at the death of her husband in August, 1914. It was finally learned that she had gone to Portland, Oreg., with her mother and her children in October, 1914, and that she had spent, according to her own statement, $108 for railroad fare. Later she told the officer that she had paid $185 freight charges on her piano and the other furniture that she had shipped out and back. These sums added to the $131 paid to the undertaker, the only payment that could be verified by the court officer, brought up the bill of expenditure to $424, leaving finally $171 entirely unaccounted for. The investigation halted in this case for a long time; but ultimately, so important did it seem that the home should be maintained for the three small boys of the widow, a pension was granted. The rule as to accounting for the insurance money was waived. This, however, is rarely done, for very seldom does a woman so resolutely persist in her refusal to furnish a statement of her expenditures. In general statements can be verified, and it is the policy of the court to verify them. To put it briefly, the investigation required by the court follows, in general, the methods common to any good relief agency. The court investigation, however, is much more rigorous as to the verification of certain facts than is any relief agency in Chicago.

A thorough investigation, such as the court requires, necessarily takes a good deal of time. During this period the court gives no emergency relief, and the family is left to its own resources or to the assistance of charitable agencies. If the family needs appear to be very pressing a letter may be given to the mother introducing her to the county agent or to the united charities, and the mother is always told by the interviewer that relief can be obtained from these sources while the investigation is pending.

Table I shows the length of time required for the investigation of the 778 applications of the families on the pension role in January, 1917.

TABLE I.—*Length of time required to investigate eligibility of families on pension roll, January, 1917.*

Time required for investigation of eligibility.	Families on pension roll.	
	Number.	Per cent distribution.
Total	778	100.0
Less than 2 months	121	15.6
Less than 1 month	16	2.1
1 month, but less than 2	105	13.5
2 months and over	655	84.2
2 months, but less than 3	270	34.7
3 months, but less than 4	201	25.8
4 months, but less than 6	113	14.5
6 months, but less than 1 year	61	7.8
1 year or over	10	1.3
Time not reported	2	0.3

These 778 applicants included all those families who were under the care of the court at the beginning of the year 1917. As regards the time required for investigation, they may be considered a "random sample" of those who finally are given pensions. The investigation may take a shorter period of time for the applicants who are refused pensions. This table shows that only 15.6 per cent of these applicants were granted pensions within two months of the time of application and that 84.2 per cent waited for periods varying from two months to one year or longer. To those familiar with relief problems this needs no explanation. The court must choose between making a thorough, which means a slow, investigation, and granting pensions after an incomplete investigation, with the danger of having to withdraw them later. That the court has done well to choose the former method will scarcely be questioned. Those who criticize private charitable agencies for "taking so much time to investigate" have learned that a public agency must follow the same methods if its work is to be well done.

During the investigation every effort is made to protect the family's self-respect. There appears to be no rule against visits to present neighbors, but, in general, the officers seem to understand that such inquiries may injure the applicant's reputation in the neighborhood; and they are undertaken only when no other way can be found of obtaining necessary information. This practice, however, varies with the different officers, some resorting to it more frequently than others. In discussing the subject with a pension officer, the following story was told: This officer, who was formerly on the united charities staff and was therefore experienced in relief work before she went to the court, said that she had rarely made visits to present neighbors in the course of an investigation or in supervising her families, but a recent experience had led her to

think she was too careful about it. A pensioned mother, who seemed a most trustworthy woman, had been absent several times when the officer called. The officer did not suspect her of bad conduct, for the woman's sister lived with her and that seemed an adequate safeguard. The officer went to a neighbor merely to ask if she had any knowledge of where the woman was and when she would return. The officer was amazed to be told, "She keeps a man in there." Further inquiry proved the truth of the neighbor's statement. The pension was stayed, and the former pensioner married the man who had been living with her. The officer said she would not have thought of asking the neighbors if they knew anything against the woman's character; and yet in this case, had the inquiry at the neighbor's not been made, she did not know how the information could have been obtained, since there had been no reason to suspect the woman of misconduct.

THE CONFERENCE COMMITTEE.

When the work of investigation has been completed by the court officer, she submits a report to what is called the conference committee, which determines finally whether or not a pension grant will be recommended to the court. This committee consists of the chief probation officer, the head of the aid-to-mothers department, and the county agent, and meets regularly each Thursday morning. Before the report is submitted to the conference committee, however, another step is taken in those cases in which the investigation seems to have produced the facts necessary to establish eligibility. In such cases all information about the family is first submitted to the field supervisor, who is an expert dietitian,[a] and an estimated budget showing the income needed and the amount necessary to supplement the family's own resources is prepared by the supervisor and is submitted to the conference committee with the officer's report of the results of the investigation. The investigating officer appears before the committee in order to submit her report and to answer any questions that may arise during the conference.

INVESTIGATION BY THE COUNTY AGENT.

Unfortunately the investigation is not complete when the juvenile-court officer has established the family's eligibility to a pension. The county agent, through a representative of his office, makes an entirely

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[a] As a result of changes in court organization, after the date of this study, a dietitian is no longer employed as field supervisor, but the budget method is continued by the use of The Chicago Standard Budget for Dependent Families, prepared by the committee on relief of the Chicago Council of Social Agencies. See Annual Report of the Juvenile Court and Juvenile Detention Home of Cook County, Illinois, for the Fiscal Year 1919, p. 8.

independent inquiry to establish the same facts. In Chicago the county agent is the official in charge of the granting of all public outdoor relief; and the pensions are, under the law, paid by this county officer upon the recommendation of the court. The county agent maintains, however, that he can not legally make payments to such persons as the court recommends except on the basis of an investigation made by his own office. This objectionable double investigation is a great hardship to the family and is a defect in present methods of administration. The county agent's investigation does not often reveal new data, but occasionally this does happen.

The procedure in the matter of awarding grants has come to be as follows: When the conference committee, after hearing reports from the investigators, decides to recommend the awarding of the grant, the name and address of the family are given to the county agent, who, through a member of his own staff, makes an independent investigation and comes to an independent decision. Should the county agent on the basis of his own investigator's report disagree with the conference committee's decision that a pension be awarded, the head of the aid-to-mothers department or the court officer who had charge of the investigation is notified, usually by telephone, that the county agent's office can not approve the committee's decision and is given the reasons for the failure to approve. The case may then be postponed pending further inquiries by the court investigator; or, if there is a difference of opinion merely, the case may go on to presentation in court. The county agent's investigator and the court investigator then present their opposing views to the judge, with whom, of course, the final decision rests.

If the conference committee decides against recommending a pension the case goes no further and the probation officer does not file the formal petition that would lead to a court hearing. The applicant may, however, get a lawyer or some other "reputable citizen" to file a petition for her, but this is very rarely done. The case would then be presented to the court and the judge might, of course, refuse to approve the conference committee's decision to dismiss the case. In practice, however, this has rarely happened.

COURT HEARINGS.

The last step before the granting of a pension is the court hearing and the decision of the judge of the juvenile court as to the mother's application. The head of the aid-to-mothers department and a representative of the county agent's office are present at the hearings which are held regularly on Thursday mornings. The chief probation officer is present only when a case is contested or when some especially difficult questions are involved. The probation officers who

have made the investigations in the cases to be heard are also present. Occasionally a representative from the State's attorney's office cross-examines as to common-law marriage or presumption of death. The hearings are on the whole friendly and informal. The mother sits with a little child in her lap and with the other children standing about her while the case is presented. Usually the formal petition is filed and the case presented by the probation officer who has made the investigation, but the family may be represented by a lawyer. Few lawyers have any knowledge of the problems of social treatment, and, therefore, they frequently urge the claims of the applicant as they would urge the case of a client in an action at law. They often fail to appreciate the nature of the task which the judge is performing, which is, in fact, hardly a judicial function. The judge is patient with their persistent efforts and takes pains to explain to them the purpose of the law and the principles upon which it is administered.

In most cases the recommendations of the conference committee are accepted. If, however, the county agent's investigation has revealed new data, their consideration may lead the judge to reject or alter the recommendation made by the committee. When there is a difference of opinion between the county agent and the conference committee, such as opposite views of the mother's character and fitness to care for her children, alleged drinking habits, or similar questions about which direct evidence can not be obtained, the judge considers all the facts and makes the final decision.

After the formal order for the pension has been made, the judge notifies the mother that the probation officer is to supervise the spending of the public money thus allowed to the family. He also charges the mother to keep full and accurate accounts. The supervising officer is usually the probation officer who has conducted the investigation and who is, therefore, already known to the mother.

METHODS OF PAYING PENSION GRANTS.

One further difficulty in the treatment of the pensioned families has arisen from the connection with the county agent's office. The pensions are paid in the office of the county agent instead of in the homes of the beneficiaries. Because of lack of flexibility in the methods of the county agent's office the allowances were at first paid only once a month, although most of the women were in the habit of being paid from the earnings of workers who received their wages once a week or once a fortnight. Since January, 1916, however, payments have been made twice a month—on the 5th and 20th. For some time after the law went into effect the payments were all made down town in the office of the comptroller, in the county building.

Later, the payments were made at the general office of the county agent on the west side of the city. On this subject the citizens' committee [14] made the following recommendation before its final session on April 20, 1913:

> The present method of paying funds is deplorable. The women assemble at the county agent's office, await their turn in just the same way as applicants for county aid have always had to do. The result is gossip among the women and consequent dissatisfaction. Such a public distribution is demoralizing and destructive of self-respect among these people. * * * Moreover, children are being kept out of school to accompany mothers to the county agent's office on the day the funds are paid. * * * It seems to the committee entirely practicable that the payments should be semimonthly instead of monthly and in the homes by mailing a certified check. Failing this, establishing centers in neighborhood banks might solve some of the difficulties of payment.

In response to these recommendations, the judge ordered that the mothers be instructed not to keep their children out of school on such occasions. No change in the method of payment, however, has yet been introduced, beyond the change to semimonthly payments.[b] It is, however, possible for the woman who wishes to avoid the public distribution to go for her check in the afternoon instead of the morning of the day of payment. The women assemble in the morning in large numbers, but by afternoon very few are left. It is probably true that many of the women who receive pensions do not object to the congregate distribution. So limited are they in their social pleasures that they rather enjoy the excitement of the occasion and the opportunity for leisurely gossip. The superior woman has it in her own power to avoid much, at any rate, of the publicity by going for her check after the great mass of the women have left.

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[14] See footnote p. 11 for an account of the work of this committee.

[b] No change had been made in the method of payment at the time that this report went to press (October, 1920).

THE PROBLEM OF SUPERVISION.

GENERAL POLICY.

The court follows the methods standardized by good private relief societies, not only in the investigation that precedes the pension grant but also in the care of the families after they are placed on the pension roll. Careful supervision of all pensioned families is the policy followed by the court, in order that the public money granted to these families may serve the purpose for which it is appropriated. The kind of supervision depends largely upon the number of families assigned to each officer and upon the training the officers have had for such work. At the time this study was made there were 16 officers in the pension division, so that with 740 families on the pension roll each officer supervised about 46 families. The officers in the pension division vary in training for relief work and in their individual abilities and resourcefulness. They are selected by a severe "merit test," many have had excellent training for relief work, and all are subject, it will be remembered, to the supervision not only of the chief probation officer but also to that of the special head of the aid-to-mothers department.

In order to collect some accurate data regarding the amount of supervision given to the pensioned families, the visits made by the supervising officers were tabulated from the case records of the 212 families who had been under care for a period of two years or longer. These data are as follows: Families visited monthly, 29; visited more frequently, 182; [15] visited irregularly, 1.

These figures show that according to the case records 211 out of the 212 families had been visited regularly once a month or oftener throughout a period of two years or longer, and that only one family had been visited irregularly. The vast majority of the families, 182 out of 212, had, as a matter of fact, been visited oftener than once a month. This is a good measure of supervision, when it is remembered that the families under care are very carefully selected. Only those mothers are placed on the pension roll who seem, after a searching

[15] The records showed that four families had not been visited for one period of more than one month, due probably to the officer's vacation; but with the exception of this one month the visits were made more frequently, and these four families seem to belong properly in the class in which they have been placed.

inquiry, to be women who can be trusted to make reasonably wise expenditures and to maintain fit homes for their children. It is obvious that the mere fact of visiting a family regularly does not necessarily mean that the officer made intelligent use of the information that she got as a result of the visit. Regularity of visits is, however, one essential in a system of adequate supervision, and it is clear that the families on the pension roll are given at least that measure of supervision.

In addition to the supervision of the regular probation officer the families are visited by the field supervisor also. The work of the field supervisor is a very important factor in maintaining the best possible care for the pensioned families. Under her direction methods have been worked out for improving the domestic skill of the pensioned mothers and for teaching them the household arts of cleaning, cooking, sewing, and skillful buying. The field supervisor discusses the home conditions of the families with the officers in charge and suggests methods of improving the standards of the homes. The probation officer is then supposed to see that these suggestions of the field supervisor are adopted by the family. The field supervisor also visits the families herself. The study of the records of the 212 families who had been under care for two years showed that the field supervisor had visited these families as follows: Visited once, 44 families; twice, 87 families; three times, 45 families; four times, 17 families; five times, 10 families; six times or more, 4 families; no visits, 1 family; no report, 4 families.

It is, of course, better to have a family remain under the supervision of the same probation officer during the whole of the time that the family is on the pension roll. The officers of the court are assigned to districts, and an officer is usually kept in the same district as long as she remains in the pension department. The officers in charge of pensioned families are changed, therefore, only when a new officer comes into the department, or when a family moves into a new district. During the first two years after the passage of the pension law, the aid-to-mothers department was not well organized, and there seem to have been more frequent changes in the officers supervising individual families. Table II presents such figures as are available for the 212 families who have been on the pension roll at least two years, relating to the number of families that have been under the care of more than one officer.

TABLE II.—*Number of probation officers caring for families on pension roll for two years and over, together with length of time families were under care of court.*

Number of probation officers giving care.	Families under care for specified period.								
	Total, 2 years and over.		2 years, but less than 2 years 6 months.	2 years 6 months, but less than 3 years.	3 years, but less than 3 years 6 months.	3 years 6 months, but less than 4 years.	4 years, but less than 4 years 6 months.	4 years 6 months, but less than 5 years.	5 years or over.
	Number.	Per cent distribution.							
Total	212	100.0	32	33	43	22	58	22	2
1 officer	29	13.7	9	13	5	....	2	....	....
2 officers	38	17.9	8	6	14	6	4	....	....
3 officers	53	25.0	12	7	9	6	11	8	....
4 officers	31	14.6	....	5	8	4	11	3	....
5 officers	31	14.6	2	2	3	4	12	7	1
6 officers	17	8.0	....	....	2	1	10	4	....
7 or more officers	11	4.2	1	....	2	1	6	....	1
Not reported	2	1.0	....	....	....	....	2	....	....

This table shows that only 13.7 per cent of these families had been continuously under the care of a single officer throughout the pension period. It must be remembered, however, that all these families had been under care for as long a period as two years. The table shows, moreover, that most of the families who had had several supervising officers had been under care for more than two years. In attempting to determine whether or not the families under the care of the court have suffered from being "passed on" from one officer to another the importance of a comparison with the methods of the private relief agencies in the same community should not be overlooked. There can be no doubt that the visitors in the private societies are changed much more frequently than are the court officers, and it would be very difficult to find families that had been regularly visited by a single officer or agent for as long a period as two years, although Table II shows that 29 of the families pensioned by the court had been cared for by a single officer during periods varying from two to four years.

The relationship established between the pensioned mother and the supervising probation officer is one of cooperation to the end that the best possible use may be made of the pension income. If there is any evidence of ill health or poor physical condition a medical examination is insisted upon. Free medical service is not uniformly furnished, but hospital care when needed is secured free of charge. The county agent in his capacity as supervisor of the poor refuses to allow the county doctors to visit the pensioned families, but free service is furnished to those able to attend clinics. The women are

also examined free of charge at the county building by the woman physician on the city staff or by the county physician, who is an examining officer at the juvenile court. Medicines are paid for out of the family income; and when a physician visits the home, a doctor's fee is paid. Since free medical service is felt by many persons to be the least objectionable form of relief, the question has frequently been raised as to whether or not these families for whom the county is doing so much should be given free medical care by the "county doctors," who are furnished by the outdoor relief office for destitute families. Such a change must be approved by the county agent before it can be made, and no agreement on this point has been reached. In the estimated budget upon which the pension grant is based, an allowance of 50 cents for each member of the family is nominally made for "care of health"; but as a matter of fact this is not supposed to cover doctor's bills but merely such items as toothbrushes, soap, and occasional medicines or drugs.

Children in pensioned families are placed in the open-air schools and sent to convalescent homes when necessary. School attendance and school progress of the children are carefully watched. School reports giving grade, attendance, deportment, and scholarship are supposed to be obtained monthly and the information entered on the case record. The study of case records showed that this regulation seemed to be very carefully enforced. Reports are obtained directly from the school or by giving the children blanks which must be signed by the teacher. If the mother works outside the home the arrangements made for the care of the children during her absence are carefully scrutinized by the officer. Country outings each summer are arranged by the officers, not only for the children but also for the mothers of the pensioned families.

Living conditions are gradually improved. This is often a difficult problem. Most of the pensioned families have been living in extreme poverty during a long period of illness preceding the death of the husband and father, and sometimes for many months after his death. Decent standards of living have been gradually lowered and are not always easily restored.

Statistics throw little light on a subject such as the improvement in living conditions, but some data are available regarding the improvements in the housing of the pensioned families. A report submitted by the field supervisor to the conference committee in December, 1914, dealt with the care of 313 families who had been under care at least three months. Of these 313 families, 116, or more than one-third of the whole number, had been enabled or persuaded to move to new quarters on receiving the county allowance. Table III shows the reasons for moving in the case of this group of families.

TABLE III.—*Reasons of 116 families for moving.*

Reasons for moving.	Families moved.
All reasons	116
Moral surroundings bad	14
Rents too high	16
Families in furnished rooms	2
Housing conditions bad	84
Dark basement	19
Badly ventilated rooms	37
Low attic rooms	2
Damp rooms	3
Overcrowded quarters	13
Rooms in bad repair	10

Further evidence as to the improvement in housing conditions was furnished by the study of the 212 families who had been under care for two years or longer. Information was available for 210 of these families, showing that 96 had been moved at least once and 10 others two or more times in order to improve the home environment or housing conditions. Tables IV and V show for 195 families the number of rooms in relation to the number in the family at the time when the pension was granted and at the time when this investigation was made two years later.

TABLE IV.—*Number of rooms occupied by 195 families under care two years and over for which information could be secured both at the time of application and at the time of the study, together with the number of persons occupying them at the time of application for pension.*

Number of persons in family.	Families living in specified number of rooms at time of application for pension.							
	Total.	1	2	3	4	5	6	8
Total	195	2	16	33	102	22	19	1
2	1	1						
3	18		4	6	7	1		
4	37		5	9	19	2	2	
5	57	1	4	5	38	6	3	
6	40			8	22	5	5	
7	21		1	3	7	5	5	
8	10				5	2	3	
9	9		2	1	3	1	1	1
10	2			1	1			

TABLE V.—*Number of rooms occupied by 195 families under care two years and over for which information could be secured both at the time of application and at the time of the study, together with the number of persons occupying them two years or more after pension grant.*

Number of persons in family.	Families living in specified number of rooms two years or more after pension grant.							
	Total.	2	3	4	5	6	7	8
Total	195	9	20	114	29	19	2	2
3	18	3	4	9	2			
4	51	2	12	33	1	3		
5	60	4	1	46	8	1		
6	30		1	17	5	7		
7	19		2	5	9	2	1	
8	6			2		3		1
9	9			2	3	2	1	1
10	2				1	1		

These tables deal with a single aspect of housing conditions, the relation between the number of rooms and the number of persons occupying them. Comparing the two periods, it is clear that some progress has been made toward providing more adequate quarters for the families under care. At the time of their applications for pensions, 2 families—1 of them a family of 5—were living in 1-room apartments; and 16 families, including 1 family of 7 and 2 families of 9 persons, were living in 2-room apartments. Taking the numbers cumulatively, 51 families were living in apartments of 3 rooms or less. Table V shows that after these families had been on the pension roll for a period of 2 years or longer, the 1-room apartments had disappeared; 9 families instead of 16 and no families of more than 5 persons, were living in 2-room apartments. At the later period 29 families in contrast with 51 at the earlier period were in apartments of 3 rooms or less. Some further evidence of the improvement in housing accommodations is obtained by means of the heavy zigzag line in the two tables. All families with more than 1 person to a room fall below the heavy line. In the first table 144 families fall below the line and in the second, 125.

It is important to note, however, that housing standards as judged by the number of rooms occupied can not be very greatly improved by the small incomes of these pensioned families. The supervising officers have improved housing conditions most frequently by obtaining better apartments in less congested neighborhoods where more light and air can be had for the same money. That is, housing conditions have been improved by moving families out of basements, damp rooms, and dark rooms rather than by increasing the number of rooms. Some improvement, however, as Tables IV and V indicate, has been made in the number of rooms.

It must be emphasized, however, that the method or the value to the families of such supervisory work as is done by the court officers can not be measured by statistics. In an attempt to test satisfactorily work of this kind, the statistical method must necessarily be inadequate. Each family represents a complex situation unlike that of any other family, and the services rendered are too varied to be counted as identical units. The supervisory work can, of course, be best understood by a study of case records of individual families. A few of these case records have been summarized, and the summaries are given below to illustrate the supervisory work in different types of families.

SUMMARY OF THE RECORD OF THE A FAMILY.

The A family came to the attention of the court when the father had been dead about three years. He had been a woodworker, American born, earning about $48 a month, and at his death left $900 insurance. There were four children, ranging in age from 2 to 9 years. Both Mr. and Mrs. A had relatives in the city, but they were poor, had large families, and were unable to help much or regularly. After paying funeral expenses and debts, the mother managed to support her family for three years on the remainder of the insurance money and what she could earn at home sewing. She managed to keep the family together without charitable assistance but was doing it at the expense of her health, and the family was not being adequately fed. It was at this time, in January, 1913, that the municipal tuberculosis sanitarium referred the family to the court for a pension. The mother had been found to be tubercular, the three boys had tubercular glands, the children were all undernourished, and the physical condition of the whole family seemed to be going down very rapidly. The doctors said that Mrs. A ought not to work any longer. When this pension of $10 per child was granted she promised to "sew up" what she then had on hand and to stop work until her condition was improved. This $40 a month was the maximum pension that the court was willing to grant at that time; but, as it was not sufficient in view of the tubercular condition of four members of the family, the White Cross League was asked to contribute. It furnished special diet of milk and eggs for nine months. The condition of Mrs. A improved so much that at the end of this period she was able to earn about $7 a month without detriment to her health. In the meantime the family had been moved from four small rooms over a little grocery store to a new and more desirable flat where, in addition to four larger rooms, they acquired an attic, a garden, and a porch which could be used for a sleeping porch. The municipal tuberculosis sanitarium fitted this with blankets and bedding so that the mother and one child were able to sleep out.

During the three years since the family have been pensioned, the officers of the court have cooperated with the municipal tuberculosis sanitarium in restoring them to health. The two younger children

were placed in an open-air school and sent to the country in summer. The mother has done her part faithfully, and she is now "paroled" by the sanitarium as a closed case. One child, however, failed to gain as he should, and in the summer of 1916 he was sent to a sanitarium, where he is now improving.

When William, the eldest boy, became 14, the court reduced the pension to $30 a month, as he had sufficiently recovered to be able to work. But the boy had entered high school and was very eager to finish his two-year business course. Since the court could not continue this pension, the probation officer applied for help to the scholarship committee of the vocational bureau. They arranged that he should remain at school and granted a scholarship fund of $14 a month, a contribution to the family's income equal to the amount the boy could have earned. This arrangement is now in its second year and William's progress at school has been very gratifying. In the summer he worked in a railroad office, and at present he is doing errands after school hours. He sometimes earns as much as $3 a week, since a bonus is paid for promptness, and William is both ready and eager. These earnings he faithfully turns over to the vocational bureau to repay them for his scholarship, because both he and his mother feel that no more should be accepted than is necessary to allow him to remain in school. Occasionally, however, the bureau returns some part of his earnings so that he may have some article of luxury such as a warm sweater, and William is always very grateful for what he calls a "present" from the bureau.

Thus this family which at the time the court took charge of it had four tubercular members has been able, because of a steady assured income and the friendly help of the probation officers in cooperation with other societies, to move to better quarters, to improve in health (only one member of the family is now tubercular), and to keep the oldest child in school until he has had a high-school business course. With all the aid the family has received, there is no evidence of any tendency to regard help as their rightful portion, but instead, a sturdy spirit of independence is still so much alive that the boy of 15 is voluntarily and cheerfully turning over his weekly earnings to help pay for his scholarship.

SUMMARY OF THE RECORD OF THE B FAMILY.

The father, who was American born, had been a teamster, earning $48 a month. The court's investigation brought out the fact that the family had previously been known to the Cook County agent, the visiting nurse association, the adult probation department of the municipal court, and to the united charities. The united charities record showed that the family had been first reported to them in November, 1904, when the father was ill and the children were begging from house to house; and again in 1908 this complaint was made about the children. The family at this time were living in a house owned by Mr. B's mother and were not paying rent. When the application for pension was made, however, the family were living in four rooms in a basement, described on the record as "filthy, damp, and dark." Mrs. B, a woman of 35 years, complained of ill health and looked frail, slovenly, and discouraged.

The Teamsters' Union raised a purse of $100 for the family which just covered funeral expenses, as Mr. B had carried no insurance. During the investigation by the court, which lasted a month and a half, the family was dependent upon county supplies and the irregular help of relatives. At the end of this time a pension of $40 a month was granted. This seems to have constituted the family's only income until the two older girls were old enough to become wage earners.

For nearly three years Mrs. B was sick practically all the time. It was difficult to improve her housekeeping, which was very slatternly, and to get the children properly cared for.

In all there were eight probation officers on this case, but each one seems to have given herself to the problems in hand with energy and determination, and gradually the standards of living were raised, and the mother's health began to show a decided improvement. The family was moved from time to time to more desirable rooms. Medical treatment for Mrs. B was secured, and regular dispensary treatment was insisted upon. The diet and buying of the family was carefully supervised, and Mrs. B instructed in the art of keeping a clean home.

The pension for this family has been gradually reduced from $40 to only $24, as the children have become old enough to go to work. Both girls have good positions, one as a stenographer, and the other working for the telephone company. In another year one of the boys will be able to go to work.

In the words of the present probation officer: "This family will soon be self-supporting, has greatly improved in health and standard of living, will probably move into better quarters." This family illustrates the effect that constant, intelligent supervision may have upon the most careless housekeeping habits. The record shows a woman who, when the court began its work with the family, had a miserable home and neglected children, and whose own physical resistance was so low that the slightest ailment incapacitated her. Gradually she has become a woman who washes and scrubs her house, launders her curtains, paints the walls, keeps the children clean and fairly well dressed, and is herself practically discharged from the doctor's care.

SUMMARY OF RECORD OF THE C FAMILY.

In June, 1913, Mrs. C, a Polish woman, applied for a pension for her two children aged 8 and 5 years because she found it impossible to earn enough to support them. Her husband had died of heart disease in 1909, leaving some insurance; but the money had been used for paying funeral bills, debts, and living expenses. The family had been compelled to ask help from the county agent and the united charities a number of times during the four years following the death of the father. A stepson had gone to work at the age of 14, but Mrs. C found him so unmanageable that in 1911 she sent him to his uncle in Tennessee. Mrs. C had been earning only $10 a month by sweeping in a school.

The family budget was estimated at $34, and in October, 1913, the court granted a pension of $10 for each of the two children. With

the mother's earnings of about $10 a month, the income of the family was brought up to within $4 of their estimated needs. It was found that the dust raised by sweeping in the school was very bad for the mother, as it caused her to cough so much that she could not sleep. Her work was changed to cleaning in a bank, where she earned $3 a week instead of $10 a month.

The probation officer found that Stephania, the older child, had never gone to school because she was extremely anemic and had very bad teeth. The officer had the mother go with both children, neither of whom were strong, to the municipal tuberculosis dispensary for examination, saw to it that the mother's teeth and eyes received attention, and watched the weights of the children. During the pension period the children had whooping cough, and in 1914 the doctor said that they were likely to become tubercular if they were not very well nourished. However, the fact that in 1916 all of the family were in good health indicated close attention by the officer to the health of the family as well as competent oversight by the mother. Both children are in school, their attendance is regular, and their scholarship and deportment good.

The officer has also secured gifts of clothing and food from the church and parochial school, given the family tickets to settlement parties, and interested Mrs. C in the mothers' club at the Northwestern University settlement. Continuous effort during the past two years has been made by the officer to secure from Mrs. C's mother and brother more generous help for the family. In this the officer has been very successful, since both relatives continued to increase the aid given to the family.

The mother provides a good variety of food and has learned to do her buying in large amounts. The home is reported as being always spotless, the children are well cared for, and a recent comment of the officer is, "Family very happy and comfortable; children exceptionally attractive."

SUMMARY OF THE RECORD OF THE D FAMILY.

A Polish laborer named Henry D lost his life in September, 1911, by falling from a building which was under construction. He had been earning only $40 a month and had a wife and six children to support, but his widow received $1,000 compensation. Two hundred dollars was spent on the funeral, $100 was paid to the doctor, and $50 went toward repaying a loan. Two months after the father's death twin babies were born, who soon died. Their burial cost $50 more. The expenses of the mother's illness and the living expenses for the family of seven soon exhausted the insurance money.

Mrs. D endeavored to carry the family and earned $1 a day at some work given her by the church, on whose building her husband had been killed. Her ability to work was seriously impaired because her hands had been badly crippled since childhood. She managed, however, to do the work, to give her children good care, and to keep her house very clean. In January, 1913, Mrs. D applied for pension, and received her first payment the following May. During that period the united charities paid the rent. The amount granted by the court was $6 a month for each of the six children, the eldest of whom was 12 years and subnormal.

In the D family the standard of living had always been very low and the children were thin and undernourished. When they were examined at the municipal tuberculosis sanitarium it was found that Walter had tubercular glands, three of the others had enlarged tonsils, and Frank, the eldest, had a goiter. The probation officer, therefore, made it her business to watch carefully over the health of the family. After obtaining the mother's consent she had the adenoids removed from two of the children, had the children weighed, and sent them on vacations.

At school Frank was placed in a room for subnormals and made a fine record in basketry, rug making, and manual training. In May, 1916, he was earning $8 a week in a glove factory, and he will probably be able to support himself. A butcher in the neighborhood had accused Frank of being the leader of a gang, and in June, 1916, the case came up in the police court. The complaint was apparently groundless, and the matter was cleared up by the probation officer. The supervisor records: "The subnormal boy, Frank, is holding his position surprisingly well."

Under the care of the court, Mrs. D has learned some English, and although the general capacity of the family is not high, there is no doubt that their standard has been improved. They have at least made an effort to meet requirements. The dietitian has brought about a change in the kinds of food used, although the officer is still working for further improvement here. The dietitian reports: "The income has been at least $10 below the estimated minimum budget since the family has been under the care of the department. Clothing and other help has been received from the church. The children have been found getting coal from the railroad tracks, and the food has always been unsatisfactory."

SUMMARY OF THE RECORD OF THE E FAMILY.

On June 30, 1913, Mr. E died of appendicitis, and promptly on the next day Mrs. E applied for a pension. She received insurance money to the amount of $204, but it was spent on funeral bills, clothes, old debts, and living expenses. There were four children—Charles, aged 6; Henry, 3; John, 2 years; and Anna, 8 months. The father was an American of German descent and the mother was Italian.

At the time of application the family had been living rent free in an attic apartment, in which the ceilings were very low and the bedrooms contained only one window. The house was reported by the probation officer as the dirtiest place she had ever seen. Pending the court's decision on the pension application, the family lived on the remains of the insurance money, the aid of neighbors and relatives, and the ingenuity of the mother, who raffled a quilt, thereby gaining $41.

The necessary budget was estimated at $37.15 a month, and the court awarded a pension of $8 for each of the four children, although the relatives of Mr. E tried to have the children placed in an institution, on the ground that the mother was unfit to care properly for their physical wants. They acknowledged that her character was good but alleged that her house was dirty, as it evidently was. Since the grant the family has lived on the pension, supplemented by occasional gifts of vegetables sent from the farm by Mrs. E's mother and small sums earned at various times by Mrs. E herself.

The family has had little sickness during the pension period, and at present appears to be in good health. The children's school attendance is fair. Mrs. E's housekeeping has improved under supervision, although the children are not yet very neatly kept. The probation officer has suggested changes in diet and insisted on having the house painted inside. At the suggestion of the probation officer, cow's milk was substituted for condensed milk for the baby, clean pans were used for cooking, and the woman learned to buy fresh milk and fruit. Mrs. E has willingly followed advice, but she is undoubtedly subnormal, and is not naturally a good housekeeper. Her mother, a very efficient old lady, frequently has the family spend vacations at her farm, cleans house for her daughter, plans her buying, and helps her as much as Mrs. E's stepfather will allow. Mrs. E's mother showed much more zeal in doing for the family when, with the assistance of the court pension and the cooperation of the probation officer, it seemed possible to maintain a decent standard of living.

SUMMARY OF THE RECORD OF THE F FAMILY.

The F family, at the time of application for a pension, consisted of the mother, aged 31, and three children: Samuel, aged 12; James, 7; and John, 5. The father, who had been a laborer and a hard drinker, had died about four years earlier, leaving insurance which amounted to only $208.40 and which was all used for the payment of hospital and funeral bills. Since his death, Mrs. F had been working as a school janitress, earning from $25 to $30 a month. In November, 1913, when she applied for a pension, she was living with her sister and parents, and her character and thrifty habits were recognized by the family physician and the principal of the school at which she worked. The municipal tuberculosis sanitarium reported that Mrs. F had been examined in October, 1913, and found not to be tubercular, and that although she would be benefited by a rest, she was able to work out.

Besides what she earned, Mrs. F was receiving some aid from a brother, and supplies from the county agent. At times the teachers also helped her a little. After the application for a pension had been made, the dietitian estimated the family budget at $38.50 a month. It was thought that the woman ought to do less work but that her earnings ought to be about $12 a month. In January, 1914, a pension of $8 for each child was granted by the court, and Mrs. F moved out of her sister's home to establish a home of her own.

After the granting of the pension, a brother-in-law, who had quarreled with his wife, came to live in the home of Mrs. F, and, owing to some rumors of drinking and immorality, the conference committee of the court recommended in June, 1914, that her pension be "stayed" and the children sent to an institution for dependent children. The situation was, however, satisfactorily changed by removal to a new neighborhood and the exclusion of the brother-in-law from the home. The probation officer persuaded Mrs. F to sign the pledge, and there seems to have been no further trouble.

One immediate effect of the supervision by the court officer was a marked improvement in the children's school records, which were rather poor when the pension was first granted. The field supervisor gave advice and instructions as to diet and other items of house-

hold economy, which seem to have been faithfully followed. At present the mother is happy, takes good care of her children, is very intelligent in her buying, in which she cooperates with several women in the neighborhood, and will soon join a woman's club in her district. Samuel, whose pension was stayed when he became 14, is bright and ambitious. He works as an office boy, earning $6 a week. Arrangements were made for him to attend night school, where he is very much interested in manual training, and devotes a good deal of attention to the furnishings of the household.

Medical aid was secured for Mrs. F, and although there has been illness in the family since the pension was granted, at present all members of the family are apparently in good health. The children's school records have been carefully watched, the diet has greatly improved in variety, and the family's entire standard of living is steadily improving.

PENSION "STAYS" OR WITHDRAWALS OF PENSION GRANTS.

The standard of supervision maintained demands the withdrawal of the pension grants whenever a change in family circumstances has occurred that makes a pension no longer necessary or its continuance undesirable for the good of the children. If the supervision of the pensioned family is adequate the court will be promptly informed of such changes in family circumstances or home conditions.

Table VI shows the number of pension grants "stayed," that is, withdrawn or canceled, during a period of 19 months, together with the reason for the stay and the length of time the family has been on the pension roll. During this period 543 families, including the "stayed cases," were under care.

TABLE VI.—*Reasons for stay of pension in 170 "stayed cases," together with length of time family had been on pension roll.*[a]

Reason for stay of pension.	Families whose pensions were stayed after receiving pensions for specified period.						
	Total.		Less than 3 months.	3 months but less than 6.	6 months but less than 1 year.	1 year but less than 2.	2 years and over.
	Number	Per cent distribution.					
All reasons	170	100.0	11	10	29	67	53
Pension no longer needed	106	62.4	4	6	18	40	38
Mother's failure	24	14.1	2	2	5	7	8
Family ineligible at time of pension grant	16	9.4	5	....	2	7	2
Reason ambiguous	24	14.1	....	2	4	13	5

[a] This table was prepared from material collected by officers of the Aid-to-Mothers Department for a survey of their own work. The period of time covered by the survey was Aug. 1, 1913, to Mar. 1, 1915.

The important questions to be asked concerning the families who are dropped from the pension lists may be summarized as follows: Were they dropped because they were no longer in need of assistance? Were they dropped because the homes failed to come up to the stand-

ards set by the court? Were they dropped because the pension had been granted on the basis of an inadequate investigation, and the court discovered facts that would have prevented the grant had those facts been known at the time of the grant? Unfortunately the reasons given in the records for the "stay" of funds are often expressed in a small number of set phrases that are frequently ambiguous. An attempt was made by a careful study of each record, to relate the reason for the stay to the work of the court and in this way to answer the questions suggested above. Further explanation of the reasons for stays given in the table is, therefore, possible. In the first class of families—those in which the reason given is "pension no longer needed"—are included 39 families who were said to be dropped because their income was "sufficient," 32 who "should be self-supporting," 12 who had money that they had received after the pension grant, 12 in which the mother remarried, 5 in which the mother died, 2 in which the mother withdrew voluntarily, and 4 in which the family had left the city. These 106 families, 62 per cent of the total number "stayed," were dropped from the pension roll because the family circumstances had changed; and the fact that this change of circumstances was known to the court and was acted upon by the court is evidence of the fact that the families were being carefully supervised.

In the second class of families, those removed from the pension roll because of some failure on the mother's part, are included the following: Six mothers who were untruthful, 7 who kept roomers, and 11 who were reported as having refused to cooperate. A total of 24, or 14 per cent of the whole number "stayed" were dropped because the mother failed to meet the standards of family care set by the court, and refused to cooperate with the supervising officer in maintaining a proper home or proper care for the children. The woman's refusal to cooperate means that she is unwilling to take those steps which in the judgment of the officer and of the conference committee are essential to the proper care of her children. She may refuse to move from an insanitary house or a demoralizing neighborhood, she may insist on keeping male boarders or lodgers, or the husband may be the victim of an infectious disease, dangerous to the members of his family, and may refuse to leave the home. The court may become convinced that not even with an allowance can the home be kept at that level for which the county is willing to be responsible.

In the third class are included those families whose pensions apparently were stayed because the woman was ineligible at the time the pension was granted. The following were placed in this class: Two mothers who were found to be aliens, four whose relatives were able to assist, three whose marriage could not be proved, two who

could not prove the death of their husbands. In all these cases it is obvious that if the preliminary investigation had been adequate, the pension would never have been granted. Included in this group also are five women about whom more ambiguous phrases are used but who probably would not have been granted pensions if the preliminary investigation had been more searching. One had money, another was unfit morally, a third was physically unfit, and the other two had husbands who were not wholly incapacitated for work. In these five cases the pension was stopped before it had run three months, so that it is probably safe to say that there was an inadequate investigation in the first instance.

In the fourth class are included the families who could not be put in any of the foregoing classes because of inadequate information; that is, the reason given for the pension stay was recorded in an ambiguous phrase, "Has money," for instance, may mean that the family either had money undiscovered by the preliminary investigation or at a later date received money from some new source. "Man able to work" may mean that his health has improved, or it may mean a change in the standards of the department. "Mother unfit morally, mentally, or physically" may show deterioration on the part of the mother, it may mean failure to improve as expected under the care of the court, or it may mean an inadequate investigation to begin with. That is, families dropped because they should be self-supporting, because their income was sufficient, or because the mother remarried were dropped after the pension had done the work it was intended to do; while those who lost their funds because of no proof of death, no proof of marriage, etc., were only granted funds because of an inadequate preliminary investigation. But there are other phases used which tell us very much less. That a family is dropped because of an "illegitimate child" immediately raises the question of whether that child was born before the grant of pension or during the time the pension was being enjoyed.

The most important fact in the table is, of course, that 62 per cent of the stays were ordered because the circumstances in the families had changed, that only 14 per cent were dropped because the mother could not be brought up to a proper standard, and only 9 per cent because the family had been found to be ineligible. It is also important to note that of the families whose circumstances had changed, the majority—78 out of 106—had been pensioned for a year or longer.

Most of the mothers who did not come up to the standards required of them had also had pensions for a year or more. This may be interpreted either as showing the patience of the court in dealing with the families whose care it assumes; or it may be taken as an indication of the rising standard set by the court and the gradual

weeding out of the unfit, for there is no doubt that a change in pension standards occurred after February 5, 1913.

Of the 16 cases in which the first investigation was obviously inadequate, 5 were dropped within three months; but of the other 11, 9 had been pensioned for a year or longer. This is very probably due to the fact that these pensions were granted in the early period, when the technique of investigation was less fully worked out than at present. Pensions can no longer be stayed because there is no proof of marriage or of the husband's death, since these facts must now be established from public records before a pension is granted.

As has been said, the group called "unknown" includes all those stays in which the reason for staying the funds is given but not in terms which permit the families to be grouped in this scheme. At the same time the reasons given are interesting and Table VII gives a list of these ambiguous reasons, together with the length of time the family had been on the pension roll.

TABLE VII.—*Length of time on pension roll and reason for stay in case of 24 families classed as "reason ambiguous" in table.*

Reason for stay of pension.	Families whose pensions were stayed for ambiguous reasons, after receiving pensions for specified period.[a]					
	Total.		3 months but less than 6	6 months but less than 1 year.	1 year but less than 2 years.	2 years and over.
	Number.	Per cent distribution.				
All reasons	24	100.0	2	1	13	5
Family had money	6	25.0		1	3	2
Man able to work	3	12.5		1	2	
Mother unfit morally	7	29.2	1	1	4	1
Mother unfit physically	5	20.8	1	1	2	1
Illegitimate child	3	12.05			2	1

[a] See Table VI.

It is probable that some of these families, too, were put on the pension roll because the first investigation was inadequate. Especially is this true of those families dropped because the mother had an illegitimate child. All three had been on the lists for over a year, all three were dropped at the time when the court established the rule that copies of birth certificates must be obtained for children who were already being pensioned. It is also very probable that some of the families who were dropped because they had money were ineligible at the time when the pension was granted, but the investigating officer had failed to discover the savings. In 1914 the county agent began a reinvestigation of families receiving pensions, and he is said to have found that a number of families had money hidden away. The date of the stay of these six cases indicates that their ineligibility was probably discovered in this way. For the other three

groups, it is impossible to tell whether their stay was due to a change in their circumstances, to a change in the standards of the court, to the fact that the pension was granted under a misapprehension of the circumstances, or to the fact that the family had been given a trial and had been found wanting.

It appears, then, that the number of families having their funds stayed during the period under consideration was made unduly large by the fact that during this period the court began making an investigation of the families already under its care and demanding of them the same proofs of eligibility and fitness demanded of new applicants. In other words, the court during this particular period was engaged in rectifying the mistakes that had been made at an earlier period when the law was new, the probation staff inadequate and less competent, and adequate investigation the exception rather than the rule. Just how many of these 24 stays were due to these reasons can not be definitely determined; but at the lowest estimate, 20 out of 24 could be accounted for in this way.

One fact remains to be emphasized—the pensions of these families would not have been stayed if the court officers had not been thorough in their supervisory work. It should be made clear, however, that there may often be questions of fact that can not be disclosed by even a searching preliminary investigation and which may lead later to a modification or withdrawal of the pension grant. The possession of such personal property as would disqualify may be concealed for a considerable period; in one case, for example, when the property had been concealed and was later disclosed, the woman said that her conscience was greatly relieved by having the fact finally brought to light. The question of the mother's real fitness, too, is one upon which a later and more intimate knowledge of the family will throw light.

Facts are also available for the pensions stayed at earlier periods. This information throws no light on present pension policies since the methods of administration were so radically changed after February 4, 1913, when the work of reorganizing the pension department was begun. The head of the department has kindly supplied from records the following reasons for the 60 pension stays that were ordered between July 1, 1911, and November 30, 1912:

Reason	Number
Pension no longer necessary because of increased earnings in family	10
Mother able to care for family without further outside assistance	5
Money received from insurance company in settlement of damage suit	6
Husband returned to family	5
Remarriage of mother	10
Death of mother	3
Mother insane and placed in hospital	1

Mother in hospital; children placed in homes	4
Mother found to be unfit	2
Illegitimate child born after grant of funds	5
Fraudulent statement as to parentage of pensioned child	2
Improper use of pension funds	1
Mother preferred children in institutions	1
Family moved and left no trace of whereabouts	1
Family moved to Europe	1
Stayed and afterwards reinstated, pending inquiry	3
Total	60

For the period between December, 1912, and June 30, 1913, the published annual report shows that 90 families, with 341 children, were removed from the roll. The number removed for each cause is not given, but the following general reasons were given for the removal of all cases for whom the court's care proved impracticable during this time: Pension stayed because the children became 14 years of age, mother remarried, mothers found to have money in the bank, fathers became able to work and found employment, homes were found to be irremediably unfit, and finally those removed because of changes in the law. (See Cook County Service Report, 1913, pp. 293, 294.)

For the years 1915, 1916, and 1917 data are published in the annual reports of the juvenile court (see Cook County Charity Service Reports for these years). In the following statement, showing the reasons for pension stays during these three years, the unit is the pensioned child and not the pensioned family. Similar data for pensioned families can not be obtained.

Reason for stay of pension.	1917	1916	1915
Total	818	652	270
Income sufficient	216	174	57
Mother remarried	133	112	19
Child reached 14 years of age	116	114	70
Has money	47	46	[a]23
Mother unfit	38	39	22
Family should be self-supporting	36	8	1
Father able to do work	35	14	....
Mother would not cooperate	34	19	7
Mother in hospital or sanitarium	23	17	8
Child died	22	14	4
Child in country	20	19	16
Left county	19	13	3
Child in hospital, sanitarium, etc	19	11	....
Property interest	13	3	....
Mother insane	12	4	5
Mother died	9	19	7
Mother sick	6	....	....
Damage suit settled	4	8	6
Mother withdrew	4	6	15
Family had not accounted for money previous to pension grant	4	....	....
Child in correctional institution	3	4	6
Relatives able to assist	2	....	....
Father died out of county	2	....	....
Child in institution for dependents or defectives	1	6	....
Parents not legally married	....	2	....
Child a menace to family	....	....	1

[a] Twenty-one of the 23 received insurance money.

CHANGES IN AMOUNT OF PENSION GRANTS.

Further evidence of adequate supervision is found in a change in the amount of the pension whenever the family income has changed; that is, in some cases the allowance is not taken away entirely, but is merely decreased in amount when family circumstances have changed. For example, if a child becomes 14 years of age, so that he can lawfully work, or if new sources of income appear, the pension allowance may be reduced. If, on the other hand, sources of income are stopped or estimates are proved to be not well founded, the amount allowed may be increased. This has happened in cases where the illness of the mother and her resulting inability to earn has made a larger pension necessary for a time.

Table VIII shows the number of changes that were made in the pension grants of the 212 families who had been under care for a period of two years or longer:

TABLE VIII.—*Number of changes in amount of pension for 212 families under care for two years or longer.*

Number of changes in amount of pension.	Families under care two years or longer.	
	Number.	Per cent distribution.
Total	212	100.0
0	56	26.4
1	60	28.3
2	52	24.5
3	22	10.4
4	18	8.5
5	4	1.9

This study of 212 families who had been on the pension roll for two years or longer shows that only 56 pensions had remained fixed and that the other 156 had been changed at least once during that period. There were altogether 322 actual pension changes ordered for this group of families. One hundred and thirty-five of these orders were pension increases and 187 pension decreases. This does not count the orders of the court which changed the distribution of the pension without altering the total amount. Such changes may occur, for example, when the pension of one child is ordered stayed at his death and the pension of the others increased until the new pension is equal to the old.

The purpose of these orders for pension changes can be best understood by an account of the method of adjusting the pension in a few individual families:

A pension of $16 a month was granted in February, 1912, to the G family, consisting of the mother and four children aged 11, 10, 7,

and 6 years. Mrs. G earned $7 a week by cleaning an office building at night. Her housekeeping and care of the children were not satisfactory under this arrangement, and in September the committee recommended that the pension be increased to $32 and that Mrs. G should be told to stop her night work. The court did not grant the full increase recommended by the committee, but granted $28 a month. Evidently Mrs. G did not stop night work at once, for a month later the case was again before the committee who repeated their former recommendation, and this time it was granted by a court order of November, 1912. The mother now did washings and earned from $3 to $4 a week. The pension continued at $32 until March, 1914, when the eldest girl became 14 and her pension was stayed, making the family pension $24. Although the girl of 14 was not so ill as to be pronounced unable to work, she was retarded in growth and underdeveloped, and it did not seem wise to have her go to work at once. The court was not willing to continue her pension, but as the income was thought insufficient in August, 1914, the pension of the youngest child was increased $6, making a total of $30 for the family. This continued until May, 1916, when the second child became 14 and the pension was reduced to $22.

The H family consists of the mother and five children, the eldest 14 years and the youngest 13 months at the time of the application for a pension. The father had been an engineer and earned $16 a week, but he had been sick and unable to work for a year before his death, which occurred in June, 1911. In April, 1912, the family was granted a pension of $36 a month. The 14-year-old girl was attending a trade school and not bringing in any wages. The mother, however, though not strong, worked about three days a week at $1 a day. Thus the total monthly income was $48 a month. In July, 1912, the fourth child, Marie, 3 years old, had infantile paralysis and was sent to the hospital for treatment. She was there two months and during that time her pension was cut off, making the total pension $27 for those two months. In September, 1912, the child came home; the pension was restored to $36. This allowance continued until November, 1913, when Marie was once more sent to the hospital and her pension stayed for a month. For two years after that the pension was $26. In December, 1915, it was withdrawn entirely while the mother went to the hospital for an operation. When it was reinstated the amount was $35 instead of $36. The eldest girl is at work earning $6 a week, making a total income of $59 a month.

The I family was granted a pension of $42 a month in July, 1913. The family consisted of the mother and six children, all under 12 years of age, and the mother's father—an old man of 75, who paid his daughter $5 a week for room and board. The budget as estimated by the dietitian was $66 a month, which meant that the mother must earn only $4 a month by outside work. This she was able to do without any difficulty. In August, 1914, a year after the pension was granted, the baby died, and the pension was reduced to $36 a month. In April, 1915, the eldest child became 14, and her pension was stayed, making the total pension $28. One month later Mrs. I's father died. This meant a substantial reduction of the family income, and the pension was again raised to $36.

The fact that for the great majority of families the original grant is altered one or more times during the period the family is under care is an indication of thorough supervisory work. In the down-State counties many families were found drawing pensions to which they were no longer legally entitled. This was due to the inadequate probation work. The court was not informed of the changes in family circumstances which made a change in the pension or its withdrawal necessary, and pensions were continued which were no longer needed. The Chicago court, however, is in such close touch with the families under its care that any change in family circumstances is reported at once by the supervising officers, and the pension grant is altered accordingly.

ADEQUACY OF PENSION GRANTS.

AMOUNT OF PENSION GRANTS.

A point of interest and importance is that of the adequacy of the pension grants. The original pension law of 1911 left the amount of the pension to be determined by the court without any limitations as to the maximum or minimum allowance.[17] The amended law of 1913, however, fixed a maximum pension grant at $15 a month for a single child and $10 for each additional child, with a maximum of $50 a month for any one family. By the amendment of 1915, the maximum allowance for a single family was raised to $60 a month. No one of the three mothers' pension statutes of Illinois, however, has made any provision for a minimum allowance. The smallest pension granted by the Chicago court is $4 a month, and the pension allowances from this court, therefore, range from $4 to $60 a month.

Within these limits the amount of the pension grant is determined by such circumstances as the number and ages of the children, the supplementary resources available, and the health of the family, particularly the health of the mother, who is expected to do some work if the officer finds that it can be done without injury to her health or neglect of her home. It has already been pointed out that the field supervisor, who is a dietitian, prepares a budget for each family; and on this budget as a basis the conference recommends to the court that a pension of a certain amount be granted. This amount may, of course, be altered by the judge after he hears in court the discussion between the county agent and the other representatives of the conference committee.

All reports that have been published by the court, by the county agent, or by the comptroller give only the total amount granted monthly or yearly in the form of pensions and the number of families or total number of children receiving these grants. It is impossible to obtain from these reports any further information except the obviously unsatisfactory average monthly pension given per family or per child. In order to determine how far the pension grants furnish adequate relief, information is needed showing the number of pension allowances of definite amounts that have been granted, together with the number of members in the family, and the total income of

[17] It will be remembered, however, that the presiding judge in the Chicago court had established a rule of the court, in the absence of a statutory maximum grant, fixing a maximum allowance. This maximum was at first fixed at $10 a month for each child and was later increased to $15 a month for a girl and $10 a month for a boy, the amounts granted by law for the maintenance of dependent children in industrial schools.

the family. An attempt has been made, therefore, to collect such data. Table IX shows the number of families receiving pensions of specified amounts in the month of January, 1917, together with the number of pensioned children in the family: Table X shows the number of families granted pensions of specified amounts during the period from August 1, 1913, to March 1, 1915, when the officers of the court made their "survey" together with the number of children in each family; and Table XI shows the pension allowances for the families (212) who had been under care for a period of two years or longer. Only for this last group of families has it been possible to obtain data relating to total income.

TABLE IX.—*Number of families receiving pensions of specified amounts during the month of January, 1917, together with the number of pensioned children in the family.* [a]

Number of pensioned children in the family.	Families receiving pensions of specified amounts, January, 1917.														
	Total.	Less than $5.	$5–$9.	$10–$14.	$15–$19.	$20–$24.	$25–$29.	$30–$34.	$35–$39.	$40–$44.	$45–$49.	$50–$54.	$55–$59.	$60.	Not reported.
Total number.	778	1	12	47	115	147	133	107	99	52	29	21	11	3	[b] 1
1 child	31	1	3	5	22										
2 children	203		7	26	50	63	57								
3 children	249		1	10	30	60	51	59	38						
4 children	189		1	5	10	19	19	42	45	30	18				
5 children	82			1	2	4	5	6	15	22	9	12	6		
6 children	18				1		1		1		2	7	4	2	
7 children	5					1						2	1	1	
Not reported	1														[b] 1

[a] Although children over 14 are not usually pensioned, in 13 families there is a child over 14 for whom the pension was continued because the child was unable to work.
[b] Not reported because the record for this family could not be found.

Table IX shows that in January, 1917, when these data were obtained, only 3 families were receiving the maximum pension of $60 a month allowed to a single family, although the 18 families with 6 children and the 5 families with 7 children would have been entitled to pensions of this amount under the provision of the law which permits the granting of $15 a month to the first child and $10 a month to each one of the other children under 14 years of age in a pensioned family; that is, 23 of these families might have been given the maximum pension, but only 3 families had actually been granted this allowance of $60 a month. On the other hand, the pensions for the most part are not doles. Only 1 pension of less than $5 a month was granted; only 12 pensions fall in the group $5–$9; 47 in the group $10–$14; or, taking the numbers cumulatively, 60 pension allowances of less than $15 a month—approximately 8 per cent of the entire number—were being granted at the beginning of 1917. The largest number of families in any

one group (147) were receiving pensions of $20–$24 a month; the next largest group, 133 families, were receiving pensions of $25–$29 a month. That is, 280 families, or 36 per cent of the whole number pensioned, fall into a group receiving pensions varying from $20 to $29 a month.

The size of the pension must vary with the size of the family, since the law provides that the pension shall not exceed $15 a month for a single child and $10 for each additional child in the family. The heavy zigzag line in the table is so drawn that all the numbers above the line represent families receiving the maximum pension allowed by law for the number of children pensioned. These include 144, or 19 per cent of the total number of pensioned families.

Adequacy of relief can be tested only by data showing total family income and not by the information presented in Table IX, showing only the amount of pension given. Unfortunately the total income of these families could be obtained only by a detailed study of the case records of all the 778 families under care and such a study could not be attempted. But it must not be overlooked that the data in Table IX throw light on the policy of the court with regard to the amount of relief granted. A study of Table IX indicates that great care is used in determining the amount of the pension grant. The court has not followed an unscientific and careless method of granting a flat rate for each child, but the allowance has been carefully adjusted to the supplementary sources of income available for each family. These outside sources of aid are evidently studied with great care and the pension grant nicely graduated according to the family resources and needs.

Further data showing the actual pension allowances were obtained for the families on the pension roll between August 1, 1913, and March 1, 1915.[18] These data are presented in Table X.

TABLE X.—*Number of families receiving pensions of specified amounts, Aug. 1, 1913, to Mar. 1, 1915, together with the number of children under 14 years of age in each family.*

Number of pensioned children in the family.	Families receiving pensions of specified amounts.										
	Total.	$5–9	$10–14	$15–19	$20–24	$25–29	$30–34	$35–39	$40–44	$45–49	$50
Total number	543	4	39	95	159	55	91	33	52	8	7
1 child	9	......	4	5	......	......	......	......	......	......	......
2 children	117	3	26	29	52	7	......	......	......	......	......
3 children	175	1	7	48	53	8	54	4	......	......	......
4 children	136	......	2	10	41	25	20	11	26	1	......
5 children	62	......	......	2	10	15	10	11	12	......	2
6 children	29	......	......	......	3	......	7	6	8	3	2
7 children or more	15	......	......	1	......	......	......	1	6	4	3

[18] This material was taken from the schedules prepared by the officers of the court for their pension survey.

Table X furnishes information similar to that in Table IX. The numbers above the heavy zigzag line in the table represent the number of families receiving the maximum grant allowed by law for the number of children specified at the rate of $15 for the first child and $10 for each additional child. The maximum pension allowed during this period to any one family was $50. The table shows, therefore, that out of 543 families only 24, or 4 per cent of the total number, were given the maximum amount allowed for the number of children specified. Table IX showed that 19 per cent of the 778 families on the pension roll in 1917 in contrast to this 4 per cent for 1913–1915, were receiving maximum grants. The larger number receiving such grants at the later period may indicate a more liberal pension policy or it may indicate the increase in pension allowances made necessary by the rising cost of living.

To make possible a comparison between the size of pension allowances at the earlier and later periods, a table of cumulative numbers and percentages has been prepared showing the number of families receiving pensions of more than certain specified amounts at the two periods.

TABLE XI.—*Number of families receiving pensions of more than specified amounts from Aug. 1, 1913, to Mar. 1, 1915 and in January, 1917.*

Amount of pension.	Families pensioned.			
	Aug. 1, 1913, to Mar. 1, 1915.		January, 1917.	
	Number.	Per cent.	Number.	Per cent.
$60			3	0.4
$55 or more			14	1.8
$50 or more	7	1.3	35	4.5
$45 or more	15	2.7	64	8.2
$40 or more	67	12.3	116	14.9
$35 or more	100	18.4	215	27.6
$30 or more	191	35.2	322	41.4
$25 or more	246	45.4	455	58.5
$20 or more	405	74.6	602	77.4
$15 or more	500	92.1	717	92.2
$10 or more	539	99.3	764	98.2
$5 or more	543	100.0	776	99.8
Less than $5			1	.1
Not reported			[a] 1	.1

[a] Not reported because the record for this family could not be found.

Table XI shows that somewhat larger percentages of the pensioned families were getting larger pensions at the beginning of the year (1917) than during the earlier period. Thus, selecting several different points of comparison, 8.2 per cent of the families at the later period in contrast to 2.7 per cent of the families at the earlier period received pensions of $45 a month or more; 27.6 per cent at the later period in contrast to 18.4 per cent at the earlier period received pensions of $35 or more; 58.5 per cent at the later period in contrast to 45.4 per cent at the earlier period received as much as $25 or more.

As a result of a more detailed study that has been made of the 212 families who had been under care for a period of at least two years, some further data are available showing the amount of the pension grants. Data showing the total incomes of the pensioned families were also obtained from this study.

Tables XII and XIII show the amount of the pension grants originally made to the families who had been under care for a period of two years and the amount of pension grants two years later. In both tables the pension grants are given, together with the number of pensioned children; that is, children under 14, in the family.

TABLE XII.—*Number of families receiving pensions of specified amounts at time pension was first granted, together with number of children under 14 years of age.*

Number of pensioned children in the family.	Total.	Families receiving pensions of specified amounts at beginning of grants.									
		Less than $10	$10–14	$15–19	$20–24	$25–29	$30–34	$35–39	$40–44	$45–49	$50
Total[a]	212	2	8	22	55	30	47	18	22	5	3
1 child	2	......	......	2	......	......	......	......	......	......	......
2 children	32	2	5	7	15	3	......	......	......	......	......
3 children	62	......	1	11	17	4	29	......	......	......	......
4 children	68	......	2	2	19	17	10	8	10	......	......
5 children	26	......	......	......	2	6	6	6	6	......	......
6 children	14	......	......	......	2	......	2	3	5	1	1
7 children	6	......	......	......	......	......	......	1	1	4	......
8 children	2	......	......	......	......	......	......	......	......	......	2

[a] Of the total, 11 cases were found where a child was away from home or approaching fourteenth birthday. Pension was not granted for 1 stepchild.

TABLE XIII.—*Number of families receiving pensions of specified amounts two or more years after pension was first granted, together with number of children under 14 years of age.*

Number of pensioned children in family.	Total.	Families receiving pensions of specified amounts two or more years after first grant of pension.											
		Less than $10	$10–14	$15–19	$20–24	$25–29	$30–34	$35–39	$40–44	$45–49	$50–54	$55–59	$60
Total	212	8	10	28	68	21	37	22	12	3	2	......	1
1 child	11	5	2	4	......	......	......	......	......	......	......	......	......
2 children	49	1	8	8	25	7	......	......	......	......	......	......	......
3 children	74	2	......	12	28	8	18	6	......	......	......	......	......
4 children	57	......	......	4	12	5	17	10	7	2	......	......	......
5 children	13	......	......	......	2	......	1	5	3	1	1	......	......
6 children	5	......	......	......	......	1	1	1	2	......	......	......	......
7 children	2	......	......	......	1	......	......	......	......	......	1	......	......
8 children	1	......	......	......	......	......	......	......	......	......	......	......	1

In both tables the numbers above the zigzag line represent the number of families who were given the maximum pension grant. Table XII shows that only 8 families out of 212, or 4 per cent of the

total number, were originally given maximum allowances. After two years the pensions had been increased so that 20 out of the 212, or 9 per cent of the whole number, were getting maximum allowances. These tables indicate, as did the comparison between Tables IX and X, that pensions of maximum size are more frequently granted than formerly, probably in order to meet the increased cost of living. In general, these tables merely confirm the conclusions already drawn from Tables IX and X, that pensions of the maximum amount are granted with great caution, that the amount of the pension allowance is carefully adjusted to the special needs of each pensioned family, and that no unscientific "flat-rate" allowances are given. Thus, Table XIII shows that 57 families with 4 children to whom the maximum allowance of $45 might be granted were actually given pensions varying from $15 to $45 and that only 2 of the 57 families drew as much as the latter amount.

It has already been pointed out that these tables dealing with the amount of the pension grants do not enable us to determine whether or not the pension allowance is adequate to the family needs. It is impossible to determine the adequacy of pension grants except on the basis of data showing total incomes together with the number in the family. A study of the case records for the 212 families who had been pensioned for at least two years made it possible to obtain the necessary data for determining the total income of these families. It must be explained, however, that accurate statistics of income are difficult to obtain. For example, a pension may be granted on the supposition that supplementary contributions are to be made by relatives or others; but it is impossible to determine accurately just how much these supplementary contributions really are from month to month. Relatives can not always be depended on to make their promised contributions regularly, and the supervising officer does not always know, and does not always record even when she knows, the precise amounts or the regularity of such contributions. Again, the pension may be granted on the supposition that the mother ought to earn a specified amount. But the earnings of women who take in washings or go out for day work are likely to be irregular, and may show a wide variation from week to week. This is true also of families in which there are other wage earners. Children who are supposed to be regular contributors to the family income are in and out of work, and their earnings vary with their periods of unemployment and their changes of jobs. If circumstances lead to a permanent change in the family income, the pension will be altered by the court; but temporary variations in income are inevitable when the entire income is not provided by the court pension and the pension is not altered from week to week to meet such changes in the situation.

It may be said, then, that there are two difficulties in the way of determining the family income: (1) The income in many families is not regular, but varies from week to week and from month to month; (2) the irregular supplementary earnings or contributions are not always recorded, even if known, by the supervising officer. In spite of these difficulties it is believed that as a result of a careful study of the total income of the 212 families who have been under care for a period of two years or longer it has been possible to work out with approximate accuracy for 208 of these families the total actual income for the last month under care.

The income for a single month has been taken, and the most recent month was selected for each family. In many cases it was necessary to estimate the mother's earnings from entries made at other dates, such as statements that the mother earns $3 or $4 a week doing daywork. When such entries were repeated frequently but nothing was said about the earnings in the particular month under consideration, it was assumed that these earnings continued in that month. The estimate of income from relatives or other sources was made in the same way; that is, if the contribution had been regular it was assumed that the same contribution was made in this particular month, even if it was not recorded for this month. In general, the minimum figure has been used in cases of doubt, and the incomes given in Table XIV are probably somewhat below the amounts the families actually received. Another reason for believing that these incomes are slightly below the real incomes is that no attempt has been made to estimate the value of what is sometimes called invisible relief—ice or coal tickets; gifts of food; clothing from probation officers, employers, or friends; or irregular gifts from relatives.

There remains the further question whether earnings for a single month, arbitrarily chosen, may safely be assumed to represent the income for the remaining months in the year. The monthly incomes vary, of course, much more in some families than in others. In a few families the income changes so often that it is impossible to find any month in which the income is like that of any other month for six months or a year, while in other families one month's income is regularly very much like the next. Undoubtedly for some families the income in the month selected was extraordinarily high or low; but it seems probable that for the majority the income was not very different in the selected month from the other months of the pension period. Moreover, an attempt to work out from the case records the yearly income of these families involved the making of so many estimates because of omissions in the records that the yearly income did not promise to be as accurate as the figures for the single month taken.

The results of this study of the incomes of the 212 families who had been pensioned for two years or more are presented in Tables XIV and XV. For four families the income could not be determined satisfactorily, and the data presented are for 208 families only. The first of these two tables shows the amount of the pension grant together with the total income, and the second shows total income together with the number of persons in the family. A child is, of course, counted as a person, and in general there is only one adult member of the household, since most of the families represent a widowed mother with children not old enough to go to work.

TABLE XIV.—*Monthly income of pensioned families for which information could be secured, together with pension grants.*

Total monthly income.	Number of families having monthly pension of—											
	Total.	$5–9	$10–14	$15–19	$20–24	$25–29	$30–34	$35–39	$40–44	$45–49	$50–54	$60
Total	208	8	9	28	67	21	36	22	11	3	2	1
$20–24.99	3	......	......	2	1	......	......	......	......	......	......	......
25–29.99	5	......	......	2	1	2	......	......	......	......	......	......
30–34.99	14	......	2	4	3	3	2	......	......	......	......	......
35–39.99	24	1	......	......	11	3	2	7	......	......	......	......
40–44.99	38	1	......	4	11	2	13	4	3	......	......	......
45–49.99	27	1	1	4	10	2	6	1	1	1	......	......
50–54.99	31	......	......	4	8	1	7	5	3	1	2	......
55–59.99	10	2	1	1	3	2	......	1	......	......	......	......
60–64.99	19	2	2	......	7	2	4	1	......	......	......	1
65–69.99	11	......	......	2	5	1	1	2	......	......	......	......
70–74.99	14	......	3	3	3	1	1	1	2	......	......	......
75–79.99	3	1	......	......	......	1	......	......	1	......	......	......
80–84.99	2	......	......	......	1	1	......	......	......	......	......	......
85–89.99	3	......	......	......	1	......	......	......	1	1	......	......
90–99.99	4	......	......	2	2	......	......	......	......	......	......	......

TABLE XV.—*Monthly income of pensioned families for which information could be secured, together with number in family.*

Total monthly income.	Families of specified number of persons.									
	Total.	3	4	5	6	7	8	9	10	11
Total	208	21	57	59	34	20	6	9	1	1
$20–24.99	3	2	1	......	......	......	......	......	......	......
25–29.99	5	4	1	......	......	......	......	......	......	......
30–34.99	14	8	2	4	......	......	......	......	......	......
35–39.99	24	4	14	4	2	......	......	......	......	......
40–44.99	38	2	21	12	1	1	1	......	......	......
45–49.99	27	1	11	11	2	2	......	......	......	......
50–54.99	31	......	4	14	8	4	......	1	......	......
55–59.99	10	......	......	5	4	......	......	1	......	......
60–64.99	19	......	2	6	4	4	1	2	......	......
65–69.99	11	......	1	2	4	2	......	2	......	......
70–74.99	14	......	......	1	7	4	1	1	......	......
75–79.99	3	......	......	......	1	1	1	......	......	......
80–84.99	2	......	......	......	1	......	......	......	1	......
85–89.99	3	......	......	......	......	1	1	1	......	......
90–99.99	4	......	......	......	......	1	1	1	......	1

Adequacy of income can not be discussed on the basis of the data shown in Table XIV, since the size of the family is not given, but the table furnishes some additional information relating to the pension policy of the court. It appears that pensions are granted to families whose income apparently place them above the poorest wage-earning groups. Twelve families, for example, have incomes of $75 a month and over, including the pensions. For these families the pensions ranged from $5 to $49. A family with an income of $70 had its income increased to $75 by the grant of a $5 pension. Two families with incomes of $75 had their incomes increased to $90 or more by pension grants of $15 to $19 a month. Two families with incomes of $70 had their incomes increased to $90 or more by pension grants of $20 to $24 a month. These incomes are probably large because they belong to large families in which there are working children, as well as a number of children under 14 years of age. In such cases the court evidently takes the position that the entire burden of supporting the dependent children should not be placed upon the children who have just gone to work. In any event the table does indicate that the court has shown a willingness to assist in maintaining a decent standard of living, which, with a large family, can be supported only on the basis of a reasonably large monthly income.

It should be noted, on the other hand, that some of the incomes are very low. Thus 3 families have an income of less than $25, 5 other families have incomes of $25 to $29, and, altogether, there are 46 families with incomes below $40. It is clear, however, that a study of incomes alone, without regard to the number of members in the family, is of little value. Table XV shows that the large incomes, in general, go with the large families and the small incomes with the small families. The maximum pension for a family consisting of a mother and two children under 14 years of age is $25. There are two families of this size, however, and one family of four, with an income of less than $25. In these cases the court apparently did not grant the maximum pension because supplementary sources of income were expected, although the table indicates that they were not forthcoming.

TESTS OF ADEQUACY OF PENSION GRANTS.

Statements of income, however, do not serve as a measure of the the adequacy of the pension grants until some tests of "adequacy of relief" or adequacy of income have been accepted. Such tests are, of course, difficult to obtain and it is doubtful whether or not any scientific tests are available. For these Chicago incomes, however, certain tests may be applied with interesting if not wholly satisfactory results. The first of these is the relation between the actual family income and the estimated budget prepared by the field super-

visor, and submitted to the conference committee as a basis for determining what the pension ought to be. The field supervisor was a trained dietitian and her budget estimates were prepared after a study of the composition of the family and its special needs. To illustrate the method of making these estimates the following budgets are given. The sample budgets are copies of actual budgets submitted to the conference committee by the dietitian.

Budget estimates as a test of adequacy of relief.

A family: Estimated budget and income.

The following estimated budget was submitted by the field supervisor for a Polish family consisting of a mother, aged 25, and two children, aged 1 and 4 years. The father, who had died six months before the pension was granted, had been an elevator man earning $11 a week.

Estimated monthly budget: A family.

Rent	$8.00
Food	17.00
Fuel and light	4.00
Household supplies	1.75
Clothing (family)	5.00
Care of health	.75
Total	36.50

The mother in this family was working at the time of application earning $6 a week in a restaurant. She worked from 2 o'clock in the afternoon until 11 in the evening, but her sister who lived in the same tenement took care of the children during the mother's absence from home. The conference committee recommended that the mother continue her work and that a pension of $13 a month be given ($7 for the 5-year-old child and $6 for the 2-year-old child). This pension was granted by the court. The income for this family, therefore, may be stated as follows:

Mother's earnings	$24.00
Court pension	13.00
Total income	37.00
Estimated budget	36.50
Surplus	.50

The income for this small family equaled almost exactly the estimated budget prepared by the dietitian.

B family: Estimated budget and income.

In the B family, Russian Jewish, the father, who died of heart trouble six months before the pension grant, had been a presser in a garment factory and had earned about $8 a week. The family

consisted of the mother, aged 30 years, and three children, aged 1, 6, and 7 years. The estimated budget for this family submitted by the field supervisor was as follows:

Estimated monthly budget: B family.

Rent	$10.00
Food	19.50
Fuel and light	4.00
Household supplies and furnishings	1.75
Clothing (family)	4.75
Care of health	1.00
Total	41.00

The conference committee estimated that the mother in this family ought to earn $12 a month. The mother, however, is not working now, but the doctor who recently examined her, reports that she is able to work about two days a week. The committee recommended a pension of $27 a month, which was granted. This pension is now being supplemented by the Jewish Home Finding Society, which is giving $8 a month and coal, and this society has reported that this supplementary allowance is to be increased to $13 a month.

The relation between the estimated budget, the pension grant, and income in this family may be stated as follows:

Court pension	$27.00
Jewish Home Finding Society	[a] 8.00
Present income (plus coal)	35.00
Estimated budget	41.00
Present deficit	3.00

That is, there is a present deficit, but when the Jewish Home Finding Society raises its allowance there will be a surplus of $2. It is to be noted, however, that the present income is more adequate than the former income from the father's wages.

C family: Estimated budget and income.

The C family was granted a pension in December, 1916. This family included the mother, aged 31 years, three children, aged 8, 10, and 11 years, and the father, 32 years old, who was in the third stage of tuberculosis, incapacitated for work and living in a sanitarium. The father and the mother were both born in Poland but had been in this country 29 years. The father had been a finisher and had earned $15 a week when he was able to work. The budget for this family included extra diet, for the mother was found to have tuberculosis in the second stage, and the two younger children had had tuberculosis, al-

[a] In addition, the society contributed coal; estimated value, $3.

though it was quiescent at the time the pension was granted. The budget estimates which follow are the original budget and a later budget prepared on the basis of the increased cost of living.

Estimated monthly budget: C family.

	Estimated budget on which pension was granted.	New estimate.
Rent	$11.00	$11.00
Food (extra diet)	22.00	26.00
Fuel and light	4.00	4.75
Household supplies and furnishings	1.75	2.50
Clothing (family)	5.75	6.25
Care of health	1.00	1.00
Total	45.50	51.50

The conference committee recommended a pension of $35 a month. the maximum pension allowed by law for a family with three children, and the committee also recommended that the family be granted "county supplies" (the rations given by the outdoor relief department). The pension grant of $35 was allowed by the court, but the county agent refused the request for county supplies on the ground that it is against the rules of the county agent's office to supplement pensions when the family is receiving the maximum pension allowed by law. The mother at the time of application for the pension was working in a phonograph office, earning $6 a week, but she is not able to work now. The present situation of this family is as follows:

Income: Pension grant	$35.00
First estimated budget	45.50
Later estimated budget	51.50
Income deficit	10.50 or 16.50

D family: Established budget and income.

The D family consists of the mother, aged 33 years, and three children, aged 8, 10, and 13 years. Both parents were born in Ireland and had been in this country 13 years before the father's death. The father died of tuberculosis about eight years before the pension was granted. The mother was in a State hospital for the insane for a time but has recovered. She has tuberculosis of the knee, however, and the knee is in a cast. She also has tuberculosis

of the lungs, arrested. The three children all have glandular tuberculosis. The budget estimates for this family were as follows:

Estimated monthly budget: D family.

	Estimate on which pension was granted.	New estimate.
Rent (estimated)	$10.00	$10.00
Food (extra diet)	22.00	24.00
Fuel and light	4.00	4.75
Household supplies and furnishings	1.75	1.75
Clothing (family)	5.75	6.00
Care of health	1.00	1.00
Total	44.50	47.50

The mother of this family was unable to work, and the conference committee recommended the maximum pension for a family of three children, $35 a month. The present monthly income of this family is as follows:

Income: Court pension		$35.00
First estimated budget		44.50
Later estimated budget		47.50
Income deficit	9.50 or	12.50

Since the maximum pension for this family can not be more than $35 (that is, $15 for the first child and $10 for each of the other two children), the supervisor of the pension department is asking aid from other charitable sources in order to bring the income up to the budget estimate, but she has no assurance as yet of any regular supplementary allowance although the church is paying the moving expenses and the first month's rent at the new address.

E family: Estimated budget and income.

The E family is typical of the families in which there are several wage earners. This family consists of the mother, aged 43 years, and four children, aged 11, 13, 16, and 18 years. The father died of tuberculosis in August, 1916, and the family was granted a pension in September, 1916. The father was American and the mother German born. The father had been a piano finisher, earning $16 a week. The estimated budgets were as follows:

Estimated monthly budget: E family.

	Budget on which pension was granted.	New estimate.
Rent	$11.00	$11.00
Food (extra diet)	33.50	37.00
Fuel and light	5.00	5.00
Household supplies and furnishings	2.25	3.00
Clothing (family)	5.75	6.00
Clothing (working child)	2.50	3.50
Spending money (working child)	1.00	1.00
Car fare	2.50	2.50
Care of health	1.50	1.50
Total	65.00	70.50

The conference committee recommended a pension of $18 a month for this family since the mother, although she was reported not very well was working and earning about $10 a month, and the two older children were working. The present monthly income for this family may be stated as follows:

Mother's earnings	$10.00
Boy, 18 years of age, contribution of three-fourths of his wages	24.00
Boy, 16 years of age, contribution of three-fourths of his wages	14.00
Court pension	18.00
Total income	66.00
Estimated budget	65.00
Surplus income	1.00

F family: Estimated budget and income.

The F family consists of the mother, aged 37 years, and seven children, aged 4, 6, 7, 9, 12, 14, and 17 years. The father who was born in Germany but who had been in this country 24 years died of heart disease in September, 1916. The family applied for a pension the same month and the pension was granted in October, 1916. The father had been a machinist, earning $21 a week, and had no insurance. The estimated budget for the F family was as follows:

Estimated monthly budget: F family.

Rent	$10.00
Food	38.00
Fuel and light	5.00
Household supplies and furnishings	2.75
Clothing (family)	7.25
Clothing (working child)	2.50
Spending money	1.00
Car fare	2.50
Care of health	2.00
Total	71.00

The mother in this family has not been working and is not working now. The little 14-year-old girl has not yet gone to work, but her future earnings were considered a part of the family income by the conference committee. The present monthly income is as follows:

Pension grant	$35.00
Girl of 16 contribution three-fourths of wages	18.00
Total present income	53.00
Estimated wages to be contributed by 14-year-old girl	12.00
Budget	71.00
Present budget deficit	18.00
Future budget deficit	6.00

G family: Estimated budget and income.

The G family is a colored family, consisting of the mother, aged 31, and four children, aged 8, 10, 11, and 13 years. The father had been a coal miner, and earned from $50 to $60 a month until he became ill with tuberculosis. He died in February, 1913, and the family got $100 insurance from the miners' union. The family had not then been residents of Cook County long enough to be eligible for a pension. The pension was ultimately granted, however, in January, 1917. The following budget estimate for this family was submitted to the conference committee:

Estimated monthly budget: G family.

Rent (estimated)	$12.00
Food	23.50
Fuel and light	4.00
Household supplies and furnishings	2.25
Clothing (family)	7.00
Care of health	1.25
Total	50.00

The mother in this family is not well, but she does day work and earns about $5 or $6 a week. The conference committee recommended

a pension of $28 a month, which was granted by the court. The present income of the family may be stated as follows:

Mother's earnings	$22.00
Court pension	28.00
Total income	50.00
Estimated budget	50.00
No surplus or deficit.	

H family: Estimated budget and income.

The H family, Russian Jewish, includes the father, who is incapacitated by acute articular rheumatism; the mother, aged 34; and five children, aged 2, 6, 8, 11, and 14 years. The father had been a peddler, earning about $15 a week. The estimated budget which was submitted for this family includes provision for the father, who is living at home as a member of the family.

Estimated monthly budget: H family.

Rent and heat	$16.00
Food	32.50
Fuel and light	2.00
Household supplies and furnishings	2.25
Clothing (family)	9.00
Care of health	1.75
Total	63.50

The mother sews and earns about $3 a week. The estimated income for this family is as follows:

Mother's earnings	$12.00
Court pension	50.00
Total income	62.00
Estimated budget	63.50
Income deficit	1.50

The pension was reduced on November 13, 1916, from $50 to $40, when the eldest child became 14 years of age. The boy has remained in school to graduate from the eighth grade, February 1, 1917. There has been, therefore, for the two months of November and December an income deficit of $11.50 a month, which will continue until work is found for the boy.

These sample budgets show the method used by the Chicago court to determine the amount of the pension grant. The budgets given are for large families with more than one wage earner, and for small families in which there is no one, not even the mother, able to work. No conclusions can be based on these sample budgets, since only a small

number are given. Table XVI has, therefore, been prepared showing, for all of the 212 families for whom the information could be obtained from the records,[19] the size of the surplus or deficit after income and estimated budget had been compared.

TABLE XVI.—*Deficits and surpluses of income over last budget for families for which information could be secured.*

Amount.	Families.		
	Deficit.	Surplus.	Even income.
Total number	116	83	6
None			6
Less than $1	11	9	
$1 but less than $2	11	3	
$2 but less than $3	15	11	
$3 but less than $4	13	4	
$4 but less than $5	10	11	
$5 but less than $6	8	5	
$6 but less than $7	9	8	
$7 but less than $8	3	5	
$8 but less than $9	5	3	
$9 but less than $10	7	4	
$10 but less than $15	17	10	
$15 or over	7	10	

A study of Table XVI shows that 116 families, or 56.6 per cent of the whole number for whom the information was obtained, had incomes below the budget estimate prepared by the dietitian. But for the great majority of these families the deficits were very small as the following summary shows:

Deficits of—	Families.
Less than $5	60
$5 but less than $10	32
$10 or more	24

The 60 families with deficits of less than $5 may be disregarded, since inaccuracies in estimating income may easily account for a small deficit. There remain 32 families with deficits of $5 but less than $10 a month, and 24 families with deficits of $10 or more. That is, 56 families, or 27.3 per cent of the whole number, have deficits of $5 or more per month. These deficits may be explained as due to one of the following reasons: (1) Temporary circumstances, such as the failure of children of working age to secure work, or temporary loss of work by the mother or some other wage-earning member of the family; (2) the provision of the law which fixes the maximum pension at $15 for a single child and $10 a month for each subsequent pensioned child in the family (this means that very small families in which the mother is so ill or so incompetent that she can

[19] For seven of the 212 families no report as to the relation between budget and income could be obtained from the records.

make no contribution to the income may be left with only $15 or $25 a month as the sole income; some method of supplementing such an income will probably be found later by the supervising probation officer, but temporarily the family may be inadequately provided for); (3) the provision of the law fixing the maximum limit of the pension granted at $60 a month. As the limit to the allowance per child may lead to an inadequate income for small families so the limit to the allowance per family may mean an inadequate allowance for very large families. If a family with six or eight small children, for example, has been in a tubercular condition so that extra diet is needed for several members of the family, the $60 a month maximum pension, generous as it may sound, must be inadequate according to the standards set by the careful estimates of the court dietitian, unless supplementary sources of income are available.

A further explanation of the deficits may possibly be found in the fact that the value of the invisible relief already referred to has not been estimated in making up the income totals.

In discussing the adequacy of pension grants or the adequacy of any other form of relief, it is, however, necessary to remember that we have no way of applying a test of adequacy, such as the dietitian's standard, to the incomes of families outside of the pension department. That is, before any judgment can be passed upon the fact that 27 per cent of the families fall approximately $5 or $10 short of what an expert dietitian calls an adequate income, it would be necessary to compare this percentage with the percentage of independent wage earners' families whose incomes fall below a similar standard or with the percentage of families supported by other forms of relief who fall short by a similar test. Unfortunately such a comparison can not be made; and without such a standard of comparison it can only be said that while a certain percentage of pensioned families may not yet have adequate incomes, there is a considerable percentage of the nonpensioned families in the community in the same position.

Some comment should be made on the number of families who have incomes affording a surplus according to the dietitian's standard. The following summary shows that most of these surpluses were very small:

Surpluses of—	Families.
Less than $5	38
$5 but less than $10	25
$10 or more	20

Like the small deficits, the small surpluses may be disregarded since they may be easily accounted for by inaccuracies in estimating income.

The families with the large surpluses are, in general, families whose income is precarious because the help of relatives, or of some other supplementary source, is believed to be uncertain, or they are families whose pensions are being supplemented by the Jewish Home Finding Society.

Comparison between present and past incomes.

A second test of adequacy of income that might be used is a comparison between the present income of the pensioned families and the income of these same families when the husbands and fathers were alive. Although our American relief authorities have long since rejected the old poor-law doctrine that the condition of the family maintained by an allowance from public funds must be "less eligible" than the condition of the independent or self-sustaining family, nevertheless, it is true that the standard of relief for families supported from public funds will be kept within at least measurable distance of the wage levels, not of the lowest independent wage earner, but of the vast majority of the wage earners in the country.

A definite test of the relation of pension incomes to the incomes of the families supported by independent wage earners is furnished by Table XVII which compares for the 180 families for whom the data were available the father's monthly wages and the income of the families after they were put on the pension roll.

TABLE XVII.—*Present monthly income of pensioned families for which information was reported, together with the previous wages of the father.*

Monthly wages of father.	Total.	Pensioned families with specified monthly income.														
		$20–24	$25–29	$30–34	$35–39	$40–44	$45–49	$50–54	$55–59	$60–64	$65–69	$70–74	$75–79	$80–84	$85–89	$90–94
Total	180	1	5	11	18	32	23	31	9	18	11	12	1	2	3	3
$20–$24.99	3	....	....	....	....	2	....	1	....	....	....	....	....	....	....	....
25– 29.99	......	....	....	....	....	....	....	....	....	....	....	....	....	....	....	....
30– 34.99	4	....	....	....	....	2	1	....	....	1	....	....	....	....	....	....
35– 39.99	6	....	....	....	....	2	....	2	1	1	....	....	....	....	....	....
40– 44.99	16	....	2	1	2	3	1	1	....	5	1	....	....	....	....	....
45– 49.99	30	....	1	2	2	7	4	3	3	2	2	3	....	1	....	....
50– 54.99	22	....	....	2	2	3	4	3	....	3	4	1	....	....	....	....
55– 59.99	7	....	2	1	....	1	1	....	....	....	....	1	1	....	....	....
60– 64.99	36	1	....	3	4	3	5	12	2	2	2	1	....	....	1	....
65– 69.99	10	....	....	....	3	5	....	1	....	....	....	....	....	....	1	....
70– 74.99	12	....	....	....	4	1	1	2	....	....	2	1	....	....	1	....
75– 79.99	6	....	....	1	....	....	2	2	....	....	....	1	....	....	....	....
80– 84.99	12	....	....	....	1	3	2	1	....	1	....	2	....	....	....	2
85– 89.99	2	....	....	....	....	....	....	2	....	....	....	....	....	....	....	....
90– 94.99	2	....	....	....	....	....	....	....	1	....	....	1	....	....	....	....
95– 99.99	2	....	....	....	....	....	....	1	....	....	....	....	....	....	....	1
100 and over	10	....	....	1	....	....	2	....	2	3	....	1	....	1	....	....

Some comment is needed on the data relating to the father's wages. The only record of the father's occupation and earnings is the mother's statement to the probation officer, which is usually entered on the case record. In 32 out of 212 cases the officer either did not ascertain or did not record the father's wages, and Table XVII, therefore, relates only to 180 families. There is, of course, some question as to the accuracy of the statements given by the mother. Some women may give the father's usual earnings or wages and others his maximum or minimum earnings. Some may have overstated earnings and others may have understated. In some cases, too, the father's last occupation and wages may have been given even when the man may have been obliged by illness to give up his usual occupation for light work. In such cases, of course, the normal earnings of the father do not appear. On the other hand, many women gave only the daily rate of wages, and in trades in which employment is irregular the monthly earnings estimated on the basis of the daily rate without any allowance for unemployment represent an overestimate. On the whole the data relating to the father's wages may be said to represent a maximum estimate, since no allowance is made for irregularity in income due to unemployment. The present incomes are much less irregular than the old incomes, as they are based largely, if not wholly, on an absolutely regular allowance from the court.

A study of Table XVII shows that 13 families (those just under the upper zigzag line) have a present income equal to the income represented by the monthly wages of the father when he was alive and at work. It is important to note, however, that the present income for these families represents a larger income per person, even when the income is nominally the same, than in the father's lifetime, for two reasons: (1) The pension income is more regular and not subject to the irregularities due to unemployment; (2) the father's wage supported an able-bodied workingman in addition to the other members of the family. The cost of supporting the wage-earning father is not easy to estimate, but the monthly cost of his food, clothing, lunches, car fare, and tobacco, for example, could not be covered for most men by an allowance of $10 or $15 a week. Taking the lower or $10 estimate, the two heavy zigzag lines in Table XVII have been so drawn as to include between them all the families whose present income equals the former nominal income from the husband's wage, together with all the families whose present income is $5 or $10 less than the old nominal value.

On the basis of this division into groups, the families may be classified as follows: Fifty-three families were above the upper zigzag line and have a larger present income than that represented by

the father's nominal monthly wages; 53 other families (those between the two zigzag lines) have a present income which either exactly equals the old nominal income or is not more than $10 less than the old nominal income; that is, 106 families, or 59 per cent of the whole number, seem to be distinctly better off as to the income than during the father's lifetime, if adequate allowance is made for the fact that the present income is more regular and is not charged with the support of the wage-earning man. There remain 74 families below the lower zigzag line who now have an income that is nominally $10 or more than $10 below the income represented by the father's wages. It should be noted, however, that 45 of these families had during the father's lifetime a nominal wage of $65 a month or more, which is, of course, above the maximum pension grant allowed by law. In 10 of these families the father's nominal wage was $100 a month or more, and it appears that these high nominal wages were reported chiefly by women whose husbands were skilled members of the building trades. They were reported at high daily rates, but it would be true, of course, that these high rates were earned very irregularly. Statistics of income therefore seem to indicate that however inadequate the pension incomes may be, if measured by ideal standards they nevertheless measure up satisfactorily to the standard of wages in the groups of the community to which these families belong.

Comparison between public and private relief.

A third test that may be applied to determine the adequacy of the pension grants is a comparison between the amount of relief given in this way by the court and the amount of relief given by the largest private relief agency in the same community. A study was made of the 172 families who were dropped from the pension roll in July, 1913, because of the change in technical requirements for eligibility prescribed by the new law. Many of these familes became charges upon private charity; and in the section[20] in which the study of these 172 families will be found data are given showing the amount of the former court pension and the amount of relief given by the private charitable agency to the same families.

Without anticipating the discussion in these later sections, it may be said here that 55 out of 69 families received smaller allowances after they became a charge on private charity; and those families who lost little or nothing by the transfer from a public to a private agency were the families getting the smaller pensions of $30 or less. Out of 18 families getting large pensions, from $40 to $50, only 1 got as much after the change. That is, these families transferred from the court to a good private relief society lost a considerable

[20] See pp. 95 et seq.

percentage of their income by the transfer. Nor did it appear that this change was made because any new sources of income had been discovered. In most cases the mother was working more days than when she had the pension grant.

Scientific tests of what constitutes adequate relief are slowly and with difficulty being developed by our relief societies. It is probably true that until the great majority of independent wage earners have incomes that are adequate, relief will never be really adequate. The point that must be emphasized is that the pensions of the Chicago court, whether really adequate or not, appear to give the pensioned families larger incomes than they enjoyed when they were supported by the husband and father if allowance is made for the fact that there is no adult male wage earner to be supported out of the weekly pension income, and that the pension allowance is absolutely regular and subject to no hazards such as unemployment. Further evidence seems to indicate that the standard of relief maintained by the court is more nearly adequate than that maintained for families who are being supported by one of the best of the private relief societies in the same community.

THE SUPPLEMENTING OF PENSIONS BY PRIVATE AGENCIES.

Those who are familiar with the work of private relief societies know that no test of what constitutes adequate relief has as yet been agreed upon. Judged by the income standards of those families before the wage earner's death, the court pensions are as adequate as the father's wage. It must, of course, be recognized that, judged not by our present wage standards but by reasonable standards of what is necessary to maintain physical and mental efficiency, the court pensions must be inadequate.

Originally the judge of the juvenile court seems to have thought of the pension as a supplementary income merely. The mother's income, he said, should be supplemented with sufficient public funds. But the families asking for pension are many of them families without any income at all, save the precarious earnings of the mother, and in many cases the mother is in poor health and handicapped by the care of small children, so that she really has no earning capacity at all.

There is another method of supplementing the family income—through supplementary grants of aid by other charitable organizations. In Chicago the two most important relief agencies have taken opposite positions on this question. The Jewish societies and the United Charities of Chicago both turned over to the court to be pensioned a considerable number of families whom they had been assisting before the court's allowance was made. There was a definite

question raised as to whether or not assistance would be continued for families whose pension income they thought inadequate. The united charities took the position that the welfare of the family demanded the reduction to a minimum of agencies dealing with the family; that the court in estimating the allowance and in making grants should assume entire responsibility for all the charitable aid given the family—for all the income other than such as came from family earnings and from relatives.

The Jewish charities, on the contrary, took the position that adequacy of relief or of income must be sought by every practicable method. If the court's allowance, together with the family's other income, did not prove sufficient the society would contribute the amount necessary to bring the family income up to an estimated minimum. This organization also took the position that a Jewish mother should remain in her home and should not go out to work. Therefore whenever, according to the usual practice of the court, the estimated income includes not only the pension allowance but also a definite sum expected to be contributed from the mother's earnings, the Jewish Home Finding Society makes a contribution not less than the amount the mother is expected to earn.

Data showing the extent to which pensions are known to be supplemented are available for the 212 families that have been under the care of the court for a period of two years or longer. Sixty-one of these families received assistance so regularly that they might be said to be receiving supplementary pensions, and 60 others had received some relief during the period they had been under the court's care. Table XVIII shows the supplementary sources of income for the 61 families whose pension had been regularly supplemented.

TABLE XVIII.—*Supplementary sources of aid for 61 pensioned families.*

Source of aid.	Number.
Total	61
Relatives	27
Jewish aid society or Jewish Home Finding Society	20
Churches	5
Scholarship committee	3
County outdoor relief	1
More than one source [a]	5

[a] Includes Jewish Home Finding Society and a friendly visitor; church, relatives, and county outdoor relief; relatives and Jewish Home Finding Society; relatives and a lodge; relatives and church.

It will be seen that a considerable number of those receiving regular supplementary assistance were being helped by relatives. It should be made clear that the families included in this group are only those receiving definite sums from their relatives regularly each month, either as a result of a county court prosecution or by a

voluntary agreement. Many other pensioned families—in fact, the majority of the families cared for by the court—receive some help from relatives, such as irregular gifts of clothing and food.

The supplementary aid given by the scholarship committee is in the form of a pension for a child who has reached the legal working age of 14 years and can no longer be pensioned by the court, but who is too delicate to be allowed to go to work or too promising to be allowed to go into unskilled work. It has already been pointed out that the county agent has refused to grant county supplies to pensioned families. The one family receiving supplementary aid of this kind is, of course, a rare exception.

Table XIX shows the kind of assistance received by 60 other families who had had definite supplementary relief after they came under the care of the court.

TABLE XIX.—*Source and nature of supplementary relief received by 60 other pensioned families.*

Source of relief.	Families receiving specified supplementary relief.		
	Total.	Regular.	Temporary.
Total	60	11	49
Hospital	1	....	1
Employer	4	....	4
County agent	20	1	[a] 19
Scholarship	4	4	....
Individuals, clubs, etc	8	2	6
School Children's Aid Society and churches	10	2	[a] 8
United charities	8	....	[a] 8
St. Vincent de Paul	2	....	2
Others	3	2	1

[a] Number includes those also having had other outside aid in addition to that indicated. "Others" includes such organizations as the Volunteers of America, the Woman's Catholic League, and the Waitresses' Union.

REJECTED OR DISMISSED APPLICATIONS.[c]

Rejecting or dismissing applications is a very important part of the work of the pension or aid-to-mothers department of the court; and if the work of the department is to be understood it is quite as necessary to study the rejected applications as those accepted. A woman who is found, upon preliminary questioning, to be plainly ineligible to a pension is not allowed to file her application. If she is destitute and ineligible for a pension, she is told that she must apply to some relief agency and is told where to go. If it is not clear that an applicant is ineligible, the application is filed, the court officer investigates, and the committee, on the basis of this investigation, recommends that the application be granted or dismissed. In some cases, where the home is clearly unfit, not only is the application dismissed but also a petition is filed in order to have the children declared dependent under the section of the juvenile-court law which authorizes the court to remove children from the custody of unfit parents. If this drastic remedy is not taken the cooperation of some other disciplinary agency may be sought.

Valuable data relating to rejected applications are available for the period from August 1, 1913, to March 1, 1915.[21] During this period 532 families with more than 1,400 children applied for pensions and had their applications "dismissed." During the same period 226 new pensions were granted. That is, there were more than two applicants rejected to every new pensioner placed on the roll during this period of 19 months. Table XX shows the marital status of the rejected or dismissed applicants:

TABLE XX.—*Marital status of women whose pension applications were dismissed during the period Aug. 1, 1913, to Mar. 1, 1915.*

Marital status.	Dismissed applicants.	Per cent distribution.
Total	532	100.0
Widows	450	84.6
Husbands living but incapacitated	67	12.6
Deserted or divorced women	14	2.6
Unmarried mothers	1	.2

[c] This section of the report was prepared by Miss Helen Russell Wright.

[21] This material was furnished by the officers of the court, who made the compilation as a part of a survey of the work of their department.

This table shows that the great majority of the applicants refused are widows. Included with the 450 women classified as widows, however, are 11 women who were unable to prove that they had ever been married. The number of applications from deserted or divorced women is very small, because it is not the practice of the court to allow women to file applications if they are obviously ineligible, and both of these classes of women are ineligible under the present law.

A study of the reasons given for rejecting these 532 applications shows the great care with which pensioned families are selected. In general, the secretary of the case committee uses one of several set phrases in recording the reason for dismissing the case. For the 532 families who were refused pensions during this period, there were 23 such phrases used, of which the most frequently repeated were "Income sufficient," "Should be self-supporting," and "Relatives able." These various phrases may, however, be classified into five large groups.

The first group includes the families who were refused pensions because they were technically ineligible under the law, without regard to the mother's need for regular assistance or her fitness for maintaining a home. The second group includes those women who, in the opinion of the committee, could not come up to the standard set in that section of the law which declares that the mother must be a person morally, mentally, and physically fit to have the care of the children for whom the allowances are granted. The third group of families includes those for whom a pension was not considered necessary to save the children from institutional care or from parental neglect. The fourth group includes those for whom the court, generally because of obstacles put in its way by the women themselves, found it impossible to complete the necessary investigation to prove the right to a pension under the law. Finally, the fifth group of women withdrew their applications so that their eligibility was not passed upon by the committee. Table XXI shows the number of women included in each of these five groups:

TABLE XXI.—*Reasons for rejecting applications of 532 "dismissed cases."*

Reason for rejection of application.	Number.
Total	532
Group I. Pension not needed	293
II. Technically ineligible	98
III. Ineligible because of unfitness of mother	39
IV. Impossible to establish eligibility	49
V. Application withdrawn	[a] 53

[a] Included in group V is the case of one mother who died before investigation was complete and one "mother" who proved to be the grandmother.

This table shows that more than half of the rejected cases belonged in Group I and were dismissed because, after a careful investigation, the committee decided that the family did not need a pension. Further information about this group of applicants was sought from the case records in order to determine what circumstances rendered the pension unnecessary. Table XXII shows the more specific reasons for rejecting these 293 applications:

TABLE XXII.—*Reasons for rejecting applicants in Group I, "Pensions not needed."*

Reason for rejection of application.	Number.	Per cent distribution.
Total	293	100.0
Relatives able to support	101	34.5
Income sufficient	90	30.7
Family should be self supporting	46	15.7
Money on hand	50	17.1
Need only temporary	6	2.0

This table shows that 34.5 per cent were rejected because they were found to have relatives able to help them. It must be assumed that these relatives were either legally liable to render assistance or that they were willing to assist, since it is the practice of the court to grant pensions to families with relatives able to help when the relatives can not be compelled or persuaded to assist. It may be assumed, therefore, that in these cases where a pension was refused because of relatives' ability to help, really substantial assistance could be counted on. Thirty of the families were living with relatives at the time they applied for a pension; 19 families were actually being helped by relatives; 7 had relatives boarding in their homes, possibly giving some help in addition to paying board. The relatives of 7 other families agreed to assume the burden of their support, or enough of it to enable the family to maintain a decent standard of life. For 6 families relatives were found who were liable under the law, and these were to be forced to contribute to their support. For about 30 families we have no further information bearing on this question. In two cases only did there seem to be evidence that the help of relatives was not likely to be a dependable source of income. One was the case of a mother who put three of her four children in institutions and found a boarding place for herself and her baby, and the other was the case of a family that was being supported by the Jewish Home Finding Society.

A further analysis was made of two other groups in Table XXII. These are the families whose applications were dismissed because the committee thought that their incomes were already sufficient and the families who, according to the committee, "ought to be self-

supporting." This further study showed that in a considerable number of these families the income was so small that they could only be independent with the help of relatives, so that the group of those dismissed because relatives were able to help is even larger than it appears to be. In Table XXIII the families rejected because of sufficient income are classified by income groups and by the number in the family.

TABLE XXIII.—*Size of family and income of families dismissed because "income was sufficient."*

Number in family.	Families with specified monthly income.						
	Total.	Under $30.	$30–$39.99	$40–$49.99	$50–$69.99	$70 and over.	N. R.
Total	90	3	13	8	38	25	3
2	5	2	2	....	....	1	....
3	13	....	4	4	4	1	....
4	19	....	5	2	8	2	2
5	16	....	1	1	11	2	1
6 and over	37	1	1	1	15	19	....

The only family in this table that appears to offer a serious problem is the family of six, with an income of less than $30 a month. Further inquiry showed, however, that the family had relatives able to help them and liable for their support. This family was, of course, really dismissed because the relatives were able to assist, but the reason given was income sufficient. The other two families with income of less than $30 were families of only one child, and the court always considers that the mother of an only child should be self-supporting if she is physically able to work. With these exceptions and that of the two families with more than four members who have incomes of less than $40, the income of the family appears, if not adequate, at least not obviously insufficient for the family needs. It should be pointed out, too, that the income figures are, of course, not precise and it is probable that they are too small.

In determining the need for a county pension the source of the family income is as important as the amount of the income. It was found that in 8 families the widowed mother herself contributed more than $50 of the monthly income, in 24 others she contributed between $30 and $50, while in 17 she contributed anywhere from $15 to $29, and in 16 less than $15. In 22 families she contributed nothing at all, and for 3 families we have no information. It is to be regretted that more is not known about those women who were contributing large amounts to the family income, for with women's wages at the present level there are very few untrained women who can earn $30 a month without neglecting their homes and injuring their own health.

Of the 46 families who, in the opinion of the court, ought to be self-supporting, 18 were families in which there was only one child under 14. Of these, 4 were families in which there were older children to help the mother support the younger child; and 14 were families in which the whole burden fell on the mother. As has been said before, it is only when the mother is unable to work that the court considers her unable to support one child; and, of course, with older brothers or sisters it is clearer that the family should support itself. The wisdom of such a ruling may, of course, be questioned, but there are no facts available to show whether or not it worked a real hardship on these families.

Leaving the families who were refused pensions because they were thought to be able with available assistance to support themselves, the next largest group of dismissed cases includes those who were technically ineligible for pension grants under the provisions of the pension law. The specific ground of ineligibility is shown in Table XXIV.

TABLE XXIV.—*Families ineligible for technical reasons.*

Reason for ineligibility.	Families.
Total	98
Mother not a citizen	34
Mother a property owner	20
Husband not incapacitated	20
Mother deserted or divorced	12
Family nonresident	12

As soon as the court investigation reveals a technical disqualification for a pension, the case is dismissed and no further information about the family is obtained. It is true of course that not all those dismissed for technical reasons would have been granted pensions even if the eligibility provisions had been less rigid. Of the 34 women who were refused pensions because of noncitizenship, there were 16 who were evidently in need of this form of relief as they were being cared for by private charity; but there were 10 others who did not need a pension, either because they were able to support themselves, had relatives able to help them, or were expecting money from other sources, such as the settlement of damage suits, etc. Of seven women in this group we know nothing beyond the facts given in the table. About the other groups of those excluded for technical ineligibility we have even less information, but such as we have points in the same direction. There are some in each group who needed regular assistance to keep the homes together and there are others who would not have been given a pension even if the particular provision of the law which excluded them had been inapplicable.

A closely related group includes the families unable to prove their eligibility—families who would not or could not furnish the facts required before a committee decision could be reached. Table XXV shows the more detailed reason found in the case record for the rejection of these applications.

TABLE XXV.—*Families unable to prove eligibility.*

Reason for ineligibility.	Families.
Total	49
Mother refused to cooperate	18
Mother unable to prove marriage	13
Unsatisfactory account of expenditure of money	9
Could not be located	9

In the words of the case record, 18 of these mothers who were applicants refused to cooperate. This may of course mean a number of things. For example, a woman refuses to cooperate when she says that she is too sick to work but will not go to the doctor for examination; or when she will not give such necessary information as the names and addresses of relatives, place of her marriage, or the dates of birth of the children. Not infrequently a woman is placed in the group of refusing to cooperate when she insists upon taking men to room in her home, because the court quite rightly considers this a dangerous practice for the widow with young children.

In other words, a refusal to cooperate is not used to cover that more or less subtle attitude on the part of the mother which resents suggestions and insists on independence, but rather refers to some very definite refusal by which she makes it impossible to establish eligibility or insists upon continuing some practice which the court can not sanction. For 8 of the 18 families the records show the exact point at which cooperation ceased. In 4 cases the father had tuberculosis and refused to leave the home; 2 women refused to give up their lodgers; 1 woman was unwilling to prosecute relatives liable for her support; and the other, contrary to the court's advice, refused to take part-time work.

Very little need be said about the other groups in Table XXV. Thirteen women were unable to prove their marriage to the father of the children. The officers of the court are very resourceful in finding records of marriage when such a record exists, and the court has been very liberal in the kind of proof allowed—two witnesses, for example, are accepted as proof of a common-law marriage. It seems more than likely therefore that most of these 13 women had not been married. In this case they really belonged to the class of those considered unfit morally, but it is worth noticing that the committee considered only 2 of them to be so unfit to maintain a home that steps

were taken to break up the family. In these cases the women were considered immoral and were referred to the complaint department of the court for treatment.

Nine women were not able to convince the court that they were without money. Their cases were dismissed because of an unsatisfactory account of expenditure of money, and one woman because she made false statements about her expenditures. Here again the phrase alone does not convey the whole situation, and it is necessary to read a good deal into it to understand just why the court refused a pension. Pensions are not refused on this ground unless a family is known to have had money and unless there are indications that the money is not exhausted. It does not mean that a woman who had $500 three years ago will not be granted a pension unless she can account for it up to the last dollar. Much the same kind of treatment is given the untruthful woman. A single false statement or even several untruths would not cause a woman to lose her chance of a pension if she evidently needed help. A woman who is refused a pension because of her untruthfulness has told so many different and irreconcilable stories that the court is unable to accept her statements and can not, therefore, obtain satisfactory evidence that the family is eligible for a pension. The nine families who could not be located had either given false addresses or had moved without notifying the court of the change of address, so that in any case the family could not be found by the officer assigned to investigate.

Another group of families in Table XXI (group III) includes the 39 women whose applications for pensions were dismissed because the mother was not, in the judgment of the court, mentally, morally, and physically fit to have the care and custody of the children. Of these mothers 30 were refused pensions on the ground that they were morally unfit. The other 9 mothers in this group were refused pensions because they were physically or mentally incapable of caring for their children—3 of these were tubercular and were sent to the county infirmary at Oak Forest; 1 was suffering from "nerves," and the home had already been broken up; and 1 was feeble-minded and was referred to the probation department of the court. In the other 4 cases the nature of the mother's infirmity can not be ascertained from the records, in 1 of them it is not possible to find out what became of the family. Three of these families were left in the care of private agencies or of "benevolent individuals." The reasons for this policy may be questioned on the ground that if a mother is physically and mentally incapable of maintaining a home under the careful supervision of the court and with an income that is steady and comparatively high, she would be no more capable of maintaining it under less rigid supervision and with the smaller allowance of the private organization.

Of the 30 mothers whose petitions were dismissed on the ground that they were morally "unfit," 7 were the mothers of illegitimate children; and of the 23 other women whom the court regarded as morally unfit 15 were referred by the aid-to-mothers department to other departments of the court, in the belief that the mother should not be allowed the care and custody of the children unless she could be made to change her way of living. The officers from the pension department themselves filed dependent petitions for the children from 2 families; from 2 other families the children were sent to live with the grandparents who had good homes for them; the children of 1 mother were left in the institutions in which they had been placed, and those of another woman were sent immediately to institutions. In other words, in 21 of the 23 cases where the mother was considered morally unfit to have a pension, the pension department took steps to protect the children. Why this was not done in the other two cases does not appear in the material available.

The mothers of illegitimate children, on the other hand, were allowed, with one exception, to keep their families without interference from the court, and four of them were referred to the united charities for the assistance which the court could not give them under the current interpretation of the law.

There are two opposing views of the court ruling that the mother of an illegitimate child, no matter how long ago the child was born, shall be considered morally unfit under the law and, therefore, ineligible for a pension. That such mothers are refused pensions is considered most unfair by some of the officers of the court. As one of them said of a certain woman for whom she had tried in vain to get a pension: "That woman was a good woman and she needed a pension. It does not seem fair to punish her all her life for the sins of her youth." On the other hand, it is pointed out that there are other suitable ways of providing for the needs of the woman and her children, and that so long as there are private charitable organizations willing to assist such families, the court is unquestionably pursuing a wise and safe policy in holding the mother of an illegitimate child technically disqualified for this form of public aid.

Attention should be called to the fact that in addition to the clear cases of ineligibility and of unfitness, there are doubtful cases arising from differences of opinion as to what constitutes fitness. Such a case as the following illustrates the room for doubt and for difference in policy between the probation staff and the court:

A mother whose pension was stayed in June, 1913, because she was an alien, reapplied when the law was changed in 1915, and she became once more eligible. The officer under whom the woman had previously been on probation, though assigned to another district in 1915, was assigned to reinvestigation. It was found that one child in the family was subnormal, one boy was truant, and that the

mother drank. The committee decided that the woman's fitness to care for the children was doubtful. The officer was directed to bring the children to court on dependent petitions. These were dismissed by the judge who was sitting temporarily in the absence of the regular juvenile-court judge, with the recommendation that the woman be pensioned. The case committee again discussed the situation. A pension was finally recommended and was granted in court upon the return of the regular juvenile-court judge. The extent to which the court can risk assuming the care of such family groups will depend in large measure upon the amount of time and the degree of skill which the probation staff can bring to bear upon the family situation.

Little if any comment is needed with regard to the other groups of dismissed cases. Fifty-one women either asked to have their applications withdrawn or became ineligible for county funds before the investigation had been completed. Six remarried and their husbands would supposedly support the children; 3 moved out of the county; and the other 42 withdrew their applications. Information is available as to the reasons for the withdrawal of 25 of the 42 applicants—8 women planned to make another attempt to support themselves and their children, 6 decided to rely on the help of relatives, 2 planned to leave the State, 2 preferred to take boarders, 1 expected settlement of a damage suit, 1 decided that she preferred to put her children in an institution, while 5 seem to have withdrawn their petitions when they found that the court would undoubtedly consider their income sufficient.

Table XXII showed that 50 women were refused pensions because they had money at the time of their application. They might be placed in the group of women who were technically ineligible. The court ruling is that possession of more than $50 shall disqualify. The amounts of money possessed by these rejected applicants is not given. Many of them would of course become eligible later when the money had been used.

Six families were found to be only in temporary need. In 4 of these cases the distress was caused by unemployment, and work was found for the person needing it, or the family was referred to the united charities for emergency relief.

There are certain other facts about the rejected families that throw light on the work of the department. Of the 532 dismissed families, 126, or 24 per cent, had applied for funds at an earlier date. Most of them had been refused upon their first application, but 8 had actually had funds at an earlier period and had then been dropped from the pension roll. Of these 8 reapplications 5 at this time were refused because they either were or should be self-supporting, 1 woman refused to cooperate, 1 woman had an illegitimate child, and 1 was thought to be morally unfit. It is not clear whether these last 2 had deteriorated since the stay of their first pension or whether their later rejec-

tion indicated that the court set a higher standard of what could be accepted as a fit home.

On the whole there can be no doubt that a study of the dismissed cases shows the care with which the court chooses the families that are placed on the pension roll, and its scrupulous adherence to the legal requirements as to eligibility.[22]

[22] Through the kindness of the head of the aid-to-mothers department of the court, the following data were obtained showing the reasons for the rejection of 1,248 applications that were dismissed when the law was new and procedure not well standardized. The following data, while not valuable as throwing light upon present methods of administering the law, are of interest because they show the large number of unsuitable applicants that flocked to the court soon after the passage of the law. It should also be pointed out that the reasons given in the following list are not all equally satisfactory. "Referred to the United Charities" or to any other agency does not explain why the applicant was considered unsuitable for a court pension. The data are submitted, however, because they are believed to be interesting, even in the unsatisfactory form in which it is necessary to present them.

Reasons for rejection of 1,248 applications for pensions between July 1, 1911, and November 30, 1912.

Reasons for rejection.	Applications rejected.	
Income sufficient	339	
Family had money or interest in property	171	
Husband alive and able to support	90	
Relatives able to support	11	
		611
Referred to relief societies	124	
Referred to county court or court of domestic relations	13	
Referred to other agencies	20	
Only 1 child under 14	62	
No child under 14	18	
Parents dead or insane	9	
Application from grandmother or aunt	5	
		251
Unfit parents or homes	63	
No established home	21	
Illegitimate child in family	19	
Unmarried mothers	4	
No proof of marriage	2	
		109
Nonresidents	21	
Family could not be found	44	
Mother remarried	7	
Mother refused information	4	
Mother preferred county supplies	3	
Mother preferred children in institutions	2	
		81
Applications withdrawn	114	
Miscellaneous reasons	3	
Reasons unknown	16	
		133
Total		1188

Attention should be called perhaps to the fact that the annual published reports of the chief probation officer contain statistics of the number of cases dismissed by the court. This is, however, very different from the number of cases dismissed by the conference committee. Cases dismissed in court represent only the cases about which there has not been entire agreement in the conference committee or cases in which the judge fails to approve the decision of the committee. For example, during the year ending Dec. 1, 1916, 41 cases were dismissed in court. The total number of cases dismissed by the committee during this period is not given, but during the nine months from Mar. 1, 1916, to Dec. 1, 1916, the report shows that 318 applications were refused. The report shows the following reasons for rejecting the 41 cases that were dismissed in court: Aliens, 10; money in bank, 8; income sufficient, 3; full amount given to one child, 6; mother withdrew, 2; refused to cooperate, 4; no appearance, 3; no proof of marriage, 2; marriage not legal, 2; over age, 1; total, 41.

FAMILIES ON THE COOK COUNTY (CHICAGO) PENSION ROLL DURING THE YEAR 1917.

An account has been given of the methods used in administering the pension law in the juvenile court of Cook County. Following this discussion of methods of administration, it is important to know the results of the policies that have been described in the number of pensioned mothers and children and certain other facts about the families who have been placed on the pension roll. These facts have been obtained from a study of the pension records of the families on the roll during any part of the year 1917.

In January, 1917, 778 families were on the so-called pension roll drawing allowances under the aid-to-mothers law; and during the year 188 other families were added, making a total of 966. Seventy-three of these families had had pensions at an earlier date, and had been dropped from the pension roll, and then restored. This stay of pension had been due in most cases to the change in the law in 1913 making citizenship a requirement of eligibility, and the return of these families to the pension roll had been made possible by the amendment to the law of 1915.

It is of interest, too, that 182 of these families had made unsuccessful applications for pensions at an earlier date and had later reapplied and been placed on the pension list. The reason for accepting them on a second application was, in most cases, that the families had become eligible in the intervening period because of some change in circumstances; for example, they no longer had money, the required period of residence had been completed, or proof had been found of certain facts necessary to establish eligibility.

Table XXVI shows the length of time the 778 families who were on the pension roll in January, 1917, had been under the care of the court.

TABLE XXVI.—*Time on pension roll of families on the pension roll January, 1917.*

Time on pension roll.	Families on pension roll.	
	Number.	Per cent distribution.
Total	778	100.0
Less than 6 months	170	21.9
6 months and less than 1 year	166	21.3
1 year and less than 1½ years	137	17.6
1½ years and less than 2 years	68	8.7
2 years and less than 2½ years	45	5.9
2½ years and less than 3 years	47	6.0
3 years and less than 4 years	59	7.6
4 years and less than 5 years	79	10.2
5 years to 5½ years	6	.8
Not reported	1	.1

The change in the pension law in 1915 by which alien women were made eligible to pensions, substantially increased the number of pensioned families. This increase is reflected in Table XXVI, which shows that a large per cent of the total number of pensioned families had been on the pension roll for relatively short periods. Thus 21.8 per cent of the total number of families had been pensioned for less than six months, and 21.3 per cent had been pensioned for periods varying from six months to one year. That is, 43.1 per cent had been on the pension roll for less than one year. Another 17.6 per cent had been on the roll for less than a year and a half. Taking the numbers cumulatively, 60.7 per cent of all the families had been pensioned for less than a year and a half. Only 6 of the families pensioned during the first 6 months after July 1, 1911, when the first pension law went into effect, were still on the pension roll. The families cared for during the year represent a very much larger number of pensioned children. Table XXVII shows the number of pensioned children in each family and the total number of pensioned children.

TABLE XXVII.—*Number of pensioned children in each family with total number of children on pension roll in 1917.*

Number of pensioned children in family.	Number of families.	Total number of pensioned children.
Total [a]	965	3,255
One child	31	31
Two children	232	464
Three children	305	915
Four children	226	904
Five children	112	560
Six children	39	234
Seven children	13	91
Eight children	7	56

[a] Omitting 1 family for which the record was missing.

The 3,255 pensioned children are, with a very few exceptions, children under 14 years of age. It has already been pointed out that the court is very reluctant to pension any child of working age, and such pensions are granted only for children who are reported by examining physicians as physically unfit to go to work. There are a few families in which the child is enabled to remain in school after the fourteenth birthday has been reached because the probation officer has obtained a scholarship stipend from the scholarship committee. In general, however, children in pensioned families have their pensions stayed by court order on the day they reach the age of 14, when the officer finds work for them or sends them to the vocational bureau, supported by the Chicago Board of Education, for advice or assistance in finding work.

In many of these pensioned families there are, in addition to the pensioned children, other children in the family who are at work and contributing to the family support. Table XXVIII shows the total number of children over 14 years of age in the pensioned families.

TABLE XXVIII.—*Number of families on pension roll in 1917 having specified number of children over 14 years of age.*

Number of children over 14 years of age in family.	Pensioned families.	
	Number.	Per cent distribution.
Total	966	100.0
No children over 14	619	64.1
One child over 14	209	21.6
Two children over 14	107	11.1
Three children over 14	29	3.0
Four children over 14	1	.1
Not reported	[a] 1	.1

[a] Not reported because the record for this family could not be found.

This table shows that in the great majority of these families—64.1 per cent of the whole number—there are no children old enough to go to work. In these families, of course, the mother is the only possible wage earner. In 209 families—21.6 per cent—one child has reached the legal age of 14; and it is the court rule in such cases that the child must begin to share the burden of supporting the family. In only 14.2 per cent of the families was there more than one child of legal working age.

Certain facts relating to the nationality, marital state, age of the father at time of death, and cause of death, amount of insurance left, and some other facts of interest about the pensioned families will be presented in a series of tables. Table XXIX shows the nationality of the families on the pension roll in the year 1917.

TABLE XXIX.—*Nationality of 966 families on pension roll in 1917.*

Nationality of families on pension roll in 1917.	Families.
Total	966
American	328
White	302
Colored	26
Foreign born	638
Polish	148
German	86
Italian	81
Russian	73
Irish	71
Scandinavian	40
Austro-Hungarian	39
Slavic (miscellaneous)	42
Lithuanian	18
English and Scotch	15
Greek	8
Dutch	6
Canadian	3
Other	8

In this table the nationality represents the country of birth of the husband. The wife and the husband were usually of the same nationality, but when different the nationality of the husband has been taken. Information as to nationality is supplied by the mother's statements to the investigating officers. No attempt has been made to relate the number of families in each group to the number of each nationality in the population at large, since the question of precisely which families are placed on the pension roll is determined by such questions as length of residence in the country and in the county, number of children under and over 14 years of age, ability of relatives to assist, and other conditions that can not be related to the census returns of nationality.

The present law provides that families are eligible for a pension only after a residence of three years in the county. Table XXX shows the length of time the families pensioned in 1917 had resided in Cook County at the time they made application for pensions. For 17 families there was no report as to length of time of residence.

TABLE XXX.—*Number of families who had resided in Cook County for specified periods of time on application for pensions.*

Length of residence in county.	Number of families.
Total	966
Less than 3 years	14
3 years but less than 10	207
10 years and over	728
10 years but less than 20	354
20 years and over	232
Life	142
Not reported	17

This table shows that the mothers' pension system did not immediately attract a large number of indigent families to Cook County, or if such families came, it is clear that they were not granted pensions. The great bulk of the pensioned families had lived in the county for periods of from 10 to 20 years or longer. Taking the numbers cumulatively, it appears that 728 families, or 75 per cent of the total number, had resided here for 10 years or longer. It will be noted that 14 families had been here less than the 3 years now required for eligibility. These families were pensioned under the old law; and after the new requirement of residence had been established they had become eligible and were therefore not removed from the pension roll. The table, it will be noted, gives the period of residence at the time of application. A few of the families completed the three-year period of residence before the pension was granted.

More interesting questions relating to the families under care are those which throw light on the current pension policy of the court.

The procedure of the court has now become well established, and the data relating to families under care at this time may be assumed to give a very fair picture of the work of the court. Of special interest is the question of the number of widowed mothers on the pension list. Table XXXI shows the marital state of the women receiving pensions.

TABLE XXXI.—*Marital state of pensioned mothers in 1917.*

Marital state.	Pensioned Mothers.	
	Number.	Per cent distribution.
Total	966	100.0
Widowed	864	89.4
Married, but with husbands incapacitated	98	10.2
Deserted	4	.4

It appears from this table that the vast majority, 89.4 per cent, of the pensioned mothers are widows; 98, or 10.2 per cent, are women whose husbands though living are permanently incapacitated for work; 4 are women whose husbands deserted them, but in these cases the husband has not been heard of for 7 years or more, so that he is in the eyes of the law presumed to be dead and his deserted wife is treated as a widow.

Interesting questions arise concerning the group of 98 women with incapacitated husbands. The nature of the "physical or mental infirmity" that has rendered these men unable to support their families is a question of social importance. Since the law authorizes the court to grant an allowance to the wife of an incapacitated husband on condition of his removal from the home when his presence in the family is a menace to the physical or moral welfare of the mother or children, it is also of interest to know how many of the incapacitated men have been removed from their homes and placed in institutions. Table XXXII furnishes this information.

TABLE XXXII.—*Number of incapacitated fathers living at home and outside of the home, according to the nature of their incapacity.*

Cause of incapacity.	Fathers incapacitated.			
	Total.	Living at home.	Living away from home.	Residence not reported.
Total	98	25	72	1
Per cent	100.0	25.5	73.5	1.0
Tuberculosis	37	3	34	
Insanity	32	1	31	
Paralysis	8	5	3	
Locomotor ataxia	5	3	1	1
Heart disease	3	3		
Kidney disease	2	2		
Other[a]	11	8	3	

[a]The other forms of incapacity with the number of cases of each are as follows: Blind, 2; bronchitis and asthma, 2; cancer, 1; epileptic, 1; curvature of spine, 1; multiple sclerosis, 2; gastric crisis of tabes, 1; intestinal trouble, 1.

This table shows a large proportion of the pensioned husbands, if they may be so described, incapacitated by tuberculosis or insanity. Of the total number, 25, or 25.5 per cent, have been permitted to remain in their homes; and of these 1 is insane and 3 are suffering from tuberculosis. Nearly three-fourths, however, have been removed from their homes. This is due to the fact that a large number of the men are insane and are necessarily under institutional care and to the fact that the court usually requires a man suffering from tuberculosis to leave home and to go to the municipal tuberculosis sanitarium before a pension is granted. It would, of course, be exceedingly interesting to know how far the previous occupations or places of employment of the tubercular men may have been a cause of their incapacity, that is, how far the taxpayers are supporting the families of men who have been incapacitated by bad working conditions. It has not been possible, however, to trace the working histories of these men nor of the fathers who died, leaving their families a charge on the taxpayers.

The age of these permanently incapacitated husbands is another point of interest. The ages of 4 of the men could not be ascertained, but Table XXXIII gives the ages of the 94 for whom this information was available.

TABLE XXXIII.—*Number of incapacitated fathers in different age groups.*

Age of father.	Fathers incapacitated.	
	Number.	Per cent distribution.
Total	98	....
Total reported	94	100.0
Under 45 years	70	74.5
Under 40 years	51	54.3
Under 30 years	8	8.5
30 years but less than 35	19	20.2
35 years but less than 40	24	25.5
40 years but less than 45	19	20.2
45 years but less than 50	15	16.0
50 years and over	9	9.6
Not reported	4	....

Table XXXIV shows that some of these men were very young; 8 were under 30; 19 between 30 and 35; 24 others were under 40; and 19 more under 45; that is, taking the numbers cumulatively, 70 of these men, 74.5 per cent of the number whose age was reported, were under 45 years of age, and 51, or 54.3 per cent, were under 40. In the tubercular group the proportion of younger men was even higher. It seems to be clear that, in general, the incapacitated fathers were men who should have been at the height of their earning power

instead of being supported either in institutions or in their own homes by the aid of State funds.

Further information concerning the 864 mothers who are widowed is also needed. It is important, for example, to ascertain the cause of the husband's death; and in Table XXXIV are presented such data as are available for the 864 families.

TABLE XXXIV.—*Causes of death of fathers of families on the pension list in 1917.*

Cause of death of father.	Families in which father had died.	
	Number.	Per cent distribution.
Total	864	
Total reported	827	100.0
Tuberculosis	247	29.9
Pneumonia	116	14.0
Diseases of heart	103	12.4
Accident [a]	68	8.2
Homicide	42	5.1
Diseases of kidney	40	4.8
Diseases of stomach and liver	29	3.5
Cancer	25	3.0
Suicide	24	2.9
Heat [b]	17	2.1
Paralysis	15	1.8
Appendicitis	13	1.6
Poisoning and infection	12	1.5
Brain trouble	13	1.6
Dropsy	10	1.2
Alcoholism	10	1.2
Typhoid	10	1.2
Syphilis, locomotor ataxia and paresis	6	0.7
Bronchitis	5	0.6
Rheumatism	5	0 6
Other diseases of respiratory system	3	0.4
Other	14	1.7
Not reported	37	

[a] Includes deaths by drowning.
[b] Most of these deaths occurred during the summer of 1916.

The causes of death listed in this table are obviously not scientific. Although the death certificate is examined in order to verify the fact of the father's death, the cause of death on the court record is not copied from the certificate but is merely a record of the woman's statement of the cause of death as she understood it or remembers it.[23]

The table shows that a large per cent of these men who died leaving a widow and young children to be supported at public expense probably died of what may be called preventable causes of death. Since causes of death are recorded as stated by the widow, it is unfortunately impossible to determine how many of the deaths were due to an industrial accident or an industrial disease.

[23] An attempt was made to reexamine the death certificates to ascertain the causes stated by the physician, but many certificates were not on file and those found did not seem to alter the conclusions drawn from the widows' statements.

Equally important with the cause of death is the age of the father at the time of death. Table XXXV shows the ages at the time of death for the 789 fathers for whom this information could be obtained.

TABLE XXXV.—*Age of father at time of death.*

Age of father at time of death.	Fathers who had died.	
	Number.	Per cent distribution.
Total	864	
Total reported	789	100.0
20 but less than 25	15	1.9
25 but less than 30	92	11.7
30 but less than 35	173	21.9
35 but less than 40	219	27.8
40 but less than 45	140	17.7
45 but less than 50	84	10.6
50 but less than 55	41	5.2
55 but less than 60	15	1.9
60 and over	10	1.3
Not reported	75	

Table XXXV shows that the majority of these men were young; 15 were under 25, and 92 were between 25 and 30 years of age. Taking the numbers cumulatively, 107 were under 30 years of age, 280 were under 35, 499 were under 40, and 639 under 45. This table emphasizes the waste of omitting any steps that might be taken to save lives valuable to the community. If the money now expended in supporting the families of these men could have been appropriated for any measures that might have saved their lives by improving living or working conditions, it is unnecessary to say that in the long run the community would have been greatly benefited.

Another question of great interest arises concerning the pensioned families. To what income group did the family belong before the father's death or incapacity? That is, do the pensioned families belong to the very poor groups in the community, or do the widows and wives of men who were once skilled workmen earning high wages become applicants for this form of relief? A second and related question is: How long a period elapses after the death of the father before the mother makes application for a pension? In Table XXXVI is presented such information on the previous occupations of the fathers as is available for the families on the pension roll in the year 1917.

TABLE XXXVI.—*Occupations of fathers before death or incapacity.*

Occupational group of father.	Families pensioned.	
	Number.	Per cent distribution.
Total	966	....
Total reported	914	100.0
Unskilled labor	409	44.7
Skilled labor	328	35.9
Clerical or professional work	32	3.5
Personal service	80	8.8
Miscellaneous	65	7.1
Not reported	52	....

The occupations of the fathers as recorded by the officers on the case records would obviously be inaccurate, since the officer gets the information from the mother, who often does not know what her husband's occupation was. She may know where he worked, and she knows quite definitely what he earned, or at any rate what he turned over to her for the family purse, but frequently she has only the vaguest idea of what his occupation was. In general, however, the information seemed to be accurate enough to make possible a classification of the occupations into several large groups that were indicative of the general character of the work done. The table shows that of the men whose occupational group was reported, 44.7 per cent were in unskilled occupations and 35.9 per cent were in what appeared to be skilled occupations. It is believed, however, that the percentage of unskilled men is understated and the percentage of skilled men overstated. A comparison of occupation with earnings seemed to indicate that in some cases when the woman said that her husband was a bricklayer or a carpenter, he must have been only a helper. On the whole, however, there is no question about the fact that a very considerable number of families now on the pension roll were families in which the wage-earning father and husband was a skilled member of a trade.

A great number of the men were unskilled laborers, working with pick and shovel, driving teams, working in the stockyards, etc. But a not inconsiderable number were doing work requiring some degree of training or experience, varying from the very slight skill demanded of a punch presser to that required of electricians and engineers. A smaller group was doing work of a clerical or professional nature, varying from the work of an insurance agent to that of a tight-rope walker drawing $600 a month; a still smaller group of men, porters, waiters, bartenders, etc., was doing work that may be called "personal service."

Table XXXVII throws further light upon the former wage status of the pensioned families.

TABLE XXXVII.—*Number of families pensioned in 1917 in which the father had previously earned specified monthly wages.*

Monthly wages.	Pensioned families.	
	Number.	Per cent distribution.
Total	966	....
Total reported	879	100.0
Under $30	9	1.0
$30–$34.99	16	1.8
$35–$39.99	35	3.9
$40–$44.99	114	13.0
$45–$49.99	140	15.9
$50–$54.99	79	9.0
$55–$59.99	47	5.5
$60–$64.99	158	18.0
$65–$69.99	42	4.8
$70–$74.99	85	9.7
$75–$79.99	23	2.6
$80–$84.99	54	6.1
$85–$89.99	10	1.1
$90–$94.99	7	.8
$95–$99.99	11	1.2
$100 and over	49	5.6
Not reported	87	....

TABLE XXXVII–A.—*Cumulative series of numbers and percentages.*

Monthly wages.	Pensioned families.	
	Number.	Per cent distribution.
Total	966	....
Total reported	879	100.0
Under $30	9	1.0
Under $40	60	6.7
Under $50	314	35.6
Under $60	440	50.1
Under $70	640	72.9
Under $80	748	85.2
Under $90	812	92.4
Under $100	830	94.4
$100 and over	49	5.6
Not reported	87	....

An earlier statement has been made as to the accuracy of the data relating to the fathers' wages or earnings,[24] and no further comment will be made on this point. Accepting the data as presented in these tables, it appears that some of the families were supported out of very low earnings. Thus Table XXXVII shows that 9 men

[24] See *supra*, p. 67.

earned less than $30 a month, 16 were in the wage group earning $30 and less than $35 a month, 35 in the group earning $35 and less than $40 a month, and 114 in the group earning $40 and less than $45 a month. Looking at Table XXXVII A, which gives a cumulative series of numbers and percentages based on cases for which information was available, it appears that 6.7 per cent of the men, all of whom, it will be remembered, were not only husbands but fathers with small children to support, earned less than $40 a month, 35.6 per cent earned less than $50, and 50.1 per cent earned less than $60. When the earnings are so low, it is not to be expected that savings will be accumulated, and the question at once arises as to the amount of insurance left by these men and the length of time that elapsed between the death of the husband and father and the filing of the application for a pension. No attempt was made to collect this information for the 966 families under care in 1917, since data had already been collected in the course of the survey carried on by the officers of the court for the 470 families under care between August 1, 1913, and March 1, 1915. Table XXXVIII shows the number of families left with insurance of specified amounts.

TABLE XXXVIII.—*Number of pensioned families with insurance of specified amounts: Data for 470 families on pension roll Aug. 1, 1913, to Mar. 1, 1915.*

Amount of insurance.	Pensioned families.	
	Number.	Per cent distribution.
Total	470	100.0
None	201	42.8
Less than $200	77	16.4
$200 to $499	77	16.4
$500 to $999	49	10.4
$1,000 and over	66	14.0

According to this table, 201 of these familes, or 42.8 per cent of the whole number, were left without any insurance at all, and the majority of those who had some insurance received only relatively small amounts. Thus 77 families, or 16.4 per cent, got less than $200; and another 77, or 16.4 per cent, got less than $500. It is well known that a small insurance policy is used largely to pay the funeral expenses, doctor's bills, and other debts incurred during the father's illness. There is very little left out of the insurance policy, therefore, after all these expenses and debts are paid. It is to be expected that many of these families will make application for pensions very soon after the father's death, since in most cases their only source of support in the interval is what the mother can earn or the contribution of a charitable society.

Table XXXIX shows the length of time that elapsed between the father's death and the application for a pension. The information could be obtained for only 466 out of the 707 fatherless families.

TABLE XXXIX.—*Interval between father's death and application for pension—data for 466 families on pension roll, Aug. 1, 1913 to Mar. 1, 1915.*

Interval between death of father and application.	Pensioned families.	
	Number.	Per cent distribution.
Total	466	100.0
Application before death	14	3.0
Less than one month	78	16.7
One month but less than three	52	11.2
Three months but less than six	38	8.2
Six months but less than one year	65	13.9
One year but less than two	67	14.4
Two years but less than five	97	20.8
Five years and over	55	11.8

Table XXXIX shows that 14 families had made application for pensions before the father's death. These were families in which the father had become mentally or physically incapacitated some time before his death, and the pension had been originally asked on the ground of his incapacity. Seventy-eight families, or 16.7 per cent of the whole number, applied for pensions within a month after the husband's death; 52, or 11.2 per cent, made applications within three months; and 38, or 8.2 per cent, within six months; or, taking the numbers cumulatively, 168, or 36.1 per cent, had applied before the husband and father had been dead six months. The other 61 per cent succeeded in carrying their families without the aid of the court for considerable periods of time.

The tables that have been given in this section show that the fathers of these families were men whose earnings were low, and that many of the widows supported themselves for some time after the death of their husbands. As a result of these circumstances the families that are placed on the court pension roll are often in poor physical condition and are frequently living under conditions that are inimical to health.

Tables have already been given showing certain facts as to the housing condition of the families at the time the pension was granted.[25]

An attempt was made to collect certain other data relating to the health of the families at the time of the granting of the pension. But, although testimony of the officers is unanimous that the families are physically in poor condition, facts as to health are difficult to

[25] See *supra*, p. 31.

obtain. Among the 543 families studied in the survey conducted by the officers of the court, in 113 families, or over one-fifth of the entire number, some member of the family was reported tubercular. The information about other ailments is probably not nearly so complete, but the diseases reported run all the way from general anemia and lack of nutrition, reported for 17 mothers, to the more specific diseases of tumor, varicose veins, goiter, etc. Indeed incomplete as the reports obviously are it is the exceptional family about whom there are no reports of ill health.

The fact that so many of the families are tubercular or are suffering from some other form of ill health has made necessary the allowances for "extra diet" so often met with in the budgets prepared by the field supervisor.[26]

The court has done much to restore these families to normal conditions of health not only by providing the necessary medical care and insisting upon frequent examinations, but also by providing adequate pensions for families in need of special diet.

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[26] See *supra*, pp. 59, 60, 61.

SUBSEQUENT HISTORY OF FAMILIES MADE TECHNICALLY INELIGIBLE BY CHANGES IN THE PENSION LAW.[d]

Attention has already been called to the fact that the radical amendments of the pension law in 1913 made a large number of families technically no longer eligible for pensions and resulted in the withdrawal of pension grants from 172 families who had been beneficiaries under the old law. What became of these families was a question of interest. Were they able to get on satisfactorily without this public aid? Did the withdrawal of the pension lead to a lowering of the home standards with resulting harm to the children? Or, were the pensioned children promptly placed in institutions for dependent children?

A study of the effects of the withdrawal of the pension upon these families who had been dropped because of technical ineligibility would, it was believed, throw light upon the value of the pensions in sustaining a proper standard of family life. An attempt was made, therefore, to follow the later history of these families, who at the time this study was begun (September, 1915) had been off the pension roll for a period of more than two years. The histories of these families were traced chiefly through the records that were found in the offices of various private agencies to which the families had been referred for help. But the court records were also used, and conferences with probation officers and visits to the families themselves were further sources of information.

Most of the provisions of the aid-to-mothers act of 1913, which replaced the loosely drawn act of 1911, were founded upon the current practices of the Cook County juvenile court;[27] but in several important particulars a change was made, so that some classes of families previously pensioned by the Chicago court were no longer eligible. These were (1) aliens, (2) deserted or divorced women, or women whose husbands were in prison, (3) families who had not had a continuous residence of three years in the county. All such families who were receiving pensions under the old law were summarily dropped from the pension roll on July 1, 1913, when the new law went into effect.

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[d] This section was prepared by Miss Helen Russell Wright.

[27] See *supra*, pp. 11–13.

Immediately after the change in the law a meeting of the citizens' committee was held to discuss the treatment of these families, and it was decided that the court should refer them to private relief societies for care. A list of the families referred to each agency was obtained from the court, together with information as to the amount of the former pension, the date at which the pension had been granted, and the reasons for the stay of the pension. This list contained the names of 172 families with 577 children. Table XL shows the specific ground of ineligibility that led to the removal of each of these 172 families from the pension roll.

TABLE XL.—*Number of mothers dropped from pension roll in July, 1913, because of ineligibility.*

Ground of ineligibility.	Number of mothers.	Per cent distribution.
Total	172	100.0
Mother alien	137	79.6
Mother deserted or divorced	31	18.0
Insufficient period of residence in Cook County	3	2.0
Husband in jail	1	.4

Of the 137 women who lost their pensions because they were not citizens, 122 were widows, and 12 had incapacitated husbands living at home. One of the other mothers might be classed with the widows since she was supposed to be widowed, but it developed that she had a second husband. The large number of aliens affected is especially significant since a later amendment to the law, July, 1915, made most of these families again eligible or made it very easy for them to become so.

The length of time these families had been on the pension roll and the amounts of their pensions are facts of importance. Most of the families, as Table XLI shows, had been on the pension roll for periods of nine months or longer, and they had become accustomed to maintaining their homes on the basis of the monthly court allowance.

TABLE XLI.—*Number of families who had been on pension roll for specified periods.*

Time on pension roll.	Number of families.
Total	172
Less than 3 months	18
3 months but less than 6	11
6 months but less than 9	25
9 months but less than 1 year	47
1 year and over	71

The pensions relinquished were most of them substantial allowances. Table XLII shows that only 22 of the 172 families were getting less than $20 a month.

TABLE XLII.—*Number of families who had received pensions of specified amounts.*

Amount of pension.	Number of families.
Total	172
Less than $20	22
$20 to $29	60
$30 to $39	60
$40 and over	30

The sudden withdrawal of the pensions from these 172 families involved, in a large number of cases, a readjustment almost as radical as that which followed the father's death. The court referred 124 of the families to the united charities, 27 to the St. Vincent de Paul Society, 21 to the Jewish Home Finding Society, and all the 172 families to the county agent.[28]

A letter concerning each family was sent to the proper organization, and the responsibility of the court for the family came to an end. The private charities, however, did not in all cases consider the letter of reference a request for a visit. Different societies and even different agents of the same society seemed to follow different policies. It should not be overlooked that a very heavy charge had been suddenly placed on the private societies, and the policies must have been to some extent shaped by their available resources both as to visitors and funds.

It was not to be expected that for every family a private charitable pension would immediately be substituted for the old court pension. It was inevitable that in some cases the private society would differ from the court in its view of the assistance the family needed and that some of the families would themselves seek a new method of managing their affairs. The 172 families, therefore, got along without the court pension in a variety of ways. They may be grouped into five main classes: (1) Those whose children were taken away; (2) those who kept the family together by their own efforts, with only irregular assistance from charitable agencies; (3) those who were cared for by means of regular assistance from private charity; (4) those who were cared for in other ways than by a pension in the home, e. g., returned to Europe, given sanitarium care, etc.; and (5)

[28] The official in charge of the distribution of public outdoor relief which in Cook County, it will be remembered, is given only in kind. See p. 8 for a statement as to the outdoor relief given in Cook County.

those who apparently had no outside help of any kind. It will be seen that there might be some overlapping of these groups, since a family might have regular relief for a time and then get along with little or no relief, or a family might be helped until the children were placed in institutions.

Since the breaking up of the home and the placing of children in institutions is of special interest, all families who were broken up, either by court order or by private arrangement, have been grouped together without regard to their other history. All families who have at any time received regular relief have been grouped together, leaving in the other groups only those who at no time since July 1, 1913, were given regular material relief.

Table XLIII shows the number of families in these various groups:

TABLE XLIII.—*Number of families assisted or not assisted by private agencies.*

Form of assistance.	Number of families.
Total	172
Pensioned by private agencies	90
Assisted irregularly by private agencies (partially self-supporting)	35
Entirely self-supporting	32
Families broken up	8
Otherwise cared for	3
Not reported	4

FAMILIES BROKEN UP.

Of the 172 women who suddenly lost their pensions while they were still in need of them, only 8 gave up their children. The 8 families in which the children were taken away is a group of special interest. The children of 1 family were sent to their paternal grandmother who had a good home and was able and willing to give them good care. In the other 7 families the children were sent to institutions. One mother made private arrangements for the institutional care of her children without the knowledge of the court. This woman was offered a regular allowance equal to more than half her former pension, and a plan was suggested whereby she might earn the rest; but she was not satisfied to try this arrangement and preferred to put her children in institutions. One family was broken up for a very short time until the mother had had an operation, arranged for by the united charities, and had become physically fit to care for her children. One mother remarried, and she and her new husband were not willing to care for the old family, so they took the simplest means of getting rid of the burden. The other four mothers lost their children because, in the words of the court record, the mother was "unable to give them proper maternal care and guardianship." Further de-

tails about these 4 families were secured by a study of the court and the united charities' records.

In two of these cases the united charities refused to support the family because they considered the mother morally unfit to care for her children. The B family had been helped by the united charities from the time of the father's death in 1908. In spite of efforts to improve the home, conditions had never been at all satisfactory. The mother insisted on keeping roomers in quarters too small for her own family, and would not move even when desirable quarters were found for her. The house was exceedingly dirty, and the children were dirty and frequently sick. Moreover, rumors were very frequent that the mother was immoral. The united charities had originally reported the family to the juvenile court, thinking that the court would take the children away, but the court hoped that by further efforts and by means of a regular pension of $40 a month the home could be safely maintained. The task proved none too easy; and when the law changed after she had had her pension for a year, the only improvement noticed was that the house was cleaner. To offset this were the repeated complaints that had come to the department concerning Mrs. B's deportment in the neighborhood. "Sufficient proof of immorality on her part has not been secured. * * * Her quarrelsome habits with the relatives and neighbors are well established," said the letter from the juvenile court to the united charities when the family was referred back to the latter organization. It was also known that at least $50 of her pension money had been spent on clothes for herself and a prospective husband who had later disappeared. When the pension was automatically stayed, the united charities refused to give further assistance, and 3 of the 4 children were sent to an institution for dependent children. The county in this instance paid for the support of the children in institutions instead of supporting them by pensions in the home.

On similar grounds the united charities refused to give further financial assistance to the N family. This decision was not made, however, until it seemed to the visitors of both the united charities and the juvenile protective association that no amount of material relief would benefit the family. The court ordered two of the children sent to institutions, and appointed the county agent guardian of the other three, with power to send them to relatives in Baltimore. The relatives, however, were not located, and later these children also were sent to institutions. In this case also the change in the pension law meant that the children were supported by the county in institutions instead of in the home.

The two other families whose children the court sent to institutions because the mother was unable to care for them had apparently not been dealt with by any private agency after the court pension ceased. One family had three wage earners, and there is reason to think that the four dependent children might have been cared for had a greater effort been made to keep them at home. The mother bore the reputation of being unreliable—she had at an earlier time before the pension grant put three children in an institution, when the family income was $60 a month—and the theory that she was unwilling to carry the family burdens any longer seemed to be well founded. About the other family not enough information could be secured to warrant even a guess as to whether the children should have been kept in the home or whether there was some reason, other than poverty, for the breaking up of the family.

On the whole, therefore, it appears that of the seven mothers whose children went to institutions, two were considered morally unfit, one was temporarily physically unfit to care for her children, three others seemed to be unwilling to make the sacrifices which keeping the children entailed. We have left, therefore, only one other mother whose children were put in institutions, and of this family little is known. It is clear, however, that she did not apply for help to the united charities before she gave up her children.

CARE OF JEWISH FAMILIES.

Passing on to the group of families pensioned by private agencies, these are divided into two groups. Twenty-one were Jewish families cared for by the Jewish Home-Finding Society, and 69 were pensioned by the united charities. Twenty of the 21 Jewish families were given a monthly pension, in all but two cases equal to or greater than the court pension. In the other Jewish family the father was periodically insane, and regular relief was, therefore, given intermittently, varying with his ability to support the family.

After the new pension law of 1915 was passed, most of these families again became eligible for pensions; and 14 have been restored to the pension roll. The net result of the earlier change in the law therefore, so far as the Jewish families were concerned, was a change in the source of their relief, with little if any change in the amount of their income. Since the Jewish Home Finding Society was supplementing their public pensions, even while under the care of the court, there was practically no problem of readjustment for this group of families.

FAMILIES PENSIONED BY PRIVATE CHARITY.

Out of the 150 non-Jewish families dropped by the court, 69 appear to have received regular assistance from private charity. Sixty-six were pensioned by the united charities for long or short periods; and 3 families through the efforts of the united charities received relief from other sources—1 from an interested individual, 1 from the church, and 1 from a church and township. Of the 69 families regularly assisted, only 9 had children of working age, and in the other 60 families the mother was the sole wage earner. It is of interest, too, that 62 of these families had been known to the united charities before they had been pensioned by the court, and 35 of them had been pensioned during this earlier period.

In general, these families received their private pensions as regularly as they had received their court pensions. There are a few exceptions, for one or two families had different items of relief from different sources, and one or the other was sometimes behind; and in some cases rent was allowed to run until the family was threatened with eviction. But the amount of relief regularly given in the majority of cases appears to have been less than the former court pension. There are, of course, obvious difficulties in attempting to make a direct comparison between the allowances of families who are cared for by different relief agencies. Some difficulties were encountered in determining the precise amount of relief given by the private agency. The court allowance was a fixed and regular cash allowance. In the case of the private society, the rent might be paid from the office, some assistance given in kind, and some cash might also be given. Moreover, the families might also receive assistance from other sources. It is the practice of the united charities, for example, to ask to have its pensioned families put on the outdoor relief list, and the value of the county supplies must also be determined. The county agent gives out several different rations varying considerably in value, and the charity records do not always show the value of the particular ration received nor the estimated value of other relief in kind. An effort was made, however, to make the estimates of the new income on a very liberal basis; and by adding the value of relief in kind to the amounts given the family in money, it is believed that a satisfactory estimate of the new family allowance was arrived at. Table XLIV shows the difference between the former court pension and the value of relief regularly received when the family was under the care of the private agency. It should be made clear, however, that some of these families had additional help in emergencies and that the amount of relief given in the table represents only the estimated regular allowance.

TABLE XLIV.—*Amount of court pension and estimated deficit in later, private allowances.*

Amount of previous pension.	Families who received regular relief from private agencies.						
	Total.	Estimated deficit in private allowance.					
		None or less than $5.	$5–$9.	$10–$14.	$15–$19.	$20.	Not reported.
Total number of families..	69	15	11	13	12	17	1
$10–$19	3	2	....	1	....	....	....
20– 29	23	8	7	3	5	....	....
30– 39	23	4	4	4	5	6	....
40– 49	20	1	....	5	2	11	1

In this table it appears that 17, or 25 per cent, of these 69 families suffered a decrease in income of approximately $20 a month when they became pensioners on a private rather than a public basis; 12 others had a deficit of $15 to $19, making 29 families, or 42 per cent, of the whole number who suffered a decrease of $15 or more. Fifteen families, or 22 per cent, received the same pension or lost less than $5 by transfer to the private relief societies.

It may not be fair, however, to draw the conclusion from this table that the standard of relief maintained by the united charities was as a general policy lower than that of the court. Attention should again be called to the fact that a heavy and unexpected burden had been placed on the private societies by asking them suddenly to support a large number of pensioners, and during the period under discussion, an industrial depression occurred that would, even without this additional burden, have taxed their resources to the uttermost. It is, however, only fair to the court to say that at any rate the aid-to-mothers department apparently was maintaining a standard of relief which, measured by the standards of the best known of the private societies, was liberal and presumably adequate.

Of course a reduction in the amount of relief does not necessarily mean a reduction in family income. Part of the deficit may be made up by increased earnings on the part of the mother or by earnings of children, if there are children in the family who have reached the age of 14. As a matter of fact, there were in these 69 families only four children who began work within six months of the stay of the pension; and of these, two came from families where the united charities relief was equal to the court pension, so that it is evident that the deficits given in Table XLIV were in general not made up by earnings of new child wage earners.

About the increased earnings of the mother, we have, unfortunately, little information. The reports of the mother's earnings are very incomplete both for the pension period and for the later period

after the pension had been withdrawn. We are, therefore, too uncertain about both items to attempt a careful comparison. In the comparatively few cases, however, where the mother's earnings both during and after the pension period are recorded, there appears to be little difference in her contribution to the family income. The court policy is to have the mother do all the work she can without injury to her health or to her children's welfare, and in the few cases in which the mother appears to have earned more after the stay of the pension, there is nothing in the records to indicate that the court had made a mistake in its estimate of the mother's earning capacity. Take, for example, the case of Mrs. K. ——, who had incipient tuberculosis as well as tumor. The court required her to do no work except to take care of her four children. On the stay of her pension she received from the charities $5.50 for her rent; $1 a week fairly regularly from a sectarian relief organization; and county supplies. Mrs. K. —— was expected to do enough work to earn the rest of her food. This she attempted to do by washing, and she sometimes earned as much as $3.25 in a week. However, her earnings were not regular; sometimes she did not work because she could not get washings; but more often, she was sick and unable to do the washings she had, or she could not work because of the sickness of the children, which occurred with disturbing frequency. The result was that often the family got entirely out of food, "which," notes our investigator, "was detrimental to her health owing to the fact that she had tuberculosis," and emergency relief seemed to be given tardily. In other words, while the mother was nominally working after the stay of the pension, her work was so interrupted that her earnings were small and there were times of acute distress in the family.

If the difference between what the court gave and what private charity gave was not made up by increased earnings on the part of the family—and there seems to be no evidence to show that it was in any considerable number of cases—the transfer of a family from a public to a private agency was accompanied for the most part by a decrease in the family income. Unless the court pension was more than adequate, the relief given afterwards was less than adequate. It is of course not possible to establish a causal connection between the loss of the pension and later physical deterioration or breakdown. As a matter of fact, some of the families who seem to have suffered most since the withdrawal of the pension are families who were receiving fully as much from the united charities as they had ever received from the court.

Attention should, however, be called to the fact that the health of some of the families seemed plainly to deteriorate. In 8 of the 69 families some member of the family became tubercular; 2, who

were tubercular to begin with, grew worse; 3 mothers worked until they broke down—1 before the united charities visited her, 1 for whom the united charities paid the rent regularly, and 1 who was being assisted only in emergencies; 4 families, while they do not appear to have developed any chronic disease or suffered complete breakdown, have had a history which leaves the impression of an almost unbroken succession of sickness. Four families are reported as improved in health; and 3 of the mothers submitted to an operation, so that presumably they, too, have improved. Of the other 44 families we either have no reports of ill-health or reports indicating little change at the later period.

It can not be assumed that all these cases of reported ill-health are to be charged to inadequate relief. Some breakdowns would undoubtedly have occurred even if the court pension had continued. In some cases, however, there does appear to be a connection between physical breakdown and overwork. Take, for example, the story of Mrs. G. Her rent was paid, but she earned the rest of the family support by working six days a week in a laundry. In July, 1915, she was taken sick, was unable to work for two days, and so lost her place in the laundry. The charities visitor notes at this time that work in the laundry has worn her out; she "looks badly, very thin and pale." An examination at the municipal tuberculosis clinic showed that she had incipient tuberculosis; and from that time on, the united charities gave her a weekly allowance of $3 in addition to her rent.

A similar case is that of the mother of the W family, who had been receiving $30 a month from the court. When the pension was withdrawn, she was given only her rent and was expected to earn enough for food for herself and three children. She tried to do this by sewing, but her earnings were irregular, because of her own sickness or that of the children. As a result they were often without food, and the mother was repeatedly forced to ask the united charities for a small grocery order to tide her over. Their whole story is characterized by the investigator as "a dreary tale of sickness." Tuberculosis was discovered in November, 1914, and the rent was then supplemented by a weekly allowance of food.

A number of cases of moral breakdown among these families should also be noted. Here again it is not possible to attach a causal relationship between inadequate relief and bad morals. It is always possible that an old evil, long concealed, has just been brought to light through more intimate acquaintance with the family. Leaving out of account for the present those rumors and suspicions which attach to several of the families, there are in some cases certain definite facts which indicate moral deterioration. From five families whose pensions had been withdrawn children

were brought before the juvenile court as delinquent (one as truant); and the daughter of one family had an illegitimate child. Two of these families show no other evidence of low moral standards. There were no complaints recorded about the mother's conduct or the general standard of living of the family. The relief in these two families was much less than had been given by the court, but there may be no relation between this fact and the children's stealing grain from cars on the railroad track. In the other three families which sent children to court as delinquents, as well as in the family where the oldest girl gave birth to an illegitimate child, the delinquent is only one member of a group in which the whole situation is radically wrong. The mother of one delinquent boy is one of those who had an illegitimate child, and F, his older sister, is in grave danger, if not already immoral. The mother of the girl who had an illegitimate child is strongly suspected of immorality, and the united charities has many reports of men being there late at night. The other two come from homes where the standards are generally low, and there are suggestions that one mother may even be immoral. She is known to have men roomers, her housekeeping is haphazard, and the house is unusually dirty.

Aside from these families, where there is evidently some very definite moral failure, there are those other families alluded to above in which suspicion more or less definite attaches to the mother. There are two families not included among those already cited where the united charities felt warranted in discontinuing relief—one, because the mother kept men roomers, and one, because complaints that the mother drank, made her house a rendezvous for drinking men, and was herself immoral were so frequent and came from such trustworthy sources that they could not be disregarded. It is necessary to add that the juvenile court, after a careful investigation, concluded that the charges against this woman were unfounded and regranted the pension in 1916. Unfortunately the report on the investigation is not sufficiently full to explain the situation.

Reports of drinking or immorality are also current about several other families, but their foundation has not been well enough established to make the united charities take any action or stop giving material relief.

It is impossible to say of these difficulties either "They are a new development since 1913," or, "They are not new difficulties, they antedated the withdrawal of the pension." The delinquency of the children is new, but the situation in the home may or may not be new. The birth of the illegitimate children also took place after the withdrawal of the pension, but the lack of moral standards may have antedated even the grant of the pension. This was the situation in the one case of a delinquent boy whose mother had an illegiti-

mate child. The mother's care of her home and children was never satisfactory either to the court or to the united charities. Similar conditions may have existed at an early date in other cases, but may not have been recorded.

A point of interest is the length of time after the withdrawal of the pension before the 69 families began receiving private relief regularly. For some of them there was an interval between the time when the court dropped them and the date when the united charities took them up. Eight families, for example, got along for six months or more without assistance from the united charities. One of these families was visited several times, then lost track of until March, 1915, and at that time the mother, who had supported herself by keeping boarders, was about to have an illegitimate child and needed a good deal of assistance from that time on. Another family was known to the united charities at frequent intervals, but the mother was working for a cleaning firm and seemed to be supporting herself until January, 1915, when she broke down from overwork. One mother who was not visited until January, 1914, was found to have injured her eyes seriously in the meantime; for she had been sitting up late at night "sewing pants" by the light of a kerosene lamp, in a brave attempt to support herself and four little children. Another family was called to the attention of the united charities early in 1915 by a doctor who reported the eldest child ill as a result of underfeeding.

It is of interest that 19 families are still being assisted by the united charities, although the majority of the families dropped in 1913 are either self-supporting now or have been restored to the pension roll. Eight are deserted wives; one woman had been divorced; two alien mothers had insane husbands and, therefore, could not take out their own first papers. There are five families carried by the united charities who, although they satisfy the requirements of citizenship and widowhood, fail to meet other requirements of the law. Two families are, so far as known, eligible in every way; they have applied for a county pension, but their applications have not yet been acted upon (March, 1916). One other family (alien) that is still receiving a private allowance is receiving it from a church and has never taken steps to become eligible for a county pension.

All the five mothers who are classed as ineligible for other reasons have applied for a regrant of pension and have been refused by the court for the following reasons: Two, because in each case the oldest child was found to be illegitimate; one, because a man roomer was discovered; one, because the mother was found to have money; and the fifth, because there was only one child under 14 and the court thought that the family should, therefore, be self-supporting.

In the two cases where there was an illegitimate child there was not any suspicion of the mother's present character; the presence of the roomer on whose account the court dismissed one petition had just been confirmed and the united charities had had no time to decide on their course of action. Undoubtedly they will not continue paying a weekly allowance unless he leaves, although no suspicion attaches to the mother's morality in this particular case. The discovery of one woman's bank account came as something of a shock to the united charities, as this woman had been from all points of view one of the most satisfactory of any of the women in their care. When they talked to her they found that she had saved it little by little from the relief they had given her, and possibly from the county pension. She had not intended to deceive the united charities after they had helped her so much and had no thought of doing wrong when she put away something from each sum that was given her, just as she had done from her husband's wages. She did not want to die and to leave her children penniless, and so was doing her best to provide for them a secure future. She had managed to accumulate $192.75. It was possible for the united charities visitor to make her understand why they objected to what she had done and to persuade her that she could trust the society to look out for her children. She therefore turned over her little savings, which are now being given back to her in small amounts. Probably when this is gone she will reapply for a county pension.

The mother of the family in which there is only one child under 14 is able to do some work, but she has not been able to do steady work, so that her earning capacity is small. The eldest girl is 14 but is not strong, and the united charities thinks it far better that she remain in school. The court doctor will not certify that she is unable to work, so the court does not feel justified in pensioning the family.

FAMILIES RECEIVING OCCASIONAL ASSISTANCE.

There remain two other groups of families whose pensions were withdrawn: (1) Thirty-five families who managed to get along with only occasional assistance; and (2) 32 families who apparently were entirely self-supporting.

Were these families as well off as they were under the pension system? With regard to the families who had occasional assistance, our discussion must be confined to the families who finally asked help from the united charities. Other families were assisted by churches, by the county agent, or by some minor charitable agency; but their records were not so easily available as those of the charities. In general the 35 families in this group were families with only a few pensioned children and with correspondingly small pensions; and in 13 families there were other sources of income than

the mother's earnings. The readjustment, therefore, was not so difficult.

Fourteen of these families who asked or received very little help were found on later investigation apparently to need more assistance. To five of these who had become eligible the court had regranted their pensions before our investigator visited them. Five families were found by the investigator to be in such obvious need that three of them were reported to the united charities and the other two were told to reapply for pensions at once. The records show with regard to the other four families that the mother either broke down completely or was frequently ill and showed unmistakable signs of overwork.

It is very easy to understand why the mother should have overworked, since in 12 of the 14 families she was the sole contributor to the family income, and since in most of these families there were several children to be provided for. One mother had six children to care for, one mother had five children, four mothers had four children each, five had families of three children, while only one mother had a small family of two children. To support families of this size meant a heavy portion of work; and as these mothers were not equipped to do any kind of skilled work, it meant for every case but one spending long hours over the washtub or scrubbing on her knees.

Of the families who seemed able to support themselves with slight assistance, seven were families in which at least one child was helping the mother care for the family; and in three of the families relatives also were helping to some extent. In one family a mother and one child cared for six people. They had a hard struggle, and it has been possible for them to succeed only because the mother was an excellent seamstress. She had a little help immediately after the pension was withdrawn and is very resentful that she ever became a "case" on the records of a private charity. She said it was through no fault of hers, as she would "rather die than take charity," but because the court had sent in her name. She did not consider the court pension charity. There were two families of two children each in which the mother was the sole wage earner. They live quite comfortably when work is plentiful and no one in the family is ill; but in time of emergency one woman falls back on the united charities, and the other relies on the help of a brother who lives with her. He apparently does not fail her, though he has had to pawn his clothes to help her out. In normal times, too, the board of this brother and another roomer is a great help in eking out the scanty income. The other mother also had help from relatives, although of a different kind. Her father takes care of the children, leaving her free to go to work.

There are a number of families who could not be located and about whom the records contained little information. In a few cases the woman is known to have remarried, and in a few others in which the pension was small there was a child within a few months of working age. Apparently the family managed with credit until this new wage earner began to contribute to the family income.

In general, it may be said that in some of these families the change of circumstances that occurred would have led to a discontinuance of the pensions, even had there been no change in the law; that in at least 14 families in which the mother tried to manage with only occasional help the burden seems to have been too heavy for her. Of the other families we lack complete information in many cases. We have no evidence that they did not get on satisfactorily. Eight families, however, about whom the records gave considerable information, seemed to have managed very well with the occasional help they received.

FAMILIES ENTIRELY SELF-SUPPORTING.

Out of the 172 families, there were only 32 who, so far as we know, managed without any assistance from charitable resources. Some of these were helped by relatives, but in most cases the mother and children maintained the family by their own efforts. Like the preceding group these families were for the most part those with few children and small pensions. Some of them were families with children over 14 and some with children nearly 14, who were able to work shortly after the discontinuance of the pension. These facts undoubtedly go far toward explaining why this particular group of families was able to get along without assistance.

The manner in which they lived and the exact means by which they supported themselves immediately following the stay of their pensions is not known. They are families about whom charitable agencies have no record, and two years had passed before they were visited in the course of this investigation. The information obtained, therefore, is more complete for the recent than for the more remote past. Valuable as this information is, the period of readjustment is the one with which we are directly concerned.

Eleven mothers were the sole contributors to the family income, but six of these had only three people to support. Of those who had more, one was granted a county pension again within six months; another worked for a time scrubbing at night and then remarried; a third woman had a brother in Norway, who sent for her and her three children to come home.

A colored family of five was supported entirely by the mother, who was exceptionally skilled and competent. There was a defec-

tive girl of 15 in this family who, though she could not work herself, was able to relieve her mother of the household duties. The mother was an excellent cook and laundress, in good health, and a good wage earner. The court hoped that this family would succeed without assistance; and after the change in the law in 1915, when the mother asked for a pension again, it was refused on the ground that her income was sufficient.

Some other families, however, maintained their independence at heavy cost. For example, Mrs. R, an extremely plucky Swedish woman, supported a family of five, but they all became tubercular. Mrs. R was a deserted woman who, before she was granted a court pension, had been helped by the charities, had done night scrubbing in the county building and also some washing. Later, however, after a county election, the new administration made a clean sweep of all county employees, even the scrub women. Efforts were made to get Mrs. R reinstated, but fortunately for her, they failed, so that she applied for a pension under the aid-to-mother's act and was granted $20 a month. The court soon found that Mrs. R was tubercular. They increased her pension to $40 a month to enable her to rest; and after three months of this treatment she was so much improved that she was once more able to do light work and her pension was cut to $28. When the law changed in 1913 and the court was forced to withdraw her pension, she was referred to one of the private societies with the recommendation that she continue light work. Instead of applying for aid, Mrs. R began scrubbing again in the county building, where for the next two years she earned $60 a month. In March, 1914, her husband, who had not been heard of since his desertion in 1908, was killed on the railway tracks at Highland Park, where he had been at work and had accumulated property. After the funeral bill, some claims against the property, debts, etc., were paid, his wife received $500, which she, probably overthrifty, put in the bank in trust for the children while she continued scrubbing. When the family was visited by the investigator, they were living in a dark apartment in a rear tenement, crowded in between two higher buildings. The children who were at home were frail and delicate, and their mother said they were tubercular. In verifying this statement at the municipal tuberculosis sanitarium, the records showed that the mother herself was in the second stage of tuberculosis, moderately advanced, two of the children were glandular and in need of treatment; and one girl was in the first stage in need of sanitarium care. Here obviously the costs of "independence" had been too great.

Five mothers who supported themselves and two children without assistance were exceptionally vigorous and well, and the children too, with a single exception, have apparently been equally well. Even

in these families, however, independence has been maintained with a struggle which for women less fortunately endowed physically would have been disastrous. Two women did washings away from home; one earned $5 to $6 a week, and the other worked four or five days a week at $2 a day. One woman worked in a tobacco factory, standing at a labeling machine 10 hours a day six days a week, and earned a dollar a day. Another earned the same amount as a waitress.

Thirteen mothers shared the duty of supporting the family with children of working age, and most of them according to their own stories get along without any special distress, although the long, hard pull had left its mark on some of the mothers. One Italian woman who seems quite worked out, and who is now supported by her two boys, expressed great indignation because her pension had been cut off in the time of their greatest need, and she had been forced to go to work again in spite of serious heart trouble.

In two of these families independence has been accompanied by moral disaster, although the moral breakdown was clearly not caused by the withdrawal of the pension in either case. One mother gave birth to an illegitimate child in 1914, but the father was a boarder who had been living with her a long time, unknown to the court, while she was still a county pensioner. Another woman drinks, and although three children are now of working age, not one of them is a good wage earner, and the eldest boy, according to his sister, is a "plain bum." But this family had a very unsatisfactory history before the court pension was granted, the children had been sent out to beg and the mother was incompetent.

In conclusion, looking back over the histories of the majority of these families, it appears to be true that the families, on the whole, suffered a serious loss when the pensions were withdrawn. In general, their incomes were not so large or so regular, even when they had the assistance of private charity, and many of the mothers suffered from overwork. In a few cases the families became sufficiently self-supporting and managed to get on with a struggle, but without any disastrous results. Can it be said that these families should never have been placed on the pension roll? On the contrary, it would probably be nearer the truth to say that these families were in grave danger—danger of overwork on the mother's part and danger of neglect of home and children. A few exceptionally competent women were able to take grave risks and succeed in spite of them. The community, however, can not safely refuse aid to mothers on such grounds. The few women of exceptional health and skill who were able to be self-supporting would doubtless have maintained better homes with the help of the pension from the court and have given their children a better start in life.

EXPENDITURES FOR MOTHERS' PENSIONS, 1911–1918.

Every social experiment should be considered on its merits as a social institution, entirely apart from the question of cost. The community can afford to pay to have its children trained to be useful citizens if it can be persuaded that the money will bring these results. The question, "How much will it cost?" is, nevertheless, an interesting if not a determining factor in the problem. In Cook County during the eight and a half years since the installation of the pension system in July, 1911, $1,477,960 has been expended for pensions, exclusive of the cost of administration. This has been distributed as follows:[29]

Year	Amount	Year	Amount
1911 (six months)	$2,784	1916	$219,004
1912	86,249	1917	263,291
1913	128,380	1918	259,767
1914	100,236	1919	281,213
1915	137,036		

The section of the aid-to-mothers act providing for a fund to be raised by a special tax was declared unconstitutional in 1915 (People *v.* C., L. S. & E. Ry., 270 Ill., 477). Between 1911 and 1916, although the county board had made an annual appropriation for mothers' pensions, the court was not limited by this appropriation, for the board was obliged to honor the pension orders until the amount brought in by the special tax was exhausted. This amounted to over $300,000 a year, and the entire sum has never been used, the nearest approach to it being in 1916, when the pension expenditures rose to $219,000. The appropriation for this year had been only $185,000, but, although the court did not keep within the appropriation, the special-tax fund would not have been exhausted had not the supreme court decision invalidated the special tax. After this time the court was limited in making pension grants by the county board appropriation, but the latter became more generous.

For the fiscal year 1917 the appropriation made was $260,000. While this was almost $45,000 greater than the expenditure for the year preceding, it failed to allow for the necessary increase in pension expenditures. The increase of 1916 over 1915 had been nearly $82,000.

[29] Data are for calendar years and are computed from the Cook County Comptroller's Report for 1916 and from figures supplied by his office. Data for 1918 and 1919 are from published reports of the Cook County agent. They are slightly higher than the comptroller's figures for the same period, as they include all checks issued and there are always some that are not cashed. Comptroller's figures for these years were not available.

The officials of the court realized that the appropriation of $260,000 was inadequate; and for some time they hoped that when the need for more money became apparent to the board some means would be found of increasing the appropriation for this purpose. For some months, then, the court continued to grant pensions without regard to the probable inadequacy of the appropriation. When it finally became apparent that the county board could not or would not find any money with which to increase the appropriation, the court had to find some way by which it could keep down expenditures. It was decided to continue the pensions for the families under care, but to discontinue the granting of pensions to new families except to fill vacancies. As there were already more than enough applications pending to fill such vacancies, further applications were refused. Between May, 1917, and December, 1917, the court referred all applicants to the united charities or other relief organizations. There were in May, 1917, 162 applications on file on which the investigation had not been made. The court decided to complete the investigation in these cases and have the committee consider them. No cases were actually brought before the judge, however, until there was a pension vacancy. Whenever a family already on the list was dropped these new families were taken on, not in order of priority of application, but in order of their need as determined by the committee. Not all vacancies thus created could be filled, however, as it was necessary to reduce the monthly expenditure in order to keep within the appropriation. In place of 158 pensions stayed, only 100 new pensions were granted. Even with this rigid economy the department found itself with a deficit of $12,000 at the close of the year. Fortunately a surplus in the outdoor relief department balanced this deficit. The year 1918, however, brought similar difficulties.

The appropriation for mothers' pensions for 1918 was $260,000, the same as for 1917, and the outdoor relief appropriation was cut down on the basis of the surplus of the preceding year. In the last half of 1917, 798 mothers were turned away without being allowed to file their applications, because of the inadequacy of the appropriation. In December, 1917, the beginning of the new fiscal year, all these women were notified that they might now make application for pensions. The great majority of them did so, and those applications were investigated and pensions granted in cases of urgent need. During the first months of the year 1918 the rate of expenditure was beyond that allowed for in the appropriation, but the judge hoped that the county board could be persuaded to take money from some other appropriation for this purpose. This hope failed, however; and since April, 1918, new applications have not been

accepted, and women in need have again been referred to the united charities or other relief organizations.[30]

The continued failure of the county board to provide the funds necessary to pension the mothers made eligible by the legislature is an interesting example of the ease with which our American legislatures record their good intentions in the form of laws which are left to the local authorities to enforce. The legislature of Illinois has continued to add to the list of eligible beneficiaries under the mothers' pension act without taking steps to see that pensions will be provided for the mothers who have been made eligible.

County boards throughout the State have failed to make appropriations adequate for the pensioning of all mothers with legal claims under the aid-to-mothers act. In a few counties all pensions have been summarily ordered discontinued because the pension fund was exhausted. Fortunately, in Chicago it has never been necessary because of lack of funds to withdraw any pensions already granted; nor has the Chicago court been willing to adopt the policy of granting a larger number of small pensions. The plan of maintaining adequate care for the families who were already dependent on pension grants was the only wise course under the circumstances. The burden has inevitably fallen heavily on the united charities, charged with the unexpected burden of caring for most of the deferred applicants for an uncertain period of time; but the society has always found a way to meet the increasing charge.

The cost of administration should be added to the cost of the pensions. At the time of the study, the salaries of the 4 clerks, 16 officers, and the supervisor in the department amounted to $2,100 a month. To this must be added an additional $320 a month, the salaries of 1 clerk and 2 investigators in the county agent's office; and $125 a month for a clerk in the circuit court office. It seems unnecessary to add any portion of the salary of the chief probation officer and the judge, since no additional expense has been added here by the pension work. Without any allowance, however, for the salaries of these two officials, the expense for administrative service amounts[31] to $2,545 a month, or $30,540 a year.

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[30] This situation continued until July, 1919, when an amendment, free from the constitutional difficulties of the early law, providing for a tax of four-fifteenths of a mill (Illinois Session Laws, 1919, p. 781) brought relief. At this time the list of the women who had been turned away without being allowed to file applications contained about 1,000 names. When it became apparent that the law would pass, these women were notified to come in and file applications and the department proceeded at once with the work of investigation. As the work was more than the department could handle with dispatch and as the united charities, which had been supporting many of the women, announced that it could not continue this support after January, 1920, the district superintendents of that organization were commissioned volunteer probation officers, and their investigation of the families was accepted. In April, 1920, the head of the department stated that they were now up with their work and had no more old cases to investigate.

[31] In January, 1919.

It is of interest that, along with the increasing expenditure on pensions, there has gone not a decrease but an increase in expenditures on county outdoor relief and county subsidies for the maintenance of dependent children in institutions.

Total expenditure on outdoor relief increased from $188,773 in 1910, the year before the passage of the pension law, to $242,030 in 1919. The cost of supporting dependent children in institutions rose from $61,981 in 1910 to $292,248 in 1919.

THE AID-TO-MOTHERS LAW IN RELATION TO DEPENDENCY AND DELINQUENCY.

Interesting questions arise as to the effect of the mothers' pension law upon the commitment of children to institutions and upon the number of widows with children remaining under the care of public or private relief agencies. Statistics are available only for Cook County. It has already been said that the number of pensioned widows increased month by month, except when changes in law and policy rendered ineligible some families who had in consequence to be removed from the pension roll. The following statement shows the numbers on the pension roll at the end of each six months' period, beginning with July, 1912:

	Number of families.	Number of children.	Monthly expenditure for pensions.		Number of families.	Number of children.	Monthly expenditure for pensions.
July, 1912	382	1,306	$8,145	July, 1916	681	2,106	$18,403
January, 1913	501	1,663	12,413	January, 1917	780	2,355	21,064
July, 1913	332	1,075	8,232	July, 1917	802	2,449	22,409
January, 1914	338	1,096	8,185	January, 1918	768	2,332	22,017
July, 1914	346	1,121	8,320	July, 1918	733	2,288	22,422
January, 1915	362	1,191	8,902	January, 1919	646	1,978	19,675
July, 1915	439	1,431	11,731	July, 1919	709	2,195	22,681
January, 1916	580	1,845	15,363				

The changes in the pension law in 1913 and 1915 are reflected in this statement. In 1913, when women who were not citizens were made ineligible, the number of pensioners dropped very suddenly; and in 1915, when women of this class were once more declared to be eligible, the number of pensioners rapidly increased. Except for these changes the increase in numbers up to 1918 probably represents a normal increase, due to the gradually increasing knowledge of the generous provision that is being made for mothers who are charged with the support of young children. The decrease in 1918 has been explained as due to the failure of appropriations.[32] The increasing confidence of the community in the aid-to-mothers department undoubtedly tended to increase the number of pensioners. Women who would not have applied or would not have been advised by charitable organizations to apply for outdoor relief were told of the work of the pension department and encouraged to ask for this assistance,

[32] See section on Expenditures for Mothers' Pensions, 1911–1918, pp. 113–114.

that was adequate on the one hand and was so administered as to encourage the self-respect of the beneficiaries instead of humiliating or degrading them.

Curiously enough, along with the increase in the number of mothers and children pensioned there went, for a time, an increase in the number of dependent children committed to institutions. The following statement shows the number of court commitments to institutions for dependent children with the amount paid to these private institutions from the county treasury from 1911 through 1919:

Year.	Number of dependent children committed.[a]	Public money paid to institutions.	Year.	Number of dependent children committed.[a]	Public money paid to institutions.
1911	894	$73,119	1916	867	$297,652
1912	1,327	183,223	1917	789	290,077
1913	1,109	267,542	1918	895	294,210
1914	1,048	307,558	1919	839	292,248
1915	916	302,101			

[a] Figures compiled from Cook County Charity Service Reports. Figures include commitments to all institutions for dependent children. They do not include commitments to hospitals, or homes for defectives, child-placing societies, or homes for friendless which provide only temporary shelter.

Although the number of committed children increased in 1912 and remained for 1913, 1914, and 1915 larger than in 1911, when the pension law was passed, the change was more apparent than real. It has already been explained that, by the industrial school law of Illinois, institutions for dependent children may, by qualifying as industrial schools, receive a county subsidy of $15 a month for each dependent girl and $10 for each dependent boy committed by the court. Before the passage of the pension law, only four institutions in Cook County received such grants, two Catholic institutions, one for boys and one for girls (St. Mary's Training School for Boys at Feehanville and the Chicago Industrial School for Girls), and two nonsectarian schools (Glenwood Manual Training School for Boys and Park Ridge Industrial School for Girls). After 1911, a number of schools which had been in existence for some years but which had never received public money went through the form of qualifying as industrial schools under the State law and immediately asked public money for the children they were supporting. This meant, in effect, that some institutions brought into court the children who had had institutional care, in some cases for years, and asked to have the children formally recommitted under the industrial school acts, in order that the institution might receive the $10 or $15 a month per child allowed to the other four institutions that had qualified and were receiving subsidies under those laws.

It is not possible to determine how many of the children who, on the face of the court record are dependent children committed to institutions were, as a matter of fact, dependent children who had been receiving institutional care but for whom the institutions had not previously received public money. That is, there may have been an increase in the number of children committed by the court without there having been an increase in the number of institutional children. In so far as this explains the increase in the institutional population it is only indirectly connected with the operation of the mothers' aid law. The discussion of mothers' pensions in the newspapers and the wide publicity given to the fact that some institutions were being given large grants of public money may have led other institutions that had not hitherto known of this subsidy to make application for similar subsidies. It may even have led to the organization of some new institutions that hoped to be able to support themselves with the assistance of the public grant.

It is clear, however, that the mothers' pension law could reduce the number of children committed to institutions only if children had been committed to institutions before the passage of the pension law because of the poverty of their mothers. It is believed that this had not been happening in Chicago except in occasional, exceptional cases in which the mother had not been put in touch with the good relief agencies of the city. There were large relief societies in Chicago whose policy was the keeping of children with their mothers except when the mother was not fit. Some difference of opinion might exist as to what constituted a "fit" mother. A relief organization might, of course, refuse to support a home on the ground that it was unfit and on the theory that the children could be given suitable care only if they were taken away from their home when the court, or some other agency, or some private individual interested in the family might disagree with the relief society and feel that a wrong was being committed when the children were sent to institutions. In the view of the relief society the children were being committed because the home was unfit; from the other point of view the children were being committed because of poverty. Such cases of disagreement, however, were apparently not numerous; and since children were not committed because of poverty, except in these rare instances, a reduction in commitments could not be expected because of the introduction of the pension system.

Another point as regards the effect of the aid-to-mothers' law is how far delinquency and truancy among children may have been prevented. Unfortunately, this is not a subject on which satisfactory statistics can be furnished. It is true that statistics are sometimes published to show that there are very few delinquent children

among the pensioned families; but, of course, it is not possible to say how many children would have been delinquent in these families if there had been no pension system. A careful examination of the records of the 212 families who had been on the pension roll in Chicago for at least two full years showed only 3 families of the 212 in which a child had been brought into court as delinquent and only 1 family in which a child had come in as truant. This seems to be an exceedingly good two-years' record; but again it must be pointed out that no estimate can be made of the number of children who would have become delinquent if these families had not been pensioned.

Earlier studies of juvenile delinquency have laid stress on the fact that neglected homes with wage earning mothers were an important contributing cause of delinquency among children.[33] And it is only reasonable to assume that the policy of providing adequate pensions for destitute mothers with children, and of keeping more mothers at home where they can look after their children, has undoubtedly prevented a considerable number of homes from becoming unfit, and has probably kept more mothers alive and in good health than the old system did. In so far as an adequate pension means a better standard of living, less work for the mother outside of her home, and better care for the children in the home, there will probably be fewer commitments of children because of delinquency and truancy; but this would be a long-time effect of the pension system and one that in any event could never be established statistically.

One of the interesting questions with regard to the effects of the aid-to-mothers law is whether a new class of families in need were discovered and provided for by the machinery created by this statute, or whether the law merely set up new machinery for doing work that was already being done, or at any rate being attempted, by other relief agencies. This can be determined on the basis of available data, showing how many of the pensioned families had been assisted before the granting of the pension by other private or public charitable agencies.

The records of the social registration bureau of Chicago were consulted in order to ascertain how many of the families on the court pension roll had been registered prior to the granting of the pension by some social agency. Table XLV summarizes this information for the families added to the pension roll in 1917, who had been assisted by other agencies before the court pension was granted. The table also shows the number of families registered by agencies giving services and not relief.

[33] Russell Sage Foundation. Delinquent Child and the Home, Breckinridge and Abbott. Charities Publication Committee MCMXII, Ch. V, pp. 95–97.

TABLE XLV.—*Number and per cent of pensioned families who had been registered in the social registration bureau prior to pension grant.*

Registered by—	Number.	Per cent distribution.
Total	188	100.0
United charities	112	59.6
Other relief-giving agency	31	16.5
Other type of agency	10	5.3
Unknown to any agency	35	18.6

The information in this table relates only to the social agencies of Chicago which register their families with the social registration bureau. According to this table all but 18.6 per cent of these recently pensioned families had been on the records of some one of the social agencies of the city, and 76.1 per cent had been on the records of one of the relief-giving agencies (59.6 per cent registered by the united charities and 16.5 per cent by other relief societies).

Data on this point were first gathered for the pension survey conducted by the officers of the court, and it is of interest to note that the per cent of families unknown to any agency seems to have been increasing. This survey covered 543 families on the pension roll during the period between August 1, 1913, and April 1, 1915, and 532 families whose applications for pensions were rejected during this period. Table XLVI shows the number and per cent of the pensioned families who had been registered prior to the granting of the pension.

TABLE XLVI.—*Number and per cent of families pensioned between Aug. 1, 1913, and Apr. 1, 1915, who had been registered in the social registration bureau.*

Registered by—	Number.	Per cent.
Total	543	100.0
United charities	[a] 393	72.4
Other relief-giving agency	84	15.5
Other type of agency	35	6.4
Unknown to any agency	31	5.7

[a] Most of these were known to other agencies as well, such as the county agent, the municipal tuberculosis sanitarium, the visiting nurse association.

Of these 543 pensioned families it appears that 393, or 72 per cent of the entire number, were known to the united charities. How much or how little had been done for them by that agency we are not told; but the united charities had registered their names in the social registration bureau. Most of these "charities" families had also been registered by various other agencies, such as the county agent, the municipal tuberculosis sanitarium, the visiting nurse association, etc. Besides this group of 393 families who had been on the chari-

ties records there was a group of 84 families registered and presumably helped by other relief-giving agencies; 35 more were known to social agencies that give services only; while only 31 families, that is, 6 per cent of the 543, had not been registered by any social agency at the time of their application for aid from the juvenile court. It is probable, too, that some of these families may have received aid from organizations that do not register in the social registration bureau. Some of the sectarian relief organizations, for example, do not register the families whom they assist. It is clear, however, that the evidence of the survey indicates that, in general, it is not a new group of dependents who are receiving aid under the aid-to-mothers act.

A study was also made of the 532 families who applied for pensions but whose applications were rejected during the period of the survey. Table XLVII shows the per cent of the dismissed applicants who were on the social registration bureau in comparison with the per cent of successful pension applicants who had been registered.

TABLE XLVII.—*Per cent of dismissed applicants registered by social agencies compared with the per cent of pensioned applicants registered.*

Registered by—	Applicants dismissed.	Applicants pensioned.
Total	100.0	100.0
United charities	45.9	72.4
Other relief-giving agency	16.7	15.5
Other type of agency	13.5	6.4
Unknown to any agency	23.9	5.7

This table shows that a considerably larger per cent of the pensioned families than of the dismissed families had had charitable assistance before they were given relief in the form of pensions. This may be explained in part by the court requirement that the family shall be without property and with not more than $50 in money before eligibility for a pension can be established. That the court scrupulously adheres to the tests laid down is indicated by these figures. Families who are not destitute, who have been getting on without charitable assistance in the past, are left to continue in the way of independence until their resources are exhausted, when they may reapply for a court pension. The larger per cent of rejected families known to the nonrelief giving agencies is probably due to the fact that the unfit applicants are included among those rejected and that these unfit applicants have probably been registered by corrective agencies such as the juvenile protective association.

Questions invariably arise as to just how much assistance had been given to the families by the relief-giving organization that had registered the families in the social exchange. No information on

this point is available for the large group of families included in the court survey, but certain facts were found for the group of 212 families who had been under care for two years.

The reports for these families made by the agencies to the court before the granting of the pensions furnishes some evidence of the care they had been giving to the families they registered. One hundred and fifty-three of these 212 families, or 72 per cent of the whole number, had been registered by the united charities. The reports of the united charities do not show what had been done for 82 of these families. For the other 71 the reports show that the society had given little or no material relief to 18 families; 39 families had been given relief irregularly; and only 4 families had been pensioned. It is probable that this is not an understatement of the number of families who were being pensioned, since a fact of this kind would almost certainly be included in their report to the court. It is also probable that the 82 families for whom the amount of relief is not specified had been assisted only irregularly.

Some attention should, perhaps, be given to a question that may arise from a study of the data in Tables XLV and XLVI. The theory on which the law was based was that children who might otherwise be separated from their parents because of poverty should be enabled to remain under the care of their natural guardians. On that theory, it may be asked whether the enactment of the law was really called for since private organizations had apparently already made provision for maintaining the integrity of these homes. That is, it may be asked whether the families to whom pensions were given should not have been families not otherwise adequately cared for.

In this connection two facts should not be overlooked. The first is that being registered by a social agency and being adequately cared for by the agency are not the same thing. It has already been shown that only a small percentage of the registered families were really being pensioned. Another fact of importance is that some of the private charitable agencies turned over to the court the families they were assisting.

Thus the records of the united charities show that during the first year after the enactment of the pension law 387 families previously under their care were told by officers of the society to apply for pensions. Similarly, the Jewish societies referred about 100 of their families to the court; while the St. Vincent de Paul Society referred to the court approximately 365 families during the first year and a half after the enactment of the law.[34] In such cases, it is evident that no new dependent groups are formed, but those formerly relying on private now depend on public aid.

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[34] These figures were obtained from the executive officers of the several societies.

The original policy of referring to the juvenile court all families who appear to be eligible for mothers' aid appears to have been consistently followed by the private relief societies down to the present time. In reply to an inquiry as to whether they now had on their relief lists any pensionable families, both the Jewish aid society and the united charities prepared for our investigator a list of families with children of pension age who were being given relief by these societies instead of pensions by the court. The united charities list contained 26 names. Of these, 12 were widows then ineligible because they were aliens. Two other widows were technically ineligible because they owned a very small interest in some property in Italy; the property brought them no income but rendered them ineligible for pensions. In 7 other cases the husband and father was alive but unable to work. In these 7 cases, however, the man was not totally and permanently incapacitated, and his children were therefore ineligible for pensions. The remaining 5 families were being supported pending the court investigation and were to be transferred to the court roll if found eligible.

The Jewish aid society was similarly supporting seven families with small children, all of whom were technically ineligible for pensions, three because they were not citizens and four because the husband and father was not totally incapacitated. It is clear therefore that the large private relief organizations are not now supporting families eligible for pensions and that they must have found the aid-to-mothers law a substantial relief to their treasuries. It has, however, already been pointed out that some new charges would have accrued to both societies in so far as the law had created or tended to help in the discovery of new applicants for assistance, many of whom became a charge on the private societies pending investigations by the court or chargeable permanently because they were found ineligible by the court. It seems fair to assume further that these were cases of legitimate need for whose discovery the community and the private agencies must feel grateful.

As regards public outdoor relief the county agent's attitude toward the pension department is apparently somewhat uncertain. The county agent, it will be remembered, is a member of the committee which passes on the pension applications, and he makes an independent investigation of the applicants' eligibility. Although his department must inevitably suggest to many applicants for outdoor relief that they go down to the court and apply for pensions, this does not appear to be the consistent policy of the outdoor relief department. A study of the records in the county agent's office in one important district showed, for example, 165 families with children of pension age (i. e., below 14 years) in receipt of outdoor relief.

Sixty were widows with young children, and 105 were classified as married couples with young children. The case records were then examined in order to discover why they had not been sent to the court for pensions, with the following result: 114 were technically ineligible for pensions, 5 were below the court standard of fitness, and 23 were in need of temporary relief only, leaving 21 families who appeared to be eligible for pensions and in need of such assistance. Among the families termed technically ineligible there were 32 aliens, 4 property-owners, 28 married couples in which the husband was not totally incapacitated but was unable to support his family entirely, 35 in which the husband was not permanently incapacitated, and 15 families with the husband in jail.

In the group classified as needing only temporary relief were 3 married couples in which the man was unemployed, 3 widows who had just received insurance money, 13 in which there was only one dependent child, and 4 in which there were children of working age.

Five families were classified as below the court standard of fitness for the following reasons: In 2 the mother was physically or morally unfit to care for her children at home, and in 3 others some member of the family who refused to leave the home for sanitarium care was considered a menace to the health of the other members.

The 21 families who appeared to be eligible and in need of pensions were studied further. Seven families have since been pensioned, 9 were merely being aided pending investigation. Five families remained who appeared not to have applied for a pension although the investigator was told that in 2 of the families the mothers preferred to work regularly and support their children with occasional aid from the county agent rather than apply for a pension. But the other families apparently did not know of the aid-to-mothers law, and the county agent's office had not informed them of this source of regular and adequate aid. A similar study of the records in another district office of the outdoor relief department brought to light 11 other widows who were eligible for pensions and who had not applied for mothers' aid. Here again the investigator was told that 9 of these widows were able to support their families with occasional doles from the outdoor relief department, and that there were only 2 widows, therefore, in need of regular aid who had not been told to apply for pensions. On the whole, then, although there are a few families in need of help who might become pensioners if the county agent's office suggested an application at the court, there are apparently not many who do not in course of time discover for themselves the possibility of this more adequate form of relief.

PART II.—THE ADMINISTRATION OF THE AID-TO-MOTHERS LAW OUTSIDE COOK COUNTY.

INTRODUCTION.

The Illinois aid-to-mothers law makes no provision for State supervision or control over the administration of the law. Each county in the State is an independent administrative unit. The law prescribes, of course, that pensions shall be granted only on certain conditions; but if a county disregards these conditions and grants pensions to persons not legally entitled to them, there is no State department with authority to see that the law is enforced.

Since there are 102 different counties in Illinois, which represent nearly 102 different pension policies, few general statements can be made about their methods of administering the law.

The material relating to the administration of the law in the "down-State" counties, which is presented in this section, has been secured from the following sources: (1) The data secured from the replies to an inquiry conducted by correspondence with the county judges of the State. Through the cooperation of the State charities commission, a schedule was sent out by the secretary of the commission to each county judge in the State, asking for certain facts as to the use of the pension law in his county. Schedules were returned from 77 counties only, for some of the judges refused to send any reply even after follow-up letters had been sent to them. (2) Further data were secured by correspondence with the representatives of various private charitable organizations in the outlying portions of the State. Twenty-three schedules were returned by representatives of such agencies. (3) After this preliminary survey of the field by correspondence, further data were secured through a special investigator who visited 14 counties, all except 1 that had pensioned thirty or more families during the preceding year and a number of other counties selected for special reasons. The counties selected to be visited were in different sections of the State, some poor and some rich, some mining, some manufacturing, and some rural. Twenty-three counties had only five families or fewer than this number pensioned, and no investigation was made in any of these counties.

The schedules collected by correspondence with the county judges were sent out in August, 1915, and the data relate, therefore, largely to the autumn of 1915. The visits of the special investigator were made in the months of October, November, December, 1916, and January, 1917. As has been pointed out, the Illinois law provides no State supervising agency with control over the administration of the pension law, and no reports are submitted by the 102 different local authorities to any central office. It is very difficult, therefore, to ascertain either the extent to which the law is being used or the methods of administration that have been adopted. The State charities commission has obtained such information as it has published by correspondence with the judges, many of whom refused to answer letters, and by reports sent in by the State inspector of county almshouses and jails during her investigations in 1913 and in 1915. Information as to the number of counties that have made use of the law is, however, probably complete. But although the preliminary inquiries of the State inspector have been a useful basis for further inquiries, she visited none of the pensioned families, and her inquiries as to methods of administration were very limited.

In addition to this material, use has been made of three reports on the use of the aid-to-mothers law published by the State charities commission in the Institution Quarterly in September, 1913, December, 1914, and September, 1916.

THE DETERMINATION OF PENSION POLICIES IN THE 101 OUTLYING COUNTIES.

The judge of the juvenile court, who is also the county judge in the 101 counties outside of Cook County, is the person in each county who has the right to grant pensions; and if he does not approve of the law, he may nullify it simply by refusing to grant any pensions. But the judge who approves of the law and wishes to put it into operation can do so only after the county supervisors have voted to appropriate money for this purpose. That is, both the judge and the supervisors must agree as to the desirability of providing pensions or none will be granted. Thus in five counties the supervisors have made appropriations, but the judge has granted no pensions. On the other hand, some counties have not used the law because of the unwillingness of the county commissioners to add to the taxes. The judge in one county, for example, reported that the county board would not levy a tax for the purpose of providing this fund unless compelled to do so by a mandamus suit, and the judge added that in his opinion such a suit should be brought "if for no other reason than to convince the county board that the laws of Illinois apply to them as to any other body of public servants."

In another county the judge actually granted a few pensions, but the supervisors obtained legal advice to the effect that the constitutionality of the law was doubtful and refused to pay them. Further evidence of the unwillingness of the county supervisors to make the necessary appropriation is found in several other letters. Thus the judge of County X wrote: "Our board of supervisors have so far failed to levy the tax under the mothers' pension law * * * so we have been unable to personally test the law." Appropriations were made later on in this county and pensions actually paid. Similarly the judge of County Y, where an appropriation of $2,000 had just been made, wrote: "I have tried heretofore to have our county board appropriate some money to be used for this fund, but was never successful until now. * * * Since the law was passed I had a number of applicants, some of whom I knew to be worthy, but have had to deny them all as there was no money to be used for them."[1]

[1] It is of interest that a letter from the probation officer in this county contains the following statement: "The matter stands thus at the present time, but public sentiment is getting better and there is a prospect that this law may be carried out in the county. Just now there are no cases calling for a mother's pension that are not being taken care of, only in such cases as those in which a mother refused to take help in the old way for fear it will be thrown up to her children at school by their playmates."

In other counties, as has been pointed out, the law has not been put in operation because the county judge does not approve of the law or is not sufficiently interested in the law to grant any pensions. In one county the probation officer of the court wrote briefly: "This county does not approve of mothers' pensions." In five other counties appropriations have been made but no pensions granted; in one county the clerk is supplied with the necessary blanks; while from another county the judge wrote in reply to our inquiry: "We have had applications for help where the mothers' pension act should have been invoked, but no one has seen fit as yet to invoke it. * * * The county board has in some instances aided parties who could have made proper proof, but who were aided as paupers."

In one county the judge reported that there had been numerous applications under the act, but that he has adopted the policy of asking the local supervisors of the poor to be present at the hearing. In every instance, he reported, the supervisors were "able to furnish the aid required." "This plan," continued the judge, "seems to me to be in the interests of economy, as necessaries rather than money are furnished the applicant; and I think I can safely say in every instance thus far the wants of the parties in need have been supplied." This judge—and he is no doubt in some instances typical—saw no difference between the purpose of the mothers' pension law and the old outdoor relief system.

This judge also added that in his opinion the principal objection to the law was that the applicants received money, which they could spend as they pleased; whereas, if the aid were "furnished through the supervisor, as local poor master, they get no money and only the necessary supplies." There undoubtedly are other judges in the State equally unintelligent with regard to the purpose of the pension law. In fact, a letter published two years ago in the Institution Quarterly contains a very similar statement. The judge of Z County wrote to the secretary of the State charities commission as follows:

> Will say in reply to your inquiry concerning the mothers' pension law that I do not think it is a good one. For this reason, there is a supervisor in each township who is the overseer of the poor, and he is far better acquainted with the mother who lives there about 365 days in the year than the county judge can possibly be, and the supervisor can look after and see that the tax money is being spent for the necessities of life instead of frivolities for which some mothers would use the money.
>
> I think that every supervisor in Z County would see to it that no family would suffer in his township if he were given any notice at all concerning their circumstances. If we have a hearing, the mother wishing to be pensioned comes into court with a few of her friends; and of course if the court listens to the evidence there is nothing left to do except to grant to her a pension, which she may need a part of the year and a part of the year she does not. Many mothers claim a pension under the mistaken idea on their part that they do not become county paupers if they take under this law, and seem to think they

have as much right to a pension as any of our war veterans, while they are just as much county paupers as those residing at our county home.

For counties like our own, where the population is not so numerous, I think the supervisor is well enough acquainted with the families and can deal out better justice to the poor and the taxpayer than can the county judge, and that we are not in need of the mothers' pension law.

In another county, where 11 pensions were being granted, the judge also believed that the families would better be left to the overseer of the poor, and wrote to the secretary of the State charities commission:

In this county we do not have very many who are receiving support under this law, but during the time that it has been on the statute books we have had a large number of applications, considering the population of our county. The most of them could not comply with the strict requirements of the law and the most of them were ones who were not entitled to support under this law. In most cases in our county in which provision is being made in the family under this law, are families who were receiving support from the county through the supervisor or overseer of the poor. And in a county like this one I am of the opinion that the better way to take care of these is through the overseer of the poor in each township. The supervisor who is the overseer of the poor has better opportunity to know of the conditions in these families than has the county court or any agents appointed by it. There is a tendency among a great many people to think that when the term "pension" is used it is a matter of right and they are entitled to ask and receive this pension, no difference as to their physical or financial condition.

There is sometimes, too, confusion not only with respect to the purpose of the law but also with respect to the actual requirements of the law. This is well illustrated by the following extract from a letter from the judge of R County, in reply to a questionnaire sent out by the State charities commission in August, 1914.

When the law was first enacted and was published by the newspapers throughout the State, a number of mothers made application for aid under this law, and I directed the probation officer to make the investigation as required by the law and granted three or four of these pensions. When the orders came to the county clerk, the question was raised as to what fund the money was to be paid from; and on examination of the law I found that the board of supervisors could levy a tax, which should not exceed a certain per cent, and that that money raised by that tax should be placed in a special fund and be used for the mothers' pension. There was no provision in the statute that the board of supervisors might make an appropriation and place it in this fund, so I changed the orders from aid under the aid-to-mothers act to aid under the dependent and neglected children's act, and then I began to observe and study this law.

I am not favorably impressed with this law at all. In the first place, I do not think that there was any necessity whatever for this law. The dependent and neglected children's act covers the whole field, and I believe in a better way than the mothers' pension law does. Of course, I understand that you people who favor the mothers' pension law are making the claim that the mother would be more independent and would not feel that she was receiving

funds from charity so much if it were under the mothers' pension law than if it were under the dependent and neglected children's act, because under the dependent and neglected children's act the probation officer visits the home once in each month and then recommends to the judge how much should be paid to them for the succeeding month, while under the mothers' pension law the money is paid monthly from the county treasury to the mother, and she spends the money as she sees fit.

It is unnecessary to point out the inaccuracies in this letter, which is interesting solely as indicating that some of the judges are very much confused not only as to the purpose but as to the actual provisions of the pension law. It is interesting that a later judge in County R has adopted the same interpretation of the law. A letter from the probation officer of this county, received on July 14, 1916, contained the following statement:

In reply to your letter addressed to Judge ———, of R County, will say that we have not used a dollar from the mothers' pension fund. A number of monthly allowances have been granted. But the children were declared dependent, and an average of $5 per month for each child was given from the pauper relief fund. These people needed help, but did not comply with the law regulating the mothers' pension fund.

NUMBER OF COUNTIES GRANTING MOTHERS' PENSIONS.

In spite of the opposition of county judges and county supervisors to the law, pensions were being granted in 1916 in 71 out of the 101 down-State counties. The cost of these pensions was, in 1916, approximately $349,200; and as nearly as can be estimated 1,583 families with 4,850 children were provided for out of this fund. Information is not available as to why the law is not being used in the other 30 counties that are not granting pensions. But, in general, they seem to be the poorer and more backward counties of the State.

During the first year following the enactment of the pension law only 16 counties outside of Cook County made any use of it. No reasons have been found to explain the prompt adoption of the law by these 16 counties, or its neglect by the remaining 85 counties of the State. The counties using the law represent no one geographical section of the State, since they range from the extreme northwestern to the southeastern section; 4 of them are counties in which are found 4 of the 11 large cities of the State; but an equal if not greater number are counties that are rural communities of farms and small towns. Nor can the adoption of the pension law be explained on the ground that these 16 are the communities most progressive in their care of the poor, for the reports of the State board of charities show that some of these 16 counties are extremely backward in their outdoor and even in their indoor relief. The use of the pension law in 1911–1913 in these 16 counties could only be explained separately for each county by a study of special local conditions.

No additional information as to the number of counties using the pension law is available until December, 1914, when 63 counties were granting pensions under the act.

Before the 1st of January, 1916, 10 other counties were using the act; and 5 more counties had indicated an intention of using the law by making an appropriation for this purpose, although no pensions had actually been granted. This increase in the number of counties in which pensions are being granted is shown in the following summary:

	1912	1913	1915
Total	101	101	101
Counties using pension law	16	63	72
Counties not using	85	35	[a]29
No report		3	

[a] Five of these counties had made appropriation for a "pension fund."

It is not possible to find any general reasons that explain satisfactorily the failure of 29 counties to make use of the law. The failure is due in some counties to some accidental situation, such as the lack of interest or opposition of a county judge or of some members of the board of supervisors. It should be noted, however, that, although these 29 counties represent no one geographical section exclusively, yet by far the greater number of them are in the southern and poorer portion of the State; while with the exception of a group of 6 counties in the center of the State, they are all counties either on the border or extremely close to it. That is to say, they are in general the outlying districts and river counties.

Another point of interest about these counties is that in all 29 there is only one city of 10,000 inhabitants. It is of interest, too, that these counties which are backward in applying the aid-to-mothers act are in general counties in which the administration of other outdoor relief is relatively worse than in the rest of the State. This is indicated by the fact that only 7 out of these 29 counties required written orders for relief and itemized bills; while in the other 72 counties, 36, or one-half the number, did make these slight requirements.[2]

With the increase in the number of counties granting pensions there has been of course a corresponding increase in the number of persons receiving aid under the law. Unfortunately there are no figures available that show exactly the growth in the number of beneficiaries. In 1912 there were 50 mothers aided, and more than 150 children pensioned (the exact number could not be obtained). For 1913 no accurate information is available either as to the number of families or the number of children receiving help under the law. The State charities commission estimates the number of children at about 1,200. For the year 1915 the figures are more exact. By August of that year there were 1,042 families getting aid under the pension law; and during that year at least 282 additional families were pensioned, making a total of 1,324 families with approximately 3,700 children pensioned during the year ending August 1, 1915.

The number of families pensioned varies, of course, from county to county. Table XLVIII shows the number of families pensioned in the different counties in a single month in 1915. The number pensioned in a given month is much easier to determine than the number pensioned during the year, since the policy of the counties

[2] These figures may not be complete. They are compiled from the Institution Quarterly of March, 1916; but as no uniformity was observed in the details reported for the various counties, it is possible that some counties required written orders and itemized bills but did not report this procedure.

varies as to the number of months that individual families are kept on the pension roll.

TABLE XLVIII.—*Number of counties giving aid to specified number of families, August 1, 1915, or nearest date thereto.*[a]

Number of families pensioned by county.	Counties granting pensions.	
	Number.	Per cent distribution.
Total	72	100.0
1– 4 families	18	25.0
5– 9 families	19	26.4
10–14 families	9	12.5
15–19 families	7	9.7
20–29 families	10	13.9
30–49 families	6	8.3
50 families or more	3	4.2

[a] The figures do not all refer to one date, since they are compiled from two sources, our own schedules from 56 counties giving the figures on August 1, 1915, and the Institution Quarterly of March, 1916, in which the date to which the figures refer falls somewhere between April and December, 1915.

This table shows that most of the counties pensioned very few families. Only 3 counties pensioned as many as 50 families; and in these 3 counties, three of the largest cities of the State are located. Eighteen counties, or 25 per cent of the total number, pensioned fewer than 5 families; and 19 other counties, 26.4 per cent, from 5 to 9 families. That is, 37 counties, or 51.4 per cent, did not have 10 mothers pensioned on the date for which the information was collected.

A comparison between the number of families on the pension roll August 1 and the maximum number of families pensioned at any time during the year was possible for the 58 counties from which schedules were obtained. In the majority of these counties there was no difference between the number on the August pension roll and the maximum number pensioned in any other month.

Only 6 counties reported a maximum number for the year greater by more than 5 families than the number pensioned on August 1. In one county the number dropped from 164 to 5, and in another county from 105 to 70 because the pensions were discontinued during the summer months on account of lack of funds.[3] Further study of the administration of the law in these two counties suggests that a more judicious expenditure of funds would have rendered unnecessary any such drastic reduction during the summer months. In H County the difference, which is not so great, is accounted for by a change of probation officers and a consequent "cleaning up." No explanation of the difference in the other 3 counties has been found.

[3] See p. 135.

EXPENDITURES OF DIFFERENT COUNTIES.

Further information as to the extent to which the pension law is used may be obtained from a statement of the amount of money spent by the different counties on mothers' pensions. On the schedules sent to the county judges they were asked to state the exact amount spent during the year ending August 1, 1915, or during the last fiscal year. Only 53 of the 58 counties returning schedules answered this question, and some of those answering the question explained that their figure was an estimate. No information is available as to the expenditures of the other counties in which the law was used. The report of the State charities commission does in some instances give the amount of the appropriation for this purpose, but there is no statement as to whether or not this appropriation was actually expended, and the figures given refer in some cases to the year 1914–15, in others to the year 1915–16, and in still others to the current year. It is not possible, therefore, to make any satisfactory estimate of the expenditure of these 14 counties.

The total expenditure for mothers' pensions in one year for the 53 counties for which information is available was $118,148, which was $12,000 less than the expenditure in Cook County in the same year. The population of Cook County in 1910 was 2,405,000; the total population of the other 53 counties was 2,110,000. Thus the per capita cost of the pensions in Cook County was $0.0541, and in the 53 other counties it was $0.056; that is, the per capita cost of the relief was actually lower by $0.0019 in Cook County than in the other 53 counties taken as one unit.

The expenditure varied in the different counties just as the number of families varied. Table XLIX shows the amounts expended by the 53 counties sending in definite replies to the schedule question relating to expenditure.

TABLE XLIX.—*Number of counties with specified expenditure for mothers' pensions.*

Expenditure for pensions by county.	Counties providing pensions.	
	Number.	Per cent distribution.
Total	72	
Total reported	53	100.0
$100- $499	9	17.0
500- 999	12	22.6
1,000-1,999	11	20.8
2,000-2,999	7	13.2
3,000-3,999	4	7.5
4,000-4,999	4	7.6
5,000 or more	6	11.3
Not reported	19	

This table shows that no one of these 53 counties spent very large sums on mothers' pensions. The expenditure depended to some extent upon the size of the counties. The 9 counties spending less than $500, the 12 counties spending from $500 to $1,000, and the 11 counties spending from $1,000 to $2,000 are all counties with a population of less than 60,000 persons. The 6 counties reporting an expenditure of $5,000 and over are all counties with a population of over 60,000. In these counties are found the large industrial centers of the State. The largest sum expended by any one of these counties was $11,900. The per capita cost in this county was $0.099, which is considerably higher than the $0.0560 average per capita cost for the 53 counties, and yet this county was one of those that had almost no pension list during the summer because the funds were exhausted.

Table L, which gives the expenditure together with the population of the counties, shows, however, that expenditure did not always vary with population.

TABLE L.—*Number of counties of given population spending specified amounts for mothers' pensions in 1915.*

Population of county.	Counties reporting specified expenditure for mothers' pensions.							
	Total.	$100–499	$500–999	$1,000–1,999	$2,000–2,999	$3,000–3,999	$4,000–4,999	$5,000 & over.
Total	53	9	12	11	7	4	4	6
10,000–19,999	13	2	7	4				
20,000–29,999	10	2	2	5	1			
30,000–39,999	12	3	3	2	3		1	
40,000–59,999	7	2			2	3		
60,000–79,999	4				1		2	1
80,000–99,999	5					1		4
100,000 or more	2						1	1

USE OF PROBATION OFFICERS FOR ADMINISTRATION OF ACT.

The failure to use the law in more than one-fourth of the counties in the State and the extent to which the law is used in the other counties are perhaps less important than the methods of administration in the counties in which pensions are actually being given. The law definitely requires that, before a pension is granted, an investigation be made by a probation officer; and there seems to be an attempt at an investigation as required by law in all the counties. Information is needed, however, as to the kind of probation officers appointed by the courts, since the character of the investigation and of supervising care given to families depends upon the ability of the officers to render intelligent service.

In very few counties is there a probation officer giving full time to the probation work, which includes not only the pension work but all other forms of probation service. In the other counties there are part-time officers, or there is some one appointed a probation officer to comply with the law; but the so-called probation officer is a judge or sheriff or supervisor of the poor or some one whose chief duties are of another sort. Table LI shows the different types of officers appointed for the mothers' pension work.

TABLE LI.—*Number of counties having specified kind of probation officers.*

Persons acting as probation officers.	Number of counties.
Total	72
Probation officer on yearly salary	[a] 30
Full-time officers	4
Part-time officers	19
Time not given	7
Other probation officers	17
Officers paid per diem	7
Officers paid per case	2
Volunteer probation officer	5
Salary and time not reported	3
Supervisor or overseer of the poor	13
Special officer for each family	7
States attorney	2
Judge	1
Sheriff	1
Not reported	1

[a] In two of these counties investigations are also made by the supervisor, and in one the judge also investigates.

Some further account of the activities of the persons described in this table as probation officers is probably needed. The table shows that only 4 counties had full-time probation officers. In 19 counties the officers who are classified as regular probation officers on a yearly salary give only part time to the work of the court, variously reporting their other duties as: Probation officer of the circuit court; work for private relief societies; policeman; policewoman; secretary to the judge; county coroner; truant officer; investigator of the applications for outdoor relief; lawyer; school-teacher.

In discussing the Cook County work, it was pointed out that upon the probation officers fell the very difficult work of determining which applicants met the tests of eligibility prescribed by law. This work can probably not be well done by State's attorneys, judges, or even volunteer or occasional probation officers. Nor are officers paid for casual work on a per diem basis likely to render the services needed. Of the two officers paid per case, one is paid $10 for every case investigated, and one is paid $10 for every case that gets a pension.

The amount of work carried by some of the officers who are paid a regular yearly salary for part-time work makes it impossible that the officer should have adequate time either for the investigation or for proper supervision of pensioned families. In D County, for example, the probation officer who had 33 families to supervise in 1915 was also secretary of the local charitable society, which handled some 1,500 cases during the year.[4] Again, in another county, the probation officer, who has 13 pensioned families and all other cases brought before the juvenile court, is supervisor of the poor and truant officer as well. This officer reports that she has so much to do that she can not supervise families as she should, "especially those in the country," and she suggests that the court needs a full-time probation officer and a clerical assistant. Another example of an overworked officer is found in T County. There, the supervisor of the 19 pensioned families is, in addition to the other probation work, supervisor of the poor for the township, which has a population of 17,000; truant officer for the county; and superintendent of the associated charities. She has one paid assistant; but, even so, there is little time available for the pension work.

Not only are the part-time officers so fully occupied as to be unable to do the pension work adequately, but the full-time officers who do all the other probation work are most of them left with little time for the pension service. Thus in K County the probation officer has charge of 36 pensioned families, in addition to all the other juvenile court work of a city of 45,000 inhabitants. She complains

[4] Since that time she has been relieved of the work in the associated charities, but has added the work of truant officer. She stated that she "tries to visit each family every month" but has no time for the additional services that might be rendered her families.

that she is overworked and is especially in need of clerical assistance. She has tried to supplement her visits to the pensioned families by visits from "friendly visitors," but does not find this system of volunteer assistants entirely satisfactory. In H County there are three probation officers, but its county seat is a large city, and there, too, it has proved necessary to use volunteer visitors for the pensioned families.

The need for an adequate number of regular salaried probation officers is too apparent to need discussion. What is not so apparent, however, is that the regular salaried officer may also be extremely unsatisfactory. This is due chiefly to two circumstances: (1) That the salary is so low that properly qualified persons will not accept the position; (2) that appointments are made by the judge, often for personal or political reasons instead of for merit.

One or both of these situations seem to be found rather generally in the counties of Illinois. Some data as to the salaries of the officers were collected; but, since it was not always clear how much time was being given to the work, the information furnished did not appear to be valuable.

On the subject of the method of appointing probation officers there is much to be said. The appointing power is left in the hands of the county judge; and although, in Cook County, the judge of the juvenile court used the power thus conferred upon him to select the officers by competitive examination, and called on persons of recognized experience in child-caring work to conduct the examination, in all other counties the judge has used his personal discretion in appointing the probation officer. Many of the judges undoubtedly appointed the person whom they believed to be best qualified for the work. In five counties, for example, the person appointed was the secretary of the local charity organization society; in two other counties the officer had had experience in social work; in another county she had had long experience as a probation officer before the aid-to-mothers act was passed. In another county the officer appointed had had training in a professional school of philanthropy.

Although some judges selected persons apparently well qualified for their work as probation officers, other judges have not done so. Attention has already been called to the fact that a county coroner, a policeman, a clerk from the assessor's office, a doctor, a lawyer, and a school teacher are among the persons appointed to act as probation officer in different counties.[5]

[5] The following item taken from a daily paper of one of the down-State cities indicates the method of appointment. The item is headed "New Probation Officer": "Mrs. X, a widow with one child about 5 years old, was appointed county probation officer for the north portion of N County yesterday by County Judge Z. Judge Z said he believes a mother will have the spirit of maternal love which will enable her to make the best probation officer. Mrs. X succeeds Miss A, who resigned and will engage in religious work with a traveling evangelist."

In 10 counties there were persons acting as probation officers, some on full-time and some on part-time basis, who appeared to have had special training and experience for probation work, or who at any rate appeared to be well qualified for such work. Unfortunately, however, in 6 of these 10 counties the officers had so much to do in addition to the pension work that the latter could not be properly done. That is, there seem to be only four counties in which conditions appear to be such that intelligent aid to the families is possible, and two of these counties have very small pension rolls—one county pensions one family and the other county pensions seven. The other two counties have a larger number of pensioned families. Only one of these four counties was visited by the special investigator, and it was disappointing to find that even in this county, where conditions appeared to make good pension work possible, good work was, nevertheless, not being done. In L County, which was visited, the county was found to be divided into three districts, with a different probation officer for each district. While the officer in one district, who is also a visitor for the associated charities, does give intelligent help to her families, such as finding work for the mother or children, supervising school attendance, etc., the other two officers make no attempt at anything of the kind, and their services stop with a perfunctory monthly visit to the family.

INVESTIGATION OF APPLICANTS' ELIGIBILITY.

The kind of investigation that is made depends largely on the intelligence of the person making the inquiries, and sufficient comment has already been made on this point. Further information as to precisely what is done in the way of investigation has been obtained from the schedules returned by county judges, the 24 schedules returned by social workers, and the visits of the special investigator. The schedules that were returned all reported that, before a pension was granted, it was the practice to have the home visited as required by law. In some counties, however, this represents the intention of the court rather than the uniform practice. Thus the report from one county is, "As to the investigation, the officer calls at the home in almost all cases; in a very few he may not." In another county, one of the two probation officers makes no pretense of visiting the home but interviews the women in his office. In other counties in which it seemed to be the usual practice to visit the home, some families were found who were not visited until after the pension was granted.

A single visit to the home seems to be all that is done in the way of investigating the applicant's eligibility. Most counties report that relatives are visited; but five counties report definitely that they are not "visited," and two more report that they are visited "sometimes" or "not always." The visits to the relatives, if made, seem to be wholly perfunctory ones, since no report has been made from any county and no case could be found by the investigator of any relative who had been either persuaded or compelled to assist an applicant or a pensioner.

In reply to the question as to whether any verification is made of other facts needed to establish eligibility, such as the marriage, death of husband, birth of children, and possession of property, the claim was made in most counties that this was done. In counties visited by the special investigator, however, it appeared that this verification really was not made. Officers when questioned were vague and indefinite and qualified their answers with "usually," "sometimes," "in some cases." No records of any steps in the investigation could be found. The officers' reports usually read "Your officer has investigated and has found"; but it seems to be the practice to consider an investigation complete when the applicant has been visited and interviewed, and the findings of the investigating

officer seem to be based on the unverified statements of the applicant. The testimony of the applicant on oath in open court is held in many counties to furnish sufficient evidence of her eligibility. On the whole, the only general statement that can be made as to the practice of the outlying counties in the matter of the preliminary investigation is that usually the home is visited and that some officers believe that they make an attempt to verify the facts necessary to prove eligibility. The methods of verification are not on record and apparently can not be found, and it is clear that in many places the verification is that offered by the applicant herself in court, while, in other counties, "community knowledge" is accepted. From no county has any evidence been obtained of a uniform practice of verifying by legal records, such as has been adopted in Cook County.

Two results may usually be expected if a careless preliminary investigation is made: (1) A very small number of applications will be rejected or dismissed, since very few will be found by an inadequate investigation to be ineligible; (2) ineligible persons will be found on the pension lists. Each of these points will be discussed.

DISMISSED CASES.

In Cook County in the course of a year a great many more applications are rejected after investigation than are finally granted, notwithstanding the fact that it had been customary from the first to refuse to take applications from persons who are clearly ineligible. In the other counties of the State, about which we have information on this point, this rule does not appear to hold good.

Table LII shows the number of mothers whose applications were rejected or dismissed in a year in 49 counties from which reports could be obtained.

TABLE LII.—*Number of counties in which a specified number of applicants were refused pension grants.*

Number of pension applications rejected.	Number of counties.
Total	72
None	13
1–4 families	19
5–9 families	8
10–19 families	4
20–29 families	3
30–49 families	1
50 families or more	1
Not reported	23

It thus appears that 13 of the pension-granting counties rejected no applicants in a year and a considerable number of other counties rejected very few applications.[6] A list of reasons for dismissing

[6] The following table showing the relation between the number of families refused aid and the number in receipt of aid in the various counties may be of interest:

Number of counties refusing pensions to a specified number of families, together with number of families pensioned.

Number of pensions granted.	Applications refused.							
	Total.	None.	1–4	5–9	10–19	20–29	30–49	50 or more.
Total	49	13	19	8	4	3	1	1
1–4	12	5	6	1				
5–9	13	6	4	1	1	1		
10–19	11	1	8	1		1		
20–29	8	1		4	2			1
30–49	3		1	1	1			
50 or more	2					1	1	

cases was given for the rejected applicants in Cook County. No such reasons could be obtained for the outlying counties. A great majority of the counties keep no record of the reasons for refusal to grant pensions. Officers when questioned could give no more definite reasons than that the applicants were refused "for legal reasons," or "for not complying with the law." There are so many requirements prescribed by the law that these reasons are too indefinite to be satisfactory.

The pensioning of every applicant who applies may be due to one of several reasons: (1) Lack of care in receiving and registering applicants; (2) inadequate investigation of applicant's eligibility; (3) failure to devise other methods of solving problems of family distress; (4) a willingness on the part of the court to disregard the provisions of the law and to grant pensions to ineligible applicants even when this ineligibility has been ascertained.

PENSION GRANTS TO INELIGIBLE FAMILIES.

One result of an inadequate preliminary investigation is the granting of pensions to families who are not legally eligible for this form of relief. In Illinois this condition is made worse by the fact that the county judges not infrequently refuse to be bound by the law and seem to take the position that they may grant pensions to any person whom they consider a suitable applicant. Twelve judges expressly said that they did not observe the requirements that had been added to the old vague law of 1911 by amended laws of 1913 and 1915. The legislature, when it passed the law of 1913, did not repeal the 1911 act by name but merely by the general phrase of "all acts or parts inconsistent herewith." That the new law was intended to replace the old one is not open to doubt; it was so interpreted in Cook County, and, it will be remembered, something like 200 families who did not comply with the new requirements were dropped from the rolls. But in some other counties the judges say that the funds-to-parents act of 1911 was not repealed by the later law; and 12 counties were in 1915 granting funds under that act. The investigator in suggesting to different judges that certain persons on his lists were ineligible under the present law, received more than once such a reply as: "Well, perhaps that is so, but I am operating under the old 1911 law." One judge said that he used the 1911 law instead of the amended law because he considered the earlier law a better one. Another judge told the investigator that he knew that a certain one of his pensioners was not legally entitled to a pension, but it would have "taken a heart of stone," he said, "to refuse what she asked."

In all but three of the counties outside Cook County visited by the investigator, pensions were being granted to persons who were legally ineligible. This may be due to the lawless attitude of the judges or to their lack of intelligence more than to the inability of the probation officer to discover and to report the applicant's ineligibility. But whatever the cause, the evidence clearly shows that, although the law specifically excluded deserted women, divorced women, and women property owners, such persons were frequently granted pensions in the outlying counties.

The requirement of the law most frequently ignored was that which provided that the mother who is the "owner of real property, other

than household goods," shall not be eligible for a pension.[7] Four counties reported that they were in the habit of granting pensions to property owners, and family visiting by the investigator showed that it was also done in 8 additional counties. That is, in 10 of the 14 counties visited by the investigator it was found that pensions were granted to women property owners, although the schedules sent in by correspondence reported this practice in only 2 of these counties. Had it been possible to visit the other counties in which pensions are granted, there is reason to believe that the practice of ignoring the property disqualification would have been found to be even more widespread than it appears to be from the evidence. The value of the property owned by these pensioners varied greatly—some of the mothers owned only a little home representing a very small investment, but occasionally the property was more valuable.

For example, one such case in B County was that of a woman with two children over 3 and under 14 years of age. She owns property valued at from $4,000 to $5,000 with a $2,200 mortgage on it. Her home was very well furnished with good rugs, piano, etc. Her husband was a saloon keeper and a well known local politician. After his death she ran for town constable but was defeated, and a pension of $30 a month was almost immediately secured for her in spite of local opposition. The investigator was told that the pensioner was locally known as a financier, and it was charged that her pension was due to political influence. In any event, the ownership of property made her technically ineligible for this particular form of public aid.

Another case in the same county is that of a widow who was granted in October, 1915, a pension of $10 a month for two children. She owned the house in which she was living, valued at $800, and an adjoining 3 acres of land, which she sold to pay the mortgage on the two pieces of property. Her ownership of the property was a fact well known in the small community. In May, 1916, one of the pensioned children died. His pension was not stayed and the mother thought that the full pension was continued because the judge wished to help her a little more. In addition to the pension, the supervisors gave her coal and groceries. This is an especially interesting case, since at the time of the visit the woman had only one child under 14 and one child over 14 living with her. She had also three married daughters.

In the same county a pension of $10 a month was granted in January, 1914, to another widow for her one child. She owned the house in which she was living, valued at $700, but with a mortgage of $200. A local minister who has taken great interest in the pension law explained to the investigator that the court granted the pension on the ground that she is " such a deserving woman."

[7] Illinois Revised Statutes, 1917, ch. 23, sec. 308. This provision has since been altered; see *supra*, p. 15.

Still another case is that of Mrs. G, in C county, a Lithuanian woman, who was receiving a pension of $5 a month for four children and was buying the property where she was living from a building and loan association. The property was valued at $1,200, and she had paid more than half its value in monthly installments of $6.

Again, in F County in October, 1911, a pension of $6 a month was granted to the B family, consisting of the mother, one boy of 15, who was in a city outside the State, and four children under 14. They owned a small, three-room "box" house, built of bare boards and unplastered, valued at about $250. The present judge, who has come on the bench since the law of 1913 was passed, intended to discontinue the pension for this family because they owned property; but he said that so much pressure was brought to bear by fellow-townsmen of Mrs. B that he was unable to do this. That the law was being violated did not seem a sufficient reason for action.

Another propertied family was found in L County. A widow received a pension of $20 a month for six children. She owned property worth $1,500, which she was buying from a building and loan association and in which her equity was worth about $700. She was paying $6.50 a month to cover payments on the property, taxes, and interest.

Whether or not the law should have prohibited the granting of pensions to women who owned or were buying property is not the question here. Doubtless the "homestead" disqualification worked what seemed at any rate to be greater hardships in the country districts than in Chicago, and it is of interest that several down-State judges, in replying to a questionnaire sent out by the State charities commission asking their opinion as to the working of the law, suggested in their reply that ownership of a home should not render a woman ineligible for a pension.[8]

The law has already been amended in this respect and, as has been pointed out, now provides that when the mother is entitled to homestead rights under the exemption laws of the State or holds dower interest, and the value of either interest is not greater than $1,000, she shall not be thereby disqualified for relief under the mothers' aid provision. The judges who thought that the law should be altered in this respect administered the law as they thought it should be rather than as it was.

But it should be remembered that the law definitely prohibited the granting of such pensions, and every judge who, prior to July 1, 1917, granted a pension to a property owner, violated the law.

The down-State courts appear to be lax also about the enforcement of the provision relating to personal property. The Chicago court has ruled that a woman who has more than $50 in hand or in the

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[8] Institution Quarterly, December, 1914, pp. 13–15.

bank shall be considered ineligible under this provision. The down-State courts do not seem to have made any definite ruling as to the amount of property that disqualifies, but cases were found of women who were granted pensions when they still had a considerable sum of money. A case in point is that of the X family in N County. This family consisted of the mother and five children between the ages of 1 and 4. The father, who had been a miner earning $60 a month, died of appendicitis in May, 1915. He left $1,000 insurance. In October, 1915, the mother was granted a pension of $10 a month at a time when she still had $700 of the insurance money left. The county agent, who acts as probation officer, knew of this and the court also knew of it. The county agent is said to have told Mrs. X to use this money to supplement her small pension and to have promised her that when this was used the pension would be increased.

Other women who were pensioned, although they were not eligible, were women whose relatives were able to assist in their support. The law clearly says that a mother shall be eligible for a pension only "if her child or children has or have relatives of sufficient ability, and who shall be obligated by the finding and judgment of a court of competent jurisdiction, to support them." It has already been pointed out as a weakness of the down-State methods of investigation that little if anything is done to determine the liability of relatives for the support of the mother or her children, as is done, for example, in the Chicago court. Nor does any attempt seem to be made by the county judges to enforce such liability if it is known to exist. Thus pensioned families were found down State with relatives who were liable for their support but who had never been forced to comply with the support provisions of the law.[9]

For example, a woman in C County, Mrs. Y, who had been divorced by one husband and deserted by another, had lived in another State for five years, where her last child had been born. Her husband became ill, and was sent to a sanitarium, and in 1915 she was sent back to her former home in Illinois by the public authorities, but probably at her own request. She then sold her piano, and with the proceeds brought her husband to Illinois; but he soon deserted, and she was given a pension of $6 a month, $3 for each of her two children. She lived in a house adjoining her mother's, and the mother with the two unmarried sons owns the home. These unmarried brothers were both working, and they and the mother were abundantly able to support the pensioner, who was technically ineligible not only because she was a deserted and divorced woman but also because she had not been in the county for three years previous.

A somewhat similar case is that of Mrs. Z in B County, who had a pension of $15 a month, one child under 14, one child over 14, two married daughters, and one married son. Mrs. Z lived with one

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[9] See Illinois Revised Statutes, ch. 23, sec. 308.

daughter in a very comfortably furnished house, but the other married daughter and son had given her no help, and had never been asked to do so.

A similar case in M County is that of Mrs. A, a woman with one dependent child. This pensioner was living with her mother and her stepfather, who owned a good house in a good neighborhood. The house was well furnished, and they had a piano and a telephone. There was a cottage at the rear of the lot that was rented. The mother and the stepfather ran a kind of catering business, and the widowed daughter sewed and earned about $15 or $20 a month. The woman was technically ineligible for a pension, because she had not lived in the county three years, and it seemed to be clear that in any event the pension of $6 was not needed in the household. The paternal grandfather and uncles were also able to contribute, should help have been necessary. Incidentally, it may be noted that it is against the practice of the Chicago court to grant a pension to any able-bodied woman with only one dependent child, so that in the case given above the woman would not have received a pension in Chicago even if she had had no relatives able to assist and had met the residence qualifications.

Another group of ineligible pensioners not infrequently found down State were the deserted wives who were eligible under the 1911 law but have been ineligible since 1913. Reports from two counties showed that pensions were granted to deserted wives, and deserted wives were also found receiving pensions in eight of the counties visited.

Another case of the pensioning of a group of women in violation of the law was found in M County. Here the judge had granted pensions to women whose husbands were in the National Guard and had been sent down to the Mexican border with their regiments. The investigator called attention to the fact that these soldiers' dependents were not eligible for pensions under the aid-to-mothers act, but the judge said that he acted in these cases under the clause in the law which provided for the pensioning of women whose husbands were permanently incapacitated for work by reason of mental or physical infirmities. Only two such pensions were granted, and they were discontinued after a G. A. R. fund had been raised to care for soldiers' wives.

Another illegal practice that seems to be countenanced by some of the down-State judges is the pensioning of children who do not live with their mother. The law clearly says that "the child or children for whose benefit the relief is granted must be living with the mother of such child or children." In two counties pensions were granted to grandparents, and in another county to other guardians, but in these three counties the judges claimed that they were operating under the "old 1911 law." In other counties pensions were granted nominally to the mother who then used the money to board out the child or children, a practice clearly illegal. For example, Mrs. B, of C County, with a pension of $6 for one child only, worked out as housekeeper for a widower and boarded her child with a friend.

Mrs. D, of G County, received a pension for three children, two of whom she placed in a church institution, apparently with the consent of the judge. The boys ran away from this institution and have now been sent to an institution for delinquents; but no change has been made in the pension.

Mrs. E, of P County, with one child, 6 years old, was granted a pension of $5 a month. Mrs. E is a strong, vigorous woman who works as a domestic, leaving the child with her own parents in another village.

The list of ineligible pensioners is greatly increased by the lack of supervision after the family is pensioned. One result of this lack of supervision is that families who were eligible at the time of the granting of the pension may become ineligible through the remarriage of the mother, or her removal from the county, or because a child has reached the age of 14 and has gone to work, or because of some other change in the family situation. Unless the supervision of the families is thorough enough to insure that the pension will be stopped with the change in circumstances, families who have become ineligible for pensions will be found on the pension rolls.

SUPERVISION.

The importance of proper supervisory care for pensioned families has already been discussed.[10] Supervision is of course necessary, not only that pensions may be stopped when they are no longer needed, but also in order that the court may be assured that the public funds are being wisely expended and that the mothers may be assisted in maintaining a good home for the pensioned children. Proper supervisory care, however, can be provided only by competent, responsible—and this probably means salaried—probation officers. If the probation officer for the pension work is not really a probation officer at all but a supervisor of the poor, deputy sheriff, county judge, State's attorney, or even a volunteer visitor, adequate supervision can hardly be expected. It has already been pointed out that in 25 counties the probation work is carried on by persons who are probation officers in name only.

In reply to the schedule questions relating to supervision, 27 of the 64 counties sending in replies reported that no attempt was made to provide any supervision of pensioned families.

Of the eight counties from which no schedules were returned only two have regular probation officers, and one of these counties pays a salary of $10 a month, the other, $40. In three counties the supervisors act as probation officers; in one the officer is paid $3 per diem; in one a special officer is appointed for each case; while the other is the county which pays the officer for each case pensioned. It seems probable, therefore, that all these counties should be added to the list of those not providing supervision. Nine other counties report that supervision is provided, but the families are not visited in their homes. Thus, in at least 36, and probably 43, of the 72 counties granting pensions there is no visitation of the pensioned families.

Twenty-nine counties, on the other hand, report that their families are visited by the probation officer, but 5 add qualifying statements, such as "at times," "when necessary," "frequently," etc. Thus, G County reports that visits are made "when desirable"; but out of 10 families in this county visited by our special investigator not 1 reported even a single visit of the officer since the grant of the pension. In this county a substitute for visits had been devised. The judge called the pensioned mothers into court "about every six

[10] See *supra*, pp. 27 et seq.

months" and reexamined them as to their need of a pension. Six other counties report that the probation officer visits the families, but the frequency of the visits is not reported. In two of these counties the officer is paid on a per diem basis, in two the officer is not paid for his services, but in the other two there is a regular officer on a salary—in one case of $360 a year, in the other $600. It is possible that these last two officers may visit at regular intervals, but it is extremely unlikely that this is done in the other four counties.

Five counties reported that the families were visited three or four times a year. Thirteen reported that families were visited once a month. Five of these 13 counties, however, were visited by our special investigator, and in only 1 were visits actually made regularly every month. In A County there were three probation officers, all volunteers; and while two of them appeared to visit some of their families very frequently, the other was unable to get round more than three or four times in a year. In D County the officer visited only every second or third month but saw her families every month when the pension was drawn. In H County the probation officer herself is unable to visit oftener than two or three times a year, but the family is visited by "friendly visitors" who are supposed to go once a month. In I County the probation officer, a young daughter-in-law of the judge, had not yet made the rounds of her pensioned families, because, as she explained, "it was extremely hot last summer." Two of the counties which reported that visits were made only two or three times a year have these visits supplemented by reports from the mother to the probation officer every month, and a third county has the family visited by volunteers, supposedly monthly.

Such data as are available, then, show that there were nine counties in which the probation officer visited monthly; three in which the probation officer saw the mother every month but visited only every second, third, or fourth month; four in which she visited three or four times yearly, but in two of these the family was nominally visited every month by a volunteer; the practices of the three officers in one county varied; and one county which reported monthly visits was found to be one of those in which the officer visited "when desirable."

The various forms of service that may be rendered by intelligent supervising officers have already been discussed in the section of this report dealing with the work of the Chicago court. It is unnecessary to say that such work can not be done by the probation service provided for in the down-State counties.

The facts about the supervision of pensioned families in the 63 counties for which information was secured are summarized in Table LIII.

TABLE LIII.—*Number of counties providing different degrees of "supervisory care."*

Methods of supervision reported.	Number of counties.
Total	63
No supervision	27
Supervision without visits	8
Visits "when necessary"	6
Probation officer visits monthly	8
Probation officer visits three or four times yearly	[a] 7
Frequency of visits varies with officers	1
Frequency of visits is not reported	6

[a] In three of these counties the mothers reported to the officer every month, and in two others the families were visited by volunteers every month.

Abundant evidence of the lack of supervision was collected by our special investigator in the 14 counties in which she visited some of the pensioned families. This investigator found, for example, that women were having pension checks forwarded to them through the mail, although no one at the court knew exactly where they were living.

Thus Mrs. I, with four children and a pension of $10 a month, received her pension at the Z postoffice; but our investigator found that her present address was unknown to any one, that she was pregnant with an illegitimate child, and that she was supposed to have moved to another city.

A similar case in another county was that of Mrs. N. Her name was given to the investigator as receiving a pension of $5 a month. The investigator was unable to find the woman at the address which was on the county treasurer's list. Neighbors either did not know or would not tell anything of her whereabouts. The landlady was consulted and explained that she had moved about two years ago; that she had said she was going to a city in another State to live with her two older daughters. She was getting her checks forwarded by mail. Neither the adult probation officer nor the overseer of the poor knew anything of this family.

Again, the investigator found it difficult to locate a woman in C County. The neighbors said that they had not seen her for months. They explained that "she moved round a good deal." The woman, who was finally found, had just returned from a six months' stay in a neighboring State; she had returned reluctantly, but she said that she was afraid if she stayed away much longer her pension would be revoked. While out of the State she had worked in a hotel and had boarded one child in an institution for dependent children and two boys in a newsboys' home. These boys, aged 10 and 12 years, sold papers and were allowed to keep what they made after their board was paid. The older of the boys went across the river to his home in Illinois each month and got the

mother's pension check, cashed it, and brought the money back to her. The 10-year-old boy said that he had attended school a few weeks while he was away. This woman had been a widow three times. The pension was granted before any of the children were old enough to work. At the time of the visit the family income was $55 a month, and the total income with pension $65. The officer in this county is supposed to visit every pensioned family once a year.

A serious result of the lack of supervision was the finding of a large number of families who had been put on the pension roll and then had not been removed, although family circumstances had changed and the pensions were no longer needed.

Thus, Mrs. M of G County, who was receiving a pension of $15, was found by our investigator to have been remarried. This was reported back to the court, and she was then taken off the pension roll.

In the same county Mrs. N, with one child, had been receiving a pension of $10 a month for more than two years. The investigator called at the address given in the county treasurer's book, found that Mrs. N had been a servant in this house; that she had never had the child with her there; and that she had used her pension to board out the baby. No one knew where Mrs. N had gone, but people thought that she was married and that the baby was still boarded somewhere. When this was reported back to the court by the investigator, a clerk in the office then said that he had seen a notice of the pensioner's marriage in the local newspaper and had expected to tell the judge to discontinue the pension but had forgotton to do so. He added that no more checks would be mailed to her.

Most frequently the change in circumstances is due to the fact that children who were pensioned when they were under 14 years of age have grown old enough to go to work. This is a change that could easily be discovered if there were a responsible person keeping the records, for the exact ages of the children should be on record at the time the pension is granted, and the exact date when the pension should be stayed should also be a matter of record. Some of these families had very good incomes in 1917, but the pensions were still going on.

Thus, in M County, Mrs. O, the widow of a farmer, was granted a pension four years before, when she had living at home four children under 14 and three children over that age. At the time of the visit of the investigator there were only two children under 14, and five children living at home were working and earning $153 a month. Included in the family, moreover, was the illegitimate child of one of the daughters, born after the pension was granted.[11] The children

[11] It should be added that the investigator reported that the home was beautifully clean and that it seemed to be a good one in spite of the older girl's delinquency.

paid $64 a month board out of their earnings. Although the probation officer was supposed to visit the family once in three months, she had not recommended any change in the pension, in spite of the fact that the family's situation had changed radically. Nothing had been done to compel the father of the illegitimate child to contribute to its support, and nothing had been done to compel a daughter in a neighboring town to contribute to the mother's support, although she is abundantly able to do so if it were necessary.

In K County two families were found in somewhat similar circumstances. In one there were six children over 14, and their earnings were about $140 a month, but the pension of $24 was still continued. In the other there was only one child under 14, while there were four children at work, whose earnings were $163 a month, but the pension of $5 was still going on. This is an abuse that is bound to increase if something is not done to keep a careful watch of the pension rolls and to compel the withdrawal of pensions for children who have gone to work and are above the age at which pension grants can legally be made.

One result of this lack of supervision on the part of the probation officer and constituted authorities that was noted by the investigator who visited the selected counties in 1916 was the peculiar importance of the county clerks, county treasurers, or whoever in their offices may have had charge of making out the monthly pension checks or of mailing them or handing them to the pensioned mothers. These clerks were sometimes the only persons who were in any way in touch with the pensioned families after the grant had been made, and the investigator found that they were often better informed on the family circumstances and more interested in the pensioners than any other officials in the county. They saw to it, so far as it was done at all, that pensions were stayed when children became 14 or when the mother remarried. In some places there was an attempt to do this systematically, as in B, where the clerk has recently adopted a card catalogue, showing the date on which each pensioned child became 14; more often, however, the families were watched only in haphazard fashion, and pensions were stayed only when something happened to call it to the attention of the clerk. Thus, it was not uncommon for the clerk in going over the records with our investigator to remark, "Why, Johnnie is 14 now, we will have to stay his pension," or "I saw in the papers that that woman is remarried, I guess she won't need a pension any longer." Occasionally also other violations of the law were noticed by members of the office staff. In P County, for example, the sister of the county clerk, who was herself a clerk in the office, learned that one of the pensioners (Mrs. A) had placed her child with its grandparents. The county clerk's sister

thereupon sent for Mrs. A before sending out the pension check, since the law clearly states that the pensioned child must be living with the mother. In this instance the efforts of the clerk proved futile, since the mother appealed to the judge, who continued the pension in defiance of the law. But the clerks in the office can not be expected to carry the sole responsibility for staying pensions, and it is a result of the lax administration that they not infrequently send checks to women who are no longer entitled to them. Cases have been already given from C and G Counties of pensions going to women who had left the State. Similarly, it has been noted that checks went to women who had remarried; for the women are not all so honest as one woman in F County who did not claim her checks after remarriage, so that they were finally returned through the post-office authorities.

Another weakness in the administration of the law discovered by our investigator in the course of her visits to the counties was the lack of responsibility which was felt by one judge or probation officer for the acts of his predecessors. One judge was found who was evidently trying to administer the mothers' pension law strictly according to the terms of the law, and who explained that the ineligible families on his lists had been granted pensions by the former judge. The possibility of staying these illegal pensions either did not occur to him or he did not think that he ought to be required to incur the unpopularity of correcting his predecessor's mistakes. Similarly, in a few counties the probation officer visited the families who had been granted funds since her term of office began, but seemed to feel that she had no responsibility for the families who were on the lists before she began her work.

DIFFERENCES BETWEEN THE PENSION POLICY OF THE CHICAGO COURT AND THAT ADOPTED BY THE DOWN-STATE COURTS.

Certain differences in policy are to be found in the different courts and, in particular, differences between the down-State courts and the Chicago court. Certain rules, it will be remembered, have been laid down in the Chicago court that either define more accurately the terms of eligibility or add new requirements. The differences between the Chicago court and the down-State courts may be due to the latter's failure to formulate any policy at all rather than to the adoption of a policy that is unlike that of the Chicago court. But whether due to accident or to design, differences in policy do exist. The most important of these relate to the following points: (1) The pensioning of an able-bodied mother who has only one child under 14 years of age; (2) the refusal to continue pensions for children who have reached the legal working age and who are not "ill or physically incapacitated for work."

1. The Chicago court, as has been explained, holds that an able-bodied mother should be able to support herself and one child; and in Chicago, therefore, pensions are infrequently granted to such women. Only 31 of the 778 families in Cook County for whom this information was secured had but one child. There seems to be no other court which has adopted such a policy. In many counties pensioned families with only one dependent child were found in which there were older brothers and sisters to help to support the family. In the down-State counties 138 of the 690 pensioned families about which data were obtained were families with only one child under 14.

Out of 106 families for whom schedules were obtained by the investigator, 26, or approximately one-fourth, were families with only one child under 14, and in 15 of these 26 families there were also older children, sometimes as many as three or four. Certainly these families should have been self-supporting according to any reasonable standard. For example, a typical case is that of Mrs. P, of B County, who had one child under 14 and a pension of $10. She had also living at home a daughter, 21 years of age, who worked in a piano factory, and a son, 24 years of age, who was a printer. The mother kept two boarders and four "mealers." The total income without any contribution from the son was about $142 a month.

A similar case is that of Mrs. Q, of K County, who received a pension of $15 a month for one child who was under 14. She had two sons, aged 16 and 22, living at home, both of whom were working. Mrs. Q also supplemented the income by doing work at home for the knitting factory. The family income here was $100 a month, and the pension $15 a month.

In another family in M County there was one child under 14 and two children above this age. a daughter earning $5 a week in a tinsel factory and a boy of 15 attending high school. The mother worked, too, and earned from $20 to $24 a month. The mother's health was not good, and the investigator discovered that no medical examination had been made. The pension of $15 a month was granted when there were two children under 14. The probation officer was supposed to visit, as she said, "about a couple of times a year."

Although opinions may differ as to the justice of requiring or expecting under the present standard of women's wages that a woman should provide support for herself and her child when she has no resources except her ability to work, the investigator in her visits to these families felt that the Cook County policy was a reasonable one, and that the "one-child" families might properly have been expected to be self-supporting. When such mothers were working full time, as most of them were, and were not earning enough to support themselves and one child, the court pension might be looked upon as a "subsidy in aid of wages."

2. For children who have reached the legal working age of 14, the Chicago court follows the policy of staying the pension. The court holds that a child who is legally old enough to work must be counted a wage earner and must contribute his share to the family income, provided always that he is not "ill or physically incapacitated for work." A normally strong child in a pensioned family in Chicago is allowed to remain in school after he is 14 only on condition that the amount he would contribute to the family income is forthcoming from some other source. As a result, children leave school and go to work before they are fit for work; but so long as the laws of the State sanction this proceeding, and so long as the vast majority of wage-earning families are obliged to sacrifice their children in this way, public-relief agencies almost inevitably have to follow a similar policy.

Outside of Cook County, however, pensioned children of working age and physically able to work were found still in school. It is not clear whether the outlying courts have adopted the policy of allowing these children to remain in school or whether the continuing of the pension is due to the lack of supervision and the failure to take notice of the fact that the child had become old enough to go to work. The families themselves explained the fact that the children were still

in school as due to the few opportunities for children of that age to find work. If this is true, and there is every reason to think it is, especially in the smaller communities, it constitutes an excellent reason for raising the age at which all children are allowed to leave school; whether it is also a sufficient reason for pensioning a few such children must remain a matter of opinion.

There are certain other questions of policy on which the down-State practice seems to differ from that of the Chicago court, but they are less important since they affect a smaller number of families. Few down-State courts, for example, seem to have formulated any definite policy relating to the presence of an incapacitated father in the house, when his presence is a menace to the children. In most cases the court has not the information on which to decide whether or not the man should be required to go to a sanitarium; and places to which the man might be removed are perhaps less easily found in the down-State counties. In Chicago, again, a man is not considered incapacitated except on the basis of the physician's statement that he is "totally incapacitated for work." In the outlying counties a family may be pensioned even if the man is not totally incapacitated; nor does the degree of the incapacity which entitles a man to ask for a pension for his wife and children appear to have been defined.

Two other classes of down-State pensioners who would be excluded according to the rules of the Chicago court include the woman who has ever had an illegitimate child and the woman who partially supports herself by taking men boarders and roomers. This may, of course, be the only way in which a widow finds it possible to contribute to the support of her family, but the Chicago court takes the position that the woman who earns her living in this way is in morally dangerous surroundings for which the court can not assume the responsibility. In visiting the down-State families, however, the investigator found that this practice was not disapproved of by the courts.

Whether or not the down-State courts have erred in failing to adopt the policies formulated by the Chicago court on the basis of its wider experience is a question on which opinions may not agree. Conditions in Chicago are, of course, very different from conditions in many of the down-State cities and counties. It does not seem probable, however, that these differences in policy are due to any differences in down-State conditions but rather to the failure on the part of the down-State courts to formulate any principles or policies of administration.

ADEQUACY OF PENSION GRANTS.

An attempt was made to collect data relating to the size of the pension grants in the different down-State counties. No published data were available except the figures collected by the State charities commission showing the total amount paid out for pensions and the total number of families pensioned, from which it is impossible to determine the size of the pension granted to any individual family. Further information on this subject has been obtained from the following sources: (1) From material gathered by our special investigator, who reported on the practice of fixing the pension allowances in the counties she visited; (2) from data collected by correspondence showing the pension pay roll totals for 41 counties for a single month; (3) from data, also collected by correspondence, showing the exact pension allowances of 690 families in 53 different counties, together with the size of the families. Such information as was collected indicates that in general the pensions are inadequate and that in some counties they are little more than doles.

The reports of the investigator as well as the schedules collected by correspondence indicate that the practice of granting pensions on an unscientific "flat rate" basis is very common. The most usual flat rate is $5 per child per month; eight counties make a practice of granting this rate, although in five of the counties the rule is occasionally broken. Two counties pension at the rate of $2.50 a child; one county gives $5 for an only child, another county gives $2 for each child, while still another gives $2 a week per child. Other counties make a difference between the first and other children. Thus, one county gives $8 for the first child and $1.50 for every other child, while another county gives $8 for the first and adds $4 for each additional child. U County gives from $12 to $15 to families with one child, but $10 per child to larger families.

Three counties have adopted the unfortunate practice of granting a flat rate per family, which is, of course, even more inequitable than a flat rate per child. Two counties give $10 a month to every pensioned family, and one county gives $5 a month to 24 out of 27 families, while to the other 3, which are unusually large families, it gives $10 each month.[12]

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[12] The answer of the clerk of one of these counties to the question whether they found this "sufficient to cover the needs of families of all sizes" was: "This is not looked upon as an entire or independent support but merely as an assistance. Ten dollars is not sufficient for all the needs of any family, nor is $100 sufficient for all the needs of some families."

While it is apparent from this that there were a few counties which fixed a rate that was fairly liberal, it is also evident that the great majority of counties which granted pensions at a fixed rate established a rate that was obviously too low to insure a desirable standard for living of most of their families.

It should perhaps be noted that the flat rate is due in part to the fact that the court, as a result of the inadequate preliminary investigation, does not know the earnings of supplementary wage earners nor other sources of income.

TABLE LIV.—*Number of counties with average monthly pensions of specified amounts per child and per family.*

Average pension per child.	Number of counties.	Average pension per family.	Number of counties.
Total	41		41
Less than $2	3	$5 to $9	6
$2 to $3	6	10 to 14	19
$4 to $5	13	15 to 19	8
$6 to $7	10	20 to 24	4
$8 to $9	6	25 to 29	1
$10 to $11	2	30 to 34	3
Not reported	1		

It is perhaps unnecessary to explain that "average pension" is in many respects an unsatisfactory term. In the down-State counties, however, the practice of granting a flat rate per child or per family is so common that the "average pension" is more significant than it would be in Cook County. It is obvious that the practice of granting pensions at a flat rate, without regard to other family circumstances, must result in inadequate relief to some of the families; and a study of Table LIV confirms the report of the investigator in showing that some of the rates are very low. Thus the average pension per child was less than $2 a month in 3 counties, from $2 to $3 in 6 other counties, and $4 to $5 in 13 other counties. That is, in 22 of the 41 counties the average pension per child was $5 or less; and the average pensions per family, it will be noted, were also extremely low.

The data obtained from schedules showing the pension allowances granted to 690 families in 53 counties [13] are presented in Table LV, together with similar data from Cook County. The Cook County data are for the families pensioned during the period August 1, 1913, to March 1, 1915, when the officers of the court made their survey of

[13] The 690 families are not all the families aided by those 53 counties Aug. 1, 1915, nor were all of them on the roll at that date. Thirty-eight counties, with 361 families, give the data for every family pensioned at that date, and no further information; 10 counties give data for only 123 of the 285 families pensioned; 4 counties give data for every family pensioned in the year; while 1 county gives data for some families not on its roll on Aug. 1, but not the total for the year. Since the question of interest is the amount of money each family receives, the fact that they do not relate to the same date is not significant.

the pension work. The Cook County pensions, it will be remembered, were higher at a later date.[14]

TABLE LV.—*Number of families receiving pension grants of specified amounts in Cook County and in 53 other counties.*

Amount of pension.	Number of families.		Per cent distribution.	
	Cook County.	53 other counties.	Cook County.	53 other counties.
Total	543	690	100.0	100.0
Less than $5		4		.6
$5-$9	4	199	.7	28.8
$10-$14	39	258	7.2	37.4
$15-$19	95	126	17.5	18.3
$20-$24	159	56	29.3	8.1
$25-$29	55	23	10.1	3.3
$30-$39	124	21	22.8	3.0
$40 and over	67	3	12.4	.5

TABLE LV-A.—*Cumulative numbers and percentages.*

Amount of pension.	Cook County.		Other counties.	
	Number.	Per cent.	Number.	Per cent.
Less than $5			4	0.6
Less than $10	4	0.7	203	29.4
Less than $15	43	7.9	461	66.8
Less than $20	138	25.4	587	85.1
Less than $25	297	54.7	643	93.2
Less than $30	352	64.8	666	96.5
Less than $40	476	87.6	687	99.5
$40 and over	67	12.4	3	.5

Table LV shows very clearly that in comparison with the Cook County standard, the down-State pension policy might be called a niggardly one. There were no pensions of less than $5 a month granted in Cook County, and only four families, or less than 1 per cent of the total number of families, fell into the $5 to $9 group, whereas 28.8 per cent of the down-State families were in this group.

The cumulative series shows that whereas only 7.9 per cent of the Cook County families got less than $15 a month, 66.8 per cent of the down-State families got pensions of less than $15; 25 per cent of the Cook County families and 85 per cent of the down-State families were getting less than $20 a month. Again, 12.4 per cent of the Cook County families in comparison with one-half of 1 per cent of the down-State families got pensions of $40 or more than $40. No families were found down State who got a pension as high as the old $50 maximum allowed by law or the $60 maximum now allowed. although in the discussion of the Cook County pensions, it appeared that a number of families received these maximum grants.

[14] See *supra*, Tables IX and XI, pp. 49, 51.

Differences in pension grants are, of course, more significant if they relate to families of the same size, and Table LVI has therefore been prepared, showing the pension grants only for families with two or three children, both in Cook County and down State.

TABLE LVI.—*Number of families with two or three children receiving pensions of less than specified amounts in Cook County and in 53 other counties cumulative numbers and percentages.*

Amount of pension.	Cook County.		Other counties.	
	Number.	Per cent.	Number.	Per cent.
Less than $5			1	0.3
Less than $10	4	1.4	98	26.3
Less than $15	37	12.7	253	67.8
Less than $20	114	39.1	333	89.3
Less than $25	219	75.0	363	97.4
Less than $30	234	80.1	367	98.4
Less than $35	288	98.6	370	99.2
$35 and over	4	1.4	3	.8

This table only serves to confirm what has already been said about the down-State pension grants. The comparison here is a more accurate one since it relates to families of the same size, but it shows again that very much larger percentages of the down-State families get small pensions, and very much smaller percentages get large pensions, when the down-State and the Cook County pensions are compared.

The cost of living is probably somewhat higher in Chicago than it is in the smaller cities and rural communities in which the 690 families live, and it may not be necessary for other counties to give pensions so large as those given by the Cook County juvenile court in order to make their relief adequate. It must be remembered, however, that, if the cost of living is higher in Chicago, industrial opportunities are probably more abundant, and wages higher, so that the income aside from the pension is likely to be greater. Taking everything into consideration there seems to be no reason to doubt that the differences found between the size of the pensions in Cook County and in other parts of the State do represent very real differences in the adequacy of the relief granted.

Another point to be noted is the insecurity or uncertainty of the down-State pension grants. The pensions may be paid regularly each month, or they may be paid for part of the year only.

Serious results sometimes follow from the differences between the pension-granting and pension-appropriating authorities. Thus in one county the total expenditures for mothers' pensions in the fiscal year ending May 1, 1915, exceeded the appropriation for this purpose by $5,000. This deficit was paid with demoralizing results to the 134 pensioned families, for the deficit had to be made up from

the next year's appropriation, which meant that all pensions were stopped in May and not resumed until the next fall. In C County the appropriation was not adequate to cover the pension grants, more than half of which were suddenly cut off in May, and the families were left to shift for themselves for the remaining four months of the year. In F County all pensions were withheld for one month for the same reason in 1915, and it seemed probable that some such step would have to be taken again in 1916, since the appropriation was $800 and the amount required to take care of the families pensioned was $900. Again in L County we learn that "by reason of the insufficient appropriation by the county supervisors no pensions have been paid in the county since April 1, and it is not likely that payments will be resumed before September 1." In this county the families were not allowed to suffer, as private relief agencies substituted their relief, at least "in most pressing cases."

It should not be overlooked, however, that in all these counties the appropriation might have covered the necessary expenditure for pensions if it had been more wisely used. If pension lists are padded by the carrying of ineligible families and families whose pensions ought to have been stayed, appropriations will probably never be adequate. In at least two of these counties, families not infrequently are pensioned who clearly could be self-supporting if all the possible sources of income were utilized. That is, some of the counties seem to have an entirely haphazard pension policy. Almost any person who applies is placed on the pension roll, and the families are allowed to continue on the roll long after their circumstances have so changed as to render them ineligible for pension grants. Then, when the pension appropriation is used up, all the families alike are left without any relief until the new appropriation is made.

Some evidence of the inadequacy of the down-State pensions is indicated by the fact that many mothers continue to do more work than they should after the pension is granted. For example, in one city, out of 11 pensioners selected at random off the pension list and visited, 4 worked all day long six days in the week. The report of the investigator on these families is as follows:

Mrs. R works every day in a factory and is at home only in the evening. One child; $8 pension.

Mrs. S works every day in a clothing factory; children have dinner in a day nursery. Five children; $15 pension.

Mrs. T works all day in a factory. One child; $8 pension.

Mrs. U works all day every day in a laundry as forelady. She has three children, one over 14. The pension is $12 a month. The house is frightfully untidy, and the small children, aged 9 and 12, look very desolate and uncared for. The mother and the oldest and

youngest children are thought to be tubercular. The probation officer thinks the pension should be large enough to permit the mother to stay at home.

The record seems somewhat similar in A County, thus: Mrs. V works every day in a factory, earns about $4 a week; gets $20 pension for two children.

Mrs. W works 10 hours every day in a laundry for $4 a week. She gets $20 pension.

In B County Mrs. M works in a factory six days in the week. She has only one child and earns only $26 a month; but she owns her home, valued at about $1,000, and received $2,000 insurance when her husband died six years before. But her mother, and a feeble-minded sister who should be in an institution, live with her; and the pension of $10, although not legal since she is a property owner, is, nevertheless, useful in supporting this household.

PENSION RECORDS.

The various statutes contain no requirements as to the records to be kept for each pensioned "case," or family, other than to prescribe certain legal papers that must be used, a petition, summons, etc., and to provide that the report of the probation officer, after an investigation has been made, must be submitted in writing to the judge with a recommendation regarding the application. These legal papers are usually filed, and in most cases serve as the only record of the family aside from the entry, in a ledger, of the name of the mother, the number of pensioned children, and the amount of the pension. Such records are quite inadequate even for describing the family situation at the time the grant is made.

The form of such papers is not uniform, but the same points are covered in all counties. The application usually states that the undersigned mother of such and such children under 14 years of age (here follows the exact age of each child) respectfully submits that she is a citizen of the United States; that she has resided in the county for three years past; that her husband is dead or permanently incapacitated for work; that said children are living with her; that she is a person mentally, physically, and morally fit to have the care and custody of said children; that in the absence of such relief she would be required to work regularly away from home, etc. In brief, the applicant fills out a blank form stating in general terms that she complies with each and every provision of the law, but giving little of her individual circumstances except her name, address, and the names and ages of such of her children as are under 14 years of age. No information is given as to her present occupation and earnings, the other wage earners in her family, her income from other sources, or the names and addresses of relatives. The report of the investigating officer is somewhat more detailed, and space is provided for the specific findings of the probation officer with regard to such points as the mother's qualifications and her need of relief, but the points covered are the same as those covered in the application and the omissions are also the same.[15] The petition is in general still more vague, as the petitioner merely states his own qualifications to act in that capacity, with the additional statement that an investigation has been made and aid recommended. The order of the court follows along the same lines as the application, for the court must find that every provision of the law is complied with.

[15] It would probably be possible to fill out one of these reports so as to give all the facts desirable; but there is nothing in the form or the instruction which requires such specific information, and it is obviously easier to fill it out in general terms.

As legal papers, these forms may be entirely satisfactory, but they can not, of course, serve as the basis for constructive work with the family. They are equally useless as a record of what was done during the investigation, since it is impossible to find out from any one of the papers whether or not a real attempt was made to learn the family's need for a pension or its eligibility under the terms of the law. These papers, moreover, contain no record of such changes in the family situation as occur from time to time. Obviously, such facts must be recorded in a supplementary record. It is impossible to say how many counties keep records other than the legal papers. From all the evidence, however, it appears that the great majority of counties keep no record but the ledger and legal papers.

A few counties appear to have devised some kind of supplementary record. The forms used vary from a simple card index, such as has been recently adopted in B County, to the elaborate case record which has been described in connection with the work of the Chicago court. These case records are in use in only four of the down-State counties.

In other counties there is some form of monthly report to be filled in by the mother, as in E County, or by the visitor, as in K County. Although such records as these are more valuable than the legal papers that are filed away and never looked at again, or the meager record that goes on the clerk's ledger, they are still very far from being satisfactory records upon which to base constructive work for the family.

A further objection to the down-State records is that they are often carelessly and incompletely filled out and are put away in such form that they can not be found. In fact, the investigator thought it worthy of comment when she found the court papers and the ledger neatly and accurately kept. The records of families whose pensions have been stayed or withdrawn are especially difficult to find. The books in many instances fail to show even the number of families who have had their pensions stayed, and it was the exceptional county that could give the reasons for the stay of each pension. Even in the four counties in which case records with forms similar to those used in Chicago are kept the actual recording is not uniformly complete—probably because of the lack of clerical assistance, which was complained of by more than one probation officer. The records that were seen by the investigator did not give so much information as was desirable about the work done in investigating, and in some of them the running reports of visits were little more than a note that the family was visited on a given date. It may be said, therefore, of the records kept outside of Cook County that they are uniformly either imperfect in form or poorly kept, or both. Even the records in H County, which are better than those elsewhere, are incomplete as to the investigation.

CONCLUSION.

A study of the Illinois situation reveals grave defects in the administration of the aid-to-mothers law. These evils are inseparable from irresponsible local administration. That a great public relief experiment could be safely left to 102 different local authorities to administer without any centralized supervision or control was inconceivable. In this, its fatal defect, the law copies the old pauper law with its principle of local responsibility rather than the new principle of State control, which has been adopted for the care of the insane and of other special groups.

The experience with the mothers' pension legislation in Illinois followed that of other forms of legislation left to the various counties to support and enforce. Some counties have refused to grant any pensions; other counties have granted pensions illegally; and so diverse are the methods of administration that there may be said to be not one pension system but many different systems in Illinois. There is, for example, the very successful and admirable pension department of the Cook County court; and there are, supposedly established under the same law, pension departments in the down-State counties that are a disgrace to the State. Even in Cook County, the present system rests upon the tenure in office of a single individual, the circuit-court judge, who is annually assigned or reassigned to the juvenile-court bench. The judges who have presided in this court since the pension law has been in operation have followed closely the fine standards set by the man who was responsible for the initial experiment, but there remains each year the possibility of the appointment of a judge who will destroy the merit system. It is a favorable precedent that thus far the merit system has been voluntarily adhered to in the appointment of probation officers.

It may, perhaps, be said briefly that the most important lesson to be learned from the Illinois experiment is merely an old lesson to be learned over again—namely, that all social legislation that is left to 102 different local authorities to enforce without any supervision and without any help from the State must fail. The mothers' pension law can only be administered by good social workers, and in some of the rural counties there is no one within the borders of the county who knows anything about social work; other counties will never be willing to provide money for salaries to pay those who do. If the State wants its mothers' pension law to be properly administered, State aid must be provided in some form, a pooling of social resources so that the rich counties can help the poorer and more backward counties.

PRECEDENTS FOR STATE CONTROL.

There have been precedents in Illinois both for State administration and for State support. The long struggle for a free-school system (1818–1855) was won only by the creation of a State school fund. The rural counties in the southern part of the State claimed they were too poor to raise the necessary taxes for free schools, and the free-school law of 1855 was passed when provision was made for a State fund by which the resources of the wealthy northern counties were shared with the poorer counties of the south.

A precedent for State administration is to be found in the labor code. The compulsory-education law unfortunately has been left to the local authorities to enforce; but when the first child-labor law was passed in 1893, it was not left to 102 different counties to enforce indifferently if they pleased. Instead, a State department of factory inspection was created in order that the same standards of administration might be maintained throughout the State.

More recently the care of the insane has been transferred from the Illinois counties to the State. A shameful standard of provision for the insane was maintained in many of the counties of Illinois until in 1912 the State undertook to provide support and care for all persons legally committed for custodial care. A similar movement is under way for the better care of prisoners. The county jails of the United States have been a national scandal. In 1917 Illinois followed the lead of a few progressive States and passed a law for the establishment of a State farm for misdemeanants. This will ultimately mean that all the misdemeanants now supported in idleness by the separate counties in 102 miserable county jails will be transferred to the custody of the State and be cared for at State expense.

The presiding judge of the Chicago court in an address made before the National Conference of Charities and Correction in 1912, after a year's experience in Chicago with the first mothers' aid law, said: "All the evils found by experience to be inherent in any plan for public outdoor relief seemed to beset, at the beginning, the successful administration of the act." The evils that beset the administration of the law in Chicago at the beginning of its administration seem still to continue in most of the other counties of the State.

The heaviest responsibility for the maladministration of the law may be said to rest upon the county judges. They have it in their

power to appoint efficient probation officers, and, without such appointments, good administration is impossible; they can also decide all general questions of policy—whether, for example, to use the money appropriated in small doles for many families or for constructive work in fewer families.

The responsibility of the judge is not always apparent: for the judge may seem intelligent and anxious to do his duty, and the responsibility may be shifted upon some one else. For example, a young woman who worked for some time in one of the counties where the pension work is very unsatisfactory has nothing but blame for the probation officer, who is a local politician totally unfit for his work, and nothing but praise for the judge who appointed him. That the judge who had misused his appointing power was really responsible for the maladministration of the law in his county was not apparent.

This criticism of the county judges brings us back once more to the fact that no social legislation which is left to the independent administration of 102 county officials can possibly be successful. That 102 different county judges should have the social intelligence needed for administering, on their sole responsibility, a new form of public outdoor relief is not to be expected. That 102 different county boards can be made socially intelligent enough to appropriate adequate salaries for an adequate number of probation officers and adequate sums for family pensions is also not to be expected. The only solution appears to lie in an amendment to the law providing for State assistance and State control. The probation service should probably be entirely supported by State funds and appointments to the service should be made by the State civil service commission.

A point of great importance that should be raised here is the relation between the juvenile courts and the mothers' pension administration. One reason for suggesting that a divorce between pension work and the juvenile courts may be necessary is that the Illinois Supreme Court [1] has held unconstitutional the section of the juvenile court law which provided for the appointment of probation officers on a merit basis. This decision, defending and upholding the independence of the courts, may stand in the way of any State administrative control of any branch of the court work.

The administration of the pension laws was in most States placed with the juvenile courts for two reasons:

(1) Mothers' pensions were suggested as a means of protecting children from institutional life. The advocates of mothers' pensions wished to have the public funds used to keep children at home with their own mothers instead of being used to subsidize children's insti-

[1] Witter *v.* Cook County, 256 Illinois Reports, 616.

tutions. On this point they were mistaken, since institutional subsidies have not decreased since the pension system began. But they may have been right in thinking that a juvenile-court judge, who, in Illinois, had the power to commit children to institutions, was the proper person to determine which were fit homes and who were fit mothers to be given pension grants.

(2) The profound distrust and dissatisfaction felt with the old outdoor-relief agencies formed another reason for placing the administration of the law with the juvenile court. The county outdoor-relief system appeared so hopeless that it seemed easier to abandon the problem in despair instead of attempting to solve it. But the outdoor-relief problems must sometime be dealt with. The aged and the sick, the deserted wife, and others temporarily destitute who are now left to the incompetent services of the local outdoor-relief authorities, are in need of the kind of competent and intelligent help that is now being given to the pensioners of the Cook County juvenile court under the aid-to-mothers law. Whether a new State-administered public assistance system should be created or whether, under an existing State department, some better form of State aid and State control can be devised, could be discussed satisfactorily only on the basis of a study of the administration of mothers' pension laws in those States in which the law provides for some form of State supervision. Such a discussion obviously leads beyond the scope of this report. It is only possible, as a result of this inquiry, to emphasize the need of State assistance in some form.

The importance of perfecting the mothers' pension law on the administrative side has been insisted on because, in the mothers' pension system, if properly organized and safeguarded, may lie the nucleus of a new form of State aid vastly superior to any form of public assistance which our American States have known, and capable of being very considerably extended. But the problem of a better administration is all important, since it would be obviously unwise to attempt to extend the scope of the law when not 1 of the 102 counties in the State has provided adequate funds for pensions or for the necessary investigations and supervision of mothers eligible under the present law.

Even in Cook County, which for so long has set an admirable standard both as to liberality of pensions and efficiency of administration, hundreds of eligible mothers in dire need of pensions have been thrown back during the past two years on the private societies and on the Cook County agent because the county board has refused to provide the large appropriations needed if all mothers who are eligible to become beneficiaries under the act were actually granted the pensions to which they are legally entitled. It is useless for the legis-

lature solemnly to add alien women or small property owners or any other mothers to the legally eligible list when parsimonious county boards can render such changes ineffectual by refusing to provide the funds necessary for additional pensioners. Legislation increasing the number of beneficiaries must be accompanied by legislation guaranteeing a State subsidy or support from State funds to provide the new pensions, or the statute will remain, in its neglect of provisions for enforcement, an official mockery of the needs of the poor.

Further extensions of the pension law are likely to be asked in behalf of women whose husbands are temporarily incapacitated. For example, the family of the tubercular man who is not certified as permanently incapacitated must depend for help on the joint assistance of private charity and public outdoor relief. Unless a system of health insurance should in the near future make provision for sick benefits, mothers' pensions would seem to be as necessary here, while the man is slowly recovering his health, as in the case of families in which the chief wage earner is permanently incapacitated. Such extensions of the scope of the act, however, should not be made until adequate funds can be assured, and such extensions can not be safely made until an efficient system of administration, including intelligent investigations and supervision, can be devised. Neither of these conditions can be secured except on the basis of State control and State aid.

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