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Why Cleveland is not taking care of its own, 1932.

"WHY CLEVELAND IS NOT TAKING CARE OF
ITS OWN"

BY

RABBI ABBA HILLEL SILVER
AT THE TEMPLE
SUNDAY, APRIL 3d, 1932.

My friends, in the serious emergency in which we find ourselves some plain truth speaking is necessary in order that we may a little more intelligently meet the emergency and perhaps also plan a little more intelligently for the future.

There is in our midst in this city, as in every city in the United States today, an army of unemployed, a beaten and a defeated army of unemployed, - tens of thousands of men and women who are living today not on earnings from their own work, but on some form of support from others; - tens of thousands of men, women and children who are in want, who are suffering.

The impression abroad in our city is that Cleveland is taking care of these people. Now what are the facts? How many unemployed are there in our city?

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That is difficult to say because we have no statistics either here or anywhere in the nation. It is a sad commentary on the state of our civilization in this country that we have an accurate number of the tons of pig iron we manufacture in a given week or month, we know exactly how many shares of stock are sold on the stock exchange, the number of pounds of beef produced, the price of commodities and the amount of money in the banks, etc., but we have no statistics to show the exact number of human beings, workingmen, who are unemployed in the United States. So that we must resort to estimates.

It has been estimated that in the city of Cleveland there are from sixty thousand to sixty-five thousand families in which there is no bread-winner. That is to say, some three hundred to three hundred and fifty thousand men, women and children of our city, a city of less than a million, are dependant today either upon charitable agencies or upon the meager savings which they themselves may have accumulated during their years of work, or upon credit which is not yet

exhausted, or upon relatives, neighbors or friends.

Two-thirds of these sixty to sixty-five thousand families have not yet applied to our charitable agencies for relief, or if they have applied they have not yet received it. But twenty to twenty-two thousand families are actually being kept alive today in this city by our charitable agencies. Cleveland helps these people a little better than some other cities, - a little worse than some other cities. Few people in our midst realize just what this help amounts to. Some have the impression that these unemployed are being pampered and inordinately indulged to such an extent that they prefer enforced idleness to work. - What are the facts?

Only half of those who apply for relief, receive it. A family must be completely and totally pauperized before it receives relief. As long as a family has any small savings or is able to obtain any credit with the butcher, baker or grocery man, that family is not assisted. It must show total economic insolvency before relief is given. So that many of the families who get relief from the agencies are already heavily crushed with debts. They are not only without resources,

but they have upon them heavy debts, contracted with the butcher, the groceryman and the landlord, which they cannot meet.

Now these families totally pauperized, must be housed, clothed and fed. How are they fed, these nigh unto thirty thousand human beings in our city, erst-while self-respecting American workingmen's families?

During the pre-depression days the social agencies of the United States worked out a minimum budget for food requirements. They estimated that a dependent family applying for help composed of two adults and three children, a family of five, required a minimum subsistence budget of \$8.05 per week. The average food allowance made in our city of Cleveland last January and I suppose that holds for February and March and will hold true for April, made by our charities to these unemployed was \$3.48 per week per family - not per person, but per family. In other words, less than one-half of the minimum budget requirement for a dependent family.

And by minimum is meant that kind of food which will not jeopardize the health of the family. Less than one-half on an average is being distributed to our unemployed families today in Cleveland.

The first month the relief was a little less, \$3.25 per week. The next four months the family will receive \$4.25 and thereafter \$5.60 per week. But no more. In no instance is the amount given equal to the minimum budget set by the social agencies for a dependent family. The average allowed is \$3.48 per week, per family. How health can be maintained over a long period of time on such standards, and many of these unemployed have been unemployed for over two years, baffles me.

From the emergency program of the Associated Charities I quote the following: "In normal times, the Associated Charities allowed fresh or dried fruits for breakfast, two vegetables a day besides potatoes, meat four times a week, and a meat substitute every other day, some approximation to the health requirements for milk for each individual family, spices

and flavorings to make cheap foods palatable, fats, cereals, and other foods sufficient to meet the minimum requirements set up by the Government and Health organizations as the only safe standard for reduced food expenditures. (N. Y. State has put these requirements into law as a condition on which state relief funds must be administered to receive state aid.)"

"In contrast to this, under the maximum food allowance for unemployed families, now, a typical breakfast consists of a dish of oatmeal or cornmeal, cocoa for children and coffee for adults; noon meal consists of bean soup, cabbage and bread; dinner, of macaroni and tomatoes with some milk or cocoa for the children."

That's all. In many families two meals a day are served instead of three.

A few weeks ago I visited ^{Atlanta} a ~~planter~~ in the interest of a relief campaign, a good friend of mine took me

to visit the penitentiary, the well known place to which some of our prominent citizens were sent in recent years. I was taken through the penitentiary and I was especially interested in the commissary department. And I was shown the kitchen of the penitentiary and met the chef, who proudly displayed to me the menu served to the prisoners for the month prior to my visit. Excellent food; meat twice a day, a variety of vegetables and fruits, good bread. And I said to myself, that convicts in these United States were being treated far better than honest American workingmen.

Of course there is no starvation. No one need fall down from starvation and die on the streets of Cleveland. But it is a hunger diet nevertheless and over a long period of time this sort of diet, this malnutrition will wear down physical resistance against the ravages of disease, especially among children. We are laying up for ourselves a terrific health problem for the immediate future.

So much for food. What about rent? In sixty-four percent of the cases of the unemployed, of these twenty to twenty-two thousand, no rent is paid at all. How do they get away with it? Some times they do and some times they don't. A family continues to live on the premises and postpones payment of rent and when it can't postpone the payment of rent any longer, it moves and does the same thing in the next place. The landlord is made the goat of the situation.

In those instances where rent is paid, only twenty-five percent of the rental is paid and then only when the family has already received an eviction order. In other words, these self-respecting American families, and remember these people are not the professional poor, - these self-respecting American families are compelled to drink deep of the bitter humiliation of tricking their landlords, of shirking contractual obligations, of being faced with eviction mandates regularly or of moving periodically in order to have a shelter over their heads.

Twenty-three percent who applied for relief in one month were found upon investigation to have lived less than three months at their then address. There is a nomadic migratory life going on in the city among these thousands of unemployed.

The same holds true of gas bills. Gas bills are not being paid until a shut-off order is actually in hand and then only the minimum is paid. And nothing is paid for electricity. The unemployed ought not to indulge in the luxury of having electric light in their homes.

As for clothes. Second-hand clothing and repaired old clothes are distributed. Women and girls are given cotton dresses and men and boys are given no suits, but sweaters and trousers. This is how the city of Cleveland is taking care of its unemployed.

We took better care of these American citizens when we sent them to the war. Did we not? The government had enough money then to take care of millions of men, to house them, feed them properly, furnish them with uniforms, overcoats and shoes. The whole country was busily engaged providing for these soldiers who were sent out to fight the Germans. The four, six, eight millions of men,

perhaps these self-same men who are now fighting to save their homes, their wives and their children, - fighting a desperate war against hunger and disease, we have nothing for them but cast-off clothes and \$3.⁴⁸ per week, eviction orders and a chance to ^ddodge the landlord.

This is how Cleveland takes care of its unemployed, how Cleveland takes care of its own, - Cleveland the city with a fine social tradition, Cleveland with its Community Chest!

And remember again, that only one-third of the sixty to sixty-five thousand families are those meagerly, inadequately helped by the charities. The others must wait until they are completely exhausted financially, ground down to utter penury before they have the right to ask for these cast-off clothes and the right to dodge their landlord.

Cleveland has expended less per capita on the unemployed than almost any large city in the United States. New York expended \$4.69, Milwaukee \$5.07, Boston \$7.30, Rochester \$8.56, Detroit \$6.59. Cleveland for the first nine months of 1931 spent \$3.18 per capita.

This low figure is due to two causes. Let me give you the two causes. First the efficiency of administration of these funds by our Associated Charities and the skillful management of making the dollar go its full way. I must say that much of the saving was due to that. But there is another reason. Less was spent per capita because less was given to the Charities to be spent. And the funds which have recently been made available by the action of the Ohio State Legislature concerning which you read in your newspapers this week, are not going to improve the situation any. These funds, if they are turned over to the Associated Charities, which is not yet sure, will enable the Charities to carry on its meager, inadequate program for the rest of the year. And there is doubt as to that too. If these funds had not been voted, the charitable institutions in the city would have been compelled to shut down this month or the 15th of May. Their funds are completely exhausted.

All this, of course, is in no way to be interpreted as criticism of our organized charitable agencies. They have done a magnificent job. They can not give adequate relief without money. They can not make brick without straw.

The job is the city's job and not the job of the organized charities. The function of the charities is to take care of, and assisting in the rehabilitation of families who go below the level under certain stress in normal times. The real contribution of the organized charities in normal times is to assist families to stay together, to render service in adjustment, guidance, to help people to support themselves and also a small measure of material relief when needed. Two-thirds of the families who come to the Charities in normal times never ask nor receive material relief. But unemployment on such a vast scale is responsible for the city's great need and the cause of driving these people to ask assistance from social workers.

The vast unemployment problem is a challenge to city and state government, not to charitable institutions and our city, suddenly confronted with the mounting situation, turned and quite naturally so, turned to these organizations who have trained people, equipped with social and psychological knowledge. And it turned to them without making adequate provisions to carry on the work.

The staffs of these agencies have done a marvelous piece of work. Each social worker is called upon to do twice the work now that he or she did in normal times. And they have brought to their work an intelligence and a sympathy which have somewhat attenuated the ugliness and brutality of the situation in our midst.

And the situation is worse or no better or only a little better in other parts of the country. Private relief has broken down. Private relief even when augmented by state subsidies has collapsed resulting in suffering, misery, unhappiness and the laying up of terrific liabilities in undermined health and demoralization for the future in our nation.

I wonder whether you have stopped to think as to the cost of unemployment in terms of human values; what unemployment does to men and to women and to children. Take children for example; have you any idea how many tens of thousands of children in our land are today being underfed, scantily clothed, their physiques undermined so that they will be victims in the near future, if not already, of all kinds of diseases which will leave them with permanent health impairment? How many tens of thousands of children go hungry to school, without breakfast and without milk?

In this proud rich city of ours we are now compelled to go around the streets with milk bottles asking people to drop pennies and nickles into them so that our children may have milk to drink.

I used to see those things in the impoverished cities of Eastern Europe, Asia, Northern Africa, this return to the primitive, but I didn't expect to see that in rich and prosperous America.

Think what happens to the homes of these children. What becomes of the man who has been out of a job for eighteen months or two years, pounding the pavements day after day, week after week and month after month looking for work? What becomes of his soul? He is embittered. He is resentful. How solemn the home becomes. Men become hard and irritable. The home becomes a place of tension, strain and worry. And in this atmosphere children grow up today, - children who have to be nurtured not only with food, but with love and kindness about them. But this is the new mood which has come into millions of American homes.

And think of the workingman who can not face his

family day after day acknowledging defeat in so many silent glances. What becomes of him? Very often he seeks refuge in flight. He can't stand the strain. And we are getting our toll of broken homes all over the land and the children are the first to be victimized by it.

Think again in terms such as these. We train our children into a certain moral code. We speak to them of the dignity of human labor. After all that is the mainstay of human life. If men do not respect work, character disintegrates. And then we train our children, we say to them that society honors and respects a man who works honestly, - that reward waits upon the man who labors. And yet these prolonged periods of depression gives a lie, knocks the props from under this moral code because it reveals the ruthlessness of the system and the manner with which it scraps the honest workingman when he can't find work.

This fact is being indelibly carved upon the minds of adolescent boys and girls today. We preach thrift to our rising generation, to our children, - the value of thrift: to protect themselves by saving; that man who works faithfully

and puts aside some of his earnings may in the course of time build a little home for himself and his family. He may be able to give his children some educational advantages which he may not have had. His old age is made more secure and happy. And then a prolonged period of depression comes along and gives a lie to this code. And what does it do to the man's savings? He is forced to eat them up in idleness. He is compelled to give up his savings which he so carefully guarded and put aside and compelled to consume them day by day until he is ground down to penury and want and finally forced to the doors of charitable institutions to beg.

Our young people are being impressed with this new labor ethics. Do you know that since 1929 hundreds of thousands of boys and girls have come of working age and they have not had a day's work since and are forced to loaf around the street corners and pool rooms and in dance halls? And out of these tens of thousands of young men and women whom we have driven into idleness are going to come our gangsters in the years to come and all the malfactors of society.

That's how a rich, proud nation handles its moral problem!

We, in these United States, have been rather smartly supercilious about the British dole. We pitied England. England was making professional idlers of its working people. The dole was breaking England. It was a lie then. It is a lie now. We have a dole and it has none of the good features of the English dole and many deficiencies which the English dole does not have.

In England there are twelve million workers who are insured against unemployment. England has had an insurance system since 1911. In the last decade when the increasing number of unemployed made the insurance funds unable to take care of these large numbers of unemployed, the government established transitional funds to assist those who are not able to pay into the fund, not being able to find work. These payments are made in a dignified manner as insurance funds are paid. A man does not have to wait until his last penny is gone or until the last piece of furniture is sold out of his home or until an eviction order is given him in order to receive funds.

Under the English system a family of five, a man, wife and three children, receives a benefit two and a half times the \$3.48 which they receive in Cleveland.

And England has not gone to the dogs because of the dole system. Its national finances are far more sound than our own.

Eighteen countries of the world have unemployment insurance systems, - nine compulsory and nine voluntary. England, Germany, Italy, Poland, Russia, Austria, Belgium have for years endeavored in a constructive way to take care of men when they are pried loose of their jobs, through no fault of their own, and unable to care for their families. But not so the United States. Here we talk of rugged individualism. Here every man is independent. This rugged individualism which was to put two cars in every workingman's garage is now unable to give the workingman a half-full dinner pail.

What is the way out? Well, first and foremost and evident to any right-thinking person is that before the end of this crisis there must be forthcoming adequate relief for the

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unemployed. The Federal Government must assist, must supplement the relief extended by state and municipality. The Federal Government found it necessary to assist Railroads and bankers perhaps it will find it necessary to assist the poor workingmen who need food, raiment and shelter.

Such a Bill was introduced, the LaFollette Bill. It was defeated. It is bound to come up again. It is altogether fair and proper that the Federal government shall carry some of the burden of the unemployment situation. It is not fair that the state shall carry the entire burden because in most instances the revenues of the state are derived from taxes on real estate which fall heavily on the small home owner and tenant. The revenue of the Federal Government is obtained largely from income taxes which are fair and just because every man pays only on the basis of his income. If the income is less, the contribution is less. If the income is more the contribution is more. As long as there are millions of poor in these United States, the millions of the rich must be taxed to the maximum.

The United States does not need five hundred, nor four hundred nor three hundred nor fifty nor ten nor five multimillionaires. It can do without them. The United States does need

and requires for its existence a satisfied and provided for working class. And when there are over forty millions of people in the United States belonging to these families of unemployed who are suffering, that suffering, that want constitutes a menace to the stability of our government, to the rich and the poor alike. Because the American workman will not forever bear this suffering without complaint and demonstration. And they should not.

That's the first way out, adequate relief, decent relief. Not to wait until numberless of our fellow citizens are made paupers.

And then there must be an extensive program of work. Relief is no substitute for work. These people don't want relief. They want work. They are entitled to work. Our local municipalities, our counties can do a great deal in setting in operation a work program immediately, putting people to work on farms, paving and resurfacing streets, construction of necessary new public buildings and in parks. Put them to work, if only part time! Let a man feel that what he gets, he gets because he worked for it, not as charity.

We have been slow in this direction in Cleveland. Other communities have done much better along that direction.

The Federal Government should have launched a year or two ago a large scale construction program which would put hundreds of thousands to work immediately. Thousands of miles of Federal highways to be resurfaced, public building to be erected. And the Federal Government should extend aid to municipalities who will undertake to wipe out their slums and tenement houses and build up homes for its working people. A vast construction program should be put into work at once and everyone would be benefited by it.

And for the ultimate solution, my friends, of the problem, such as we are faced with now and of which I have spoken more than once in the past, I believe that we will have to come sooner or later, the sooner the better, to a system where intelligent planning will have to be resorted to and there will have to be some form of central control to cope with the lack of coordination between production and consumption. And something done whereby these peaks and slumps would be straightened out, so that we would not run headlong for a few years in crazy and artificially created prosperity

and then in a short time be compelled to disgorge all the profits we made in the prosperous years. There will come about, I am sure, a decrease in the working hours of our people. If we are going to keep the machine, we shall have to reduce the working hours. If we are going to continue to have mass production, we must make it possible for the masses of the people to consume that which is being produced. And that can be done only by increasing wages. We must make it possible through increased wages for the masses of the people to buy up that which our machines are producing in such abundance.

In the last decade millions of women have gone into industry. In the last decade the machine has dispensed with large numbers of labor hands. These people have to be absorbed into our system and it can be done only by dividing the work among all the working men which there are. We shall have to have a system of higher wages for the working people and less of the concentration of wealth in the hands of the few.

I notice that the governor of Pennsylvania recently dwelled on that fact. But unfortunately it is a fact which does not sink into the minds of the leaders of American industry. There is too much wealth in the hands of too few people with the result that these too few people had to do one or two things with this money. They couldn't eat it. They couldn't put it into strong boxes and so

they used it by putting it back into production, thereby creating in many instances the over-production from which we are suffering, putting it into real estate, pyramiding it into the heights where it was in the early part of 1929, putting it in stocks and bonds thereby forcing up the value of these stocks and bonds to a preposterously unreal level or exporting it and investing it in other countries. All four of these things were done by the people in whose hands too much of the wealth was centered. Whereas if these billions of dollars had been widespread among the millions of workingmen in this country the depression would have lifted itself all over the land instead of these crazy up-thrusts here and there.

And lastly I think we shall do what these countries which I have spoken of have done and perhaps better than they have done. We shall look upon unemployment as a risk, just like fire or like accident and we shall insure a man against his periods of enforced unemployment so that he will not be forced to eat up that little savings of his which he has accumulated in the hope of improving his living conditions a bit and to assume that dolorous role of tramping the streets day after day and week after week looking for work and of impoverishments and being dragged down and down to the depths of despair and finally of being compelled to come to the doors of the charities begging for alms for himself and his family. That's

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indecent. That's morally indecent! And in this land cluttered with wealth. Some day we may see the light. Perhaps these hard desperate years of depression will help us to see the light.



sermon 381

AN ABSTRACT OF THE ADDRESS

"WHY CLEVELAND IS NOT TAKING CARE OF ITS OWN"

GIVEN BY

RABBI ABBA HILLEL SILVER
AT THE TEMPLE
APRIL 3d, 1932

The impression that Cleveland is taking care adequately of its unemployed is totally at variance with the facts. There are approximately sixty-five thousand families in our city in which there is no bread-winner. Of these about one-third receive help from our organized charities. These families which receive help must first be completely pauperized; their savings and credits must be exhausted before they are entitled to relief. Total economic insolvency is a prerequisite for unemployment relief. We are progressively pauperizing to the ultimate limit one-third of our city population.

The food allowed to these families is from forty to sixty percent below the minimum standard food budget allowed dependent families, in normal times. The average allowance for a family of five is \$3.48 per week.

Of course there is no starvation. People are not dropping dead on the streets of Cleveland. But thousands of families are being fed a hunger diet, or at best the kind of a diet which in the long run will undermine their health and expose them - and particularly the children, to the ravages of disease.

No decent provisions have been made for housing the unemployed. In the majority of cases no rental is paid by the Charities. The poor must resort to all sorts of tricks to outwit the landlord, moving frequently from place to place when they can no longer beg off paying their rent. In those cases where rental is paid only about 25% is allowed by the Charities and only after eviction notices have been served.

Our unemployed present today the sad spectacle of a large Nomad migratory population seeking shelter and compelled to play the dead-beats in relation to their landlords. Gas bills are not paid until a shut-off card is received. Nothing is paid for electric light. Second-hand clothing are distributed. Women and girls are allowed cotton dresses. Men and boys receive no suits, only sweaters and trousers.

We took better care of our men when we sent them out to fight the Germans. Our government had enough money then to provide the soldiers adequately with food and clothing and all manner of necessities and the whole country was terribly concerned with providing these men with all that they needed. But the millions of American citizens who are now fighting for their homes, their wives and their children, fighting a desperate war against hunger and disease are given \$3.48 a week, cast-off clothing and a chance to dodge the landlord.

The funds which have now been made available through the action of the State Legislature will not improve the situation any. They may enable the organized charities to carry on, on the present basis until the end of the year - although that too is doubtful.

The fault is not with the organized charities of Cleveland. They have done a magnificent piece of work. But they can not make brick without straw. They were asked to take over that job which rightfully belongs to the city and under terrific handicaps, heavily overworked the staffs of these agencies have carried on and they brought to their work an intelligence and a sympathy which have somewhat attenuated the ugliness and brutality of the situation.

Conditions are a little worse or no better or at best only a little better elsewhere in the country. Everywhere private relief, even where augmented by local government subsidies, has broken down.

What is the way out? First and foremost adequate relief must be supplied. The Federal Government must supplement state relief. The government which has found it possible to assist bankers and railroads must now undertake to help the greatest casualties of the depression - the unemployed. As long as there are millions of poor in our midst, the millions of rich must be taxed to the utmost. This country does not need millionaires. It needs a satisfied and happy working-class. The stability of our government and the well-being of all the other classes in our population depend upon that.

There must be more extensive work programs evolved locally and nationally. Our own community and county can do much more in the way of putting men to work on large scale projects. The Federal Government, even at this late date, should initiate a large scale construction program and should extend Federal aid to municipalities who will undertake to wipe out their slums and to construct proper dwelling-places for its working population.

We have been smartly, supercilious about the English dole system. We pitied England. England was making professional idlers of its working people. And what have we done?

The English workingman who receives his transitional benefit - dole - is not forced to the point of total pauperization. And a family of five in England receives two and a half times, by order of the dole, what a Cleveland unemployed family receives. There is much more dignity and more humanness to the English system. And England ^{has} not gone to the dogs. Its national finances are in better shape than our own.

If they have any small savings, or any credit at all
but a power - no relief is granted until such credit
is no longer with coming - that is until the family
has exhausted a known debt so large - that it
can't borrow any more - "Most of the families who apply
to the ~~the~~ ^{the} ~~are~~ ^{are} then under a crushing burden of
debt" + ~~utterly without means & resources.~~
~~The few who get some relief are to help~~
~~families~~

3. ~~There~~ These 2000 families, utterly without resources, then
must be fed, housed and clothed. During pe-
rip. days the Social Agency ^{has} had worked out a minimum
standard for budget ~~required~~ ^{required} to keep a family in
health, that is ~~a minimum~~ ^{enough} ~~just~~ ^{just} below where the
health of the members of the family is jeopardized.

The allowance for unemp. can made to-day
will be from 40-60 percent less than the
minimum standard for budget.

Thus the minimum st. for budget for a family of
5 - 4 adults - 3 children is \$8.05 - The present
schedule allows \$3.25 per month - 4.25 next
4 months - \$5.60 per week per family thereafter.

The average ^{for} ~~for~~ family was \$3.48 per week
per family. Less 7 1/2. Try to live on 3 1/2 week -
(Just p4)

6. ~~And the cheapest~~ - How health ^{can be} maintained over
a long period - I am not here unemp for 2 yrs - as such
an allowance, one cannot see. If - even then - as

starvation. But malnutrition - weakness & post- which
leads to weakness & r. Tub. esp. weakness - and lower
their defense against disease & a life by unbalanced
health - Now there is confronted with next
few years with a staggering health problem in the
U.S. -

⑦. And what about rent & clothing? In 64% of cases
no rent is paid by Charters - Strategy is to make
to - with the landlord the acting as the post. Funds
don't pay rent as long as they can - and then
they move - and in the new location they are forced
to practice the same trick on the landlord. In
those cases where rent is paid by ch - only 1/4 of
rent is paid & only after a 3 day written notice
is served & the landlord is really paying to exist.
Thus ~~but while~~ self resp. Am. families are ~~physically~~
made to drink deep, the ~~incubation~~ ^{Why do they} of ~~act~~ ^{act} ~~act~~
~~a landlord's~~ ~~entirely~~ ~~to~~ ~~these~~ ~~contracted~~ ~~obligations~~
~~and~~ ^{personally} facing eviction, or moving every few months
to new quarters - "23% of the families receive help
in a given month but lived less than 3 months
at their then address".

⑧ Gas bills are not paid until a shut-off card
is received - & then only a minimum payment is
made. Nothing is paid for electric by city. Unemp.
has no right to receive in such luxuries

(9) Seems have clothing - repaired old clothes - are distributed - less & in several times. Women ^{are} allowed cotton dresses. Men stop receive no suits - only sweaters & trousers.

(10) This is how the city & Cleveland. Gets in U.S. - well spread - with it from moral sense - its long established. Can - about 1000 few resolution & Phila. - in making case, it over - & only 9 1/4 of the km. - The other have no new get - 100 pounds - They will be pounds later before long & will also come - by far to ask for \$3.48 a week - cost of clothing - & a chance to dodge the landlord. was ^{Ch. Fisher} less just.

(11) The funds which have now been made available thru action & legis - are not likely to ^{It is not at all certain that all the money will come to Cleveland - but even without} improve the situation. They will be deep needed to carry on this utterly inadequate relief program for the rest of the year. Had action not been taken - The Ch. would have been compelled to shut down April 15th or May 1st - as a cent is left in their treasury.

Ch. has expended less per capita on unemployment
than any other large city in the U.S. —
~~The reason~~ Why to — causes — Efficiency
& administration — undoubtedly — getting
appliances and making dollars go as far
as it could — But also — I am afraid —
due to fact that we have actually paid
the Ch. less money to rehabilitate those
expenditures would have been unwanted
& legitimate.



12/ All this is not in criticism of Ch. - They cannot walk
bricks without straw. They cannot give adequate
relief without money - And they have not been
given sufficient funds.

(4) I have done a remarkable job - I have the city
job - not the charity - The C. are supposed to take
care in normal times of family rehabilitation - to
render service in preparation ^{for adjustment} ^{of families} - ^{to help people to self-support} - families - ^{small measure of} ^{material} relief
when needed. 2/3 of C. families were not in receipt
of that relief - Temp. relief on such a vast scale
is the not resp. of city, govt. and Ch. - But when
crisis came - our agency equipped + co-ordinated very
to do relief work - So burden was shifted to
agencies - without making adequate provision.
In some cities - But authorities are handing relief to them -
(b) Staffs augmented - but overworked - Each case
worker is now carrying almost two the no. of
families as in normal times, deserving of highest
pay - Most unbelieveable and unprofitable to different
about breaking task -

(c) And situation is no better in other part of
country. Private relief - even when augmented by
local govt. has collapsed - causing widespread
suffering - unhappiness - and laying up terrible
debilities in undermined health - + demoralization
for the future -

Gr. Britain Care 18 countries . 9 countries
1911 - Now over (12 m) incl. pro. all wage earners -
 credit ag. + domestic serv. State $\frac{1}{3}$ of total contrib.
 In 1921 - unemployment benefit = emergency relief = dole - "transitional
 benefit" - then present abnormal crisis - workers unable to
 qualify for standard benefit under ins. program.
 no finan. diff. in first few years. By 1920 - approx. 500 m.
 Unemp. 600 m.

$2\frac{1}{2}$ unemp. 1,800 m. - 410,000 dole.

→ An unemp. man with wife + 3 children = \$7.80 ~~(3.80)~~

do not have to wait until last dollar is gone -

Germany - 1927 Care 18 m - 37.5 per cent - Crisis benefit.
 $= 6\frac{1}{2}\%$
 $\frac{1}{5}$ by Reich. $\frac{1}{5}$ by localities. Over 150 m. in crisis
 relief. 1921 + same acct for welfare benefit

Belgium - voluntary. Trade Union subsidized by State -

Alexmark voluntary State subs.

Italy - Care 4 1/2 m - sum 1920 -

Switzerland

Ireland

Russia

Austria

In U.S. abt 150,000 unemp.
 covered -

$$\begin{array}{r} 3.118 \\ \hline 6.76 \end{array}$$

12. What is the way out

(1) Just - Justice - Adequate Relief - Federal - Bankers -
Curtis - La. 7. Hall - Fed. must Supplement State Relief
Fairer State revenues derived from real estate taxes -
Focus - as long as there are millions of men, the
millions, the need must be taxed. - They must share
in the nat. emergency - for self recovery - if for
no other -

(2) Employment - Work - work is substituted for work.

(a) Large work program by unemployment - unemployment -
street paving - refugees - public - work program - unemployment -

(b) Federal Work Program - thousands - bridges

Currency - Public Unemployment.

(c) Fed. aid to municipalities to work out - shores.

13. For economic solution

(1) Planning.

(2) Reduction of taxes.

(3) Higher wages - for conservation of wealth.

(4) For income.

14. Same day - Man - not private property.

1. In this serious emergency - some plain truth speaking is necessary. So that knowing the facts - we might rise to the emergency and perhaps plan better for future.

There ~~was~~ is an army of U. in our midst - a beaten and defeated army - ~~leaving~~ thousands of men, women & children, in want, in destitution, suffering.

(a) The impression - What are the facts?

(b) How many unemployed? Sat. con. on our state, civilization - Pig iron -

(c) And so we resort to estimates. 60,000 - 65,000 families - 300,000 not supported by earnings from work. 2/3 of them -

From 20,000 - 22,000 fam. have become so completely pauperized...

(d) Chrs. helps these people, a little better & some - Few people really know what this help amounts to - Pauperized - inordinately indulged - What are the facts.
2. Only 1/2 of those who apply for relief receive it - must be totally pauperized. - If they have any small saving - credit - must be burdened with debt -

(a) These families - reduced to complete Econ. insolvency - must be fed, housed, clothed. During pre-Dep. days - Soc. Agents worked out "Minimum Standard Ford Budget" - For family of 5 - 2 adults, 3 child - \$8.05 per week. The average food allowance by Ch. Char. last January \$3.48 per wk. per family. - less 1/2 of Minimum - First month = \$3.25, next 9 months \$4.25; Thereafter \$5.60. No one instance equal to Minimum.

(b) Quote p. 4

(c) How health can be maintained over a long period - Atlanta Penitentiary - It is better to be a convict in the U.S. & a honest working man out of job -

(d) No starvation, & - But a hunger diet - malnutrition lowering resistance - defence against disease - Health problem.
3. And what about Rent? In 64% - Every piece Shanty is wanted to - landlord - goat - Trick - Only 1/4 - eviction notice -

Thus enrich self resp. Am. families - drunk - playing cheats -
dead-beats - artful dodgers - landlord - most every few month - 2370
3 months.

4- Gas-bills - shut-off card - minimum payment - Electricity -

5- clothes - second-hand clothing - repaired old clothes are distributed.
Men & normal times. Women are given cotton dresses. Men
& boys receive no suits - knives and swaters. We took
to the car, there were Am. citizens when we sent them to war!
Gent had enough money then! Plenty, clothes etc. Fighting the
boss - Fighting for home children? -

6. This is how Cleveland - social conditions - only 7 1/3 % needy.
The others must wait until exhausted - pauperized - before
chance to get \$3.48 - cost-off clothes - dodge landlord.

(a) Cleveland spent less per capita (Just)

(b) 2 reasons -

7. The funds which have now been made available - Legislation -

8. All this is not criticism of Ch. Agencies - Bricker
(a) Have done remarkable job - City's job to save cities Turned to
Ch. Agencies -

(b) Staffs augmented overworked - twice - Not
unhappily, sympathy etc

9. Situation no better, worse, is a little better elsewhere.
Private relief - even when augmented by mun. relief state
appro has broken down - collecting - ceasing wide -
spread suffering - laying up terrible liabilities impaired
health - demoralization for future.

10 Cost of Un. in terms of human values.

(1) Children - undernourished - misaff. class - savages & tubercular.
(2) Home - strain - worry - distresses - rebellion - villainous -

Men become hard & irritable - Many cannot stand strain flight
shadow over their lives -

(a) Morally disaster in other ways. ⁽⁴⁾ Right - Labor
for respects themselves with - Prosperity wants after -
knocks the props from under - Shows how
ruthless - how workmen are reduced to beggary -
by system -

(b) Thrift - well enabled - forced to consume in
wallpaper - no thing for old age - home - education -

(c) The entire code of social morality undermined -

(d) Many children have come 3 age -

11. We have been, in U.S., naughty superlatives about England Do
the We pitied England - making proposals and offers - And
what have we done - Worse!

(a) 76 Eng. 12 m. - are injured against V. - And there
who cannot claim ins. benefits - are given fraternization of
benefits - in a deft way - A family of five - \$7.80 - less
2 1/2 penn as well as else - And we want till
last penny is gone -

(b) And England has not gone to dogs! Its last finances
are in better shape than ours -

(c) Even Germany has 18 m. injured - paying Crisis
Benefits -

- Eng. Ger. Italy Pol. Russia Austria Belgium

(d) 18 countries have V. Ins. - 9 Camps 9 V.P. But
not U.S. - In this land of Rugged Individualism - every
man is left to drift to his own down - We are going
to put 2 camps - 1/2 empty down paid -

EMERGENCY PROGRAM OF THE ASSOCIATED CHARITIES

I. COMPREHENSIVE PLAN FOR PROVIDING WORK INSTEAD OF RELIEF TO ASSOCIATED CHARITIES CLIENTS

1. Committees of employment managers have for three years been meeting regularly in various district offices of the Associated Charities, going over concrete cases where they can help by giving employment. Many clients have been thus placed.
2. The Associated Charities has had for years a special arrangement with the State-City Employment Service whereby A.C. clients are given precedence. Daily reports are transmitted to the Associated Charities by the Bureau naming those clients who have been given work.
3. Associated Charities staff members in making contacts with past employers regarding work references of their clients, try to secure their re-employment; staff members also make use of their acquaintance among employers to secure new jobs for their clients. A.C. is now making a re-check of all families and furnishing employment managers with a complete list of the unemployed from their firms.
4. For a year and a half, the Associated Charities has furnished workmen from relief families, without charge, to those Community Fund agencies who are willing to use them. Reports of the attitude of men thus sent have been almost uniformly favorable. The men have often insisted on working more time than suggested, though all their work was gratis. (Clients have also been used by A.C. for repairing offices, moving evicted families, shoe repairing for families, etc.)
5. The A.C. has offered to the Park Department and Public Welfare Department of the city, a similar arrangement, whereby A.C. men will work for those departments without pay. This offer has just been accepted by the Park Department, and will be extended to other city departments as rapidly as they are willing to accept the plan.
6. The A.C. has been in the closest cooperation with the Man-A-Block movement, their placements being limited to the Associated Charities and Jewish Social Service Bureau clients.

It should be stated that a careful check is made of every A.C. man placed through the Man-A-Block plan and an amount equivalent to his earnings is subtracted from the relief given. Almost always, the family is dropped from the relief list.
7. The Associated Charities has been working, from its inception, with a committee organized by Mrs. Myron A. Wick, which is approaching the presidents of manufacturing concerns to secure employment or re-employment of Associated Charities clients. This committee has also persuaded individuals or groups of people to provide partial or the entire relief for several score of A.C. families.

8. Another committee under Mrs. William Mather, in conjunction with the Federated Churches, is conducting through church groups a work similar to that of Mrs. Wick's committee.
9. Previous to the organization of Mrs. Wick's committee, the Associated Charities had contact with certain employers who were given a list of those employees who were A.C. clients, and who re-employed many of them.
10. The Associated Charities is working with a committee under the chairmanship of Mrs. William Mather to provide supervision and instruction in backyard gardening for A.C. clients, who have back-yards. This committee is also furnishing seeds, fertilizer, and utensils, when necessary.
11. A committee under Prof. Arbuthnot, appointed by the Mayor, has stimulated throughout the city the offering of odd jobs which through the State-City Employment Service are given largely to Associated Charities and J.S.S.B. clients.
12. A committee under Mr. E. J. Kulas, appointed by the Mayor, has urged the staggering of employment. (Two days work a week will usually take a family off the A.C. lists.)
13. A committee under Mr. Warren Hayden, appointed by the Mayor has undertaken to speed up public works already authorized where a large amount of labor has been involved.
14. Through the Wade Fund, the Associated Charities has provided regularly work for between seventy-five and eighty needy women, making over donated garments for needy families at the same time that they are instructed in sewing.
15. The Associated Charities is working with the Apartment Owners' Assoc. to place one of the A.C. clients in each apartment house and give him an opportunity to work for his rent.

II. WHEN ALL WORK PLANS FAIL, OUTRIGHT RELIEF IS GIVEN.

1. Most of the families who apply to the Associated Charities are already under a crushing burden of debt. Even so, the Associated Charities requires them to exhaust any credit they may still have. Food is not provided if any grocery credit remains. Gas bills are not considered until a shut-off card is received and the agency is faced by the necessity of providing fuel of some sort. Then only a minimum payment is made balancing the cost against the cost of providing coal stoves and coal. The payment of electric bills by the agency has been uncommon, and is now being discontinued entirely in unemployment cases. A good quality coal is being secured at \$4.35 a ton, delivered in small quantities.
2. Rents have been surveyed and studied and a new and somewhat different policy adopted recently, in which a committee of business men participated.

In 64% of the cases, no rent whatever is paid by the Associated Charities, - strategy is used to keep a roof over the family's head. In the 34% of the cases where some rent is paid, it is reduced to a minimum. When the Associated Charities has cash, four or five dollars are given to the client to bargain with the landlord. Up until now, for unemployment families, 50% of the rent has been paid only when the landlord was ready to force an eviction. The new policy permits the A.C. to pay 25% of a month's rent when a three day eviction notice is served and the landlord is really going to evict. The A.C. is accused of teaching families to cheat the landlords by moving away while owing months of rent. It is true that families are moved out without any payment of rent after the landlord has kept them as long as he will, if a cheaper rent can be found. Many families have been evicted several times, owing the landlord as many months rent as the landlord would allow. This undesirable policy is quite unlike A.C.'s normal rent policy but has been forced upon them by lack of funds. (23% of the families receiving relief in a given month had lived less than 3 months at their then address.)

3. All the second-hand clothing which can possibly be collected is used. Three new stations for receiving and giving out second-hand clothing have been established chiefly to get more of the second-hand clothes in those neighborhoods. Volunteers are taking charge of these clothing centers. Volunteers are also repairing old clothes and making new clothing. The women in A.C. families are doing sewing in return for the relief they receive.

The clothing given to a family has been reduced from normal times. Cotton dresses are allowed for women and girls; no suits but sweaters and trousers for boys and men. The second-hand supply of suits and overcoats has long been exhausted but no new overcoats were purchased. Clothing requisitions are being checked at A.C. Main Office to bring about any possible economies.

4. The largest, single relief expenditure is for food. The allowances for unemployment cases are from forty to sixty percent less than the minimum standard food budget, which is used as the A.C. relief standard in normal times and is regarded by the national government and by our local health agencies as the absolute minimum below which we cannot go without jeopardizing the health of our families. Yet A.C. is giving less than half of this minimum health standard. For example: for a family of two adults and three children three to fourteen years old the minimum standard budget is \$8.05 per week. The present A.C. schedule allows \$3.25 per week for the first month, \$4.25 per week for the next four months, \$5.60 per week thereafter. The food expenditure for January averaged \$3.48 per week per family. Obviously this comes far from meeting the food requirements of these families. Recently, the A.C. made a further reduction of 5% in the food allowance schedule. The A.C. supervisors are making every effort to scrutinize individual situations and make reductions where they can in any conscience be made.

The weekly allowances for a family are limited to certain foods.

The list of foods however, is long enough to permit the cheapest foods which the different nationalities can use. As each nationality understands

how to use some cheap foods, it has seemed better to give them those ~~known~~ foods rather than to attempt a time consuming process of teaching them to prepare other kinds of foods. So this list does not give as much variety as at first appears. In fact the Cleveland list of foods is somewhat more limited than the food list in New York, Philadelphia, and Chicago.

The foods listed contain the cheapest of all the food elements which are necessary for growth of children and health of adults, but it is doubtful if the allowances are sufficient to purchase the foods in adequate quantities to maintain health over a period of years. Many families have been receiving relief for two years. It might be better community planning to increase these food allowances to a more adequate basis to avoid the health problems which are due to lowered resistance from insufficient food.

Both fresh milk and canned milk are listed, as some very young children refuse to take canned milk, and it is imperative that children have some milk. Four kinds of beans are used, as beans are a meat substitute and constitute a large percentage of the protein foods used. Even the most expensive beans are cheaper than meat and the different kinds afford some variety when they have to be eaten three or four times a week in order to provide sufficient filling foods.

In normal times, the Associated Charities relief provides sufficient food for three reasonably appetizing meals a day with some variety so that a needed amount of food will be consumed. Now many families are having only two meals a day.

In normal times, the Associated Charities allowed fresh or dried fruits for breakfast, two vegetables a day besides potatoes, meat four times a week, and a meat substitute every other day, some approximation to the health requirements for milk for each individual family, spices and flavorings to make cheap foods palatable, fats, cereals, and other foods sufficient to meet the minimum requirements set up by the Government and Health organizations as the only safe standard for reduced food expenditures. (N.Y. State has put these requirements into law as a condition on which state relief funds must be administered to receive state aid.)

In contrast to this, under the maximum food allowance for unemployed families, now, a typical breakfast consists of a dish of oatmeal or cornmeal, cocoa for children and coffee for adults; noon meal consists of bean soup, cabbage and bread; dinner, of macaroni and tomatoes with some milk or cocoa for the children. These are the best uses of the allowance made by the Home Economics workers and probably some clients are not making as wise choices. Large numbers of people of high standards are now being obliged to come to A.C. and to live on these rations.

This list of foods is given to the client and to the grocer. The grocer who does not limit his orders to these foods is immediately dropped from the A.C. list. He is also dropped from the list if he fails to give the client a carbon copy of the foods purchased. The original copy is sent to the A.C. office where it is checked to see that prices conform.

*Client then
adequate
unhappy*

The groceries are purchased from two chain stores and 175 independent grocers. Before an independent grocer is given business, he agrees to accord the same prices that the A.C. is given by the chain stores; all grocers grant a 5% discount; the prices which A.C. is paying have been compared with wholesale prices given by three wholesale concerns and clearly allow a very small percentage for handling. An effort is to be made immediately to secure further reduction if possible in grocery prices or a larger discount. Assured promptness in paying bills might help in securing lower prices.

The Associated Charities has been seizing every opportunity to secure and distribute gifts of food. For example, it arranged with the dairy companies for a gift of about 1,500 gallons of skim milk a day and with the Junior League to manage distributing stations where this milk is given out to A.C. clients on requisition of A.C. staff members. Similar arrangements were made for distribution of the canned fruit and vegetables obtained through Mrs. Mather's committee. The A.C. has also courted the gift of wood in woodlots and sent men from the Wayfarers' Lodge to cut down this wood, chop it up, and distribute it to A.C. families for fuel. Railroad ties have been similarly utilized.

5. About five years ago, we conceived and carried out a plan for budgeting our districts for material relief. Each worker was in turn budgeted. These budgets were taken very seriously.

During the past year, owing to the large proportion of unemployment relief cases and the tremendous fluctuations in the demands in different districts, the budgeting became futile. We are right now, however, trying to put it into effect again this month, hoping that it may again serve as somewhat of a control for relief expenditures.

6. The Associated Charities has turned practically the entire Home Economics department over to help in the emergency program, utilizing not only their training in family case work but their specialization in diets and food values and other phases relating to the saving of money and the conservation of health.

III. ADMINISTRATION AND SERVICE

1. The normal function of the Associated Charities is that of family rehabilitation, not the mere administration of relief. Relief is given where necessary, but never as a substitute for service. Two-thirds of the A.C. families in normal times receive considerable service but no relief.

In normal times, the work of the Associated Charities is much more complex and emphasizes the building up of self-support. For example, in the case of a deserting woman, the A.C. undertakes to locate and bring back the deserting wife and through a long and often difficult period of treatment and interpretation, brings about in a large proportion of cases, a better understanding between husband and wife, - building up the family life, so that the children find

happiness and support in their own home rather than at public expense in an institution.

2. The staff of the Associated Charities is divided as follows:

Regular Staff

Case Workers, Supervision & Regis., & Administration.....	123
Clerical and Stenographers.....	44
Wayfarers' Lodge.....	6
Central Bureau.....	8
Sewing Center.....	5
Total Regular Staff	186

Emergency Staff

Case Workers, Supervision & Regis., & Administration.....	112
Aides.....	225
Wayfarers' Lodge.....	4
Sewing Center.....	2
Clerical and Stenographers.....	129
Total Emergency Staff	472
Total Staff	658

3. The work of the Associated Charities is conducted through a Main Office and 12 district offices; the A.C. Sewing Center at 2525 Euclid Avenue where second-hand garments are received, renovated, and distributed; and through the Wayfarers' Lodge where about 1,500 men a day receive their board and room in return for work. This latter institution has been investigated several times by City authorities and others who have in written statements and in public print, praised its administration in the highest terms.

4. District Offices

The district offices bring the organization close to the people it serves. This means saving in transportation and time of workers. Each district office builds up a knowledge of its own community, population characteristics, and neighborhood resources. It captures an interest it could not get were it not locally situated. In ordinary times 12 districts constitute an effective division of territory and personnel. The large emergency staffs render them unwieldy at the present time. Any smaller number of offices would only increase that unwieldiness and be destructive of efficiency.

In order to house the emergency staff additional space has, of course, been necessary. Minimum rentals are being paid for these accommodations. In some of the offices the work is done under great discomfort because of the crowded space.

For several years A.C. has followed the plan of assigning its staff members to various districts on the basis of an index figure. This index figure

is worked out every six months after a study of relative intake and case load in each district. The total of the index figures of all the districts is the equivalent of the total case load equipment for all the districts. Each worker is given a standard case load, according to her status, - for example, a senior case worker has a larger load than a first-year case worker. Just enough people are assigned to each district to carry on the average, a case load equivalent to the index figure of that district. This plan is equivalent to a salary budget in each district, but has advantages over such a budget plan. Allowance is made for the distances to be covered in different districts.

5. Use of Volunteers

During January 160 volunteers gave, in Main Office and the district offices, time equivalent to 17 full-time workers. Forty-seven new volunteers have been added in February, and service for the whole group will be equivalent to 20 full-time workers. About half of these volunteers are doing clerical tasks, the other half assisting visitors by making calls, etc.

The factors of office space and supervisory facilities have to be considered in relation to the use of volunteers.

Volunteers are also helping in various other ways, some of which have already been described.

6. Note the tremendous increase during the past three years in the number of A.C. families and the percentage of these who receive relief.

	<u>Number of Relief Families</u>			
	<u>Jan.</u> <u>1929</u>	<u>Jan.</u> <u>1930</u>	<u>Jan.</u> <u>1931</u>	<u>Jan.</u> <u>1932</u>
In charge at end of month	2460	3677	8977	19577
Receiving relief during month	987	2070	7168	17744
Percentage receiving relief	40.5	56.3	79.0	90.6

The great increase in the proportion of families receiving relief reflects wage losses; failure of relatives and other natural resources; and deliberate ruling out by A.C. of any preventive work for applicants who the interviewer thinks can get by. Obviously, much clerical and other detail is involved in administering relief in case loads made up almost entirely of relief cases. Most of these families receive a weekly grocery order.

In 1929, a full-fledged senior case worker was carrying about 45 families, mostly non-relief. Now, wherever A.C. still has a senior case worker dealing direct with families, he or she is carrying about 75 families, mostly relief. This means, of course, that much of the valuable work of family adjustment has been abandoned.

7. However, nearly all A.C. senior case workers are being used as supervisors or interviewers.

One reason why Cleveland has spent considerably less for relief than most other cities in proportion to unemployment and population is because of the use of well-trained and skillful workers to sift new applications and to supervise the untrained people. Only about five out of every ten families who apply each month, receive relief. This sifting process by a trained worker saves a great of money.

8. Method of Handling Applications

a. An application blank calling for certain specific information helps the interviewer to standardize procedure.

b. Social Service Exchange Clearings are obtained before applicants are interviewed. Any client receiving financial aid from another agency is, of course, left in the hands of that agency.

c. Interviewers are instructed to center interview around the applicant's financial situation, getting a full account of indebtedness, sources and amount of income, and urgency of need. Names of former employers are obtained. Frequently, contact is made with the last employer by telephone or form letter before the application is accepted. If the interviewer sees any possible way whereby the applicant can get along without aid, the application is not assigned to a visitor. Even in many instances where resources seem to be practically exhausted, the applicant is asked to struggle on a little longer. Of 218 applications cleared in three districts during the first six days of February, only 48 were at once assigned to visitors, the rest held in abeyance for work reports, further interviews, or because the interviewer considered that the applicant could manage to get along on his own resources.

9. The untrained Aides of the Associated Charities have been carefully selected and all are under the supervision of trained people.

Check on Granting and Withdrawing Relief

a. New workers must consult with their supervisors on all relief plans. All workers consult their supervisors on relief plans in doubtful or difficult situations.

b. The supervisor observes each worker's basis for relief giving through studying his or her case records and through individual conferences with all workers.

c. Requisitions except for groceries and clothing are given only on the O.K. of supervisors.

d. Supervisors use the reports mentioned under 11 d, also the Family Relief Sheet which carries itemized expenditures for each family for study of district expenditures and each individual worker's expenditures.

e. Workers are encouraged to study their own expenditures.

10.

Case Records

a. A simplified face-sheet and record form for unemployment cases were put into effect over a year ago, and form letters were devised to obtain reports from employers who were willing to give reports in this manner. An enlarged application blank effected a certain saving of time for visitors making it unnecessary for them to fill out face sheets. Workers are instructed to center their dictation on work history and current work status, financial situation and possible resources; and on what is being done by client and agency to meet the situation. Workers are urged to be as brief as is consistent with utility.

b. The case record is an important self-check for the visitor. It is also an important tool of supervision for the supervisor.

11.

Methods of Checking Relief at Main Office

a. The districts are provided by the Main Office with food allowance schedules, specifying amounts for families of different sizes.

b. Grocery orders are checked by the main office to see that only specified articles are purchased.

c. Clothing requisitions are checked as to kind and number of articles and the attention of the worker is called to any order that seems excessive in amount.

d. Each district renders to the main office a semi-monthly report showing each visitor's total expenditures divided into food, rent, coal, etc. In addition, each worker turns in a report each month showing for each family receiving relief the preceding month (1) the length of time relief has been running, (2) the amount of relief given, (3) the main problem necessitating relief, and (4) the relief estimate for the current month.

These reports serve as source material for comparison of districts and individuals, and for following different types of expenditure. From them, the main office has gathered material as a basis for four supervisors' conferences held recently to discuss control of relief.

e. A committee consisting of representatives from the main office and each district office, works out specific relief policies (rent, for example). (This committee functions in normal times, as is the case with many of the other activities mentioned in this report.)

12. Money can easily be wasted in large quantities by untrained or incapable workers. For example, an interviewer (who sifts new applications) could easily waste \$200.00 a month, or far more than her salary in just a day or two, through taking in eight families which do not really need relief, at an average of \$25.00 per month per family.

Almost any of the Aide supervisors is responsible for the supervision of at least ten untrained workers. Each of these workers, in turn, is responsible for the distribution of about \$1,700.00 a month in relief. This means that the supervisor is responsible for about \$17,000.00 a month in relief. One of these supervisors ordinarily receives around \$150.00 a month. The untrained person always receives \$75.00 a month. The A.C. could apparently save \$30.00 a month by getting an inferior person as a supervisor for \$30.00 less, but it would be extremely easy for an incapable supervisor to waste \$30.00 a month out of a possible \$17,000.00, as it would also be easy for a poorly qualified Aide (untrained worker) to waste \$5.00 to \$10.00 a month out of \$1,700.00 a month.

It is because the A.C. has not wasted in this way, that Cleveland A.C.'s expenditures per capita unemployment are less than in other cities, - because they have discovered the resources of those who still have resources and developed self-support wherever possible.

Moreover, it is at least equally important that the organization shall not let families starve.

13. The supervisor could never acquire the experience necessary to handle her job adequately without a basis of training as well as experience. In addition to knowing how to deal with people, she must know family budgeting, the art of planning with families, community resources, how to develop family resources, and how to persuade a family to put first things first in their expenditures.

14. According to an analysis of the U.S. census of unemployment in Cleveland by Howard Green who conducted the census, there are about four families in Cleveland without any bread winner for every family receiving relief. In other words, among the families where no one is employed, three out of four are still living on resources or credit.

15. Maintenance of Morale

An extremely important phase of the work of the Associated Charities is the maintenance of morale both in the case of those families who are receiving relief and those who apply for relief, but are refused. In the case of those who are receiving relief, the A.C. visitors undertake to keep them encouraged and to keep them looking for work. In the case of those who are not given relief, the case workers try to handle the interview in such a way as to bolster up a man's courage and make him feel that he is better off than those who have exhausted their credit rather than simply to send him away with a rebuff.

16. Communists

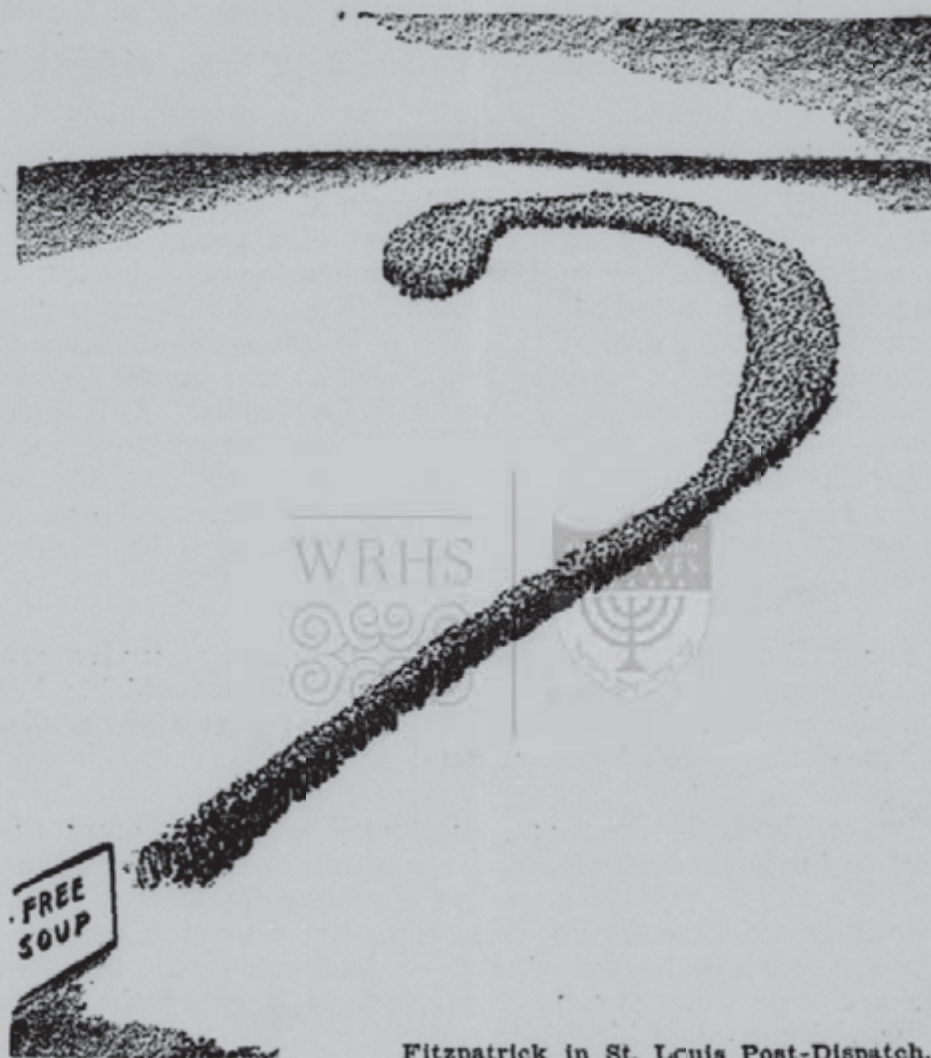
All district offices receive some attention from Communist groups. In several districts Communist representatives visit regularly once or twice a week, to make demands for particular families. Sometimes as many as one hundred or

or even two or three hundred Communists come in a band and try to intimidate A.C. workers. In instances where policy cooperation has fallen down, the A.C. General Secretary has interviewed Chief Matowitz and secured his personal interest. As it is, there have been a number of demonstrations to harass A.C. workers and upset A.C. clients.

17. Every effort has been made to maintain efficiency and high morale under the tremendous pressure and in spite of Communistic demonstrations and other difficulties.



Insure Ohio Against Unemployment



Fitzpatrick in St. Louis Post-Dispatch.

THE QUESTION BEFORE THE HOUSE

CLEVELAND COMMITTEE FOR
UNEMPLOYMENT INSURANCE

341 Engineers Building
Cleveland, Ohio

A Bill To Create an Unemployment Commission and To Provide for a System of Unemployment Insurance

Jointly introduced into the Ohio Legislature on January 20, 1931, as
Senate Bill No. 25 by James A. Reynolds, Democrat, of Cleveland
House Bill No. 71 by Horace S. Keifer, Republican, of Springfield

The Bill was drawn up by Marvin C. Harrison, Cleveland lawyer, to embody the recommendations of a group of Ohio citizens actively interested in securing unemployment insurance in Ohio particularly suited to Ohio needs. The Bill follows as closely as practicable the form of the Ohio Workmen's Compensation Law which has been operating for twenty years to the great satisfaction of employers, employees and the public. This likeness of form makes clear the similarity between unemployment due to the individual accident of industrial injury and that due to the social accident of irregular production—and indicates that insurance would tend to stabilize employment just as it has tended to promote industrial safety.

The Bill is based on a combination of two attitudes toward unemployment. One of these is that it is an unavoidable hazard for which we must prepare. The other is that it is a disease which might be cured by employers.

The Ohio Bill recognizes that until we know more of the causes of business cycles and of the workings of other economic forces, few single employers, groups of employers, states, or nations can entirely stabilize employment, and that provision against this minimum common hazard should be budgeted—part of it being made a charge upon the business, part of it being the worker's own provision against his future lay-off.

By the provision of a flexible premium rate for employers, depending upon their actual record of unemployment, the Bill emphasizes the power of each employer to prevent the portion of unemployment due to careless management. This preventable unemployment is not only a social extravagance in itself, but is certainly an important cause of general economic depression.

Copies of the complete Bill may be obtained from Thomas E. Bateman, Clerk of the Senate, Columbus. Abstracts of the Bill, more convenient for ordinary use, are available from 341 Engineers' Building, Cleveland.

What the Bill Would Mean to an Employee:

While he was working, $1\frac{1}{2}\%$ of his wages would be deducted automatically and paid into the Unemployment Insurance Fund. So, if he were earning \$28 a week (an average wage), 42 cents would be deducted weekly.

If he were laid off because of lack of employment, he would become eligible for benefits after a two weeks' waiting period.

He would receive benefits at the rate of 50% of his wages but not to exceed \$18.75 per week, for a maximum period of 13 weeks in any one year. In case of part-time employment, he would receive proportional benefits.

He would stop receiving benefits as soon as he was employed again, or had refused an offer of suitable employment.

What the Bill Would Mean to an Employer:

Twice a year he would pay premiums into the Unemployment Insurance Fund at a rate to be determined by the Unemployment Commission for each industry and for employers within the industry (depending upon their record of unemployment). It might range from $\frac{1}{2}\%$ to $3\frac{1}{2}\%$ of his payroll, but total premiums contributed by all employers in the state could never be more than 2% of their total payrolls.

If he preferred he might carry his own unemployment risk, and set up any system of unemployment insurance or guaranteed employment he desired, provided that benefits were at least equal to those from the State Fund and his employees paid no higher premiums.

What the Bill Would Mean to the Public:

The public—through the Governor—would appoint an Unemployment Commission of three members to administer the Fund impartially and set up the organization necessary to collect premiums and pay out benefits. The State would carry the cost of this, as of other branches of the government. **But the State would pay nothing into the Fund itself.**

The public would be saved the cost of a great portion of public and private charitable relief. Also, the public—investors, manufacturers, wage earners, merchants and farmers, and their families—would be cushioned against periods of depression by the stabilized purchasing power of those receiving benefits.

The Way We Do It Now—Are We Satisfied?

The dramatic misery of the past year has given headline news value to the unemployment emergency. But it has also given publicity to the weight of taken-for-granted unemployment during prosperity, which bears just as hard on those on whom it falls—perhaps harder because it is contrasted with the exuberant spending of high wages and profits. We are at last realizing that unemployment is one of the preventable by-wastes of industrial progress and that the inspired ingenuity of business men which has found uses for "all the pig but the squeal," can devise means of using to the full the precious productive time of men.

Unemployment drains the economic strength of all of us, for the reduced purchasing power of working people means a reduced market for both manufactured and farm products. And through private contributions or increased taxes for relief, we all furnish funds to tide working people over. But the heaviest cost, of course, is borne by the unemployed worker and his family—not that the dollars and cents are so many but that they come from the savings and possessions which are his margin of security.

The Kekics*, for instance, are a typical Ohio family who have gone through the fortunes of unemployment in prosperous times. Mr. Kekic was a skilled woodworker and made good money. Both he and his wife were old enough when they married so that their chief interest was in a comfortably stable home, the futures of their three children, and a secure old age. In their early forties they had so far achieved their aims as to have bought a suburban lot on which they planned to build a home, and to have an insurance policy and \$200 in the bank; at the same time the children were being well and sensibly brought up and sent to school, and their home was a comfortable and cheerful place.

The shift to using metal work instead of wood, finally left Mr. Kekic without the kind of job for which he was trained, but he secured work at assembling metal parts. After a couple of years he took an opportunity to return to his old trade, at a wood-working machine in a refrigerator company. After two years there he was discharged and was unemployed for eighteen months except for two weeks' street repair work for which he was physically unfitted. He finally found another job at 55c an hour—compared with the 95c he had been making when he was laid off.

During the eighteen months of unemployment, the first thing to go, naturally, was the savings account, and then \$300 was bor-

*Case reported by the National Federation of Settlements' study of unemployment, made before the present depression.

rowed on the insurance policy. Finally they had to sell (at a sacrifice in price) the lot which you will realize, meant more to them than just a piece of real estate. But they did it stoically, Mr. Kekic saying, "We are lucky to have it to fall back upon." They never quite got to the point of pawning their personal belongings, but of course nothing that wore out could be replaced. Mrs. Kekic wore her sister's cast-off clothing and made it over for the children. Though she took courses in food-planning and did her best, there simply was not enough food to eat during those eighteen months, so the children became wan and undernourished. They were so young—two, eight, and ten years old—that Mr. Kekic did not want his wife to get work herself, though she often spoke of it.

By the time Mr. Kekic did find a job, the life plans of the family had to be scrapped. Industry is almost through with a manual worker of forty-four. At that age, with his wages almost cut in half, Mr. Kekic and his wife must give up the idea of owning a home; they will not even be able to save enough to take care of themselves until the children are grown. And the children, whom they had planned to educate, will have to be sent into industry as soon as they reach a legal age. Desperate over the problem of "catching up," Mrs. Kekic has gone into a knitting mill, though the youngest child is only five years old.

The Kekics were a model workingman's family—sober, industrious, thrifty. What can we say to them if they demand to know how they are better off now than their neighbors who have been idle and extravagant and let "the charities" tide them over? Mrs. Kekic says her husband is a good man—does not "drink or go out with any crowd, and still he said he would not blame a fellow to hold up someone when things looked as blue as they did to him."

The Kekics do not, of course, suffer alone. With slight variations their story is that of thousands. . . . Respectable people who have worked hard all their lives and saved part of a pretty small wage, find themselves out of a job and unable to get another. Gradually they slide down the hill of their resources—cash savings, sale of their home and furniture, pawning of their most personal possessions, borrowing from their friends, cutting down on necessary food, and finally the dreaded appeal to charity. Some of them, of course, never get all the way down the hill, but just slip back to begin the climb over again, weary and embittered, and often undernourished and ill from inadequate food and living conditions. We give them grudging, expensive and inadequate aid in the end—but only when they have reached the very bottom.

Someone has called this "the American dole" to industry—our present system of making those least able to do so pay the first cost of unemployment, the public the remainder. Are we satisfied with it?

Would Unemployment Insurance be "a Dole"?

No. A dole is relief furnished out of public funds for an unlimited period. The State Unemployment Insurance Fund would be on the same self-sustaining basis as any other insurance, and benefits would be paid only to workers who had been contributing while they were employed.

Would the Bill do away with unemployment?

No. But it would tend to decrease it by encouraging employers to stabilize employment in their own companies. Also, workers receiving benefits from the reserve accumulated in good times, would be able to buy in times of depression and so help business.

Who pays the cost of unemployment now?

First, those who are least able—the unemployed workers. When their resources are exhausted and the landlord and grocer can no longer "carry" them, the public pays the rest of the bill from taxes for relief and with private charity.

Would Unemployment Insurance cost a great deal?

No. It would probably cost less than our present hit-or-miss methods of relief, for it does not increase the expense of unemployment but only pays for it in a planned way.

How much would Unemployment Insurance cost the employer?

His individual premium rate times his payroll. That rate would depend on his cleverness in stabilizing employment within his company. If he had practically no unemployment, he could become a self-insurer and not have to pay even $\frac{1}{2}\%$ into the State Fund.

How much would Unemployment Insurance cost the employee?

You can figure that out by multiplying a few wage rates by .015. A man earning \$20 a week would pay 30 cents a week; one earning \$30 a week, 45 cents, and so forth.

Why do premiums vary only for employers?

Because only the employer has power to organize his company so as to keep employment regular.

Won't employers try to stabilize employment anyway?

No. Many of them do, but others find it cheaper to turn workers out to live on their own savings and on public funds.

Why do employees pay any premiums, then?

Because by their payments benefits can be twice as large as from employers' payments alone. Their premiums are savings made in good times to carry them through unemployment, just like fire or death or sickness insurance.

Wouldn't Unemployment Insurance discourage workers' thrift?

No. Our present system does that. The more a worker has saved, the less public relief he gets. But in the end he is often as badly off as the shiftless man who has depended on charity from the beginning.

How would the Bill help employers stabilize their companies?

By placing a definite cost of unemployment in their budgets, it would enable them to justify to their stockholders the expenses of stabilizing employment.

How many people are unemployed in Ohio now?

No one knows. That is one difficulty in planning intelligently. The Bill provides for the registration of the unemployed at the state agencies, in order to secure benefits. Thus we would have accurate knowledge of how many and what sort of workers were unemployed.

Does the Bill encourage loafing?

No. Anyone who refused a suitable job which was offered him, would receive no more benefits. Besides, most normal people would rather have full pay on a job than half pay for doing nothing.

Would the Bill make public the business affairs of employers?

No. The information furnished to the Unemployment Commission would be held strictly confidential under penalty of heavy fines and discharge.

Would it interfere in the personal affairs of workers?

No. They would receive benefits whether "deserving" or not. There would be no investigation or control of their private lives, as when charity is furnished. They would receive benefits as a right, without any strings attached.

Would a worker lose his right to benefits by changing jobs?

No. Not so long as he worked for an employer subject to the Act.

Does the Bill favor either side in a labor dispute?

No. Workers out on strike or lockout would not receive benefits. But also, refusal to take a job as a strike breaker would not make a worker ineligible for benefits.

Would all employers come under the Bill?

No. Only employers of "3 or more employees in a common employment," but excluding state and other public employers, farmers, and employers engaged in interstate commerce and subject to the control of the Interstate Commerce Commission.

Would all employees come under the Bill?

No. Only employees "in the usual course of business of the employer," whose income from work other than manual labor is not more than \$2000 a year, and who work for an employer who is covered by the Act, and who are not domestic servants.

Would a worker employed part time receive benefits?

Yes. If his wages were reduced more than 25% of the usual amount.

Would the Bill end private experiment in insurance?

No. Any employer, by self-insuring, could collect premiums and pay benefits by any system he chose so long as, in the opinion of the Commission, cost to employees was not more than under the State Fund, and benefits paid were at least as large.

Would the Bill affect farmers at all?

Neither they nor their workers would pay premiums or receive benefits, but they would profit greatly by the stabilized purchasing power of wage-earners, which would mean a stabilized market for farm products.



Fitzpatrick in St. Louis Post-Dispatch.

Let the Lean Years Draw from the Fat

from Mr. Lynde

Cleveland

Humane Society
Address

National Children's Bureau which compiled the statements points out that such a comparison is fallacious, because in many states they count the families twice.

Broadcast
Feb 1932

Secondly there are many small organizations that don't report to the Children's Bureau (churches, etc.)

Third, a small dole handed out to a family that don't need it at all reduces the relief per family.

Careful analysis of the U. S. census by Howard Green who conducted it reveals that there were at that time 65000 families in Cleveland proper where there was not one member of the family employed. Since then the number of unemployed has increased over 45% according to Mr. Green's analysis of the Chamber of Commerce employment figures. But even assuming that the employment is no greater than when the census was taken there are four families in the community with no one employed for every family receiving material aid from the Associated Charities.

In other words, there are three other families getting along on their own resources and on credit, with no employment for their family depending on social agencies for financial help.

Second. We are receiving applications for 150 families every day.

Third. Each month we give relief to not more than half of the new families who apply.

Four. Relief in proportion to population and unemployment in Cleveland is less than in most other cities. The census revealed that Cleveland has as much unemployment as any other large city except Detroit. Two different census taken revealed that Cleveland had more unemployment than any other large city in spite of the much greater amount of unemployment in proportion to population.

Cleveland in the first nine months of 1931 gave only \$3.18 per capita population, whereas Detroit gave \$6.59 -

Buffalo	6.11 -
Boston	7.30 -
Rochester	8.56 -
Milwaukee	5.07 -
New York	4.69 -
San Francisco	4.14 -
Grand Rapids	3.65
Toledo	3.40

According to U. S. census Cleveland had more unemployment in proportion to population than Toledo and considerably more than Grand Rapids which two cities are often mentioned in the papers.

Some cities which are giving less relief, for example, Indianapolis, first, Indianapolis had less unemployment according to the census and secondly the relief giving is much less centralized so the untabulated relief is much greater in Indianapolis than in Cleveland.

Kansas City gave less but their unemployment was less than $\frac{2}{3}$ as great as Cleveland in proportion to population. Pittsburgh's was only $\frac{2}{3}$ as great in proportion to the population.

Our relief, though it varies, averages \$1. per person per week in spite of the fact that we carefully exclude the families that don't need it.

