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MAKING ENDS MEET ON LESS THAN
\$2,000 A YEAR

(CASE STUDIES OF 100 LOW-INCOME FAMILIES)

A COMMUNICATION

TO THE

JOINT COMMITTEE ON THE ECONOMIC REPORT

FROM THE

CONFERENCE GROUP OF NINE NATIONAL
VOLUNTARY ORGANIZATIONS CONVENED BY
THE NATIONAL SOCIAL WELFARE ASSEMBLY



MARCH 27 (legislative day, MARCH 24), 1952.—Ordered to be printed

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JOINT COMMITTEE ON THE ECONOMIC REPORT

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SENATE RESOLUTION No. 289

[SUBMITTED BY MR. O'MAHONEY]

IN THE SENATE OF THE UNITED STATES,
March 26 (legislative day, March 24), 1952.

Resolved, That the committee print entitled "Making Ends Meet on Less Than \$2,000 a Year" be printed as a Senate document; and that two thousand additional copies shall be printed for the use of the Joint Committee on the Economic Report.

Attest:

LESLIE L. BIFFLE, *Secretary.*

LETTERS OF TRANSMITTAL

JULY 2, 1951.

TO MEMBERS OF THE JOINT COMMITTEE ON THE ECONOMIC REPORT:

For the information of members of the committee and others interested, there is transmitted herewith, a communication from the Conference Group on Low-Income Families, entitled, "Making Ends Meet on Less than \$2,000 a Year." The communication was prepared by the Conference Group in response to the request of Senator John Sparkman, chairman, Subcommittee on Low-Income Families.

Obviously these 100 stories do not comprise a statistical sample of the 10½ million families who, in 1949, received less than \$2,000. Their significance lies in the fact that they represent in concrete detail the kind of daily responsibilities confronting the great majority of families in this income group. A first reading of their stories will show that no attempt was made to select families suffering hardships unusual to those living on low incomes. In fact, these families are more fortunate than many of their fellows because they are within the reach of the assistance of voluntary social-welfare organizations.

It will be noted from Senator Sparkman's letter of transmittal that the national organizations comprising the Conference Group are among the best known in the United States. Their work has won the respect of citizens for many years. Their communication is now being submitted to the members of the committee for consideration and such suggestions as they may wish to make.

JOSEPH C. O'MAHONEY, *Chairman.*

JUNE 29, 1951.

HON. JOSEPH C. O'MAHONEY,
*Chairman, Joint Committee on the Economic Report,
United States Senate, Washington, D. C.*

DEAR SENATOR O'MAHONEY: The Subcommittee on Low-Income Families, in its final report submitted to you February 23, 1950, recommended that a compilation be made of case stories of individual families receiving less than \$2,000 in annual income. The subcommittee made this recommendation in the belief that such a compilation would provide valuable illustrative material to supplement its recent statistical studies and would offer additional insight into the causes of low incomes and dependency in America.

While statistical presentations are necessary for a comprehensive study of the national problem of low-income families and its relation to the total economy, they may fail to throw light on some of the essentially human characteristics of the adjustments individual families make to their situation. As Senator Flanders pointed out prior to the formation of the subcommittee in the spring of 1949 (Senator

Flanders' observation may be found quoted on p. 26 of the Report of the Joint Committee on the Economic Report, 81st Cong., 1st sess.):

Masses of figures, for the most part dealing with averages, conceal human problems which are most easily revealed by going direct to the people. To be specific, average wages may be better with relation to some average cost of living now (1947) than was the case in 1939. * * * It became clear, however, that we could not indulge in complacency in spite of this generally favorable situation. Within those average incomes and average costs of living were to be found many millions of people who had been left behind in the war and postwar advances in incomes. * * *

In accordance with the recommendation of the subcommittee; I asked the committee staff to investigate the possibilities of enlisting the aid of the voluntary, social-welfare agencies who appeared before the subcommittee during its hearings on December 19, 1949. The testimony of the representatives of these organizations and their national reputations convinced me that they were eminently qualified to assist us in the carrying out of the subcommittee's recommendation.

Seven of these organizations, together with two others whose representatives submitted statements but were unable to appear personally before the subcommittee, were convened in the spring of 1950 by the National Social Welfare Assembly for conference with members of the committee staff. These nine organizations, with affiliates in all sections of the country, offered to join in forming the Conference Group on Low-Income Families for the purpose of making this survey. Miss Helen Hall, representative from the National Federation of Settlements, served as their chairman. The Conference Group is comprised of the following organizations: American Association of Social Workers, Council of Jewish Federations and Welfare Funds, Family Service Association of America, National Child Labor Committee, National Conference of Catholic Charities, National Federation of Settlements, National Travelers Aid Association, National Urban League, and the Salvation Army.

Families were interviewed during May, June, and July 1950 in all major geographical sections of the country, in both rural and urban areas, by representatives of the Conference Group. One hundred case stories from 27 States and the District of Columbia were prepared for publication with the assistance of the committee staff and are presented in the attached communication together with summary comments of the Conference Group.

It cannot be overemphasized that these studies do not constitute a statistical sample. They are presented to show the adjustments which families make in order to live on an income of less than \$2,000 annually, and, insofar as possible, to provide additional insight into the circumstances which determine why a family is in this income group and what opportunities members of the family may have for changing those conditions. Their adjustments also afford clues to the economic frontier which the unfilled desires of these families for consumer goods represent.

This document is an attempt to go behind the abstract economic problem of low incomes to human realities, and to present the families as they are without exaggerating either their circumstances or their personal characteristics. We believe the Conference Group has accomplished this purpose and in preparing this communication has made a substantial contribution toward greater understanding of the economic problem.

The task of preparing the stories for publication and collating the material for the Conference Group was carried out by Elizabeth G. Magill, research assistant, Joint Economic Committee. Mrs. Magill was assisted by Hope G. Sham and Otella Pompier, also members of the committee staff. Other members of the staff have subjected the communication to close scrutiny. Although the committee made the services of its staff available to the Conference Group in order to facilitate publication, responsibility for the cases and the views expressed in the communication lies with the members of the Conference Group, and do not necessarily represent the views of the subcommittee or any of its individual members, or the staff.

In transmitting this communication from the Conference Group, we wish to thank the participating organizations for their public service and their representatives, who so generously volunteered their time and resources to make their findings available to the committee. We also wish to express our appreciation for the cooperation of the families themselves. Neither the subcommittee nor the staff know the true names of the families who were interviewed. They were assigned fictitious names in order to guarantee their privacy. But the contribution of this anonymous group of citizens should not be overlooked.

Sincerely yours,

JOHN SPARKMAN,
Chairman, Subcommittee on Low-Income Families.

JUNE 6, 1951.

HON. JOHN SPARKMAN,
*Chairman, Subcommittee on Low-Income Families,
Joint Committee on the Economic Report,
United States Senate, Washington, D. C.*

DEAR SENATOR SPARKMAN: On behalf of the Conference Group on Low-Income Families, I am submitting herewith 100 case stories of individual households with annual cash incomes of less than \$2,000, together with our summary of these stories as seen against the background of our everyday experience. Their significance lies in the fact that they fall truly into familiar and widespread patterns which bring out where the stresses come and how and where low and irregular incomes bear down hardest. It is this that makes us grateful for the opportunity given us to present our findings to the committee.

In accordance with your request, the Conference Group, comprised of nine national voluntary social welfare organizations, was convened by the National Social Welfare Assembly for the purpose of collecting illustrative material for the use of the committee. To do this we drew up in outline form a series of questions on family experiences and living conditions. These were distributed to local affiliates of the organizations comprising the Conference Group. Their representatives followed the headings as they gathered the material from families they knew within the income range designated by the subcommittee. Most of the material was gathered during the spring and summer of 1950. It is to be noted that while employment conditions have improved since last summer when our stories were collected, prices of food and other essentials have since risen drastically so that for this marginal group the increase in steady work and income may well have been outstripped by living costs.

These stories were gathered by members of local social agencies not only familiar with their communities but in many instances with long association with the family. This assured them a kind of friendly cooperation and frankness and a personal understanding which could not easily have been attained by strangers.

As in our conclusions we offer our years of experience as token of their validity, so we offer the personal association between the social worker and the family as enhancing the value of their findings.

We have been glad to cooperate with the subcommittee in collecting these stories for we like to think that as wide an audience as possible shares with us our own intimate knowledge of how American families in this income group manage. Most of all we hope that more people will share our admiration for their sturdiness and courage and their determination to have their children get a better chance than they had. We hope, also, that the American bent to get on in life shows through these written stories as it does in the lives of the men, women, and children as we know them.

In closing we wish to thank you and your associates for giving us the privilege of aiding a committee of Congress in its work. We also would like to express our appreciation to you for making the services of the committee's staff available to us in the preparation of this communication, and especially for the skilled and untiring cooperation given the Conference Group by Mrs. Elizabeth G. Magill. It must be emphasized, however, that the responsibility for the stories and the conclusions drawn from them rests entirely with the Conference Group on Low-Income Families.

Respectfully,

HELEN HALL,
Chairman, Conference Group on Low-Income Families.

**MEMBERS OF CONFERENCE GROUP ON LOW-INCOME FAMILIES
CONVENED BY THE NATIONAL SOCIAL WELFARE ASSEMBLY**

**Helen Hall, National Federation of Settlements, Chairman of the
Conference Group**

**Robert E. Bondy, executive director, National Social Welfare Assembly
Dorothy C. Kahn, American Association of Social Workers
Harry L. Lurie, Council of Jewish Federations and Welfare Funds
Earl Parker, Family Service Association
Gertrude F. Zimand, National Child Labor Committee
Edmund B. Butler, National Conference of Catholic Charities
Fern Colburn, National Federation of Settlements
Margaret Creech, National Travelers Aid Association
Reginald Johnson, National Urban League
Chester R. Brown, Salvation Army**

MAKING ENDS MEET ON LESS THAN \$2,000 A YEAR (CASE STUDIES OF 100 LOW-INCOME FAMILIES)

INTRODUCTION AND SUMMARY

These 100 case stories are by no means a statistical cross section of the 10½ million American families who, according to reports of the United States Bureau of the Census, received cash incomes of less than \$2,000 in 1949. Rather they give a glimpse behind the anonymous curtain of statistics. The names are not real, but the families are, and so are their experiences at income levels that are shared by a fourth of all families in the United States.

The Subcommittee on Low-Income Families of the Congressional Joint Committee on the Economic Report brought out three reports in 1949 and 1950 under the over-all title "Low-Income Families and Economic Stability":

Materials on the Problem of Low-income Families, assembled by the staff of the Subcommittee on Low-Income Families, Senate Document No. 231, Washington, 1949—presenting statistical and other data on the national problem.

Selected Government Programs which aid the Unemployed and Low-income Families, materials assembled by the committee staff, joint committee print, Washington, 1949—outlining briefly Government measures to assist these two groups.

Final report of the Subcommittee on Low-Income Families, Document No. 146, Washington, 1950, presenting recommendations to all citizens wishing to grasp the dimensions of the problem and the ways out.¹

The work of the Conference Group on Low-income Families, convened by the National Social Welfare Assembly and made up of representatives of nine national social agencies, has been to bring the challenge of the subcommittee's findings down to earth—or rather to human clay.

Our case stories from 27 States and the District of Columbia were gathered during the spring and summer of 1950. The people they introduce to you are kindred to those we deal with in our everyday work throughout the country—and our comments are buttressed by this wider experience. These families are more fortunate than many others in that they are within reach of the helping hands of such voluntary organizations.

To us their struggles and makeshifts, their ingenuity and grit, as well as their failures and unwise choices, are part of the warp and woof

¹ These publications (along with hearings held by the subcommittee) may be obtained from the Government Printing Office, Washington, D. C. A more recent study, *Underemployment of Rural Families*, materials prepared for the Joint Committee on the Economic Report by the committee staff, joint committee print, Washington, 1951, was published by the committee in February 1951. This study presents a factual review of available materials on the general problem of rural low-income families.

of American life. So too is the spirit that keeps them going and spurs them on.

THINGS IN COMMON

There are things in common which stand out in our case stories of these low-income families that seem worth emphasizing.

First, we see an unmistakable upward trend in educational goals for today's children—compared with those of their parents and even more their grandparents. This holds in large part also for living standards, however inadequate they may be, and should be heartening to any American concerned for these harried and struggling folk. Heartening—but not blinding, one hopes, to their extreme vulnerability here and now—or to what can and should be done about it.

There is frequent reference among these families to the war years as “good times” in the sense of being economically rewarding. They count over the comforts and conveniences that had come to them as a sort of inheritance from World War II—things, that is, they had been able to earn when jobs were steady, wages good, and prices “held to reason.” Today's defense mobilization seems to be bringing us again into such a period.

But have peacetimes no counterpart to offer?

Through a framework of protective legislation we have tried to safeguard livelihood at its weakest points. Doing this, we divide people into categories. But throughout these 100 case stories, as throughout the day-by-day work of our voluntary services, we are repeatedly made aware of households who are not covered or are inadequately covered by the provisions we have set up.

Thus, we believe in unemployment compensation; 48 States have acts that testify to this. Yet through no fault of his own, a breadwinner may get no protection because he works in a shop where there are too few employees—or because he has initiative enough to start a small business of his own—or because he spends his life on a farm and helps produce the food which sustains the rest of us—or because he is a migrant worker and helps make it possible to harvest our crops at the time and place they need to be harvested. Clearly this modern invention of ours to safeguard people against irregular work and pay needs tuning up if it is to qualify as a universal tool of the machine age.

The American public believes so firmly that a mother left with children to support should have help in meeting her double task as homemaker and breadwinner—a task vital to the community no less than her home—that we have instituted Federal aid to dependent children to be shared in and administered by the States. Yet in many parts of the country, the total aid is so small or so hedged about with regulations, that those who need it most are too often left with the burden, wholly or in part, that the law is designed to lift from their shoulders.

Along with city and county officials, social workers face first hand the useless and senseless misery that issues from our old “residence” laws. Mobility, we say, is important, that initiative is important. The quality that gets us to bestir ourselves, and look for a better job somewhere else, springs from the very tap roots of American life. We look back with romantic nostalgia on any up-and-coming ancestors of ours who trekked across the country in covered wagons. But what about the reception some communities, today, give people who move from east to west or north to south in old jalopies—the modern equivalent of the covered wagon.

Our young people grow up feeling that the most important thing in the world is that they are Americans. Then, to better themselves they take it into their heads to move from one part of the country to another—from Arkansas, say, to California—where they hear opportunities are to be had. They may wake up to find out that the most important thing about them is not that they are Americans but that they hail from another State. When the immediate job of harvesting is through, they find that they and theirs are unwanted until the next crop. That is, they drop between two stools so far as protection goes—between States which may fail to safeguard migrant families and a Federal Government preoccupied with interstate commerce in things.

The failure of our minimum-wage laws to protect the standard of living of families weaves in and out of our stories. In two instances² the wages of the breadwinners at full-time work were so low that public assistance had to be granted to provide for the children. Could anything be more destructive to the incentive toward self-support than to work 6 days and at the end of the week still need outside help?³

We still wrangle in towns, cities, and capitals, State and National, about the housing shortage while countless children are being brought up in squalor.

Our case stories have pointed up the settings in which most of such urban families find themselves, and what poor springboards these are for the adventure of life. There is another more intimate setting which must be taken into account when we consider adverse factors cropping up in their surroundings. Thus to be sick and lose your job with relatives around the corner in comfortable circumstances is entirely different from being sick or jobless or both when the members of an older generation are also dependent on you. Fortunately, the latest changes in old-age and survivors insurance have increased the benefits, and brought in many more under protection—thus easing old age of much of its dread in these very households we are considering.

Health remains the point of highest vulnerability. The defenses of low-income families are really down when sickness strikes and our common barriers against its onslaughts on health and livelihood are as yet painfully inadequate.

In presenting these stories we have tried to show in concrete detail the daily responsibilities of families at this income level and how they attempt to meet them. In summary, we have brought out some of the patterns into which, upon analysis, their efforts fall.

We have not attempted to point up a precise legislative program for dealing with the needs revealed. In its final report the Subcommittee on Low-Income Families made 30 recommendations. In turn, the recent study of rural families, made by the staff of the Joint Committee on the Economic Report (see p. 1, footnote 1) has recommended several courses which would increase the productive contributions of underemployed farm workers.

Moreover, in depicting the physical aspects of underprivileged households, we have left it for the most part to the insight of all concerned to sense what such conditions exact in terms of the human spirit.

² Case No. 43 and case No. 63.

³ Only 26 States and 4 Territories have passed minimum-wage laws. Moreover, many wage orders issued under these laws are unrealistically low. Agricultural workers are covered by two States, Nevada and Wisconsin; domestic workers are covered by only one, Wisconsin.

We are aware that the poignancy of what happens to these fellow Americans of ours loses much in the retelling. But we have done our best to capture both facts and spirit as they bear witness for themselves.

CAUSES AND EFFECTS OF LOW INCOMES

The three publications of the Joint Committee on the Economic Report mentioned on page 1 not only presented the broad statistical background of our 100 families and those like them but brought out major economic and social forces which mold their fortunes. That is, the fortunes of families (with earnings of \$2,000 a year or less) whose breadwinners range from farmer and the self-employed city worker to what is called common labor.

Thus our families included fathers who are heads of small enterprises such as a machine shop, a pickle works, laundries. Others are salaried employees or skilled or semiskilled wage earners—for example, a goldsmith, a mold maker, tool and sheet-metal workers, bakers, truckmen, postmen, among them; GI's on the way up; mothers keeping broken homes intact; together with a score of farm families and operators, sharecroppers and migratory workers.

To avoid duplication and because some case stories lacked essential data, we chose 100 from almost twice that number turned in by our field visitors.

As their stories are read the close-in hazards of individual households fall into recurring patterns of low wages, broken work, broken health, broken homes; handicaps in education and skills; shortcomings in food and shelter. We came upon debts and the sometimes successful struggle to save—for the most part under conditions that, whether in city or country, put severe strains on household and community living.

Our first-hand interviews were made in the spring and summer of 1950. They covered incomes for the calendar year 1949 in some cases or the immediately preceding 12 months in others. Since then, some of the families may have benefited directly or indirectly by the step-up of defense work. Over a fourth of the urban breadwinners were skilled workers. Their incomes were low at the time interviewed either because of short workweeks or long and numerous lay-offs. A number of the unskilled in common labor jobs will now undoubtedly move into higher-paying defense work as they did during World War II.

However, anyone faced with filling a market basket in the latter part of 1950, or the winter of 1951, realizes how gains in wages may well have been matched or outstripped by rising prices. On January 15, 1951, food prices were 9.3 percent higher than on June 15, 1950, 13.2 percent above January a year ago, and 5.6 percent above the average 1948 level.⁴

While high food prices work a hardship on most households, higher income families have a leeway in their expenditures by being able to reduce their purchases of goods not absolutely essential to living. But high prices are implacable in families where food takes such a large proportion of the household budget. In 1948 food expenditures took 74 percent of the urban family's income when that was less than \$1,000, 45 percent of the income of families with less than \$2,000, and

⁴ Consumers' Price Index and Retail Food Prices, January 15, 1951, issued March 2, 1951, Bureau of Labor Statistics, U. S. Department of Labor, p. 3. For 1948 figure see the Annual Economic Review by the Council of Economic Advisers, January 1951, p. 193.

41 percent of the income of those having between \$2,000 and \$3,000 a year. The percentage of total income going for food declines for each income group to the point where urban families with \$7,500 or more per year spent only 17 percent of their income for food.⁵

While it is true that many families move into higher income brackets as their weekly hours of work or their wages increase, a considerable number are unable to take advantage of the opportunities which, economically speaking, war or defense brings to other wage earners. In any period there are those families whose normal breadwinner is disabled or actually too old to work. Sickness and accidents happen regardless of the state of general economic activity. There are still the mothers who are taking care of their children alone and who, despite the abundance of jobs, hold that their primary responsibility is in the home. These are some of the families who cannot get along without outside assistance in a period of constantly rising food prices and if there has been no increase in a family's earnings in these past 12 months, we know that such families are having a harder time to make ends meet than they were when interviewed.

Low wages

Approximately one-third of our urban family breadwinners had worked a full year before the date they were interviewed—without earning as much as \$2,000. Among them were truck drivers for small retail establishments, another for an ash collection contractor; hotel employees—not the waiters who receive the tips, but the men who work behind the scenes, such as Montez, the supply man; Edwards, the vacuum man; and Manuel Diaz, a bus boy. There were also those who were doing unskilled tasks in factories; domestic servants; laundry workers; clerks in stores.

Take Joseph Edwards⁶ at 50 who, in the hotel where he worked in Boston, was classed as a vacuum man which meant he cleaned rugs and halls in the modern fashion. He had worked here steadily for 3 years. Both he and his wife had left school at 15 and because of their own hard going, they plan to keep their three children (now 8, 9, and 11 years old) out of unskilled labor by seeing to it that they learn a trade.

They were paying \$15 a month for a four-room apartment close to the elevated tracks. The boys' bedroom was dark and windowless. They were spending only \$14 a week on food for the five of them; \$7 on heating and cooking oil; \$1.50 on insurance. Mrs. Edwards called this "life insurance" but it was of the usual burial variety, taken out so that neither she nor her husband would have to go into debt if the other died. What was not so usual was that they carried 20-year endowment policies for the children.

Mrs. Edwards was hoping to buy a new refrigerator on installments, turning their old one in as a down payment, and counting on a nephew who owned a chicken farm for a loan. When she was ill the year before, her operation at the city hospital did not cost them anything. Since then she had been under treatment which called for drugs. Their apartment on the ground floor was cold and damp in winter and the rest of the family had colds or whooping cough. Altogether they had spent \$80 for doctors and medicine in 12 months. Fortu-

⁵ Food Consumption of Urban Families in the United States, Spring 1948, Bureau of Human Nutrition and Home Economics, U. S. Department of Agriculture, p. 6.

⁶ Case No. 25.

nately in this community the mother and father were able to go to free dental clinics for themselves and school clinics for the children.

The family's greatest desire was to have a living room so they could have their friends in—and if they ever got enough money, Mrs. Edwards would so like a washing machine. Annual earnings: \$1,800.

Henry Blake,⁷ of Providence, had been a steady worker ever since he graduated from high school, and now at 37 had regular employment in a soda works where he earned \$38 a week. He had a wife and four children to provide for—two girls and two boys; or put another way—the 10-year-old twins and another girl, 8, and another boy, 6. The minds of Mr. and Mrs. Blake were set that all of them should finish high school.

For \$11 rent a week the Blakes lived in three rooms—two adjoining and one down the hall. Toilet and water facilities were located in the hallway and were used by all the tenants on the second floor. There were two stores on the street level and eight apartments upstairs in this dilapidated four-story frame structure. In the rear was a woolen mill and at the side a noisy driveway. The building was flush with the sidewalk, and there was no yard space for the children to play.

Mrs. Blake spent around \$20 a week on food, or less than \$3.50 per person. The children looked pale and thin. Illness has been a frequent visitor with the Blake family. The mother had had kidney trouble and a tumor to be removed; one of the girls, rheumatic fever. Dental treatment had long been needed by the entire family. In spite of \$150 paid against an old hospital bill (\$5 or \$10 on it each month), when visited they were still in debt for \$340 due to illnesses. Annual earnings: \$1,976.

Ralph Bronson,⁸ 26, has a wife and small daughter. He completed his high school work while in the service in World War II and found a job as a guard at the penitentiary when he returned, at \$40 a week. His earnings were regular until he became ill and lost the post. As soon as he was well he got steady employment again as a salesman in a hardware store. However, his earnings dropped to \$35 a week so that his wife looked for work as they could not meet current expenses on this. Also, they have debts acquired in the past 2 years; \$300 for three mortgages on the house they were buying; \$40 to a furniture store; \$176 to a finance company; \$19 on a milk bill; \$70 for back taxes; and about \$54 for doctors.

Nor were the families where the fathers operated small businesses much better off. Thus George Moore⁹ is an ambitious young man who, with his father-in-law, set up a retail shop for second-hand machines of one sort and another. But his wife said, "We don't know from month to month whether George will be able to make a go of it." Sam Easton¹⁰ runs a pickle business. With the assistance of their children, he and his wife turn cucumbers into pickles, bottle them, and the father sells them to his customers on a door-to-door basis. For 6 months last year the family's income was even lower than normal as Mr. Easton was seriously ill. During this period his brother, who works in a food market, helped keep up the sales in his spare time.

⁷ Case No. 91.

⁸ Case No. 79.

⁹ Case No. 49.

¹⁰ Case No. 12.

Broken work

Almost half of the urban breadwinners had kept the same job throughout the 12 months preceding, but irregular work or bad weather or illness prevented their earning a full year's pay. Two of these families reported wages as high as \$60 a week but their earnings for the year were cut down by broken work.

Most of them earned between \$30 and \$40 weekly, with some women earning less. At these wage rates, even with pre-Korean prices, it is obvious that only a small urban family, with extremely good management and health, would be able to save enough of what they earned during periods of steady employment to carry them over a long stretch of enforced idleness. What with lack of industries to provide off-farm jobs, rainy spells, and crop failures, irregularity of employment may be even more acute in country districts than in the city. Whenever and wherever irregular work, whatever the cause, is combined with low wages and high prices, it strikes at the heart of self-support.

Unemployment compensation is looked to as the modern method to protect livelihood and sustain purchasing power in such exigencies. Unfortunately, most of the breadwinners in the families studied depended on jobs not yet covered by this form of social security. Provisions differ in different states, but when exception is made of self employment, or farm labor, or migrant labor, or of jobs in undertakings where the number of employees is less than required under the varying laws, these exceptions leave vulnerable the very groups least able to protect themselves. The committee's staff study of Government programs which aid the unemployed pointed out that only about 7 out of 10 persons employed in an average week in wage or salary employment are covered by unemployment insurance.¹¹ Twenty-nine States have extended coverage beyond the Federal act which required 8 or more employees, and 17 of them cover some firms with only 1 employee. Coverage under the Federal act was not changed by the recent amendments to the Social Security Act.

The 10 families who reported that they had received unemployment compensation said it enabled them to squeeze by with careful management if workless periods did not last too long. Others drew on their savings if they had any, borrowed from friends and relatives, if they could, ran up bills with landlord and grocer, and as a last resort, went on relief if they were eligible.

To illustrate; when the Larabee¹² family was interviewed they owed over \$500 as a result of borrowing to buy necessities during recurrent periods of unemployment. John Larabee is a skilled sheet-metal worker who earned from \$50 to \$60 for a full week's work when regularly employed. But his employer could not furnish his men with more than 6 months' steady work spread over the year. During the gaps, Mr. Larabee was handicapped in taking other jobs as he might be called back at any time, day or night.

The family's total income for 1949 was estimated at a little less than \$2,000 from John Larabee's earnings and including occasional loans from relatives. When it came to any unemployment compensation for the times he was laid off, his employer told him he was not eligible as the firm did not employ enough men to qualify. Accepting his

¹¹ Selected Government Programs Which Aid the Unemployed and Low-Income Families, Joint Committee Print, Washington: 1949, p. 10.

¹² Case No. 98.

employer's statement, Mr. Larabee had not applied. The case worker who interviewed him looked into this and found that the firm actually employed three or more persons during the year and was subject to the act but had failed to register with the State bureau of unemployment compensation. The bureau confirmed this. Meanwhile, in 2 years the Larabees had borrowed to meet their general living expenses and owed \$500 to relatives, a loan company, and the grocer. While the family knows their income could be bettered if Mrs. Larabee got a job, they felt that with four children, ranging in age from 5 to 15 years, she should be at home.

Jack Dillon¹³ was laid off as a brakeman on a railroad for so long that he outran the span of his unemployment compensation at \$25 a week. After that the family lived on a weekly food order of \$6 provided by a voluntary social agency before he found another job as a common laborer at \$30 a week. His landlord, aware of the circumstances, had not pressed for rent. Although his former job paid more, his new one was steady and Mr. Dillon was not for going back to the railroad.

Without getting into debt, the Dimitri¹⁴ family of five lived for 20 weeks on \$20 weekly unemployment compensation benefits. They were so closely pressed that Mrs. Dimitri sometimes was tempted to apply for public relief but with careful planning and doing without they had managed to get by. Unemployment compensation left the family's self-respect intact, whereas to them "going on relief" was something different.

Broken health

Serious illness poses economic problems for all but the well-to-do. When it comes to low-income families it must of necessity bear down heavily on what they spend for food and clothing. Being beforehand is difficult when competition for the household dollar is so acute. In a few cases, where circumstances were more favorable, we found families trying to fortify themselves against some of the risks of hospitalization and illness through voluntary hospital plans. At marginal income levels, however, there is small recourse to protection of this kind.

More often, when serious sickness strikes, we find the family trying to cope with its overwhelming results by paying small amounts to hospital and doctor as money comes in.

Mrs. Berg¹⁵ long needed new teeth which would cost about \$100. Saving a dollar or two a week until she had enough to pay for the dentures, she had the work done.

In spite of all that communities spend for medical care in public and private hospitals, clinics and health centers and other agencies, one-third of our families that were in debt, owed medical bills. There are many reasons for this, some of the more obvious appearing in the stories. The Diaz¹⁶ family had paid \$65 for a tonsillectomy done in the doctor's office. When Kenneth Perry¹⁷ broke his arm it cost his family \$144 in doctor's and hospital bills.

In work accidents, but not in sickness, we have a form of protection to rely upon in workman's compensation laws, although they differ

¹³ Case No. 95.

¹⁴ Case No. 24.

¹⁵ Case No. 26.

¹⁶ Case No. 2.

¹⁷ Case No. 38.

from State to State in the protection they offer, and farm work is seldom included. One of the outstanding gaps in our system of social security shows up when wage earners fall ill. No Federal system has been adopted and only four States provide benefits to cover such emergencies.¹⁸ Otherwise a family must cope not only with the costs of illness, but with loss of the breadwinner's wages as well.

Devastating as an acute short term illness of the wage earner can be to a household just keeping its head above water—chronic illness¹⁹ calls on all the ingenuity and courage that the family can muster.

Richard Lampas²⁰ used to make a comfortable living as a semi-skilled bench worker in a factory. When afflicted with Parkinson's disease (a form of palsy) he pleaded with his friends and relatives to lend him \$2,000 so he could set up a newsstand and candy store and remain a breadwinner. They managed to raise the money. While his business had not prospered enough to repay the loan, he drew between \$30 and \$40 a week for his family's living. In order to make this much he worked 12 hours a day, 7 days a week. Although this schedule was seriously affecting his health, Mrs. Lampas said to her caller, "We will go on until we drop" rather than go on relief.

Caton Jarvis²¹ has stomach ulcers and his doctor advised a special diet and rest. For a man with a wife and seven children this was a staggering prescription. Mr. Jarvis continued as long as he could as stevedore—to his way of thinking "the best job he had had in his life." Finally he could no longer do lifting; he tried driving a truck but 3 months later had to give that up. The department of public welfare came to the family's assistance with a monthly grant of \$90—but even that was scarcely adequate to house, clothe and feed nine people and provide a special diet for one of them.

To help out, the children looked for jobs. Clara, who is 17 and in high school, worked on a steamer 3 or 4 days on alternate weeks from 7:30 to 12:30 p. m. Since her job was in the water front district, her father met her each day to bring her home. Melvin, age 13, got a job Saturdays on an ice truck and earned \$2.50. Thomas, age 15, worked in a bowling alley after school.

Even in this crisis, the children were not permitted to leave school although in two cases they unwittingly violated the child labor law. Mr. and Mrs. Jarvis believed that part of their own difficulties lay in the fact that the father had to leave school in the fourth grade. Their faith is strong that if the children can finish high school they will have a better chance in life.

Before his heart attack in 1946, Asa Nixon²² worked as a railroad fireman at \$300 a month. Disabled for 4 years, as soon as he was up and around he sought lighter work. At length he felt he had found this as engineer in an 82-unit apartment building—at \$100 a month plus a rent-free apartment. Disregarding the risk of recurrence of his

¹⁸ Rhode Island, California, New Jersey, and New York have passed, and other States are considering, acts which provide benefits for workers who are unable to work because of sickness or injury which is non-occupational and, therefore, not covered by State workmen's compensation laws. Five other States, Idaho, Maryland, Montana, Nevada, Tennessee provide unemployment insurance benefits to jobless workers who are ill, but they must have been in good health at the time of registering for work to establish eligibility. Benefits continue only if no jobs are offered which are suitable and which these workers would accept if well.

¹⁹ Disability insurance was among the proposed 1950 amendments to the Social Security Act but was eliminated from the bill as finally passed.

²⁰ Case No. 15.

²¹ Case No. 50.

²² Case No. 34.

malady he promptly took the opening and the family of five were again on their own.

The Dobbs²³ family income had been around \$3,000 a year from Henry Dobbs' sheet-metal works. His self-employment made him ineligible for workmen's compensation when he was badly injured in lifting a heavy sink. He was put in a cast for 5 months following an operation and the family's savings of \$1,500 went to pay medical expenses.

Meanwhile, to keep the household going, Mrs. Dobbs left their four children, who ranged in age from 11 to 2, in the care of her husband while she held down a factory job at \$30 a week. For a year the family had no income other than her earnings, and these were cut short when she herself required a major operation. As soon as Mr. Dobbs was out of his cast, he helped as much as he could by selling articles from door to door. Meanwhile, as he slowly regained his health, their hopes were high that he would be able to build up his business again.

Bill Manning²⁴ is 23 years old, with a wife and two small children. A well paid truck driver, he received a severe head injury in an accident at his work and since then has been afflicted with epilepsy.

Feeling that with such a handicap self-employment would work out better than a job, he used the lump-sum settlement made by his employer to purchase a dry cleaning business, recommended to him by a representative of the State industrial commission. His wife threw herself wholeheartedly into helping him make a success out of their new enterprise, but neither of them knew anything about the business and the venture failed, taking with it all the family's savings.

Mr. Manning fell back on job seeking, but as soon as an employer saw him in one of his seizures, he no longer wanted him around. The family resorted to relief and for 5 months received an allowance of \$25 weekly. Then Bill got a job at \$100 a month as a hospital attendant, dreading the time when the management would find out about his epilepsy.

We have presented recorded expenses in many of these case stories. What is entailed to the families concerned by postponing medical treatment because of its anticipated cost is hard to estimate. Clearly they confront two kinds of medical needs; those which call for emergency treatment and those which can be and are too often postponed until acute pain or disability forces the patient to seek help when it may be too late to prevent serious trouble.

Through it all, this income group undoubtedly shares least fully in our great advances in preventive medicine.

Broken homes

The Subcommittee on Low-Income Families estimated that well toward one-fourth of all households with incomes of \$2,000 or less, fell in the category of "broken families." This proportion held in the case stories we gathered.

When the low-income or even moderate-income father dies or leaves his family, the mother faces hard choices. She must either go out to work and place her children during the day in the care of others, or stick to her task as homemaker and, if she cannot count on help from relatives, rely on public or private aid.

²³ Case No. 4.

²⁴ Case No. 9.

The benefits paid under the Federal-State aid to dependent children²⁵ programs in some States make this a real choice and, fortunately, a recent modification of the Social Security Act includes allowances for the mothers as well as their children. But there is no real choice for mothers living in States where the benefits available under this joint program are still so small that it becomes impossible to subsist on them, and where there is no adequate public welfare program to take up any slack.

If a mother must go to work, or prefers to struggle for self-support no matter how difficult, she must look for a relative, neighbor, or some agency to supply all-day care for her children. During World War II child-care centers were established under the Lanham Act in areas where women were needed in war work. Since then, a small residue of this program has been continued in some localities but without Federal funds. At this writing Congress is again considering such services.

Statistics included in the subcommittee's staff report²⁶ indicate that almost half of the families headed by women between the ages of 21 and 64 had incomes of less than \$2,000 in 1948. When a mother takes over the support of her children she is likely to be handicapped by little or no training as a wage earner, and the family's income drops.

Here is a case story which, step by step, illustrates not only the makeshifts but the resourcefulness and endurance such women can bring to bear—and keep up until sickness calls a halt.

At the beginning of World War II, Mary Neal²⁷ married a soldier who was stationed at an airfield close to her home in Louisiana. Their union brought a daughter and a son but, after the war, the marriage ended in divorce and Mary was left with two young children to care for. Her efforts to collect alimony were fruitless as the father repeatedly shifted his residence and employment.

Nonetheless Mary Neal had exceptional advantages—skills to fall back upon, relatives to help. First, her parents opened their home to her and the children, though they were not able to carry the whole load of support. Before her marriage Mary had taken a business course and now she found a job that paid \$40 a week. Thereafter they lived quite comfortably for several years. Then Mary's mother was stricken with cancer and needed hospitalization until her death 18 months later. This completely wiped out the family savings, and within a month her father died, exhausted by grief and worry.

With Mary's cup already running over, her small son fell victim to infantile paralysis, and her physician advised that she take the children to New Mexico where the boy might recuperate faster. There Mary secured employment and stayed for 14 months. With her son's recovery, they returned to Louisiana.

Mary was able to get her old job back and things seemed to lift, but not for long. Soon after her return, Mary remarried, but in a few short months her new husband died. She was again left with the care of two small children and now with the fact to face that because of her

²⁵ This program operates in 47 States, the District of Columbia and Alaska, for children under 16, and, if these children attend school, up to 18 years of age. Prior to the recent amendment the average benefit per family (Federal and State combined) ranged from a high in the State of Washington of \$134 per month to a low in Mississippi of \$26.56 per month (Social Security Bulletin, December 1949). The amended Social Security Act now allows \$27 per month for one relative to take care of the children instead of limiting Federal funds to children only. This increase should help less prosperous States to raise their grants.

²⁶ Materials on the Problem of Low-Income Families, table A-1, p. 57.

²⁷ Case No. 43.

pregnancy she would not be able to continue her work in public much longer.

Mary gave up her position at \$40 a week and found a job as maid in a cheap hotel for which she was given a room on the third floor and \$10 a week. The room was small—with one bed on which the two children slept with her—a dresser, rocking chair, and small table. She cooked on a gas heater in the bathroom. Their main diet consisted of dried beans, rice, bread, and occasionally fruit for the children.

She kept up her work as a hotel maid during the last 4 months of her pregnancy, helped out by an extra \$10 a week from a voluntary social agency. In this period she had a total income of \$320.

After her third child was born, Mary became housekeeper for a family in a nearby village. The pay was \$25 a month in addition to room and board for herself and the older children, though she had to buy food for the baby. To help out, she secured an aid-to-dependent-children grant in the amount of \$29 a month. Her total cash income for the half year that she worked here was \$324. Besides doing all of the housework, one of her duties had been to care for an invalid woman in the family, getting up several times each night to give her injections. After 6 months her health gave way and she had to stop.

Mary liked the neighborhood and wanted to keep her older children in the school they were attending. Looking around, she found a vacant three-room house that rented for \$22.50 a month. As the place was unfurnished, she had to buy two beds, a dining table, several chairs, and a stove. Butane fuel for cooking cost her about \$10 a month, but there was a fireplace in the living room in which they could burn wood picked up in the neighborhood.

Meanwhile, she found work as hostess in a night club at \$35 a week which seemed ideal since she could be with the children during the day. At a small charge, a woman slept in the same room with the children at night, while she worked from 8:30 in the evening to 4:30 in the morning. She was not too strong and the night work plus broken sleep in the day wore her down and, at the end of 2 months, once more she had to give up her job as breadwinner.

Mary Neal had earned \$280 in these 2 months, bringing her cash income for 1949 to \$924, aside from income in kind during part of this year, and a few dollars earned by embroidering for some of her neighbors.

Office worker, wife, mother, nurse, hotel maid, housekeeper, needle-woman, hostess in a night club—now she found herself unable to seek further employment. For at this juncture she herself faced a serious operation. With her children she moved into the home of a relative who could harbor them but could not take care of the expense involved in major surgery and feeding and clothing the children. While Mary was working as a hostess and earning \$35 a week, her aid-to-dependent-children grant at \$29 a month had been discontinued. When last heard from, a social agency was attempting to reopen the case and again secure at least a grant for her children.

Fortunately, not all women are pressed as hard as Mary Neal, but time and again it seemed to us that pure fortitude and ingenuity on the part of mothers held broken families together.

Handicaps in education and skills

Over one-half of the breadwinners in the families interviewed, whether men or women, had never completed the eighth grade in

school. Thirteen had gone through high school; two had finished college, one a GI. A second GI was among the five others who had had some college training.

Only six had had business- or trade-school education. Others had picked up skills from a member of the family or from experience on the job.

Their determination, on the other hand, that their children should have more education than they, no matter what the difficulties, was outstanding and heartening. And what is equally significant is that almost half of all parents had managed to get more schooling than their parents before them, inadequate though it was. Their eagerness that their own children should in turn grasp every educational opportunity within reach sprang from their awareness of the handicaps that they themselves had been under. Almost without exception, when asked about their children, the answer was, "They must go as far as they can; they must get a better start than we had."

Most of the families thought of education in terms of trade schools, but several told of plans laid for their boys and girls to go to college. Two had taken out endowment policies on each child for this purpose. These policies were for small amounts, but the premiums represented definite financial sacrifices which the parents had kept up through even the most trying times. Thus the Kerr's²⁸ children are only 5 and 3, but on each of them a \$500 20-year endowment policy had been taken out to meet their college expenses.

Many of the case stories afford insight into how a family moves to higher educational and income levels. Sometimes the spur comes from the new generation—from Asa Nixon's²⁹ two boys, for example. One wants to be a printer or a farmer; the other has a burning desire to become a doctor. Another factor is that while a majority of our breadwinners had left school at an early age because their families needed their earnings, a considerable number had advanced beyond the economic status they knew as children. Thus Manuel Diaz,³⁰ one of 10 children of a Mexican laborer, left school in the seventh grade. Today, with a very small but steady income which meets the immediate needs of his family, his three children are all in school because, as Mr. Diaz said, "I don't want them to be like me." What he added was, "It's very good now, they make them go to school. It wasn't so in my day."

Even the sudden death of her husband did not break Mrs. Crampton's³¹ firm stand that her oldest boy, Arnold, should keep on in school. Neither Arnold, senior, or Julia, his wife, had gone beyond the third grade. Both came from large families. The father was born on a small farm in the Rio Grande Valley in Texas and the mother in Arkansas. From the time they were children their parents were agricultural migrants.

The Cramptons themselves spent a good deal of their early married life following the cotton crops through the South, especially in Texas, their children going along. During a normal year, such as 1949, Mr. Crampton worked between 40 and 45 weeks earning from \$20 to \$40 a week, depending on the season. Mrs. Crampton worked for 6 weeks during the peak of the tomato season and earned \$125. The

²⁸ Case No. 13.

²⁹ Case No. 34.

³⁰ Case No. 2.

³¹ Case No. 3.

children also worked at times picking cotton, their earnings bringing the year's total for the family to approximately \$1,500.

When visited the household of seven were living in two one-room shelters in a labor camp formerly owned by the Federal Government but now run by the county. One shelter was used primarily as a bedroom and the other as a dining room, bedroom, and kitchen combined.

It seemed that Arnold, the oldest boy, wanted to go to college and study art for which he had a definite talent, and his mother had championed this. At 15, Arnold earned \$1 a week selling candy and pop in a local drive-in theater on Saturday nights, and \$7 a week washing dishes for 4 hours regular weekdays and all day Saturday in a local drug store. He was carrying these jobs and a full second-year high school schedule, and his wages of \$8 a week paid the family's rent.

Three other children were all in school and Connie, the 5-year old, went to a camp nursery school when her mother was working. Connie was subject to spasms and convulsions and her voice was impaired so that it was very difficult to understand her. Unfortunately she did not receive any medical treatment because, unless it is an emergency, migrant families who are nonresidents are not eligible for free treatment at "charity clinics." Their nonresident status would also affect an aid-to-dependent-children grant.

What comes of ambition and opportunity combined, is illustrated by our two young veterans who were going to college under the GI bill.

Donald Mahoney's³² father and mother were deaf mutes. The father worked as a glass blower, the mother as a candy dipper. The son had completed his undergraduate work at the University of Pittsburgh, only to find that the teaching profession was overcrowded at the high school level there. So he decided to work for a master's degree as a key to broader opportunities. During 1949—young Mahoney supplemented his GI educational benefits of \$120 a month by working part-time as a research assistant at the university and part-time as a recreation worker in a Pittsburgh settlement. His year's income from all sources was approximately \$1,900.

Donald Mahoney, his wife and baby, had four rooms and bath on the third floor of a three-family brick house. Their furniture was modern, which may explain why their cash savings had been used up. They were looking forward, however, to a dividend on his national service life insurance combined with the receipts from a soldier's bonus paid by the State of Pennsylvania, to give them a small backlog. Meanwhile, through careful planning they had been able to keep from going into debt.

Allen Duvall³³ was a junior in the College of Commerce at Ohio State University where he was majoring in accounting. Through the GI bill of rights he, too, received \$120 a month for the 8 months he was enrolled. He also worked intermittently as an assistant to his father, part-time during the school months and full-time during the summer, averaging \$60 a month, bringing his total income for 1949 to \$1,680.

Allen with his wife and baby daughter, lived in a public housing project for which they paid \$25.60 a month when he was in school, and \$33.75 during the summer months when their monthly income

³² Case No. 7.

³³ Case No. 45.

was larger.³⁴ Mrs. Duvall is herself a high-school graduate, and she and her husband plan that their little daughter, and any other brothers and sisters to come, will have college educations.

Shortcomings in food, clothing, and shelter

Food.—Whether a city family can be sure of an adequate diet on an income of less than \$2,000 a year depends not merely on food prices but on the number of mouths at the table and on the skill and time that the housewife can bring to bear in market and kitchen.

According to nutritionists, in 1948 an American family could, with extremely careful management, provide an adequate diet with expenditures averaging \$5 per person per week. Those of our families who had only two or three members and whose incomes ranged between \$1,500 and \$2,000, spent approximately this average. Whether or not their diets included the correct proportion of required nutrients depended, needless to say, upon the housekeeper's training and knowledge of essentials.

Moreover, even in the case of small families, the amount urban housewives could spend on food hung on what they had to pay for shelter. Families with over three members could manage only if their rents were extremely low and their incomes over the \$1,500 mark.

Rents differ greatly in these years of housing shortage, and luck more than choice governs how tenants fare. Those families were fortunate indeed who succeeded in getting into public housing developments and so, too, were those who through rent controls escaped rent rises.

The most frequent method used to cut down the food budget was to eliminate meat—and milk (except for babies). The habit was to economize by eating starchy diets which are filling—bread, potatoes, macaroni, spaghetti, rice. Many families reserved meat for Sundays and holidays. The use of day-old bread was another means of economizing. In season, fresh vegetables were purchased occasionally, at other times dried or inexpensive canned brands. Few ate fruit unless the family lived in a region where certain kinds are plentiful and cheap.

On the other hand, many farm families have the resources of a home garden which can be made to stretch, through canning and storage, into the winter months. Cows and chickens, also, take their place in lifting the standard of living without appearing on the cash register.

But poverty impounds itself even on the farm; skills, ability to buy canning materials at the time they must be used, fatigue from a double job of work in the field and household chores, can play adversely on the advantages that farm families may have over the city families that have only stores to turn to for their food supply. Families who live on marginal land have the added problem of securing fertilizer and other essentials for good crops. The migrant family has the hardest time of all in benefiting from country living.

But poor diet is only one of the factors that may play disadvantageously upon the health of the very low-income family. At the same time improper housing, overcrowding, lack of warm clothing, tap the fitness and vitality of grown-ups and take their toll of the growing child in the process of body building.

³⁴ Rent in public housing projects is based upon a percentage of the tenant's monthly income within the maximum limits for eligibility.

Clothing.—Clothes afford the most intimate form of shelter. Obviously, with these families, clothes come only if and when they have the money. However, communion, graduation, and such important milestones may be marked by new clothes for the children, whatever the other pressures on the family dollar.

Shoes present the stiffest all-family problem, not only because they usually have to be purchased new but because cheap leather means that they wear out faster. Three months seemed to be the limit at the most active ages, going down to a distressful 1 month's durability. Many of the large items of clothing were obtained second hand where this was feasible. It can be very serious for health if coats and underwear are not warm enough for schoolgoers and, if too shabby, they can be a psychological hazard for teen-agers at a time when one's looks are so bound up with one's happiness.

A new suit, dress, or overcoat we found mentioned as a rarity for grown-ups. Most clothing purchases were made on a credit plan or second-hand, and there were many families who depended entirely upon gifts of clothing from relatives or charitable agencies.

Housing.—Next to food, rent is the largest item in the family budget and the most inflexible. You can cut down on food, buy less clothing, do without almost anything—but shelter against the elements you must have. The housing shortage since World War II added something inexorable to the life of low-income families, which has been devastating to those of us who have seen it at first hand.

Even in normal times, the hunt for cheap quarters takes the low-income family into the poorest, most run-down parts of a city. There their children grow up in areas surrounded by business districts, jammed against industrial plants, or close to the brawling water fronts of seaboard cities. It is families with fewest resources, and the least ability to provide diversion for their children, who are pitted against the antisocial forces of such environments.

In these postwar years, such families have had difficulty even in wedging into the slums. As new children have come to them, they have been balked in finding three-room apartments to take the place of two—or two to take the place of a room shared with overcrowded relatives. The only real lift in the situation since World War II has been the rise of public-housing developments. Twelve of our families were lucky enough to be living in them and at rents they could afford to pay.

In the first 9 months of 1949, the Hughes family³⁵ with four young children paid \$40 a month for two rooms, unfurnished, and an additional \$11 for utilities, in a West Virginia city. At midyear they moved into a public-housing project in the same place. Here they paid \$44 a month, including utilities, for five rooms and a bath. Their apartment is bright and clean, though sparsely furnished. What furniture they have is badly worn, for during Mr. Hughes' severe illnesses they couldn't make payments and lost all of their installment furniture. Outdoors the grounds are neatly kept, with grass in the yard and flowers along the front of each unit.

In sharp contrast, the Perrys³⁶ with their five children were paying \$32.75 a month for three small rooms with scant privacy in an old structure in Evansville, Ind. The rooms were "connected with small

³⁵ Case No. 17.

³⁶ Case No. 38.

archways" which the Perrys covered with cheap chintz draperies. They put curtains on the windows, clean, but nondescript. The house had not been decorated for many years and the plaster still left on the walls was about ready to fall.

Nor was their experience uncommon. Mr. and Mrs. Galeano³⁷ with their 10 children lived in a four-room apartment of a privately owned seven-family tenement in Providence, R. I. There was neither bathroom, nor bathtub, so Mrs. Galeano used the kitchen washtub for bathing the youngest—and the older children went out to a public bath. Twelve dollars a week provided the Mueller³⁸ family of seven persons with only two rooms and outdoor toilet facilities in Cincinnati, Ohio. In Philadelphia, the Day³⁹ family of four paid \$10 a week for three rooms and shared the bath with other tenants. To help pay the rent they had Mr. Day's brother as a roomer. Such cases become repetitious as they portray crowding and lack of sanitary facilities—even of running water—in housing located in the heart of large cities.

These conditions were not true for the Adamic⁴⁰ family in Cleveland, nor the Mahoney⁴¹ family in Pittsburgh. Their apartments, for which they were paying \$56 and \$60, respectively, were comfortable. But the Adamic family had been drawing on their savings to meet current expenses, and the Mahoneys could manage theirs because there were only two adults and a baby to feed and clothe.

The ancient urge to own your own home manifests itself, however modest the venture. Since World War II, the housing shortage has added new urgency to such efforts. To house his wife and seven children, Caton Jarvis⁴² built, with the help of friends, his three rooms and bath on a city-owned lot in New Orleans. It was just a tar-papered shack, but he was very proud of it.

The Manns⁴³ bought a three-room cottage in Richmond for \$1,500, paying \$50 down and obligating themselves to meet 100 monthly notes of \$15 each. The house is located in an area frequently inundated when the James River overflows, and since it was merely a shell many repairs were needed before they could move in. These repairs, costing \$800, not including a bathroom, were being paid off in monthly notes of \$12.50 each. With their utilities at approximately \$4 and fuel oil used for both heating and cooking at \$13, their monthly total for shelter came to \$44.50. That left about \$100 a month for other things out of Mr. Mann's weekly wages of \$35. Mrs. Mann helped out on the food bill by growing vegetables in a nearby vacant lot.

Mrs. Thompson⁴⁴ inherited her father's house in which she was born in 1892. Although located in what is now a business district of Washington, D. C., it had neither plumbing nor electricity.

The Goodwin family⁴⁵ bought a house and 3 acres of land on the outskirts of Seattle in 1941. There was as yet no city water within reach and when the well caved in Mrs. Goodwin could not afford to have it fixed. The household got drinking water from neighbors.

³⁷ Case No. 87.

³⁸ Case No. 85.

³⁹ Case No. 88.

⁴⁰ Case No. 1.

⁴¹ Case No. 7.

⁴² Case No. 50.

⁴³ Case No. 16.

⁴⁴ Case No. 62.

⁴⁵ Case No. 33.

John Travis ⁴⁶ in Houston, Tex., bought his home in 1941 when he was still able to earn a good income. But age and failing health finally caught up with him. Thereafter he met payments on the house and provided for his family of five with the help of his two boys who worked after high school and in the summer, plus Federal-State old-age assistance. They supplemented their income by raising chickens and keeping cows, since their home is located outside the city limits.

Of 11 urban families and 5 farm families who owned or were in the process of buying their homes, only 5 had modern and comfortable houses. Three had initiated their purchases during more prosperous times. Of the city families only the Montez ⁴⁷ family, and of the farm group only the Allen Lewis ⁴⁸ family, had been able to do so while living on an income of less than \$2,000. When they were interviewed the Lewises were living in an old, abandoned clubhouse and working a 37-acre rented farm, but they expected to move into their own home shortly. With the help of experts from a nearby educational foundation Mr. Lewis and his family were building a six-room house. When completed it will be valued at \$6,500, but the family's actual cash outlay will have been only about \$1,400. To finance the construction of his house Mr. Lewis, over a period of 2 years, miraculously saved \$400 from his normal yearly income of \$1,000. The foundation loaned him \$1,000 which he is to pay back at the rate of approximately \$8.35 per month.

To reduce the actual cash cost of the house Mr. Lewis and the boys hauled water-washed sand and gravel from the nearby creek. During their spare time they mixed and poured the concrete into wooden forms Mr. Lewis rented from the educational foundation. It took the family approximately 6 months to make all the blocks necessary for the construction. With the guidance of the foundation experts they built the house themselves from the ground up. The Lewis story is an illustration of what a family sometimes can do if they are short of cash but long on patience and ingenuity—provided they have help equivalent to that given by the foundation.

Slums are to be found in rural areas as well as urban—and some of the national agencies in our conference group have been active in movements for reform. It was years ago that a State commission in California made sanitary facilities a must in labor camps where hops and fruit were gathered. There are economies as well as decencies to be had in building durable shelter for the pickers and their families who come year after year. Nonetheless, tar-paper shacks and wretched bunkhouses are still to be found in harvesting districts throughout the country—and our migrant families did not escape them.

Debts versus savings

Those of our families who were debt-free spoke of the fact with pardonable pride. Approximately two-thirds of the families told of debts, one-third of them owed to provision stores or for back rent. As mentioned previously, another third owed for medical bills. Seventeen of those who owed for food and shelter lived in urban areas, and all except three had been irregularly employed because of lack of

⁴⁶ Case No. 84.

⁴⁷ Case No. 29.

⁴⁸ Case No. 5.

work or disability. The exceptions were Mr. Galeano,⁴⁹ Mrs. Burns,⁵⁰ and Mr. Bowman.⁵¹ Mr. Galeano understandably owes for groceries since he must feed 12 people on \$1,900 a year. . . . Mrs. Burns is a widow. She and her five girls live on her husband's veterans pension and old-age and survivors benefits under the Social Security Act. Her oldest daughter earns small amounts working after school. Mrs. Burns is fortunate in having a kindly grocer who gives her credit and she is thus able to buy large quantities of canned goods on sale at considerable savings. . . . Mr. Bowman suffered a set-back from an auto accident. He bought a used truck to go into the hauling business but had an accident before his venture could pay off. The other families in debt for provisions were farm and migrant workers.

Installment buying.—The subject of debts naturally leads into purchase of durable goods and the extent to which installment buying was resorted to by such families to acquire them. Necessity jogs a family's elbows when it comes to furniture and clothing. Perhaps labor-saving devices come under that heading too, to the mind of many a hard-pressed housewife. More, the desire for social status knows no economic bounds and possessions are one way to register it. So pride, too, jogs the elbow.

Radios seem to have become a part of family life and the great majority of city, farm, and migrant families had one. Many of these were gifts or else bought in more prosperous times. More recent purchases were mentioned as second-hand at around the average price of \$10. Aside from the basic fact that possession of a radio brings a family news, music, entertainment—and within listening reach of fellow countrymen everywhere—it also means that persuasive advertising reaches into homes where the very lack of possessions plays into the lure of "nothing down and \$2 a week."

There is understandable impatience on the part of those in comfortable circumstances when people reach out beyond their means to grasp at the alluring new devices which our country has to offer on every hand. But is it unreasonable in a democratic society where we say that any child can look forward to being President to say also that any family may look forward to owning a washing machine, a refrigerator, a radio, a car, or even a television?

It is typical of Americans, no matter how poor, to think of themselves as sometimes being able to share in the mechanical prowess of their country, and they do try to do so no matter how imprudent and irritating the time and method they choose may strike others.

But perhaps those of us who feel we do wiser spending should pause a moment and consider what magnificent adventure one of these ill-considered purchases may mean in the life of a family which has always had to face the dreary business of being poor. The returns in satisfaction against a setting of extreme poverty are hard to measure by those of us who live, who eat, who sleep, who bathe, who dress, who travel, all in comfort.

And, too, it is to be remembered that Americans are innovators, and the spirit of innovation knows no economic boundaries either. Our businessmen, our working people, our inventors, our scientists, and—for those of us who have served with them—above all, our soldiers—it

⁴⁹ Case No. 87.

⁵⁰ Case No. 54.

⁵¹ Case No. 46.

is this same quality of reaching beyond yourself that may take you up the beachhead, or at home may get you stuck with a television set.

The citizens of a country that invents more new things than any other, and that advertises these things more heartily than any other, must not be too impatient when the least privileged of their fellows want to share in the excitement unwisely.

The story of the Petrovs⁵² who seemed completely to lack common sense and to have no sales resistance whatsoever, illustrates the allure as well as practically every pitfall in installment buying. That there was only one such extreme case out of 100 families, however, attests to sturdy resistance on the part of others, no less than lively fear of going into debt which we find in many of the stories.

Maria and Frank Petrov married when she was only 15 and he 20, and they started right off on a career of credit. He was then earning \$18 a week working in a pants factory and Maria earned the same amount from her employment in a suitcase factory. They furnished their two rooms elaborately on the installment plan. But when a coming baby stopped Maria's earnings, payments on the furnishings stopped, too, and their rooms were stripped by the sellers, even to the curtains. Nor did the experience leave them with any shred of thrift. They found haven in a furnished room, but when they started out again as homemakers they bought a new bedroom set, a lamp, a radio, numerous other ornaments and utensils, and ended up with a television set—again, hopelessly in debt.

At the other end of the scale, six families neither owned nor owed for any new durable goods. The rest had at least one piece of what we think of as modern equipment for family living.

Be it said that only five of our hundred families had succumbed like the Petrovs, to the most tempting new adventure in installment purchasing—television. Three others had had sets given them by relatives or friends in better circumstances. Two families were buying sewing machines; six others owned models of some description. Two were buying washing machines; six urban families and two farm families had done so earlier. Ten urban families, three migrant families, and four farm families had automobiles of some sort. Obviously, few families in this income group can purchase them new. One farm-labor family and three urban families, however, were making payments on cars, but the latter figure should probably be reduced to two, as the last heard about Mr. Robert's⁵³ family was that the finance company had taken his back. Hurt in an accident, he had lost his job and could not keep up payments.

Electric refrigerators are in a class by themselves. Not only were four families buying them; over a third of the families already had them. Thirteen, at least, seem to have been furnished by landlords. The others had been bought new or second-hand, some with money saved in the war years of full employment.

Savings.—That only 13 families reported savings would seem to indicate that an income of \$2,000 or less doesn't give a family much leeway to save for a rainy day—or perhaps that every day for them is rainy. These indications are stronger when we examine the stories back of the savings. Of the 13 families 4 reported they had less than \$100 as their nest eggs and a fifth had \$162 set aside for an emergency. Only three families with over \$100 had accumulated their savings

⁵² Case No. 64.

⁵³ Case No. 31.

while they were receiving incomes of \$2,000 or under. Only one family in this group had had a serious emergency in the previous year. Not one of those with savings of \$100 or more had more than two children and only two of those with less than \$100 had as many as three.

Here is further testimony. Earl Day,⁵⁴ who had worked for the same employer for 14 years, reported that he had \$1,000 saved with the company and could draw it out in 1953 in weekly payments of \$20 to \$25.

In the 4 years since John Kerr⁵⁵ got out of the Army, the family had saved \$200. Mr. Kerr makes around \$60 a week in construction work when employed and is eligible for unemployment insurance when out of work.

Three widows were among the savers. Mrs. Yancey⁵⁶ was able to conserve \$200 from the insurance money she received when her husband died; Mrs. Andrews,⁵⁷ \$600; Mrs. Manus,⁵⁸ \$1,000. The latter was fortunate enough to have a sister who could loan her \$1,200 to pay the mortgage on her house and keep her inheritance intact as a form of security.

Two families accumulated their savings during the full-time work of the war years. Mr. Marion⁵⁹ had saved \$500 at that time. His wife's subsequent operation (\$125) and fuel oil last winter (\$175) cut this nest egg to \$200. With Mr. Marion now 72 and completely disabled, the family is supported by the wife's earnings of \$17 a week and the husband's own benefits from workmen's compensation and old-age and survivor's insurance.

Mr. Adamic⁶⁰ had saved \$2,000 during World War II, but was unemployed for the next 18 months. What he spent then and had used for supplementing his earnings since his work was cut down to 4 days a week, leaves him with \$500.

After a lifetime spent farming Mr. and Mrs. Wood,⁶¹ ages 60 and 55, respectively, have accumulated \$300 in savings bonds, \$1,000 in cash, part of which they recently inherited. The Woods stand out among our farm-operator families in that they were the rural family maintaining the best level of living. They were also the only family who had forsaken cash or single crop farming to go into producing dairy and poultry products for the city market. In contrast to the other families they have a fairly regular weekly income, while the cash-crop farmers are paid only once a year after the harvest period, and if the weather is bad and they lose their crop or most of it, they lose a year's work.

Joseph Romano,⁶² 37, is a Boston peddler of fresh fruits and vegetables. He has a wife and four children, and around \$1,800 a year to live on. When asked if he had any savings, he sized up his way of life like this:

"With a family like mine and with prices as they are, how can I save? I am glad at the end of the week if I have enough extra for a package of cigarettes." He went on: "No debts for me. I spend as I earn. My only worry is to be secure in my income though limited—

⁵⁴ Case No. 88.

⁵⁵ Case No. 13.

⁵⁶ Case No. 74.

⁵⁷ Case No. 59.

⁵⁸ Case No. 100.

⁵⁹ Case No. 97.

⁶⁰ Case No. 1.

⁶¹ Case No. 10.

⁶² Case No. 39.

and good health for my family." Fortunately, their health has been good.

Recreation and community life

Significantly perhaps, our case stories show fewer details when it comes to the question of recreation than when it is a matter, say, of food or shelter or clothes. But, inherent in much that you do about recreation is what kind of a home you have, what clothes you wear, how much cash you have to spend for recreation itself or carfare to get you to some form of social activity—and above all, what your own neighborhood has to offer in the way of leisure time opportunities and leadership. What parks and playgrounds, what school facilities after hours? What churches? What movies, what museums? What Y's, settlements, scouts, clubs, gyms, ball fields, are handy enough to meet the needs of children, adolescents, and grown-ups?

We must face the fact that in this field there is no equality of opportunity whatsoever. The need for healthy and creative recreation is still so much more widely accepted than it is met. We do know that, however we put it, children must have fun to grow on, as well as food. We know that out-of-school, out-of-work hours, can be very decisive ones for good or ill for young people in the process of growing up, and for adults in growing older.

Social workers in community agencies of any kind shiver when sometimes their job is negatively described as just "keeping children off the streets." They have come to know so well the opportunity that is theirs when they are looked to to take the place of city streets and crowded homes. They know what it takes in leadership and community planning to make of these free hours something glad and healthy and heartwarming—something that lifts the spirit and stirs the mind—something that salvages some of their most precious hours for children and grown-ups in city slums or run-down town areas.

It is these out-of-school hours of childhood that most trouble mothers and fathers when they know that their own homes cannot answer the natural need for youthful companionship and activity, and that the street too often becomes the chief resort. One of the reasons why some form of living room is yearned for so ardently in cramped households is that this not only means friends coming in, means a step forward in human intercourse and social status, but in truth, will make it easier to "keep the children off the streets." It may be rationalization, but among these families the acquisition of television sets comes to be looked upon, too, in this light.

The concern of such parents is deep and constant, and often put in this way: How can our children have a good time without "getting into trouble." Traffic, gangs, saloons, pool parlors, corner hang-outs, all loom large when the street becomes the child's most frequent playground. And the answer is a hard one for any parents who have children to bring up in any one of the many congested neighborhoods in the United States—wherever neither public nor voluntary facilities reach out to meet this need.

Take the Florenzo⁶³ family of nine to illustrate how overcrowding drives the children out. The mother keeps their three small rooms amazingly well, even in an old rat-infested tenement. She has tried every means to find a place to put nine people's things, and to improve on the lack of privacy, but their cramped apartment is hardly a place

⁶³ Case No. 58.

for girls of 12 and 13 to bring their friends—or for three children of eight, five and three to move about with any freedom, let alone any fun.

Here is how the Florenzos manage. A refrigerator which they had purchased in better days is pulled into the middle of the kitchen where it gives some privacy to the small bedroom opening onto the kitchen. The two youngest children sleep in a niche behind it and the parents in a double bed further in. The ice box also protects the babies from the electric lights, street and airshaft noises that beset the kitchen.

The five other children, three girls and two boys, share two single beds which take up most of the space in the other small bedroom. On alternate nights, 5-year-old Joseph sleeps with his two sisters as the third person in a single bed; the next night with the third sister and an older brother. The parents decided on this arrangement as the only one which could give the older girls some chance to sleep comfortably.

Mrs. Florenzo has tried for several years to find larger quarters which they could afford. Recently she came to a nearby social agency to borrow \$20 as a down-payment for a four-room apartment on the third floor of a somewhat better tenement. This she had been promised if she could pay that amount in advance. The next day she returned in bitter disappointment to bring the money back. The apartment had been rented to somebody else before she was able to get there.

We must face the fact that to serve lowest income families best, noncommercial as well as commercial recreation must be within walking distance. Grown-ups and teen-agers often interpret this phrase broadly to include a long walk if not a carfare; but when it comes to children, we serve them where they live, or we serve them very seldom—or not at all.

Our case stories often tell of parents taking their families to the park on Sundays. Such trips with a big family, unless the park is near, take no mean amount of effort and carfare. One family bought an old car just for this purpose. They didn't use it for work or anything else but just to get out together once a week.

Fortunately for the human race, family ties survive all sorts of strains. We read how the migrant Finnigans,⁶⁴ mother, father and six daughters, wanted to eat together every day even though they were living in a home-made trailer near Miami and some of the children had to sleep on the floor. The story tells how, at mealtimes, they supplemented two chairs with a low bookcase and boxes for the children.

Of all the social forces in the community, churches and synagogues, from store fronts to chapels and fine buildings, best bring their services to people where they are. And it is to be remembered that often this may mean to their participants not only spiritual sustenance, but social reinforcement as well. Even in changing city neighborhoods, rewarding friendships are born and flourish among fellow worshipers—as well as in the small town where it is taken for granted that permanent relationships and continuous association will go hand in hand with church membership. But even in this field of religion, vigilant, warm and outgoing leadership is needed to realize fully the potentials in spiritual and human opportunity inherent in dealing with these, economically speaking, "the least of our brethren."

⁶⁴ Case No. 44.

CASE STUDIES OF 100 LOW-INCOME FAMILIES

CASE NO. 1—ADAMIC FAMILY, CLEVELAND, OHIO

Members of household.—Father, age 44; mother, age 49. Children: two girls, ages 12 and 11.

Total cash income, 1949.—\$1,500 to \$1,700. Chief earner: Father. Occupation: Tool grinder.

When Joseph Adamic was attending high school he started to work in his father's grocery store, receiving no pay except his maintenance and a small amount for spending money. When he married 16 years ago, his father started paying him \$25 a week. Because of strong family loyalty, Mr. Adamic continued to work for his father at this salary until the beginning of World War II. He then went into an essential war industry, receiving \$65 a week. During this period he and his wife, Teresa, were able to save approximately \$2,000. But soon after the end of the war Joseph was laid off, and for 18 months he was unable to find regular work. His unemployment insurance was soon exhausted, and he and Teresa had to draw on their savings. Two and a half years ago Mr. Adamic found work as a tool grinder for a company in Cleveland. During 1949 his company operated on a 4-day-week basis, and Joseph's earnings averaged \$34 a week. His income last year was between \$1,500 and \$1,700. He is affiliated with the tool grinders union.

The Adamics with their two daughters, 12-year old Nancy and 11-year old Patsy, live in the upstairs apartment of a two-family frame house which is about 30 years old. Although the exterior seems to need paint and repairs, the interior is neat and clean and in fairly good condition. The house is heated by a coal furnace and they have a hot-water heater. There are three bedrooms, a living room, dining room, kitchen and bath. They still have the furniture they bought when they were married 16 years ago, and have taken good care of it. There is a large rug in both the living room and the dining room and small rugs in the bedrooms. They have a radio and during the war they had been able to buy an electric refrigerator.

Teresa said that no matter how carefully she manages they spend more than they make and have to draw continually from their savings account to meet everyday expenses. Their rent, including utilities, amounts to \$56 a month; telephone, \$3.16; hospitalization and life insurance are a large item in their budget, costing them \$11.25 a month. Miscellaneous items average around \$10. Food costs them about \$100 a month. Joseph has a diabetic condition which is under control only by constant use of insulin, which costs them about \$100 a year. Their total living expenses come to approximately \$180 a month.

The family has kept out of debt, but they have had to sacrifice their savings to do so. They have only \$500 left from their \$2,000 savings account. They don't make any purchases on which installment payments must be made. Teresa said that they buy clothing only when they have the money to pay for it. She said that on special occasions, such as birthdays, the grandparents send gifts of clothing to the children. Teresa added that she tries to keep enough money out of the regular expenditures to allow them all to go to a movie once a week. The children find recreation and entertainment at a neighborhood agency and another community center. They are a friendly family and have a large circle of friends with whom they visit as often as possible.

The two daughters are now in school, and both are planning to continue their education. The older one, Nancy, has an unusual talent in art which seems to be her only interest. When it was suggested that she attend some of the free courses at the art museum, she said, "Oh, I've gone to those, they're too elementary; I want to enroll in a regular art school where I'll get the real serious teaching in art." Several people have noted her obvious talent and have tried to get her a scholarship so she can have advanced training, but so far nothing has been arranged. Both children are studying music at a voluntary agency. The agency reduced the girls' tuition because of the family's circumstances, and each now pays \$2 a semester for instruction. Teresa is very proud of her children, but she

says Nancy has a tendency to have her "head in the clouds," and she is trying in every way to instill some "practicality into the child" and at the same time encourage her talent.

The parents of both Joseph and Teressa came to this country as immigrants, all of whom lacked education. But both Joseph and Teressa completed high school. Neither could go on to college because of the necessity for earning a living. Prior to her marriage, Teressa was employed for a period of about 10 years, for the most part having charge of an office and another position of responsibility.

In order to supplement the family income, Teressa is thinking of taking a refresher course in secretarial work with the view of getting a job when Patsy, the younger daughter, enters junior high school and will be no longer coming home for lunch.

CASE No. 2—DIAZ FAMILY, SAN DIEGO, CALIF.

Members of household.—Father, age 36; mother, age 32; grandmother, age 50. Children: One girl, age 12; two boys, ages 10 and 6.

Total cash income, 1949.—\$1,948. Chief earner: Father. Occupation: Hotel bus boy.

"I don't mind being poor," said Manuel Diaz to the caller, "so long as we're healthy." He does not want his wife to work because he thinks it is better for her to stay at home, to give the children good meals, and not "leave them dragging around the streets and getting into trouble."

Mr. and Mrs. Diaz came from Texas when Sylvia, age 12, was 6 months old. Now there are also two boys, age 10 and 6, and the mother of Mrs. Diaz also lives with them.

Mr. Diaz was "one of the young ones" in a family of 10 children. He left school in the seventh grade, for, he says, "there was quite a few in the family and my father couldn't give me school any more." When he married, he came to this California city to his present job—bus boy in a hotel—and his wife, who had been living with his mother, soon followed, as did her mother.

The family lives in what they call a two-room apartment. It is really half a double one-story house. It is said to be one of a cluster of houses built to serve as barracks during the First World War. It is close to the street, alongside other similar little wooden houses. In the rear, with barely space for a clothes line between, is another series of little wooden shacks, all occupied. Some of these have broken steps and sagging doors. The Diaz house, however, is in fairly good repair. The worst is that, in the rainy season, a stream of water flows under the house and has rotted the timbers. It also makes the house very cold and damp in winter; then they "have to have fires on for the children." The fire is supplied by a small portable kerosene stove.

Their rent used to be \$18 a month, but it has just been increased to \$20. Gas and electricity cost \$4 more a month. "The landlord sent us a letter," said Mrs. Diaz, "he said he had talked it over with the rent control. We went to the rent control, but they said the landlord wasn't getting enough rent for these houses. We couldn't do anything."

The street is fairly respectable, but near it live "winos" (habitual drunkards), and the family is upset because recently an atrocious crime was committed just two blocks away. In the next block, however, is the parochial school, where the Diaz children go daily. In the playground of this school the two Diaz boys may be found after hours when they are not on the playground of the neighborhood agency two blocks away. "I don't let them go far," said Mrs. Diaz.

The family has made their two-room apartment seem cozy. The front room, 10 by 20 feet, has two double beds, a rather handsome chest, a dresser, chiffonier, wardrobe, and end table, also a bench for the dresser, and one straight chair. Beside the wardrobe are tucked two small trunks and a suitcase. On the top of the wardrobe is the grandmother's suitcase.

"We don't travel much," said Mrs. Diaz, "we can't afford it. But I have to pack my clothes in there because I don't have much space."

Most of the furniture is 9 years old, bought on payments. "We had a stove, a table, and a metal bed," said Mrs. Diaz, "that's how we started." One bed and the inlaid chest, which is newer and finer than the rest, belong to the grandmother. They were bought during the last war. All the furniture looks well cared for, but the linoleum, bought 2 years ago, which covers much of the floor is badly worn in places. "Only where we walk," said Mrs. Diaz anxiously, "it's not broken anywhere."

The kitchen, 10 by 15, with one fourth walled off for the bathroom, has very white starched curtains at the windows. A large sink and draining board is built in. There is also a dining table, three chairs, a small gas stove with two burners and an oven, and the grandmother's sewing machine, in addition to a small dresser and a folding cot, shelves for dishes had been built above the cot. A portable radio, bought with payments, is on a small high shelf. On the screened porch stands a tall white ice box. Ice costs \$1.20 weekly in warm weather and 80 cents when it is colder.

The bathroom, furnished with all the usual fixtures, also contains their 10-year-old washing machine. Needless to say, it is crowded, and a bath is a major operation.

Sleeping too, is crowded. The mother and the 6-year-old boy sleep on the narrow cot in the kitchen. The grandmother and Sylvia sleep in one bed, and the father and older son sleep in the same room in the other big bed.

Mr. Diaz has been a bus boy at a hotel for years both before and after the war. He makes \$37.50 a week and for the year 1949 earned \$1,900. Once in a while he brings home 50 or 75 cents in tips, but this happens very seldom. "A bus boy isn't like a waiter," said his wife. During the war Mr. Diaz had a better job as helper on construction work, but that was over when the war ended. The pay at the hotel was "very low" before the war. There was no union then. Now there is a union, AFL; Mr. Diaz is a member; and the pay is better. His union dues are \$3.50 a month. After the war he went back to his old job because, his wife said, "He went out of that job in a nice way. He talked it over with his boss, then after the war he took him back." The grandmother, who is 50 years old, works in the fish cannery when it is operating. This work is very "unsteady." During the past year she worked only 6 months, making approximately \$20 a week, but she cannot be considered financially a part of the family. She gives \$4 a month toward the rent and takes care of her own expenses. Sometimes she helps Mrs. Diaz with the milk bill when funds are low. When the grandmother isn't working she is eligible for and receives unemployment insurance.

Mrs. Diaz was an only child and graduated from the high school in her home town. Mr. Diaz reached the seventh grade. "My mother only went to the fifth grade. You know how it was in the old days," said Mrs. Diaz, "but my children are going to have it better." "Well," said Mr. Diaz, "I'm going to try. I don't want them to be like me." Sylvia is in the sixth grade and plans to go to high school, take typing, and work in an office. The 10-year-old boy is already in the fifth grade and the 6-year-old is in the first.

"It's very good now," said the father. "They make them go to school. It wasn't so in my day."

The family is usually very healthy because, as the father says, the mother doesn't work but takes care of her home and her children. One of the boys had diphtheria about 2 years ago and then had to have his tonsils out. Everything was done at home or in the doctor's office. They had a family doctor then who took care of the diphtheria, but they sent the boy to a specialist for the tonsillectomy. The diphtheria cost \$20 to \$25 for shots and medicine. The tonsillectomy cost \$65. Both bills were met gradually on payments. Dental care for Sylvia and the 10-year-old has cost them \$20 which they also met on payments. Mrs. Diaz' glasses cost \$18.95 last year and must be changed every 3 years. This debt was discharged in three payments. They have no cash savings. Premiums on life insurance for all the family come to \$4.25 a month. Mr. Diaz pays unemployment insurance of \$4.50 a month.¹

To buy their clothing, Mrs. Diaz has had for 4 or 5 years a "revolving account" at a local department store. "It just goes on and on." She pays \$6.50 every month and can buy up to \$75 worth of clothing every 6 months. She usually buys \$55 to \$60 worth, so there is always a debt. But "we don't get very much clothes," she said. Mr. Diaz gets "regular clothes" once a year. Mrs. Diaz sometimes has a gift of clothing from her mother. Three years ago she bought a coat at a sale for \$27. Mr. Diaz doesn't have a coat. Sylvia had a new one 2 years ago, "a gift." The boys wear "just their jackets." The older boy has a heavy one that has lasted 3 years, and the other boy's has lasted 2 years. For school, one boy had two pairs of trousers, the other had one pair, and each had two new shirts.

But shoes—there's the rub—three pairs nearly every month or more for the children. Six dollars a pair for the girl and one boy. The other boy has flat feet and must have special shoes, which cost nearly \$10; sometimes they must be repaired during the month which means \$2 more. Mrs. Diaz pays \$6 to \$8 for a pair of shoes. Last year she had one pair.

¹ In California, both employer and employee pay cost of unemployment insurance.

Mrs. Diaz pays the grocer \$20 every 2 weeks. She pays \$12 a month for milk, 2 quarts a day, and buys three dozen eggs a week from a man who comes to the door. They cost 50 cents a dozen now. She buys meat twice a week, and fruits and vegetables from "a man who passes by" twice a week. She pays him when she has the money. She buys "not very much cans" except tomato sauce for spaghetti and canned milk for puddings.

Another regular weekly expenditure is \$1.50 for Mr. Diaz' carfare to and from work. The children come home at noon for lunch, and the mother is always there to prepare it for them. She also fixes her mother something to eat when she comes in from her work at the cannery. All the family goes to church on Sunday, and Mr. Diaz attends monthly meetings of his union.

The children go to the movies once a week except when they are being punished. After school the boys always go to the playgrounds, but Sylvia "only goes sometimes" to a neighborhood agency. Sylvia usually comes home, does her home work, helps her mother, and in the evening "does her own things for school." In summer once or twice the parents may "get our children together for a picnic in the park." They take a lunch with them, but "for everything," said the father, "we just need money. At the park we just walk around; they don't enjoy that, I don't think, so we don't often go."

Mrs. Diaz expressed only one wish, that she might have a larger house so that Sylvia might have a room of her own.

CASE NO. 3—CRAMPTON FAMILY, TEXAS

Members of household.—Father, age 38 (now deceased); mother, age 33. Children: Four boys, ages 15, 9, 8, and 6; one girl, age 5. Chief earner: During 1949, father; mother is now chief earner. Occupation: Migrant agricultural workers.

In April 1950 Arnold Crampton died of a heart attack at age 38. His wife, Julia, with the help of her oldest boy, Arnold, Jr., who is 15, took over the job of supporting the family. Arnold is in high school, but his mother will not permit him to stop school and go to work full time, because she hopes and he hopes that somehow, someday he will get to go to college.

Mr. and Mrs. Crampton had worked in agriculture from the time they were children. Mr. Crampton was reared on a small farm in the Rio Grande Valley in Texas, and Mrs. Crampton grew up in Arkansas. Neither of them went beyond the third grade in school. Both families had become agricultural migrant workers, and as children they had little opportunity to go to school either because of moving so often or because they had to work in the fields.

Mr. and Mrs. Crampton have spent their married life following the crops through the South, particularly in Texas, taking their children with them, agricultural work being the only occupation they knew. During 1949, a normal year for the family, Mr. Crampton worked between 40 and 45 weeks, earning between \$20 and \$40 a week, depending on the season. Last year Mrs. Crampton worked for 6 weeks during the peak of the tomato-packing season and earned \$125. The children also worked at times picking cotton, but their earnings were averaged in with their father's. The family's total earnings during 1949 were approximately \$1,475.

In January 1950, Mr. Crampton had a hernia operation from which he apparently recovered; then, toward the end of April he died suddenly from a heart attack. This was a terrible shock, as no one had known he had a weak heart. Since they had no savings, Mrs. Crampton and her children are now faced not only with the task of earning a living but also with a debt of approximately \$300 for the father's hospital and funeral expenses.

The family is now making out on what Mrs. Crampton can earn working in the fields and young Arnold's earnings. Arnold makes \$1 a week selling candy and pop in a local drive-in theater on Saturday nights, and \$7 a week washing dishes 4 hours each weekday and all day Saturday in a local drug store. He is carrying his jobs, while at the same time carrying a full second-year high school schedule, but his wages of \$8 a week can pay the rent.

The Cramptons live in two one-room shelters in a labor camp formerly owned by the Federal Government but now run by the county. These shelters are rented for \$4 a week each. Their shelters are located in a section of the camp used exclusively by so-called *Anglos*. Latin-Americans live in the other sections.

One of their rooms, both of which measure approximately 10 by 14 feet, is used primarily as a bedroom and the other for cooking and eating, although there is a full-sized bed in the kitchen. Heat is provided in the kitchen by a three-burner,

gas cook stove. The other room is unheated. Electricity is available, but cold and hot water is obtained from a utility house located some distance from the dwelling.

The Cramptons have an electric refrigerator which they bought some time ago in better times. Their small table radio was a gift from a relative.

The other furniture, which is old and in need of repair, consists of a baby bed, another large bed in addition to the one in the kitchen, a cabinet, an old davenport, a table, and some chairs.

The walls of the rooms were once painted with cold water paint, but a fire ruined some of it and the rest has worn off with age. Otherwise, the shelters are in fair repair, and Mrs. Crampton had tried to brighten them a bit by planting flowers in the yard.

Actually, the Cramptons do not now, nor have they ever had regular expenditures in the sense of a budget, except for rent. Their food bill varies with their income. They eat quite a bit of bread and other starchy foods, such as beans, potatoes, and spaghetti, which are cheap. Canned milk is used exclusively, although they prefer bottle milk. But bottle milk is 25 cents a quart and they cannot afford it. They have plenty of fresh vegetables when they are in season as they are free to those who work in the fields or in the packing sheds.

Mrs. Crampton makes most of the boys' shirts and the little girl's dresses. They seemed to have sufficient clothing as some has been given to them during the year.

The older children are all in school and Connie, the 5-year-old, goes to the camp nursery school while her mother works. Connie is subject to spasms and convulsions. Her voice is impaired so that it is very difficult to understand her. She is not receiving any medical treatment. Except in case of emergency, migrant families who are nonresidents are not eligible for free treatment at charity clinics.

Arnold, Jr., would like to go to college and study painting for which he has a definite talent. His mother, who is an intelligent woman, is interested in his talent and his going to college, but without a steady job it will be difficult for her to help him. Arnold will probably be able to finish high school, since even in this crisis his mother will not permit him to stop school. At age 15, he is carrying the double load of a full school schedule, a 4-hour job each day and working all day Saturday and Saturday evening.

When not at school or at work, the family usually spends their time at home together. The children attend church and are picked up each Sunday morning for Sunday school by some member of their church. The younger boys take part in the Cub Scout pack sponsored by the labor camp and have the use of the athletic equipment. Once in a great while one of the children will get an opportunity to attend a movie, but social activities for the greater part are confined to visiting with relatives.

CASE No. 4—DOBBS FAMILY, ELMIRA, N. Y.

Member of household.—Father, age 39; mother, age 31. Children: Two boys, ages 11 and 7; two girls, ages 5 and 2.

Total cash income, 1949.—\$1,600. Chief earner: Usually father (now mother). Occupation: Father, self-employed sheet-metal worker.

Although the total cash income of the Dobbs family during 1949 was \$1,600, this was not a typical year for them. In previous years their income was usually a little over \$3,000, and it seemed as if they would earn more than \$2,000 during 1950.

Before the accident which incapacitated him, Mr. Dobbs was a self-employed sheet-metal worker, having picked up the skill from his father. But in 1948 he was injured while working on a job. Being self-employed, he was not eligible for workmen's compensation and the family spent their entire savings of \$1,500 for his medical care and surgery. Then, in 1949, following an operation he was put in a cast for 5 months. Since their savings were exhausted, subsequent medical care for Mr. Dobbs in 1949 was provided under the New York State vocational rehabilitation program. However, he is no longer eligible for this assistance and is neglecting important follow-up treatment and X-rays.

Throughout this serious health problem the family has been self-reliant and thrifty. Mrs. Dobbs, who had never worked before, got a job doing light factory work for \$30 a week. When Mr. Dobbs' cast was removed, although still not well, he added some to the family income by selling items from door to door. They had no other source of income, and even Mrs. Dobbs' earnings were interrupted when she also had to have a major operation. The expense of her operation was also paid for under the State vocational rehabilitation program.

Despite their doing without necessary care for Mr. Dobbs, expenses for the family piled up to about \$250 during 1949 for medicines and dental work.

Fortunately, the family owns their home. It is a large house located in a neighborhood outside the city limits. Mr. and Mrs. Dobbs constructed it themselves. They started with a three-room structure and added rooms as they could afford the materials until they now have seven fairly large rooms. Although the house is in good condition otherwise, one of the windows in the living room was broken and they have not been able to buy a new pane of glass for it. Most of their furniture they purchased at auctions. It shows wear and they need many additional pieces; however, they have a refrigerator and a radio which they bought before their financial reverses.

The family has been resourceful in supplementing their food supply by canning home-grown tomatoes. But milk was a difficult item to purchase. Mrs. Dobbs said they could afford just 2 quarts a day, which she did not think was enough for four children and two adults. She also said another big problem has been clothing. It has been 3 or 4 years since they bought anything new. The children have been given clothes by neighbors and friends. They do not believe in buying on the installment plan and have not felt safe in resorting to it. But they had to go into debt to buy fuel oil, for which they owe \$150, since their savings were exhausted when Mr. Dobbs was first injured.

With such a large family and low income they cannot spend any money for recreational purposes. They miss this as they like to do things as a family group. They attend church but here, too, they feel uncomfortable, especially Mrs. Dobbs, because she does not have suitable clothes to wear and can't afford contributions. Mr. Dobbs said that this is harder than skimping on food.

CASE NO. 5—LEWIS FAMILY, ALABAMA

Members of household.—Father, age 60; mother, age 60. Children: two girls, ages 34 and 24; grandchildren, two girls, ages 7 and 7; 4 boys, ages 12, 10, 9, and 8.

Total cash income, 1949.—\$879. Chief earner: Father. Occupation: Farming.

The Allen Lewis family works a 37-acre rented farm in Alabama, located about 2 miles from their house. Both Mr. and Mrs. Lewis are approximately 60 years of age. Living with them is their 34-year-old daughter, Lillian, and her five children, Al, age 12; Dan, 10; Will, 9; Dennis, 8; and Betsy, 7. Also living with them is Patsy, age 7. Maudie, Patsy's mother, and Marie, the Lewis' oldest daughter, have gone to New York to work. Another daughter, Sandy, age 24, has just returned from New York, but was not living with the family during 1949.

Mr. and Mrs. Lewis have been married for 37 years and are the parents of 8 children, all living. The oldest is 35 and the youngest is 23. Mrs. Lewis said that as soon as their children "got up some size" they left home. The three boys went to Detroit. Three of the girls went to New York, one to Birmingham, and another daughter lives in a nearby town. In the words of Mrs. Lewis, "the children got tired of working hard all year and making nothing—so they left."

Lillian and her five children were living in Birmingham, but just before her last child was born she and her husband separated. He went to Detroit and left her with all the children to support. It was impossible for her to work and take care of her children in Birmingham, so she came home to her parents.

Ever since they were married, Mr. and Mrs. Lewis have been farming other people's land. They lived with Mr. Lewis' father during the first years of marriage and he gave them a portion of his farm to work. In 1937 Mr. Lewis rented a farm about 10 miles from his father's place and moved there, where he stayed for 10 years. He moved to another farm for 2 years—then, 6 months ago, because of the high rent of the other place and the desire to get nearer the new house he is building, Mr. Lewis moved his family to their present home.

They are living temporarily in a frame structure, which was formerly a private club, for which they pay \$20 per month rent. The building consists of a screened front porch, one large dining room, a checkroom, a pantry, and a kitchen. The roof is still good, but some of the windows are broken and about three of the doors are without screens. The front porch screen is also in a state of disrepair.

The front porch is cluttered with old rugs, tables, chairs, rags, and other miscellaneous things. The large dining room contains five beds, two dressers, two chests of drawers, a divan, and a table model radio. Most of the furniture is in good condition. They use the former checkroom as a clothes closet. The floors are bare. The only fireplace was too small to keep the family warm this last winter, and the pasteboard over the window openings failed to keep out the wind.

In the kitchen there is an old wood stove, and a rough table. Their few dishes and utensils were kept on built-in shelves covered with a curtain made from a fertilizer sack. There are not enough seats for all of the family to sit down to a meal together.

The house is wired for electricity, but when the club was closed the owner removed all the electrical fixtures. They get their water from a well in the rear of the house.

At the present time Mr. Lewis is farming a 37-acre tract of land for which he pays 1 bale of cotton in rent. He had planted about 6 acres in cotton, 14 acres in corn, one-half acre in watermelons and muskmelons, 1 acre in peas and one-tenth acre in cane. He owns two work animals. All the family help with the work except Sandy, who is studying to work in a beauty parlor. The four boys, ages 12, 10, 9, and 8, help with the plowing, one of them guides the mule while the other three guide the plow. Betsy and Patsy, both age 7, help out during cotton chopping and picking time.

For 1949 their total cash income from the farm was \$479—\$409 from sale of cotton, \$30 for the corn, and \$40 from the livestock. Had it not been for the poor growing season in Alabama, Mr. Lewis might have doubled this amount. To help out, the children away from home sent their parents about \$400. The total cash income for the family during 1949 was approximately \$879. Because of the poor crop season they are now receiving \$25 a month from the Government under its disaster loan program. The money will have to be repaid.

On account of a severe illness Mrs. Lewis could not prepare any meat or vegetables for the winter months. The family's only income in kind was the milk from two cows, the meat from two hogs, and meat and eggs from a few chickens.

Lillian had two operations last year. The total bill for the doctor came to about \$350. An important factor in her recovery was the services she received and is still receiving at a free medical clinic held once a week. They have paid around \$150 on their medical bills.

The family has no savings, and their indebtedness is as follows:

Last year's fertilizer.....	\$263
Loan from educational foundation for house.....	1, 150
Medical expenses.....	200
Disaster loan from U. S. Government.....	350
Total.....	1, 963

When Mr. Lewis was asked how much he spent a month for food, clothing, shelter, and other supplies, he answered: "I just can't tell you. You see, I get \$25 a month from my disaster loan. I stretch that as far as it will go. I don't think about buying any clothes. I expect we'll have to go naked." Then he added, "We depend on the children sending us \$20 each month to pay the rent with."

What clothing they receive is sent to them by their children or given to them by various people interested in the family. Their diet consists mainly of milk, rice, soda biscuits, fat back, and cane sirup.

Although Mr. and Mrs. Lewis were unable to give a clear statement regarding their teacher and school, they described a typical rural elementary school at the beginning of the century. Mr. Lewis believed he finished the sixth grade and his wife the fifth. Because of the distance from their homes to school, and the fact that they were needed on the farm, they were unable to go further. They don't believe their parents had any more schooling than they had.

Only one of their children finished high school, and another received a diploma from a school of beauty culture. The remaining ones did not go beyond the sixth grade. Lack of money, the distance from home to school, and the need for labor on the farm kept them from going on. All of the grandchildren are in school. Al, the 12-year-old, is in the seventh grade; Dan, 10, is in the fifth; Patsy, 7, the third; and the other three are in the second.

Mr. and Mrs. Lewis and their daughters are members of their neighborhood church. But, because of illness in the family, neither of them has attended the church services during the past 2 months. Mr. Lewis was formerly a trustee and class leader, but he resigned both jobs because he could not take care of his financial contributions. Lillian is a choir member, but her sickness has kept her from singing for about a year.

The two older boys, Al and Dan, are 4-H Club members. All of the children go to the movies every now and then. Lillian said, "It costs so much for all of

us to get to town and go in the show that we can't go much." Most of the family's spare time is spent building their house.

On a 2-acre plot in a neighboring community, the family is building a new home. To build their house, Mr. Lewis saved \$400 in 2 years. An educational foundation loaned him \$1,150, which he is to pay back at the rate of approximately \$8.35 per month. When finished, the six-room house, containing 1,200 square feet, will be valued at \$6,500, but the family will have spent only about \$1,500.

To reduce the actual cash cost of the house, Mr. Lewis used the natural resources available to make his own concrete block and the human resources within his own family. From a nearby creek Mr. Lewis and the boys hauled water-washed sand and gravel and placed it in the rear of their home. The foundation rented him some simple wooden forms. During his spare time, while the children drew water from the well, Mr. Lewis mixed and poured the concrete into the forms. Mr. Lewis smoothed the top of the blocks. It took them about 6 months to make all the blocks necessary. With the guidance of experts from the institution, Mr. Lewis and the boys dug and poured the foundation. Also, with the help of the experts he laid the blocks, constructed the roof, hung the windows and doors, and poured the concrete floor. He and the boys are now painting the woodwork. As soon as the partitions are completed, the family will move into their new home. Already, in the rear of the house, Mr. Lewis has fenced in two garden plots. At present the plots are filled with green vegetables. Mr. Lewis wants to raise chickens on his new place as soon as he can get enough money to buy the needed materials for a chicken yard.

CASE No. 6—DUNCAN FAMILY, PORTLAND, OREG.

Members of household.—Father, age 29; mother, age 29. Children: Two boys, ages 8 and 6.

Total cash income, May 1949 to May 1950.—\$1,950 to \$2,000. Chief earner: Father. Occupation: Auto repairman.

Frank and Margie Duncan, both age 29, have been married for 10 years and have two boys, James, age 8, and Richard, age 6. The family came to Portland from Colorado to work in the shipyards. Margie's sister and her family had already settled here and she wrote to them about the wonderful opportunities for work in this area.

Frank is now a body and fender man and works on a commission basis. From the spring of 1949 to the spring of 1950 he said that he earned just about \$2,000. Frank, who reached the eighth grade in school, told about his background:

"I couldn't go on to school because we had a big family and my father had a sheep ranch. I was the first to graduate so I had to help on the ranch. All I knew was about sheep and what I had picked up about cars. I managed to learn about my work as I fooled with the family car in Colorado. I should do better next year, but last winter was bad because the weather would not permit me to work. I wish I could have gone on to school as I would have had an easier time of it now. I couldn't say specifically what I would have studied."

For \$25 a month, the Duncans rent a run-down four-room house which is about 60 years old. It has an inside toilet and is heated by a central oil stove. They have a refrigerator which they borrowed from a friend whose family had just "broken up."

Margie said that they spend about \$18 a week for food. She added, "We eat pretty good. We have meat, potatoes and gravy, and vegetables. We can do this because we buy cheap grades of meat."

Once in a while Frank will do work for someone and instead of taking cash he will take food for the cost of the job. He had recently taken half of a hog for doing a fender job for a man.

They don't buy any new clothes. Margie said, "We just don't dress up. In fact, we hardly have clothes suitable to go to church. We just mend our old stuff and keep going."

When asked about doctor bills, Margie said, "We have been lucky because there has been no serious illness in the family. Richard had a deformed hernia rupture and it cost us \$100 and somehow we raised the money. The doctors wait and we pay them off little by little. I don't worry about the probability of a serious illness in the family."

The Duncans spend their leisure time visiting with friends and relatives. The two children participate in the activities sponsored by a neighborhood agency and once in a while they go to a movie.

When asked how they are going to make out, Mr. and Mrs. Duncan replied, "We don't know, we could use a little money but we don't know about that either, we just go along from day to day trying to make ends meet. We can get along, it's rough, but we'll do it."

CASE NO. 7—MAHONEY FAMILY, PITTSBURGH, PA.

Members of household.—Father, 28; mother, 25. Children: Girl, 20 months.

Total cash income, 1949.—\$1,900.

Chief earner: Father. Occupation: Student—part-time research and part-time settlement work.

Donald Mahoney did the talking for his family, which consists of his wife, Helen, and their 20-month-old daughter. Donald is attending the university where he is working toward his master's degree. He completed his undergraduate work in February of 1950, but continued into graduate school when he found the teaching profession at the high-school level in his city overcrowded. He said he believed a master's degree would make more opportunities available to him, perhaps a teaching position at a university.

During 1949 Donald supplemented his GI educational benefits of \$120 a month by working part time as a research assistant at the university and part time as a recreation worker in a settlement house. His income from all sources came to approximately \$1,900 last year.

Both of Donald's parents are deaf and mute, and both had their training at an academy for deaf mutes. His father received the equivalent of a high-school education and his mother the equivalent of the third or fourth grade. Mr. Mahoney, Sr., was a glassblower, a trade he had learned by apprenticeship. Prior to her marriage, Mrs. Mahoney, Sr., worked as a candy dipper.

The young Mahoney family lives in a good residential section of Pittsburgh. Most of the homes are surrounded by large yards, well landscaped and shaded by trees. Many of the houses were built about 35 or 40 years ago and are very large. As in the case of the house in which the Mahoneys live, a considerable number have been subdivided into apartments.

The Mahoneys have four rooms and private bath on the third floor of a three-family brick house. The rooms are arranged as a small living room, an extra-large bedroom, a kitchen, and a tiny room, which they have fixed up as a playroom for the baby. The apartment is heated by a central gas-fired furnace, but in cold weather additional heat must be supplied by individual gas stoves and electric heaters.

Their furniture is modern, all having been bought over the course of the past 3 or 4 years, as they could afford it. There are good, wool rugs in the living room and bed room and linoleum in the other rooms. They bought their gas stove from Donald's mother and Helen's mother gave them a combination console radio. They also have a table model radio. Most of the furniture including an electric refrigerator was bought on department-store installment plans.

Donald said that he could not give an exact statement of their monthly expenditures, but that they pay \$60 a month for shelter, including utilities, and between \$12 and \$15 a week for food. His daily carfare averages about 35 cents. He usually carries a packed lunch when he is to be away from home at mealtime. They carry group hospitalization insurance and Donald has between \$3,000 and \$4,000 in life insurance. The one item in the family budget which has been greatly handicapped during the current period is their clothing supply. At this point their clothing stocks are rapidly becoming depleted. During the past year Helen bought approximately four dresses, including two maternity dresses, since she is expecting another child. They have had to struggle to keep their little daughter in clothes because she outgrows them so quickly.

Their cash savings have been used up during this period of low income. Donald said, however, that he expected to be able to save the money which is being returned to him as a dividend on his national service life insurance and the receipts from the soldiers' bonus paid by the State of Pennsylvania. Although they have exhausted their savings, through careful planning they have been able to keep free from indebtedness.

Because of Donald's work and school load their recreation is confined to an occasional visit to the neighborhood movie, spending a day with relatives, and picnics at the parks on holidays. But, if nothing adverse happens, another year will find this family out of the low-income group.

CASE NO. 8—WARREN FAMILY, WASHINGTON, D. C.

Members of household.—Mother, age 35. Children: six boys, ages 16, 14, 13, 8, 7, and 4; 1 girl, age 9.

Total cash income, 1949.—\$1,404. Chief earner: Mother. Occupation: Tray server in hospital.

Both Wallace Warren and his wife, Margaret, were born in Washington, D. C., and grew up there. Margaret's mother had only gone through the fifth grade in school but her father was remembered as an educated man who was head pastry cook in the city's largest bakery.

When Margaret was 7 her father died, leaving her mother as sole support of five children ranging in ages from 3 to 12. The mother's long hours as a domestic threw the responsibility for mothering the brood on the 12-year old girl. All the children learned to take their share of family duties and responsibilities, and at 11 years of age Margaret started paid work as a mother's helper and nursemaid in order to continue in school. She was graduated as an honor student in 1933 and shortly after married her life-long neighbor, Wallace Warren.

Wallace was 4 years older than Margaret, and had been married previously. His first wife died when their son was born. At the time he and Margaret married he was working for the Public Works Administration at \$15 a week and Margaret had almost full-time work as a domestic, so they felt well able to finance their life together. They rented a room with housekeeping privileges for \$7 a week, and Margaret mothered Wallace's 4-year-old son. Then, in steady procession were born Thomas, who is now 16; Wallace Jr., and Randolph, who are 14 and 13, Mary, 9; Clarence, 8; and James, 7. Such a rapidly growing family made it impossible for Margaret to work but they managed somehow, except for a short period in 1937 when Wallace was sick. They then had to turn to the Board of Public Welfare for assistance. The only other aid they sought and received through the years was occasional visits from the visiting nurse.

After his PWA work, Wallace worked 4 years as a tree planter for the District Government at \$20 a week. Then, in 1940, Wallace got his big opportunity, a job as baggage porter at the Union Terminal at \$35 a week where he joined the union. With a higher income the family moved from their two rooms into a three-room apartment.

The family grew too large for this small space and were warned by the health department that they must move into larger quarters. Their application had long been in for low-cost Government housing, and in September 1943 they were notified that they were eligible to move into a three-bedroom, row house with front and back yard for only \$35 a month. They had no furniture but they managed to acquire a studio couch, some folding cots, a table, and some chairs. A gas stove was furnished with the house. They had a living room, a large kitchen, a big storage closet, and, best of all, a bathroom of their own with unlimited hot water. Their only expense for utilities was the coal for a small furnace.

Shortly after they moved into the project, Wallace was drafted. He went into the Navy and eventually he attained the rate of gunner's mate, third class. Margaret with the seven children lived on the Federal allotment of \$160 a month, which she supplemented by taking in laundry and doing occasional house-cleaning work when some of the family could tend her children. She put the money she earned into their furniture fund.

In the autumn of 1945 when the war was over and Wallace was finally back with his family, Margaret thought that everything was going to be fine. But somehow it wasn't. Wallace was not the same—he was nervous, restless, lost time from work, complained of headaches, and said he could still hear those big guns going off near his head. He took to drinking and going away on unexplained absences. Margaret was again pregnant.

The house rent had been raised to \$70 a month so Margaret went to a voluntary agency for advice on how to make their small income stretch over the increasing needs of her family with prices rising. Along with advice she was given material aid in the form of clothing for the children and money in a financial emergency caused by dental expenses and coal and food bills.

Their son, Patrick was born prematurely and Margaret's health was so impaired that a sterilization was performed. This was in July 1946. By November she felt well enough to return to work. She got a job at a hospital as nurse's aide at \$32 a week on the late shift. This should have been convenient, with Wallace taking care of the children at night and Margaret during the day. But Wallace's behavior was becoming more erratic, his absences away from home longer

and more frequent. He was hospitalized for some months in a veterans' hospital, and was under psychiatric observation as well. He was released as being ineligible for compensation. He then became completely immersed in spiritualism, moved away from home and paid no attention to his family. The strain was too much for Margaret. She had a nervous breakdown, which resulted in paralysis of her arm.

A voluntary organization helped the family with food until the board of public welfare could take over, and the juvenile court officers could find the father and force him to contribute to the children's support. The court ordered him to pay \$100 a month. The budget of the board of public welfare called for \$135 just for food for a family of this size. The rent was reduced to \$40 a month and the board of public welfare agreed to supply \$75 monthly. Margaret felt that with this amount she could pay up the back rent which she owed, manage for clothing and other necessities for her family. However, her plan had a flaw in it. The law provides punishment for a parent for nonsupport but none for inadequate support. If Wallace paid even \$5 a month he was in the clear, but the board of public welfare had to predicate their budget on the assumption that Margaret was getting \$100 a month from him. The voluntary agency helped at various times when the situation became too acute.

After about a year Margaret decided that if she was not strong enough to work as a nurse's aide, she would find another job. She found work in another hospital as a tray server where her salary was \$27 a week.

This family of mother and children are so outstanding in their attempts to make the best of every opportunity that they have come to the attention of various individuals who help them. When the welfare visitor of the voluntary agency found a pitiful inadequacy of beds and bedding as well as other necessities and comforts, they were provided with one completely equipped double bed and other needed furniture was given to them. One of the neighbors is a huckster and he contributes the use of his truck to haul anything donated to them. Moreover, a family for whom Margaret did laundry gave them an old electric refrigerator. A member of their church, interested in the musical ability of the little girl, gave them an old piano. Another church member tuned the piano, and still another is teaching the youngster to play. A radio was the only benefit the family got from Wallace's Navy terminal-leave pay.

The housing project in which they live sees to it that the exterior of the homes are painted regularly, and they furnish paint for the tenants to do the interiors. They are required to keep the houses in good repair and to keep their yards neat. The Warren's yard has flowers which have been planted and tended by the children. The inside of their house is immaculate, each child having his specific task to keep it so.

Their home is fairly accessible to elementary schools but requires a long bus ride to the junior and senior high schools. Margaret's stepson married as soon as he was able to obtain employment but he still regularly visits Margaret of whom he is very fond, and he pays for a telephone for her use. The other children are still in school, the oldest boy is taking a commercial course, while Wallace, Jr., who is in junior high school is taking technical training stressing electrical work. All the rest of the children, with the exception of the baby, are in elementary school. All do well in their studies. Thomas, Randolph, and Mary are the musically talented members of the family and they take part in all school and church entertainments. Mary is a member of the glee club of her school. Their mother is also musical. She sings in their church choir and is in demand as a soloist in many of the churches.

Margaret likes to read and has taught the children to enjoy this as a diversion. There is a recreation center in the project with professional supervision which sponsors athletics and teen-age dances free or at a minimum cost. The children participate freely in these activities, but aside from that are required to stay within their own yard.

The children always appear neat and well cared for and are in fairly good health. In the past year, before their interview, two had had measles, two mumps, one a broken ankle, one a badly cut knee, one had to have glasses, and now the mother is troubled with varicose veins. They are eligible for free or minimum-cost clinic treatment, with some medicines furnished. The children's teeth are cared for by school dentists.

The monthly income of the family is approximately as follows: Wallace's contributions average about \$50; Margaret's salary is \$108; Thomas works in yards on Saturdays, earning about \$5; Wallace, Jr., contributes around \$3, which he earns running errands; Randolph cannot contribute any money but he gets personal

cleaning and pressing done in payment for cleaning a tailor shop before school each morning.

Their regular expenditures are \$35 a month for rent, which includes payments on back rent, and \$80 for food. Margaret prepares most of the food in the morning before she goes to work. She buys at a chain store and when possible buys in large quantities to save money. The family's basic diet consists of cereal, dried beans, and potatoes. This is augmented by greens in season and apples. They use five loaves of bread a day—Margaret buys day-old bread and thus saves a few cents. They use 12 large cans of milk a week, usually diluted, for their cereal. Sunday is the only day in the week that they have meat, which is usually meat loaf or frankfurters. They buy a dozen eggs a week which are used mainly in cooking and use large quantities of crackers and peanut butter. As a treat pancakes or biscuits are served.

Last year they spent an average of \$8 a month for clothing. Almost all of which was used for shoes and shoe repairs. Two pairs of shoes a month are usually necessary. Practically all of their clothing is donated except for the two larger boys. The tailor for whom Randolph works is generous and gives the boys uncalled-for clothing from his shop. That is where three of the boys got their winter overcoats. When Thomas was graduated from junior high school the tailor altered and gave him a good-quality dark suit.

The rules of the project in which they live require that children cannot be left alone, and Margaret has to pay \$20 a month to have someone come in to be with the children while she is at work. To spare her paralyzed arm, Margaret bought an electric washing machine on which they are paying \$7 a month. It cost \$116 and when interviewed they still owed \$55. Carfare, haircuts, and school supplies cost them around \$14 a month.

The immediate need of the family is relief for the overworked mother. Nursemaids are very difficult to procure at the price she is able to pay. The mother's working hours keep her away from the home from 9 in the morning until 8:30 at night, so day nursery would not be a solution. Attempts have been made to find a dependable elderly woman, preferably with a small income, who would live in the home. Wallace is too unstable to be considered as a real factor for help.

Margaret and her family turn to the best possible advantage every bit of help, both tangible and intangible, that is given them. They are self-reliant, independent, and cooperative. Margaret's only hope is that she can keep her health long enough to continue working until the boys are old enough to contribute from summer and after-school employment. None of them consider the possibility of any of the children taking full-time to work before they finish high school.

CASE NO. 9—MANNING FAMILY, COLUMBUS, OHIO

Members of household.—Father, age 23; mother, age 23. Children: One boy, age 2½; one girl, age 10 months.

Total cash income, May 1949 to May 1950.—\$1,400. Chief earner: Father. Occupation: Hospital attendant.

Bill Manning and his wife, Nancy, both age 23, have been married since November 1945. They now have two children, Bill, Jr., age 2½, and a baby daughter, who is 10 months old. At the time they were married, Bill was receiving regularly \$21 a week in workmen's compensation payments, and irregular amounts he earned doing odd jobs.

Bill has been working ever since he left school after completing the sixth grade. His father had been disabled and it was necessary for Bill to go to work to earn a living. He worked at the usual jobs a body of his few years could obtain, but as soon as he was old enough he got steady work driving a truck. He had not been driving long before he was in an accident and suffered a severe head injury which resulted in a brain concussion. His employer's industrial insurance covered his medical bills. When he recovered he went back to his job and continued driving. Approximately a year after his accident he suffered an epileptic fit which was directly traceable to his injury. The company provided a complete medical examination and the case was turned over to the State industrial commission. Bill was granted compensation of \$21 per week for 1-year periods only, and at the expiration of each year the case had to be reheard. The opposition of Bill's employer, who was fighting the case, frequently delayed hearings and put off compensation awards for 5 months or longer. In the meantime debts accumulated and, although awards were made retroactive to the last expiration, a large portion of the back payments had to be used for lawyer's fees.

The industrial commission attempted to provide vocational rehabilitation, but as soon as an employer witnessed one of Bill's fits he balked at having him around.

In November 1948, Bill was granted a 70-percent permanent-partial disability. In January 1949, he applied for and was granted a lump-sum settlement in the amount of \$3,500 to be used to purchase a dry-cleaning business, recommended by a representative of the industrial commission. Bill used \$2,500 to purchase the business, \$500 to pay the lawyer's fees, and the remaining \$500 to cover various expenses and debts.

Unfortunately Bill and his wife knew nothing about the dry-cleaning business, and they received no advice from anyone. By May 1949 they had a business that was losing ground daily, and on which there was a \$600 debt. There was not enough income to meet business and living expenses. Early in July conditions became worse as the seasonal summer slack set in, and at this time their second child, a girl, was born. A week later they sold the establishment for coverage of the \$600 loan and \$250 in cash, realizing a net loss of \$2,250 in 6 months. The \$250 was used to pay back grocery bills, medical bills, and other expenses.

In August, Bill got a job as a gas station attendant for which he received \$30 for a 7-day week. In less than 2 months he was discharged from this job over a question of some missing money. He was later exonerated.

In November 1949 they were desperately in need of money and Bill applied for aid from the department of public welfare. His rent and utilities were taken care of and he was given \$25 a week to pay for food, clothing, and medicine. They were on relief for 5 months; then Bill found a job as a hospital attendant, paying a salary of \$100 a month. His total income from May 1949 to May 1950 was less than \$1,400. Bill took this job even though it meant lowering his family's standard of living, since his salary was less than he received in relief payments. But Bill and Nancy live in constant dread that Bill will have a "spell" and lose the job.

Since December 1948 the Mannings have lived in a three-room apartment in a metropolitan housing project. They have a living room, bedroom, kitchen, and private bath. The family all sleep in the bedroom, the parents in a double bed, the 2½-year-old son on a rollaway bed, and the baby in an undersized crib. In the kitchen they have a gas stove, a rented ice box, a table, and four chairs. The uncovered floors are of concrete, and the curtains at the windows are old and worn. With the exception of springs and mattress all their furniture was given to them. The living room is furnished with a sofa, two chairs, a lamp, a radio, and a clothes chest on top of which is a borrowed television set. The television set belongs to Bill's brother and although it affords the family their only recreation, they are anxious to return it because they are afraid one of the children might damage it and they do not have money for repairs.

Out of their \$100 a month, the Mannings spend \$27.50 for rent, plus a small monthly rental on their ice box. Every 2 weeks, on payday, they go to the market and spend \$25 on food. This, plus 25 cents a day for the father's lunch is their total food expenditure. They use canned milk as it is cheaper than bottle milk. Inexpensive cuts of meat are served two or three times a week. Fresh vegetables are seldom purchased, although they occasionally buy oranges or apples for the children. A large quantity of canned goods, including baby foods, and such staples as potatoes and beans are their chief purchases.

Each member of the family is clothed in hand-me-downs provided by relatives or friends. Some items they buy second-hand at thrift shops operated by a voluntary agency. Bill wears his brother's old Army coat, but Nancy does not have a heavy coat. Last year their only cash outlay for clothes was \$15 for the new baby's layette.

Bill spends about \$5 a month on medicines for himself. Immunization shots for the baby cost about \$10. The big medical item last year was \$115 when their second child was born. Bill had an operation for hernia but it was paid for by the welfare department.

The Mannings have no savings. As a result of irregularity in income, it was not possible for them to maintain payments on life or health insurance for Nancy and the children. Because of his epileptic spells Bill could not get insurance on himself. Bill and Nancy owe a total of about \$350. Of this amount, \$140 is for medical expenses; \$20 dates back to the medical expenses in connection with the birth of their first child in 1947 when Bill was unemployed and they were living on public assistance; \$115 is for the delivery of the last child who was born when they were losing so much in their cleaning business; and \$5 for immunization shots for the baby.

Of the balance, \$110 is to a loan company and \$100 to a furniture company. In September 1949 Bill bought a bedroom suite for \$160. Shortly thereafter he lost

his job and made a personal loan for \$150, putting his furniture up for security. He made the loan to pay some medical bills and to buy food for his family while unemployed. When he was given assistance, the welfare department could not give him money to pay the loan. In February 1950 the loan company foreclosed, took the furniture and sold it at auction for \$45. Then it presented a bill to the Mannings for \$109, the balance of the loan, including \$4 interest. The debt is still outstanding. Included in the furniture taken by the loan company was the bedroom suite on which \$100 is owed. The loan company is threatening to garnishee Bill's wages, which would cost him his job.

Neither Bill nor Nancy take part in any social activities. The housing project where they live has a recreation center, but they cannot attend because they cannot afford a baby sitter. Less than once a month one of them will go to a movie. Occasionally, they go on a picnic when transportation and food are provided by relatives. Their recreation consists mainly of playing with their children, listening to the radio, and watching television when Bill's brother lends him his set.

Bill is not trained for any special trade. He is mechanically inclined and likes to repair electrical fixtures such as radios and washing machines, but he lacks the necessary training to obtain a license. Nancy went through the eleventh grade, leaving school to be married. But she cannot go to work because their children need her at home.

Bill is still in need of medical care, although his attacks come only about once a month now. He would like to take on-job training. But, as Nancy said: "There was plenty of employers who was willing to hire him, but as soon as they seen one of his spells they didn't want him around. It would be all right if there was some way he could get training—he wants to be a mechanic, you know—and get paid while he was doing it. It's his sickness what worries him, but he's been pretty good about it since he got his job at the hospital."

The industrial commission doctors classified Bill's case as incurable. However, the commission refused to allow him to go to a brain specialist at Ohio State University, giving as their reason lack of funds.

Bill is a proud man who wants to be self-supporting. He is not bitter and does not harbor any resentment against his fate. He would simply like to find a way out of his present predicament.

CASE NO. 10—WOOD FAMILY, KANSAS

Members of household.—Father, age 60; mother, age 55.

Total cash income, 1949.—\$1,600. Chief earner: Father. Occupation: Farming.

Jason and Luella Wood have lived on rented farms for the 30 years of their married life. Mr. Wood is 60 years old and Mrs. Wood is 55. Their only child, a daughter, finished high school and later took some business training before she went to work in an office. She is now married and lives away from home.

For the past 5 years, the Woods have rented a hundred-acre farm in Kansas for one-half of the cultivated crops. Last year Mr. Wood raised corn and prairie hay, getting around 20 bushels of corn to the acre. He did not sell his share of the crops but kept it as livestock feed. For cash income, Mr. and Mrs. Wood raise chickens and sell cream to the local produce station. In 1949 they made \$1,000 on their chickens and eggs and \$600 from occasional sales of a cow or calf.

The \$1,600 was not net income, however, since their farm-operating expenses for the year amounted to \$790. Expenditures on their chicken flock came to \$400; veterinary, \$15; pigs, \$50; extra pasture for cows, \$50; new machinery and repair of old (all horse-drawn), \$200; and mechanical corn picker for part of crop, \$75. Their expenditures on personal needs took the rest of their income.

Mr. and Mrs. Wood keep a flock of around 150 laying hens. They buy 250 to 400 baby chicks in the spring. Pullets replace hens culled from the flock and cockerels are used in season for meat. Some are stored in the town locker at the ice plant for winter use, and the remainder is dressed and sold to town customers. About three cows are milked throughout the year. After setting aside what they will need for their personal use, the milk is run through the cream separator. Skim milk is fed to the pigs and chickens and the cream sold at the produce station in town. They generally keep about 5 to 10 head of hogs.

The family raises almost all of their foodstuff. They said they spent only about \$125 last year for store groceries. Their garden provides vegetables in season and for winter use. Surplus fruit and vegetables are canned or placed in the food locker for winter use. A hog and usually part of a beef are kept for meat, either cured or put in the locker. Waste fat from the meats is used in making laundry soap.

The Wood home is a seven-room house built 40 years ago and is in need of many minor repairs. Wood and coal stoves are used for heating and cooking in winter, kerosene is used in the summertime. The pitcher pump in the kitchen supplies soft water from the cistern except in prolonged droughts, and a well some distance from the house provides their drinking water. They have a cellar with ample storage space for their vegetables and canned foods. Their house is comfortably furnished, mostly by purchases of good used articles. Since they do not have electricity the radio is battery operated and they use coal oil and gasoline lights. Fuel cost them \$40 last year.

Mrs. Wood makes most of her clothes, many of them from feed bags. Feed bags are also used for table cloths, curtains, and comfort tops. The family did not think they spent over \$80 for clothing during 1949.

A good car, which they bought second-hand, takes them to church and into town, and Mr. Wood to meetings of the Farmers' Union and the Farm Bureau.

Although they spent all of their money income last year, in previous years they had been able to save. They have \$300 in bonds and \$1,000 in cash, part of which they inherited. Mr. and Mrs. Wood have long thought of buying a small farm of their own, but they have been afraid of going into debt and maybe losing their savings.

CASE NO. 11—LEBLANC FAMILY, PROVIDENCE, R. I.

Members of household.—Father, age 35; mother, age 33. Children: Three girls, ages, 12, 10, and 7; one boy, age 8.

Total cash income, 1949.—\$1,906.20. Chief earner: Mother. Occupation: Factory worker.

Mr. and Mrs. LeBlanc have four children—Marianne, 12; Adrienne, 10; Henri, 8; and Nicole, 7. Mr. LeBlanc was born in Canada of French parents and brought by them to Rhode Island when he was only a baby. Mrs. LeBlanc was born in Rhode Island. She is also of French parentage. Mr. and Mrs. LeBlanc were children of poor families and had to leave school when still quite young to go to work. Neither went beyond the eighth grade.

Mr. LeBlanc worked only 1 month last year. He had been employed by a company as a mold maker at \$45 a week but was laid off and never recalled. Mrs. LeBlanc is employed by a knife factory as a skilled power-press worker. Her earnings for the past year were \$1,346.20. In addition to 1 month's earnings of approximately \$120, Mr. LeBlanc drew unemployment insurance in the amount of \$300 and GI benefits in the amount of \$140, which brought their total income for the year to approximately \$1,906.20. In February 1950, Mrs. LeBlanc got her husband a job at the knife company where she works. When interviewed he was working as an unskilled grinder.

The LeBlancs have two small bedrooms and a kitchen on the second floor of an old tenement house. There is a tiny toilet room but it does not contain bathing facilities. The whole family uses the public bathhouse. The bedroom shared by the children has bunk beds, the two older girls sleeping in the upper bunk and the other girl and her brother sleeping in the lower bunk. The only other furniture in their room is an old-fashioned dresser and a mirror. The parents' bedroom has an iron double bed, a mirrored bureau and one wooden chair. There are no clothes closets in either room. In the kitchen are a wooden table, five straight wooden chairs, an electric refrigerator, a small radio, and a stove with an oil-burning attachment to supply heat for the rooms. They had purchased a steel cabinet to store canned goods because there are no shelves.

The family has not been able to accumulate any savings. They have a few debts. In June 1949 they obtained a loan of \$300 because they wanted to buy a car so they could get the children out of doors on week ends. They found a 1936 Plymouth for \$200 which they purchased. They still owe \$139 on their loan. At Christmas they bought toys for the children on the installment plan. All but \$30 of this debt was paid. They have taken out insurance on all members of the family—\$500 on each child and \$1,000 on themselves. The total premiums are \$13 a month.

Mrs. LeBlanc said she spends from \$35 to \$40 a week for all their living expenses. The rent is \$11 a month and they pay \$1 a month to park their car in the yard. They bought no clothing last year except shoes, underwear, and snow suits for the children. Mrs. LeBlanc receives some clothing from the people she works with and she makes it over for herself and the children. She said she buys food as cheaply as possible, getting meat only when they can afford it. Another regular expenditure she makes is \$1.25 for a bus pass which both she and her husband use.

since she works during the day and he works on the night shift. She said the pass is much cheaper than using the car.

The family had very little sickness last year. The children were all well except for a few minor ailments. They spent about \$50 during the year on medical bills. Mrs. LeBlanc received an injury while working, but collected sick benefits (included in her total wages for the year).

The LeBlanc children are all in school, but are behind their regular grades. Mrs. LeBlanc believes they would advance more rapidly if they had more individual attention, so she is transferring them to a parochial school next year where there are fewer students. She wants the boy to finish high school and go on to college if possible but she doesn't think the girls need as much education. She stated, "At the rate the two older girls are going they will never get to high school anyway."

The LeBlanc children go to a social agency in the neighborhood each day after school. On payday, Mrs. LeBlanc sends enough money to the agency to allow the children to attend the movies held there once a week. They also manage to take the children to other movies occasionally. During the summer, they take their lunch to the park every Sunday to spend the day bathing and playing games. The entire family attends church regularly.

CASE NO. 12—EASTON FAMILY, ST. LOUIS, MO.

Members of household.—Father, age 55; mother, age 50. Children: Four girls, ages 17, twins, 15, and 10.

Total cash income, 1949.—\$1,320. Chief earner: Father. Occupation: Self-employed pickle manufacturer.

Mr. and Mrs. Sam Easton are of native stock. Each was one of a comparatively large family, Mrs. Easton being one of six children, and Mr. Easton, one of four. The other members of their families manage very adequately on better than average incomes, and all have been helpful to the Eastons in emergencies.

Mr. Easton owns a wholesale pickle business which he operates alone, except for the help of his wife and children. He buys fresh pickles, spices, and jars directly from a Chicago supplier. He and Mrs. Easton with the assistance of the older children process and bottle the pickles, then Mr. Easton sells them from door to door to customers he has acquired over the past 10 years. The income from his business varies from \$30 to \$50 weekly and is wholly dependent on Mr. Easton's health. Since Mr. Easton had little schooling or training, he keeps no books or records of customers.

During 1949, the family's income, normally around \$2,080 annually, dropped to approximately \$1,320. Mr. Easton was ill and unable to work for approximately 6 months. Mrs. Easton and the younger children managed during this time on contributions from other members of the family on both sides and by doing without. Mr. Easton had always provided for his family himself and it was his reluctance to go to a public agency for assistance which kept his family from receiving aid. One of his brothers maintained some of Mr. Easton's sales after he had finished his own work for the day, and was able to bring in around \$15 a week. It was not until December 1949 that Mr. Easton was able to return to his business, after having undergone two gall bladder operations, one in July and another in November. During the 6 months that he was ill, the family went into arrears on rent plus the maintenance of his two older boys, Albert, age 23, and Edward, age 20, who are in the State school for retarded children. For these boys, Mr. Easton must buy their clothing and pay a small part of their monthly maintenance.

For the past 18 years, the Eastons have rented the same six-room flat over a garage, in a noisy, congested neighborhood in St. Louis. The rent has been gradually increased over the years from \$25 to the present \$45, which includes hot water, heat, and a private bath. Gas and electricity costs them an additional \$4.50 a month and their telephone \$3.50. The apartment is furnished with the minimum pieces of furniture—a gas stove, refrigerator, small radio, two chairs in the living room. Each of the bedrooms contains a bed and chest. Both the apartment and its furnishings are in need of painting and repair.

When the money is available, food expenditures for the family are approximately \$20 weekly for six people. Mrs. Easton and also Mr. Easton, who takes an active role in the management of the household, shop at supermarkets and buy from peddlers. Meat is included in their diet about twice a week.

Clothing is one of their biggest problems, especially for the children in school. They receive some second-hand clothing from relatives. Last year, November

1949, a voluntary agency granted them \$43.78 for clothing for the school children. Mrs. Easton said that this was the only amount spent for clothing during the entire year.

Mr. and Mrs. Easton have little or no time or money for recreation, but the children are given funds to attend movies once a week.

The family's one saving, a \$3,000 life insurance policy on Mr. Easton paid off when he was ill during 1949. He was able to borrow \$500 on the policy, which was used to pay the traveling and hospital expenses involved in two operations performed at Mayo Clinic as well as the postoperative care he received in St. Louis. The expenses directly connected with his illness came to \$476. Mr. Easton feels that he still owes the doctor at Mayo Clinic who operated on him, although he had never received a bill.

Sarah, the 23-year-old daughter, is the mainstay of the family. She was graduated from high school at the age of 17 and then worked as a typist. Since she is now married, she lives away from home but is frequently called upon to assist with family problems in terms of physical, financial, and advisory help. When her father was seriously ill, and had to travel from St. Louis to Rochester, Minn., her mother called upon Sarah to accompany him, although at that time she had just been married a month. Also, it was Sarah who accompanied her mother to the voluntary agency to explain the family's situation when they needed financial assistance during the father's illness. It is also Sarah who contacts the aunts and uncles who on occasion help out.

Since the two boys in the family are untrainable and unable to care for themselves, there is no one to take over the support of the family when Mr. Easton is unable to continue. Ann is 17 and helps at home having dropped out of high school during her first year because of inability to keep up. Eve, age 15, attends a private school for retarded children while Esther, her twin, is in a special class in public school. Sarah said she and Ruth, the youngest child who is in the third grade in public school, were the only ones who were able to escape the ill effects of the two brothers' stay in the home. Both boys were originally placed in the city training school for retarded children in April 1934. Mr. and Mrs. Easton withdrew them from the school 2 years later because they felt that the children were not getting proper care or training and could be better provided for at home. The presence of the boys in the home made a normal life impossible for the other children. The boys could not dress themselves without close supervision and did not stay dressed, nor could they speak distinctly. They destroyed toys and furniture. Sarah left home and stayed with relatives until Mr. Easton agreed to place the boys in a custodial home. Finally, at the insistence of Sarah and his relatives, Mr. Easton recommitment both boys to the State school, where they will have to be maintained indefinitely.

Through all of these trials and always having been regarded as the "skeleton in the closet of the whole family group" by their relatives, the Eastons have maintained close family relations and Mr. Easton has never lost his drive to be self-supporting and to provide the best of care for his children.

CASE NO. 13—KERR FAMILY, RIVERSIDE, CALIF.

Members of household.—Father, mother. Children: One boy, age 5; one girl, age 3.

Total cash income, June 1949–June 1950.—\$1,800. Chief earner: Father. Occupation: Construction laborer.

Mrs. Kerr said she can't enjoy the times her husband is working and earning a fairly good salary because she always feels that she must be preparing for the period when he is unemployed. Since he was discharged from the Army 4 years ago Mr. Kerr has not had more than 6 months' work a year. During the period June 1949 to June 1950 he worked 27 weeks. When he works a full week he earns approximately \$60, but during many weeks rainy weather often prevents him from working full time. He receives unemployment benefits of approximately \$21 a week for the time he is not working. Last year their total income was around \$1,800.

Mr. Kerr received training as an electrician and carpenter, but as he owns no tools he has always worked for someone else as a laborer in general construction work. He receives work through his union, the International Hod Carriers, Building and Construction Laborers Union.

Mrs. Kerr came to Riverside to be with her husband while he was still in the Army when he was transferred here in 1944, and they have lived in Riverside ever

since. Now there are two children in their family: 5-year-old Richard and 3-year-old Doris. The family lives in a small cottage, consisting of two bedrooms, one of which is also used as a living room; a kitchen; and a bathroom. There is very little furniture except beds, but Mrs. Kerr keeps the place spotless. Their rent is \$15 a month, and they pay an additional \$5 for gas and electricity. The house is heated by gas. There is no hot water. They have a radio and an ice box which they bought for cash. Their house is one of a group of similar-size cottages, in fairly good condition but much too small for the families living in them.

Mrs. Kerr said she economizes on food and clothes in every way she can, buying at sales and in large quantities. She spends about \$10 or \$12 a week for food and milk. Potatoes and corn meal are staples in their diet. She said the children wear out about six pairs of shoes a year besides their other clothes. She bought her first new coat in several years this past winter for \$25. Mr. Kerr bought work clothes and a new suit for \$80.

The Kerrs like to pay cash for what they buy and have purchased very little on installments. Mrs. Kerr said they need new furniture but they are going to wait until they can pay cash before getting any.

Both Mr. and Mrs. Kerr completed the eighth grade and had some vocational training. Mrs. Kerr wants her children to go to college, and she is willing to go without things she needs at the present time in order to keep up the payments on a 20-year \$500 endowment policy they have for each child's education. She said they have health insurance but its benefits are very limited. Mrs. Kerr is very proud of the fact that they have no outstanding debts and that they have \$200 in savings.

Mrs. Kerr has very little social life, although she goes to church and church parties sometimes. Mr. Kerr goes out with his friends frequently, but Mrs. Kerr said he never spends more than \$1 or \$2 during the week for his recreation.

Mrs. Kerr stays in a constant state of anxiety about money, which prevents her from going out with her husband and sharing activities with him. Her recreation now is confined strictly to her church.

The interviewer could not help but feel that Mr. and Mrs. Kerr's marriage is being threatened by Mrs. Kerr's constant concern over money.

CASE NO. 14—EASTMAN FAMILY, NEW YORK CITY

Members of household.—Father, age 46; mother, age 41. Children: one girl, age 24; one boy, age 15.

Total cash income, 1949.—\$1,820. Chief earner: Daughter. Occupation: Receptionist, doctor's office.

When Sadie Eastman was 20 years old she took over the burden of supporting her parents and younger brother. She is a receptionist for a neighborhood doctor and earns \$35 a week. The family has no other income.

Several years ago Mr. Eastman had a severe attack of pleurisy. Abiding by his doctor's advice, he gave up his job as an upholsterer and sought outdoor work. He found a job as a truckman's helper, earning an average of \$30 a week. Four years ago he fell from the truck and suffered a back injury which completely incapacitated him. He received \$24 per week as compensation, which was later reduced to \$12. It was at this point that Sadie took over the role of principal wage earner.

In March of 1949 Mr. Eastman had a heart attack which confined him to bed. At the same time his compensation was completely discontinued. When interviewed he had not worked for over a year but was anticipating a part-time job as a doorman for a movie theater and expected to earn \$24.59 a week.

The Eastmans occupy a four-room apartment in an ancient three-family brick house, located in a slum section in the lower East Side of Manhattan. The house was never intended for a multiple dwelling and the number of occupants allowed by the owner was violating the multiple-dwelling law. The stairways and halls are dingy and dark, and the musty odor of poverty permeates the place.

In the Eastmans' apartment there are a living room, kitchen, and two bedrooms. Mr. and Mrs. Eastman and Manuel share one bedroom, and Sadie has her own room. All of the rooms are small, but in Sadie's room and the windowless kitchen there is only space enough to walk through. Their furniture is old and shabby. Mrs. Eastman said that they do not have any winter blankets for the beds. Although their furnishings are worn, and the house old, everything shows evidence of repeated scrubbing and patching. Steam heat and hot water along with their gas range and refrigerator are furnished for \$9.70 weekly rent.

The family has no savings of any kind, nor do they have any debts. Mrs. Eastman said that they have gone without needed clothing and, sometimes, food rather than go in debt. She added that several years ago they had gone into debt and found it so difficult to pay back the money and so humiliating that she was determined it would never happen again. In addition to their weekly rent of \$9.70 they spend approximately \$20 a week for food, with which they buy 2 quarts of milk daily, 2 dozen eggs, 14 pounds of meat, and 2 pounds of fresh vegetables.

After the essential expenditures of food and rent, \$5 remains of Sadie's salary of \$35 a week. As a result little is available for clothing. Mr. Eastman's one suit and overcoat are more than 6 years old. Mrs. Eastman has only cotton house dresses, and her winter coat is a hand-me-down from Sadie, who got a new one last year. The coat she gave her mother is more than 5 years old. This year Manuel got a winter jacket costing \$6 and three pairs of shoes. Sadie got two dresses. No one else purchased any other clothing. Manuel generally wears dungarees, but his aunt gave him a new jacket and pants to wear for his forthcoming graduation from junior high school.

Manuel hopes to continue with his education and plans to attend high school. He wants to be an engineer but does not know how he can attain his goal. The family would like to see him succeed, but neither do they see how they can help him get to college. Sadie finished 3 years of high school before she left to go to work. Both children have more education than their parents, who did not attend either junior or senior high school. Both Mr. and Mrs. Eastman were brought to this country from Europe as children and have spent most of their life on the East Side. Mrs. Eastman was born in Russia and Mr. Eastman in England; however, they are both citizens of the United States now.

Mr. and Mrs. Eastman required a great deal of medical care last year. Since Sadie is employed by a physician, they have received this care free or on a clinic basis. Mrs. Eastman said she does not know how she could have met their complicated medical needs without this help. For her diabetic condition she receives free insulin injections from her daughter's employer. As a result of a cataract she has completely lost the vision of her left eye. Her right eye is now showing signs of a growth. Mrs. Eastman does not know how she can manage the necessary operation. Her home and family require her care. She also said that she has no confidence in clinics and hopes to avoid having the operation done there by waiting until the time "when we can afford it."

Manuel is greatly in need of dental care. He has numerous cavities and requires a front-tooth extraction. This tooth was filled in a clinic but done so poorly that it must now be removed. The Eastmans are waiting until they can afford to go to a private dentist and can afford to pay for a replacement before he receives treatment.

They have very little money for commercial recreation. Sadie and Manuel go to the movies about once in 2 weeks. Mrs. Eastman and Manuel enjoy the activities at a neighborhood social agency, but Sadie and Mr. Eastman have no recreational outlet. Sadie is saving her occasional tips to buy a television set.

It is only recently that Mrs. Eastman, the real head of the household, has realized the psychological effects on her children's development of constant denial and stress on finances. Sadie, at 24, has assumed a passive role, has no friends, no interests, and finds it simplest to accept, without rebellion, the breadwinner role. Lack of clothing and spending money have so narrowed her horizon that it seems inevitable that she will continue as a friendless, empty person. The family had lived so long under the pressure of financial strain to meet the minimum basic needs that sight was lost of other values.

Mrs. Eastman recognizes that this pattern is not wholesome, and she blames herself for putting so much responsibility on the girl. She said, "We ruined her life." They now hope that Manuel can have an education and so get away from the limitations of the poverty they have known.

CASE NO. 15—LAMPAS FAMILY, BRIDGEPORT, CONN.

Members of household.—Father, age 42; mother, age 40. Children: One girl age 10; one boy, age 7.

Total cash income, 1949.—\$1,500. Chief earner: Father. Occupation: Self-employed operator of news and candy stand.

The Lampas family, father, mother, Betty, and Dick, live in a municipally owned and operated housing project located near the railroad tracks. Because-

there is not an adequate staff to take care of the place, the buildings are badly in need of repair, with broken windows and halls strewn with refuse.

The Lampas' home is a 2½-room apartment which they rent for \$38 a month. The kitchen is the half room, and here the family spends most of its time. The bedroom, which is shared by Mr. and Mrs. Lampas and Dick, contains a double bed and a couch. Betty sleeps on a sofa in the living room. The floors are bare, and the walls in all of the rooms are badly scratched and in need of paint.

When Mr. Lampas completed the tenth grade, he left school to go to work. Eventually he became a semiskilled bench worker in a factory and earned a comfortable living for his family. But in 1943 he had to have a lung deflated. His physical condition has become progressively worse, and he is now afflicted with palsy. When he found he could no longer hold down his factory job, he pleaded with friends and relatives to lend him enough money to start some kind of business of his own. He was able to raise about \$2,000, and with this money bought a combination candy store and newsstand. After several years of operating the business, during which time the family drew \$30 weekly for living expenses, no part of the debt has been repaid. Moreover, new business debts have accumulated. Because of the increase in prices, they have recently started to draw \$40 a week for their expenses.

Mrs. Lampas has the equivalent of a public-school education. She has obviously become embittered by the hardships of her life, and she complains of constant fatigue. She said she had not bought a coat or dress for herself for several years. Mrs. Lampas said that she spends \$20 a week for food; however, when her husband needs additional medicine it is paid for from their food money. There is a regular outlay of \$12 a month just for his medicine. Each member of the family is covered by insurance and the premiums are \$2.03 a week. The mother and children are insured for \$500 each and the father for \$1,500. Their telephone is \$3.50 a month and other household expenses and personal incidentals average a little over \$20 a month.

Both Dick and Betty suffer chronically from colds and other ailments. Because of his repeated colds, Dick underwent a tracheotomy. The family doctor appealed to a welfare agency to find larger, more suitable quarters for the family, indicating that the present home has been a contributing factor in undermining their health. However, the only housing available within the means of the family is public housing. Because they have their own business they are not eligible for another public housing apartment.¹ They are allowed to remain in their present quarters only because they moved in at the time when Mr. Lampas was a factory employee.

If they were on relief adequate housing would be available to them. Mrs. Lampas states that she and her husband "will go on until they both drop," before they would consider applying for assistance. They simply cannot see themselves accepting help from a public agency.

CASE NO. 16—MANN FAMILY, RICHMOND, VA.

Members of household.—Father, age 36; mother, age 30. Children: Three boys, ages 13, 3, and 2; one girl, age 1.

Total cash income, 1949.—\$1,820. Chief earner: Father. Occupation: Mattress maker.

Alvin and Elsie Mann have lived in Richmond, Va., most of their lives, their parents having come to the city from rural areas of the State. Mr. Mann completed the fifth grade in school when his father died. At age 14 he went to work for a lumber company for a short while but left that job to become an apprentice to learn mattress making. He has been working for his present employer ever since. He is now considered a semiskilled mattress maker and earns \$35 weekly, which is an increase of \$3 weekly over his earnings 18 months ago. His total income for the year 1949 was \$1,820.

Mrs. Mann completed the sixth grade. This is her story as she told it to her interviewer:

"My father died when I was 12 year old. My mother had a hard time raising the small children. The city helped us for a while. I had to stop school and go to work to help feed us when I was 15 year old. I went to New York to live with my sister. I got a job and work to help my mother and younger brother. By being young and didn't know much about life I got with a baby, and came home to

¹ Some local housing authorities rule as ineligible families of self-employed persons. This is not true for all public housing, however.

mother. Then I had to work to take care of him. I met the man I married. I went in his company for 10 years then we were married. I live with in-laws until I could find a place to myself. We have four children and expecting another. I have had a hard time trying to make a living without any help other than my husband makes. His salary is not enough for us to live on and pay bills. Sometime I get so upset that I am ready to give up everything. My husband do the best he can, but when I owe people and can't pay them it makes it awful bad. When I got married I didn't have anything and I had to get in debt. Half the time I didn't know where my children were going to get their next meal. But God open the way for them to get something. If I had someone to take care of my children I could work and help out some. I don't have money to buy any clothes for the children or myself. I take what people give me for them. I only have three rooms, three children in one room and one in my room, it soon will be two in my room. I have 20-year endowment policies on the children which pays \$200. I try to carry that for protection. I have sick benefit on my husband and myself. Ten dollars on myself and \$20 on my husband, so we can have something for medicine if we get sick. I pay \$2.10 a week on the children insurance and \$1.64 on my husband and myself. I think if I could meet my bills and had a little more income my home would be happier."

Shortly after marrying, Mr. and Mrs. Mann shared a three-room cottage with Mrs. Mann's mother. When they needed more room they rented two rooms in the home of Mr. Mann's married sister. Later when the number of children increased to four, it became necessary for them to move. Since they were unable to find a place to rent, they were forced to start buying. They secured a cottage adjoining Mrs. Mann's mother's home. The house was merely a shell and many repairs were needed before they could live in it. The initial cost of the house was \$1,500. They made a down payment of \$50 in September 1947 with the balance to be carried in 100 monthly notes at \$15 each. The Manns could not get possession of the house for over 2 years. The tenants living in it, not only did not pay rent, but almost wrecked the place. Repairs were completed November 1, 1949, and the Manns made their first payment on these at that time. The balance is to be paid in 80 monthly notes at \$12.50 each. The total debt is \$1,040 for the house and \$750 for the repairs. At the time the family was interviewed no back payments were due on the house, but two were due on the notes covering the repairs.

The house is one of a row of frame cottages in the lower end of an old section of Richmond, an area which is frequently inundated when the James River overflows. The double cottage, one-half of which is occupied by Mrs. Mann's mother, fronts about 40 feet and extends about 75 feet back. Each side has about 3 by 4 by 4 feet of front yard space. Mrs. Mann has planted flowers and vines to shield her front porch. The house is painted yellow, trimmed with green. The inside plastered walls are also painted, each room a different pastel shade. The floor boards which are wide and uneven with large cracks and patched with tin in some places are almost completely covered with 10- by 12-foot congoeum rugs.

The front room is entered from the porch. This room contains a three-piece bedroom suite of imitation walnut. There are also a 3-year-old size baby's crib, a small center table, two rocking chairs, one table and lamp combination piece, one straight chair, and a small oil heater.

The middle room is furnished with a double bed, a small cedar chest, a "Baby Tenda," a card table, and a small metal wardrobe. One corner is used for packing odds and ends.

In the kitchen there is a 50-pound capacity ice-box, a small kitchen cabinet, a table and four matching chairs, a high chair, a small wall cabinet, an oil cooking range, and a washing machine. The children's bicycle and tricycle are kept in the backyard. Mrs. Mann is a good housekeeper, and the rooms are adequately furnished but do not look overcrowded. The house is wired for electricity and there is running water in the kitchen, but the toilet is outdoors in the front side yard.

All of their furniture was bought on the installment plan from different stores. There is a balance due to each creditor. The front bedroom and kitchen furniture, except the washing machine, cost \$355. The balance of \$118 is being paid at the rate of \$6 weekly. The balance owed on the furniture of the second bedroom is \$54, also being paid in weekly installments at the rate of \$1.50. The washing machine, bicycle, and tricycle cost a total of \$131.90, the balance of which is now \$53, and is being paid off in weekly installments of \$3. The oil heater was financed through a bank loan of \$84.60. The notes on this loan are \$6.50 monthly, four notes having been paid. The Manns have a small portable radio which they bought in 1947 which they finished paying for in 1949.

The diet of the family consists primarily of dried beans, peas, potatoes, salt pork, sirup, biscuits, and corn bread. Fresh meat is served twice a week along with some canned milk and some canned vegetables. Approximately \$10 a week for six persons, two adults and four children, is allotted for food, which is purchased at a cash and carry chain store.

Mrs. Mann supplements her family's food supply with eggs from the few chickens she keeps and fresh vegetables gathered from her garden. She has built several coops for her chickens, ducks and geese, in the back yard. With permission of the owner, she uses a strip of ground, about 100 by 20 feet for gardening.

Their regular expenditures, in addition to house payments and notes on the repair bill, are water, \$1.05 monthly; lights, \$3 a month; fuel oil, about \$3 a week. As Mrs. Mann noted in her own story, insurance costs them a total of \$3.04 weekly. Mr. Mann buys a weekly streetcar pass for \$1.75 for transportation to and from work. Mrs. Mann spends about 40-cents a month for carfare to attend the public clinic.

Less than \$25 a year is spent for clothing. Shoes are the only items they are forced to buy new as it is difficult to get suitable used shoes. Clothing is given by friends and Mrs. Mann makes over old things.

Meeting their health needs is also a problem for the Manns. They owe \$97.68 for medical care in the past; part of this debt is now in the hands of a collecting agency. Mr. and Mrs. Mann have not been able to afford the surgery Mrs. Mann needs for an often recurring abscess, nor have they been able to have 3-year-old Noel's tonsils taken out although they have troubled him since infancy. Harris, who is 2, seems to be quite healthy and is the "life of the home." Sarah, age 8 months, was a premature baby, and has been diagnosed as anemic. The clinic doctors discovered a growth in her throat when she was 2 months old, but apparently she is not affected by it now. However, she has no teeth and is still unable to sit alone or stand.

Earl, age 13, is the only child of school age. He has repeated grades twice but is considered by his teachers to be a fair student. He is regular in his school attendance and said that he wants to study auto mechanics when he reaches high school.

The Manns have no church or Sunday-school affiliation. Mrs. Mann said that they did not have the proper clothing to go to church.

For recreation Earl occasionally attends a movie, but most of his recreation consists of playing ball. He is a pitcher for his team. Mr. Mann attends a free ball game occasionally and Mrs. Mann listens to the radio for her entertainment. However, she said that her real recreation comes from "raising chickens and making a garden."

CASE NO. 17—HUGHES FAMILY, WEST VIRGINIA

Members of household.—Father, age 44; mother, age 43. Children: Three girls, ages 10, 5, and 2; one boy, age 11.

Total cash income, 1949.—\$1,800. Chief earner: Father. Occupation: Cab driver.

Clarence Hughes was able to support his family until early 1949 when he had to give up his job because of illness.

Clarence was formerly employed as a truck driver but since his illness from an ulcer condition he has not been able to handle a heavy truck and has worked as a cab driver on a part-time basis. During 1949 he was able to work full time for only a few weeks of the year, half time for about 26 weeks, and only 1 or 2 days a week during the remainder of the time. Although his total earnings came to \$1,200, including tips, this was not take-home pay because fines for traffic violations and unpaid fares were deducted. During the periods when it was impossible for Clarence to work the family received help from State and local public assistance agencies. Total assistance given throughout the year came to \$600, which gave them a cash income of approximately \$1,800 for 1949. Mrs. Hughes has considered going to work, but she said if she got a job there would be the cost of placing the two preschool children in a nursery.

Clarence has suffered from ulcers for many years and about 5 years ago had to have surgery. With some help from relatives he obtained private care. For the past 3 years he has been chronically ill and was hospitalized again in 1948 for several weeks as a free patient. He has since that time consulted private doctors irregularly. Although free care is available at the city-county hospital, Clarence said that the clinic is so crowded he would rather prescribe for himself. He spends from \$10 to \$20 a month on medicine.

During the first 10 months of 1949, the family paid \$40 a month for a two-room unfurnished apartment. In addition, they paid a little over \$11 a month for utilities. In November 1949 they were able to get into a three-bedroom apartment in a low-income housing project, where they pay \$33 a month, including utilities. In addition to the bedrooms they have a living room, combination kitchen and dining room, and private bathroom.

It is a two-story apartment and has back and front doors with windows on two sides, located in a unit housing six or eight families. The grounds are neatly kept, with grass in the yard and flower beds along the front of each apartment unit. The project is located in a neighborhood of low-income families but it is not a slum area.

Their apartment is bright and clean, although the five rooms are sparsely furnished and the furniture is badly worn. During Clarence's severe illness in 1948 they lost all their furniture. They were buying it on the installment plan and had to let it go when they could not meet the payments. What they have now is second-hand, including a sewing machine and a washing machine. They have a radio which they purchased many years ago in better times.

Clarence went through the sixth grade, his wife, Eleanor, had more education, having completed the tenth grade. Neither of them had any additional training. The 11-year-old boy is now in the fifth grade and the 10-year-old girl is in the fourth. The parents plan for all their children to finish high school.

They have no savings and now owe \$300 for their furniture and \$70 for clothing. They have gotten the school children warm coats, but these are badly worn. Eleanor has very little clothing, and her winter coat is several years old. Clarence does not have a heavy winter coat, although most of the clothing expenditures made last year were for regular work clothes for him. During 1949 the entire clothing cost for the six members of the family amounted to under \$150. It was purchased on credit and they try to pay \$5 to \$15 a month, but they have not been able to make regular payments. Eleanor said they cannot pay anything when they have to buy a lot of medicine for Clarence.

The family spends approximately \$18 a week for food, but occasionally Clarence has to resort to a special ulcer diet which is a great drain on their budget. Eleanor said she tries to provide a balanced diet on the money she has.

For a year the family had a telephone, since Clarence worked irregular hours, he had to have one so he could be called to work. Eleanor said that school supplies for the children were hard expenditures to manage on their budget.

The family visits with the neighbors and relatives for relaxation. They do not have any recreation for which they have to pay.

At the time visited, under doctor's orders, Clarence has had to stop work for 2 months rest. The family will be completely dependent on public aid until he can work again.

CASE NO. 18—CLAYTON FAMILY, HOUSTON, TEX.

Members of household.—Mother, age 30. Children: Age 13, 11, and 9.

Total cash income. 1949.—\$1,160. Chief earner: Mother. Occupation: Domestic servant.

In the latter part of 1948 Ben Clayton left his wife, Annabelle, and their three children. Annabelle, age 30, was born in a small rural community north of Houston, Tex., and lived there for the first 25 years of her life. She married Ben when she was 16 years old. Their children are now 13, 11, and 9 years of age, and are bright youngsters. Annabelle completed 10 years of schooling which was all that was offered in the community in which she lived. Ben quit school after completing 8 grades to go to work. A skilled laborer, Ben is an unstable person and, intermittently, had been lax in supporting his family. Annabelle, aware of Ben's irresponsibilities, resumed work as a domestic servant as soon as their youngest child was of school age. This had been her part-time occupation while she was still in school and during the first year of her marriage.

For 10 months after Ben deserted his family, Annabelle and the children struggled along on her earnings of \$21 a week. Then, under threat of a felony indictment for failure to support his children, Ben began to contribute \$10 weekly. However, he met this obligation only about 4 weeks out of 6. The total income for Annabelle last year amounted to \$1,160. She earned \$1,040 and Ben's contribution came to \$120.

On her reduced income, Annabelle had been unable to save. At one time she had accumulated approximately \$200 in postal savings, but the money had to be withdrawn and used during a period when Ben was out of a job. Her regular expenditures include rent, \$38 a month; utilities, including a telephone; approxi-

mately \$10 a month; and she is making weekly payments on health and accident policies for the family group. These fixed expenditures leave approximately \$40 a month for food, clothing, recreation, and other needs. She is also making payments on straight life insurance policies, \$500 for each of the three children and \$1,000 for herself.

Through relatives who work at a meat-packing plant, Annabelle is able to obtain fresh meats, bacon, and lunch meats at cost, enabling her to provide her children with balanced meals. She prepares their lunches for school and gives them money to get milk. They eat a hearty, hot breakfast at home and in the evenings have another hot meal.

The children often wear made-over, hand-me-down clothes given to them by Annabelle's employer and friends. Since Annabelle sews well, the children always look neat. She buys shoes, coats, and special seasonal clothes for them.

At the time visited, Annabelle and the children were waiting for an available apartment in a housing project. Until they can move, they are living in a three-room apartment with a bath. While the floors of their apartment are rough and the woodwork in bad repair, the interior of the house is freshly papered. There is an ice box and old gas range, with odds and ends of dinette furniture in the kitchen. All is immaculately clean. Annabelle's only debt is for the combination radio-record player, which is being paid for with small weekly installments. Their other furniture was also purchased on the installment plan but it was paid for in previous years.

Because of well-planned meals, good sleeping habits, and yearly physical check-ups, Annabella said there was no major illness in the family during the last year. They have their own doctor. The only free medical assistance they have is that offered in the public-school system.

A weekly movie, an occasional visit to a park, neighborhood playground activities, together with home games and reading, constitute the family's recreation and amusement. All three children, as well as their mother, find great pleasure in reading. While Annabelle does not attend church regularly, because of the heavy amount of home chores awaiting her each evening and on the weekend, the children are enrolled in Sunday school and attend regularly.

CASE NO. 19—MACOY FAMILY, MISSISSIPPI

Members of household.—Grandmother, age 80; her three adult sons, all in thirties; grandchildren, one boy, age 16; one girl, age 14.

Total family income, 1949.—\$1,500. Chief earner: The three sons. Occupation: Farm laborers.

The McCoy's have spent all their lives moving from one farm to another working as day laborers. For the past 5 years the three men have been employed as tractor drivers and mechanics on the cotton plantation where they now live. The grandson works during chopping and picking seasons, and the granddaughter helps in the fields picking. She also does a little chopping. All are paid in cash wages. The entire family income, from all sources, during 1949 was \$1,500, including the \$15 they receive monthly from the welfare department under the aid-to-dependent-children program. The parents of the children are dead, so their grandmother and uncles have assumed responsibility for them.

In addition to their wages the family receives, rent free, a four-room house and a garden plot, which the grandmother tends. The little girl does the washing for the family and the house cleaning. Three of the rooms are used as bedrooms. The granddaughter has one to herself and the grandmother has one. All the men share the other. Their sparsely furnished house is in a dilapidated condition, and has neither electricity nor running water. Their only "luxuries" are a hand-worked washing machine and a battery-operated radio.

All members of the family read and write but only the grandchildren completed grade school. The grandmother went a few years to school when she was growing up in Oklahoma. One son said a buddy taught him to read and write while he was in the Army. The other sons were rejected for Army service for physical reasons. The children went to a neighborhood grammar school, but after attending a week, refused to continue at the consolidated high school in the county seat. Apparently, no attempt was made, either by the family or the school authorities, to force them to return.

A total of approximately \$1,000 is spent annually for staple groceries to supplement their food supply from the garden. The sons give their mother \$20 each week for food, and give the little girl 75 cents each Saturday. The whole family goes to town on Saturdays. They enjoy the western movies. They always have some kind of car which will take them. They buy second-hand wrecks—one was purchased for \$25—and by having on hand lots of extra parts and being good mechanics, they can make them run for a while.

The little girl has a camera and gets a great deal of pleasure out of it. Her uncles are very kind to her and will often give her extra money for films.

The family could not estimate what they spent for clothes and other necessities. They do not have the expense of fuel, since they gather it from the nearby woods.

CASE No. 20—WADE FAMILY, PHILADELPHIA, PA.

Members of household.—Father, age 38; mother, age 36. Children: Four girls, ages 17, 13, 6, and 6 months; one boy, age 3.

Total cash income, 1949.—Between \$1,500 and \$2,000. Chief earner: Father. Occupation: Laborer.

Erwin and Margaret Wade and their five children—Nancy, 17; Anna, 13; Elizabeth, 6; George, 3; and Lou, 6 months—live in a four-room brick house that is in deplorable condition. It is badly in need of painting, papering, and new plumbing but the owner refuses to make any repairs. It has no furnace and heat is supplied by oil stoves in each room. The kitchen is heated by the gas cooking stove. The house is located in a congested part of the city, two blocks from the water front.

Although Erwin finished high school and had 2 years of electrical training, he has never been successful in securing a job where he could use his training. For the past year he had been working as a laborer for the Philadelphia Gas Works. Prior to this job he was on relief for several months, and before that he worked for a contractor, doing unskilled work. Like his other jobs, his work is irregular. If the weather is good he is able to work 5 days a week, 8 hours a day, at \$1.10 an hour. When the weather is bad he is allowed to report for work and is paid for 4 hours. During the winter and spring of 1949 the weather was bad, which meant that he received only about \$25 a week during this period. He was hoping for good weather in the summer. Margaret said that they have never had a nice Christmas since they were married, because it comes during the time when his work is slack. Erwin has never earned over \$2,000 a year.

Margaret had 2 years of high school. She formerly worked in a packing factory but has been at home with her family since 1944. She wants to go back to work to increase their income.

Nancy, their oldest daughter, is in the eleventh grade of school, and is majoring in home economics. She is very interested in dressmaking. Her parents want to send her to college, but they don't see how they can manage this for her or for any of the other children. Anna is in the ninth grade, and is taking a commercial course. Elizabeth has just started to school. The two youngest children are not of school age.

Nancy's health has been of great concern to her parents. When she was quite young she had rheumatic fever which resulted in a heart condition. She has had to have periodic check-ups for years. The mother suffered a severe burn several months ago, which has been very slow in healing. She has to go to a nearby hospital clinic regularly for treatment. Each time she goes there is a clinic fee of 50 cents and medicine has to be bought. Although the rest of the family go to the clinic, Nancy is taken to the family doctor. All members of the family are in need of dental care, but they feel they cannot afford to go to a dentist.

They owed approximately \$25 on the installment purchase of a linoleum rug and an iron, and \$39 for clothing. Margaret keeps a running account with a grocery store, paying something on it each week. She estimated she spent each week: \$4.41 for milk; \$5 for meat; \$1.60 for bread; \$3 for groceries; \$4 for chicken and eggs; and \$4 to \$5 for vegetables and fruit. She said that she couldn't possibly buy all she does with their present income if she didn't have this account. She added they never have an abundance and can seldom afford desserts. Their food bill totals approximately \$23 a week. Their rent and utilities cost them \$28 a month.

Several years ago someone donated an old model gas refrigerator to the neighborhood social agency to be given to a worthy family. It was given to the Wade's. Its installation cost them \$21. Margaret said that they didn't mind making this

outlay because, if it hadn't been given to them they wouldn't have a refrigerator. A small radio which they bought for \$22.95 on the installment plan is paid for.

Last year they bought a little over \$100 worth of clothing. About \$40 of this amount was used for shoes. Nancy was the only one who got a new coat, which cost \$23. Mrs. Wade is wearing one that is 8 years old and the father one that is 3 years old. The clothing was bought on the installment plan. The family spends \$4.65 a week for carfare, and insurance for each member of the family totals \$3.53 a week.

Mrs. Wade said that she wished they could have a larger house for their family of seven, but she added that she guesses it is just one of the many things they cannot have.

CASE NO. 21—LAMBEST FAMILY, KANSAS CITY, MO.

Members of household.—Father, age 40; mother, age 40. Children: three boys, ages 15, 10, and 5; five girls, ages 11, 8, 6, 4, and 1.

Total cash income, 1949.—\$1,700. Chief earner: Father. Occupation: Laborer.

The Lambest family consists of the father and mother, and Albert, 15, Joan, 11, Donald, 10, Pauline, 8, Mary, 6, Melvin, 5, Genevieve, 4, and a baby girl, 1. They live in a small three-room house which is neither piped for water nor wired for electricity. One wonders where they all sleep. There is a large rollaway bed in the living room and two in the bedroom. The baby sleeps in a baby carriage. The rooms are very sparsely furnished, the only other furniture they have in the living room is a small oil burner, a sewing machine, and two rockers. They have no curtains or rugs. The kitchen is furnished with a large heavy table and six chairs, a cookstove, a cabinet, and has linoleum on the floor. The small oil burner provides heat during the winter. They use oil for the cookstove also. A wooden ice box serves for their refrigeration. When Mr. Lambest was working regularly, they purchased a new gas-engine type washing machine on the installment plan at a total cost of \$125, on which they still owe \$37.

Mr. Lambest is employed by the city on a part-time basis. He is steady and dependable and has held the same position for 15 years. Until 2 years ago he did odd jobs to supplement his income. For the past year he was employed a part of every week, with a total income of about \$1,700, which is \$800 less than he received 4 years ago when he worked more often. When, because of bad weather, Mr. Lambest was able to work only 1 or 2 days a week during the first part of 1949 the family was granted public assistance in the amount of \$18 a week. Mrs. Lambest said that she was very thankful for the help and interest shown, and said "It isn't very much, we've got by on less and \$18 will keep us warm and the children won't have to go hungry." She added that the year was a very difficult one for them but "When we all work together and manage the best we can, we just make it."

For the family of 10, Mrs. Lambest has to buy very wisely. She said they spend approximately \$18 a week for groceries. Once a month they go to the city market and buy potatoes by the 100-pound sack. They also buy large quantities of cabbage, onions, and other foods. She said they can afford to have meat only on Sundays and holidays. She usually serves her family only one dish for a meal, but she makes enough of it so each one can have plenty. Milk, eggs, fresh fruits, and vegetables are a rare treat. She said that the welfare agency sent them a large quantity of canned foods last year and they are using these only for emergencies and very sparingly.

The children eat their lunches at school at a cost of 20 cents a plate. The principal allows them to eat without cost if they don't have the money. Mr. Lambest takes his lunch to work from home, and it usually consists of left-overs from the previous evening's meal. He allows himself \$2 for carfare a week, and if he has any left over he buys little "extras" for his lunch.

Their clothes reflect the state of their financial condition. The children of school age were given some clothing, including shoes, through a voluntary agency twice during the school year. Others have given them garments which their mother cut down and made over. Mrs. Lambest said that the only clothing they bought new last year was underwear and stockings for the family and two dresses for herself.

The only time a doctor was called during the year was when Mrs. Lambest had a miscarriage. Approximately \$20 was spent for drugs and \$25 for the doctor. They also had dental care which amounted to \$15. They still owe about half of these medical and dental bills.

Neither Mr. nor Mrs. Lambest finished the eighth grade, but they had more education than their parents. They left school because the educational facilities in their community were limited to a rural grade school. Had they continued their schooling they would have had to go to a neighboring small town and pay tuition and board. The Lambest children who are of school age attend regularly and probably will go further than their parents.

Most of the family's spare time is spent at home. The girls take part in the activities in a community house. Mrs. Lambest used to be a member of one of its adult groups before her babies tied her down so at home. Also, she is sensitive about her clothes. The children usually earn enough money doing odd jobs and running errands for the neighbors so they can go to the movies once a week and perhaps have some additional treat. They attend church and Sunday school regularly.

The entire family is weary with the struggle they have had for mere existence and seem down-trodden and discouraged. Recently they have become somewhat careless in their appearance as if they had begun to ask "what's the use." While they appreciate the help which has been given, they would be happier to provide their own needs and thus get confidence in themselves and a sense of respectability. Several weeks after they were interviewed, Mrs. Lambest called her visitor to say that her husband was working every day, having found some extra work caring for tennis courts. "We're getting along fine," Mrs. Lambest said.

CASE NO. 22—LITTLE FAMILY, HOUSTON, TEX.

Members of household.—Father, age 47; mother, age 40. Children: Three girls, ages 15, 12, and 6; one boy, age 19.

Total cash income, 1949.—\$960. Chief earner: Father. Occupation: Sawmill worker.

The Little family are transients. They lived in one town for almost 12 months and then moved to another community when Mrs. Little was admitted to the State tuberculosis hospital there. The family wanted to be near her and Mr. Little was able to get a job. When Mrs. Little was released 4 months later they returned to their former home, but neither Mr. Little nor John, age 19, could find work. They then moved to an eastern Texas town where the father was able to get a job with a sawmill company. They stayed there until the work gave out and then they moved to their present residence where Mr. Little and John work for another sawmill company. When the family moves Mr. Little and John hitchhike and Mrs. Little and the girls go on the truck that carries their household furnishings. In this way they were able to make their four moves at a total cost of only \$21.62.

Both Mr. and Mrs. Little had been married before and the children are a combination of their previous marriages. There are no children by this marriage. John and Mary, 19 and 15, respectively, and Minnie May, age 6, are Mrs. Little's children; however, they are apparently devoted to Mr. Little and refer to him as father. John works with his father at the sawmill and Mary takes care of the house and attends school when the household duties and her mother's health permit. Betty, age 12, is Mr. Little's child.

The Littles live in a three-room "company" house which consists of a living room-bedroom combination, a kitchen and bedroom. There is an outdoor toilet. There are no bathing facilities, nor do they have electricity. Although they have an ice box, they only get ice for it when they go to town for groceries. Their household furnishings are scant, consisting of one table, four straight chairs, one armchair, an ice box, a double bed, and pallets on the floor upon which the children sleep.

When Mr. Little was younger, he did tenant farming with little or no success and went from farm to farm with the hope that "next year's crop would pay." It never seemed to, so when a sawmill moved into his community he gave up farming and began to work for the mill. Sawmill companies lease a tract of timber, move in the mill equipment, erect "shotgun houses" which they rent to the mill workers, and work the tract until it is cleared. The company then moves on to the next lease. Sawmill work is seasonal. The amount of work to be had depends on the demand for lumber, the weather, and the length of time necessary to cut over the tract. The rate of daily earnings depends on "the amount a man can log." Mr. Little and John each earn about \$15 a week. Their average employment has been around 8 months out of the year and their combined yearly income usually amounts to approximately \$960.

The Littles spend all they make for food. The children catch rides into town to make their purchases. What they buy is filling, but not well balanced. They say they would get more milk if they had more money. As it is they get 1 quart a day. What little clothing they have has been given to them "by folks."

Mrs. Little needs a great deal of rest in bed. The household duties and the care of the younger children are left mostly to the children themselves. School is not a "must" for them. Mary takes care of the house when her mother is having bad days. If it is berry season, the children go berry-picking. Sometimes they go fishing. They aren't interested in school and they all plan to quit just as soon as they can.

The family has been in this community for around 5 months. The timber is almost through and soon they will move on.

CASE NO. 23—MATHER FAMILY, NEW ORLEANS, LA.

Members of household.—Mother, age 46; foster daughter, 24; son, 5; granddaughter, 3.

Total cash income, 1949.—\$1,900. Chief earner: Foster daughter. Occupation: Clerk, dress shop.

Before the death of Mr. Mather, 5 years ago, he and his wife owned their home and were financially independent. Their foster daughter, Gladys, whom they had taken in when she was 3 years old and reared as their own child, had married and established her own home. To their great joy, about a year after Gladys left, Mr. and Mrs. Mather had a son, Ralph. But their happiness was short-lived for within a few months after Ralph's birth, Mr. Mather died.

Since she owned her home, and her husband had left insurance and savings, Mrs. Mather had means to take care of herself and Ralph until he was old enough to be put in nursery school and she could go to work. But her responsibilities increased. About 2 years after the death of Mr. Mather, Gladys' husband deserted her and their infant daughter, Lucy, and Mrs. Mather asked them to come and live with her, an invitation Gladys was happy to accept. Their first year together was a very hard one. The family suffered a lot of sickness, and medical expenses depleted Mrs. Mather's savings. They still owe \$200 on a doctor's bill incurred at that time. Unable to maintain her home, Mrs. Mather was forced to sell it. Gladys went to work in a store, while her mother cared for the children.

After the sale of their home, they all went to live in a five-room apartment on the second floor of a two-family house, for which they pay \$60 monthly. The outside is very dilapidated and in need of repair, but the interior is in good condition and is clean and pleasant. In the living room there are a couch, one chair, and a radio. The three bedrooms are each furnished with a double bed and a dresser. A large kitchen contains an electric refrigerator, stove, table, and four chairs. They have an automatic hot water heater and gas stoves heat the rooms.

Gladys supports the two families working as a clerk in a dress shop, on a commission basis, making around \$25 a week. At the present time Gladys' husband is sending her \$50 a month and this brought their income for last year to \$1,900.

The family now has no savings. In addition to the doctor's bill, they owe \$50 on a radio and an electric mixer bought in 1949. They pay \$2.50 every 2 weeks on this debt. Last year their rent and utilities were \$60 a month and their food bill averaged \$15 a week. Each week they buy between 14 and 21 quarts of milk, 2 dozen eggs, some fresh and canned vegetables, but almost no meat, fish, or cheese. In the type of work Gladys is doing she must keep well dressed so she spends more for clothes than she would if she did not have to support the family. The children have a few good clothes. In the last 3 years the only new clothing Mrs. Mather purchased was one pair of shoes.

Mrs. Mather is learning to sew and attends a sewing class one afternoon a week. She said that this is her recreation. Gladys' only recreation is a weekly movie with Mrs. Mather. Occasionally they all go to the park or to church. Fatigue as well as lack of proper clothing prevents their going out more.

They have had a number of minor illnesses during the past year, but they had no medical care until about 6 months ago when they learned about free clinical services which are offered by the hospitals in their city. Mrs. Mather hopes that she can soon have an operation for the removal of an abdominal tumor. Then, when she is better, she wants to get a job and increase their income.

CASE No. 24—DIMITRI FAMILY, PITTSBURGH, PA.

Members of household.—Father, age 58; mother, age 43. Children: Three boys, ages 23, 12, and 4.

Total cash income, 1949.—\$1,925.18. Chief earner: Father. Occupation: Factory work.

The Dimitris live in a two-family house which is in fair condition since the landlord had it shingled recently. They pay \$25 a month rent for four rooms, three of which are used as bedrooms, and \$15 a month for utilities. Each room contains a bed, chair, and dresser, with an old rug in one room and linoleum on the other floors. There is a stove, an old kitchen cabinet, table, chairs, and a refrigerator in the kitchen. They were able to buy the refrigerator during the war when the husband was employed full time. They also own a small radio.

The income in this home has not reached \$2,000 a year since the war. Mr. Dimitri is not employed full time and in 1949 his earnings were \$1,525.18. He received unemployment compensation of \$20 a week for 20 weeks, bringing his total income for the year up to \$1,925.18. As neither the mother nor any of the children were employed during the year that was their only income. The 23-year-old son, Peter, has a heart condition and cannot do hard work.

With three boys and a husband to feed, Mrs. Dimitri said that by careful buying she can supply their needs from a food budget of \$20 to \$25 a week. She buys 1 quart of milk a day, about 2 dozen eggs a week, fresh vegetables, but has to go slow on meat. The boy with the heart condition needs good food although at the present he does not require a special diet as he did in the past. Mrs. Dimitri said that she felt her husband should earn more than \$48 a week if her family of five is to have a normal home. She said she needs more money for food, especially meat, since prices are high.

During the past year the family spent no money for clothes except shoes. Mrs. Dimitri said she hasn't had a new coat for 13 years and Mr. Dimitri hasn't had one for 10. They bought a coat for Peter 4 years ago and one each for Ronnie and Michael 2 years ago. They have no debts and no savings. They sometimes buy on the installment plan when the husband has steady work but Mrs. Dimitri said that when the money is gone they just don't buy or spend.

Mrs. Dimitri went through the sixth grade and her husband had some schooling in Europe. Peter had to stop school because of his bad heart when he was in the eighth grade. Michael attends public school and will probably attend high school as his mother is anxious that he go as long as he can. Peter likes to do manual work and his mother hopes now that his health has improved that he will be able to attend a trade school.

In looking forward to her children's future, Mrs. Dimitri said that she wishes there could be steady employment for the men with vocational training for the children, some type of training program that would help her family, as well as others, to get better jobs. She said she also wished the Government would build homes for families that they could buy on a long-term basis, with no down payment and payments to be made like rent. She said she also thought that more families could have homes if the houses with good foundations were reconditioned instead of being left to deteriorate.

The family is not able to spend much money for recreation. Peter and Michael go to the neighborhood agency a great deal. Michael attends camp on a scholarship. The father spends his slack time during warm weather on the street corner with his friends and stays at home in the winter.

Mr. Dimitri worked for 6 months without a break in 1950, but during the week visited had worked only 3 days. Work was slacking and rumors were that his company might close down again unless war conditions cause them to remain open. He has difficulty securing other employment since he is over 40 years old. He works for a factory manufacturing bathtubs. His job painting them pays \$1.19 per hour for a 5-day week. When visited, Peter had also worked for the past 2 months, doing factory work in a company manufacturing stainless steel sinks.

Time and time again the family was tempted to go on relief but didn't, even when eligible. They had existed through very careful planning and doing without.

Early in the spring of 1950 Mrs. Dimitri had bought a new rug for the downstairs room because the other one was so old. She was paying for it with installments and was worried about the payments. She was in hopes Peter would stay well enough to keep working so that he can help.

CASE NO. 25—EDWARDS FAMILY, BOSTON, MASS.

Members of household.—Father, age 50; mother, age 42. Children: Two girls, ages 9 and 7; one boy, age 11.

Total cash income, 1949.—\$1,800.53. Chief earner: Father. Occupation: Hotel employee.

In the hotel where Joseph Edwards works he is classified as a vacuum man, which means that he cleans the rugs and halls. He has worked here steadily for 3 years without any interruption, earning a yearly income of \$1,800.53.

Mr. Edwards, now 50 years old, went through the sixth grade, leaving school at the age of 15 to go to work. Since then he has held a succession of odd jobs, never having been able to secure a permanent place nor acquire any particular skill. Ruth Edwards left school also at age 15 after completing the seventh grade. She said the reason she left was because she could not keep up with her studies. Both she and her husband went to continuation school until they were 16 years old, which is compulsory in Massachusetts. When asked why they did not keep up their education by going to trade school in the evening, Mrs. Edwards replied that they didn't know that there were such places.

Because of the hard going they have had, it is the ambition of both Mr. and Mrs. Edwards to keep their three children from falling into the unskilled labor class. They don't want to make the same mistake with their children which they feel their parents did with them by not seeing to it that they learned a trade. Mrs. Edwards, a high-strung and delicate woman, was most emphatic as she talked about the education of her children. They have two girls, ages 9 and 7, and a boy, age 11. She said that she felt all of them should have a high-school education at least, with a skill so they would be able to work. Although both Mr. and Mrs. Edwards felt that a profession would be out of the question for the children, they thought they would be able to manage for them to learn a trade as there are public trade schools for both boys and girls.

To feed, clothe, and shelter a family of five on less than \$35 a week is a tight squeeze. For \$15 a month they rent a four-room apartment in a four-family house located in a congested area close to the elevated train tracks. Three of their rooms they use as bedrooms, and the fourth is the kitchen, with the bathroom leading off the kitchen. The young boy's bedroom is a dark, windowless room and connects the kitchen with another small bedroom where the girls sleep. The other bedroom and the kitchen are larger, have windows, and are fairly comfortably furnished. There are two stoves in the kitchen, one is gas which is used only in very hot weather and the other is an oil range. Their fuel bill each month is quite large due to the fact that their apartment is on the ground floor and is cold and damp in the winter. Five gallons of oil a day are needed for heating and cooking. At 18 cents a gallon, it costs them an average of \$24 monthly. Gas and electricity cost an additional \$4 a month.

Mrs. Edwards spends approximately \$14 a week on food and said the following is typical of a week's supply: meat, \$6; fish, \$1; milk, \$1.50; canned milk, 70 cents; eggs, 50 cents; fresh vegetables and fruits, \$2; shortening, 30 cents; cereals, 50 cents; butter, 69 cents; cheese, 30 cents; bread, \$2; sugar, 30 cents; coffee, 67 cents.

Last year their highest expenditure for clothing was \$50 for shoes for the children. They buy only essential things. Although their stockings are darned over and over, they bought \$5 worth last year. Dresses for the two girls, including a communion dress for one, amounted to \$10. Other clothing came to \$11.

They buy very little on installments, but Mrs. Edwards is hoping to buy a new refrigerator, using their old one which is out of commission as down payment. She said that a nephew who owns a large chicken ranch gives them small loans when necessary. They already owe him \$15, but she thinks he might loan them enough to pay for the refrigerator and in that way they could save interest.

Mrs. Edwards was the only one seriously ill last year. She had an operation at the city hospital which cost them nothing; however, she is still under treatment and has to buy various medicines as they are prescribed. The others had no more than colds and whooping cough; however, they spent \$80 on medical needs; \$45 for medicine and \$35 for the doctor. Both the father and mother are in need of dental care and plan to use the free clinic. The children use the school clinics for their dental work.

The family's insurance costs them \$1.50 a week. They have what Mrs. Edwards calls life insurance and she said the reason they have it is so that neither one will be in debt in case of the death of the other. They also carry 20-year endowment policies for the children.

The parents go to a movie once a week but do not participate in neighborhood activities, partly because they do not feel they can afford it and partly because

they are sensitive about their clothes. The whole family enjoys going to the public parks and gardens, and the children participate in the activities held at a neighborhood social agency.

The greatest desire of the family is to have a living room so they can have their friends in. They are now living on a very close margin and if they ever get any money ahead Mrs. Edwards would so like a washing machine!

CASE NO. 26—BERG FAMILY, PROVIDENCE, R. I.

Members of household.—Father; mother, age 48. Children: two girls, ages 11 and 7.

Total cash income, May 1949 to May 1950.—\$1,872. Chief earner: Father. Occupation: Automatic-press operator.

The Bergs, father, mother and two daughters, Lotte and Esther, have lived in Providence since they came to the United States from Austria 10 years ago. In Austria Mr. and Mrs. Berg made a comfortable living as small landowners and shopkeepers. But soon after their marriage in 1937 they began their heartbreaking attempts to escape the Hitler persecution. Their property was confiscated since they were Jewish and after many hardships they managed to leave the country and come to the United States in 1939. Lotte was born in Vienna that year shortly before they left. Esther was born in the United States in 1943.

The Bergs live on the second floor of an old, unpainted frame "three decker," with a shoe store on the street level. A small alley separates it on the north and south from similar frame buildings. Opposite the building is a cloth mill, with other mills and small shops nearby. Narrow steep stairs lead to the Bergs' flat, consisting of a kitchen, pantry, bedroom, living room, bath, and an unfurnished room which they use for storage.

The sparsely furnished rooms are very neat and as clean as possible without the application of paint and new wallpaper. The floors in the kitchen and bedroom are covered with worn linoleum. The living room has a round dining-room table in the center, an oil burner which provides heat for the whole flat, straight wooden chairs, a mirrored bureau, and a cot. In the kitchen is another table, some chairs, a gas stove, and shelves for utensils. The pantry contains their sink and icebox. Both the kitchen and living room are well lighted by bay-type windows. There is an old-fashioned treadle-type sewing machine in the kitchen, also a small radio which Mrs. Berg listens to all day when she is at home—she said, "I get lonesome by myself and it's good company."

In the Berg's one bedroom is a large double bed where Lotte and her mother sleep. Esther sleeps on a cot in the bedroom, and Mr. Berg sleeps on one in the living room.

In discussing finances, it was evident that Mrs. Berg does the planning and purchasing. "I never buy anything I can't pay cash for," she said with determination. "I couldn't sleep nights if I owed anyone money, but I worry, too, because we need so many things, and the children are ashamed to bring their friends here—they do not understand when others have so much. Here in America, things are so important."

As closely as she could determine, their total income from May 1949 to May 1950 was \$1,872. Mr. Berg, because of illness, did not work from May to October. From October to the time they were interviewed he had been working as an automatic-press operator, making 75 cents an hour, 40 hours a week. The pay was raised to 80 cents an hour at Christmas time. For 2 weeks in March he worked 32 hours a week. Mrs. Berg worked in a jewelry shop from May 1949 to March 1950 with total earnings of \$909.61.

Mr. Berg's health has been poor for several years. Because of his condition he is able to work only intermittently. He has high blood pressure and a weak heart. His medicine costs the family two to three dollars a week. Mrs. Berg stopped work in March because she needed an operation to correct a varicose vein condition in her legs, but she is afraid that she may not be able to have the operation because it would cost her \$150 for surgery. She said, "I don't want to be a charity patient. I am afraid an intern might work on me if I were, so I am afraid to go until I have the money." They had group insurance which would cover the hospital expenses. Mrs. Berg recently had to have new teeth which cost her about \$100. She had been saving at the rate of a dollar or two a week for some time, and when she had enough money to pay for the dentures she had the work done. She was unable to estimate their doctor's bills for the past year, but said, "I only know that every time we think we will get a little ahead, it goes to the doctor or dentist, or for medicine."

As has been indicated, the Bergs have no debts, nor have they accumulated any savings. Mrs. Berg has insurance, but her husband could not get any because of his physical condition. Mrs. Berg spends between \$30 and \$35 a week for food, clothing, shelter, and incidentals. Their rent is \$24 a month. They buy no clothing for the most part, as relatives in New York send garments which Mrs. Berg alters. "The children say they have never bought a new dress or coat," said Mrs. Berg, "and it's true. We only buy underwear."

Mrs. Berg buys for the table as cheaply as possible. They use a lot of canned vegetables in winter, eat a great deal of bread and starchy foods. Mrs. Berg smokes about a package of cigarettes a day, and showed a little guilt, it seemed, about this. "It is my only recreation outside of the radio. I started to smoke when my teeth were aching, as someone told me it would make them hurt less. Now it is a habit." There is little carfare spent except when Mrs. Berg is working. Mr. Berg takes his lunch to work. In the summer ice costs about 70 cents a week, in winter slightly less. Nothing is bought on the installment plan. Their hospitalization insurance is kept up by Mrs. Berg when she is not working, otherwise it is taken care of through her union.

Mr. and Mrs. Berg both finished the equivalent of grammar school in Austria, and, as storekeepers, had no training in a trade which they could put to use in the States. Mrs. Berg is a very intelligent woman, and had the family not been uprooted it seems probable that they would have been moderately comfortable financially. Lotte, at 11, will go to junior high school in the fall. She receives excellent marks in school and already expresses the ambition to be a teacher, but also realizes she can probably never go to college. Mrs. Berg expressed the feeling that Lotte might have to leave school at 16 to go to work. "I don't see how we can let her finish high school—the children need so many extras." Lotte seems already to have begun to feel a conflict around this point.

Lotte has most of her social life at a neighborhood social agency; usually with girls who are 2 or 3 years older than she is. Mrs. Berg seldom goes out and knows very few people. They attend church occasionally, but Mrs. Berg said she knows very few Jewish people in the city. They never go to the movies. "Sometimes in summer we go to the park on Sunday with the children. That is our only recreation," said Mrs. Berg. They are "too tired" after work and Mr. Berg always comes home and lies down. He would like to have a little garden and attempted this last year in the alley, but this year the landlord makes use of the alley for a parking space. Last summer the Jewish Community Center gave both girls a 2-week scholarship at their established camp. Esther was so lonesome she came home in 2 days, but Lotte enjoyed it. The girls will go again this summer for 2 weeks on a scholarship. In the last 10 years Mrs. Berg has had a week's vacation when she visited relatives in New York City 2 years ago.

Office visits to doctors and medicine represent a large expenditure for the family. Unless Mrs. Berg can bring herself to have a charity operation she probably cannot continue her role as wage earner.

CASE NO. 27—CARROLL FAMILY, KANSAS CITY, MO.

Members of household.—Father, age 53; mother, age 29. Children: Three girls, ages 10, 5, and 4; one boy, age 2.

Total cash income, 1949.—\$1,092. Chief earner: Father (disabled). Occupation: None (formerly a minister).

Reverend Carroll is 53, his wife Mamie, 29. They have four children, Betty, 10, Lucy, 5, Mamie, 4, and John, 2.

The father completed 2 years of college, 3 months of business training, and a 6 months' theological course.

Up until 3 years before they were interviewed, Mr. Carroll had been the pastor of a church for several years, and supplemented their income by working in an insurance office. Then he developed glaucoma and his eyesight failed completely. When he became blind it was necessary for him to resign from both the church and the insurance office. Things went from bad to worse for the family. During 1949 no one in the family was employed and they were entirely dependent upon grants under the aid-to-the-blind and aid-to-dependent-children programs. Their total income was \$1,092 during the year.

With four small children needing her at home, Mrs. Carroll is unable to get a job herself. She finished high school and her sewing teacher told the interviewer that she had been one of their most reliable students, above average in intelli-

gence and quite secure in her family life. It meant a great deal to her and her family when she married a minister well established in his profession. But now their entire life has changed.

When Mr. Carroll became blind they rented for \$20 a month one room in an old and dilapidated rooming house. Steep and winding stairs lead to their room on the second floor. A small gas heater provided warmth. This was quite dangerous because there is no chimney to take off the gas fumes. They have a small electric stove for cooking. The room contained a minimum of furniture—a table with a small radio on it; two beds, a dresser, a trunk, and two chairs, all of which are in poor condition. There is no covering of any kind on the floor. Some friends gave them the radio and an old ice box. They lost their good furniture. Two years before they put it up for security for a loan of \$180, which they could not pay.

Mrs. Carroll has been quite ill twice in the past year. As there was no money for private medical care she went to the city hospital. To make matters worse, she is now pregnant again. Mr. Carroll's blindness seemed to have affected Mrs. Carroll's health and outlook. She did not seem able to adjust and cope with the problem of having a blind husband and so many small children. She said she found it hard to go among her old friends because she had no nice clothes and her teeth were in such bad condition. They had no money for recreation since their entire income was spent for food, shelter, and some clothing. With the exception of the father's visits to a club for the blind, the family took no part in community life.

CASE NO. 28—GREEN FAMILY, PORTLAND, OREG.

Members of household.—Father, age 31; mother, age 29. Children: Two girls, ages 10 and 8.

Total cash income, 1949.—\$1,500. Chief earner: Father. Occupation: Fireman, electric company.

Mr. Green, who has a wife and two daughters, earned \$1,500 during 1949 as a fireman at an electric company. While this is a steady job and his income should be almost double this amount, Mr. Green did not work regularly. Mrs. Green blames her husband for their low income, feeling that if he had more stability he would work full time and earn more.

Mrs. Green is a vivacious young woman, active in the local Parent-Teachers Association and concerned with neighborhood problems. She found the family a furnished apartment for \$35 a month and had made it look quite comfortable. It is one of four apartments in a building which is about 75 years old. There are three rooms—a large kitchen, living room, and bedroom. The children sleep on the living-room davenport. The landlord furnished wallpaper and Mrs. Green and her husband papered the rooms. She said they tried to make the place feel like home but "it takes so much energy to make the place even look like home that we are sometimes tempted to let it slip and go to pot." "Yet," she continued, "we do have some pride in the way we live and so keep working at it; however, when my husband comes home I often don't have the patience with him that I should have."

Their apartment is heated by an oil stove in the living room. They have an ice box on the porch. The bathroom is shared with the tenants of the adjacent apartment. Mrs. Green said, "You can see how bad that is. I am looking for another place to live but everything that is halfway decent is \$60 or \$65 a month and here at least we can keep the place clean, and the landlord is cooperative."

Both Mr. and Mrs. Green are high-school graduates. Mrs. Green took a commercial course but she added, "I do not like shorthand." Mr. Green just "drifted" into his job.

In addition to the \$35 a month for rent, they spend \$45 for food and \$3 for gas a month. Mrs. Green said the children eat fairly well. They have cereal each morning for breakfast and she tries to give them eggs at least two mornings. She buys a roast which will last for several days. When asked how she manages on \$45 a month for food for four people, she said, "I shop all over the city and keep my eye out for sales on both food and clothes. I go to the sales of damaged freight goods and I buy stuff cheaper than I can at the market, and I do the same with clothes. My girl friend shops at the neighborhood store on about the same income and about all they eat is macaroni and cheese. With our clothes, generally, we just keep patching the old." She puts money down at the will-call section of department stores when she sees an item of clothing she wants; a couple

of dollars down will hold a purchase and payments are made at intervals until the item is entirely paid for. Another way she manages is to make clothes.

Mrs. Green suffered from water on the knee as the result of a recent fall. Her doctor's bill amounted to \$40 for treatment of her injury. The children had a dentist bill which came to \$50. When asked how they managed to pay them, she said, "The doctors don't press me and we manage to pay a little at a time and so they are pleased and I feel sooner or later I can pay them up. If we get hit by serious illness, then we will be in a jam."

The family spends much of its leisure time at a social agency in the neighborhood. The two daughters, Betty and Geraldine, go there regularly. Mr. Green often goes there for a work-out with the men. Once in a great while Mr. and Mrs. Green go dancing. The grandparents see that the children get additional money for movies about once a month.

When asked what it would take to make things more agreeable, Mrs. Green replied, "More money. It is not only tough getting along on what we are earning but it would be so good once in a while to go out and not have to count every penny. I would like to have a refrigerator and radio-phonograph. We only have an ice box and a small portable phonograph that doesn't work too well. The strain of trying to make ends meet and trying to keep the house looking decent makes life very difficult and it hurts my relationship with my husband, who, at best, is a rather difficult man to get along with, and I sometimes wonder how long we will be able to continue at this rate."

Shortly after the interviewer visited this family Mr. Green went away for about a month and then returned. Although seemingly an unstable person, he always seems happy to find some work to do. The family supports itself through whatever earnings he can make. Occasionally, Mrs. Green finds part-time work to supplement their income. During the berry season she picked strawberries and earned three or four dollars a day.

CASE No. 29—MONTEZ FAMILY, SAN DIEGO, CALIF.

Members of household.—Father, age 50; mother, age 40. Children: Three boys, ages 12, 11, and 10; two girls, ages 13 and 2.

Total cash income, 1949.—\$1,872. Chief earner: Father. Occupation: Hotel employee.

A school and playground occupy almost the entire square except for a small plot of ground in the middle of the block where two houses face the street and three houses face each other in the rear. They are old houses and it is not a conventional court. In one of the rear houses lives the Montez family, and on the school playground bounding two sides of their small yard the three Montez boys, ages 12, 11, and 10, play ball every day when they are not at the neighborhood agency. Irene, 2, stays at home all day with her mother, and Beatrice, 13, comes home or goes to the neighborhood social agency after school.

The family is buying their small, white, frame house for \$3,500. Three years ago they had paid \$750 down and were then paying \$35 a month from the wages of Mr. Montez, who for 11 years has had a job as supply man in a hotel. His wages were \$36 a week. The house has 5 rooms—a living room, kitchen, and three bedrooms. All the floors are covered with somewhat-worn linoleum, and one bedroom has a small wool mat at the bedside. Windows give good light and air and are neatly curtained. The entrance is in the kitchen, which has a very small built-in sink and two large and two small tables. There is a good gas stove with four burners, a large ice box, six chairs, all different styles, and two portable coal-oil heaters for use in cold weather.

The living room has a large bed-lounge which Mrs. Montez was planning to have reupholstered. There was also one large armchair, a rocking chair, one straight chair, a child's yellow-flowered Mexican chair, a chiffonier, a small radio on a stand, and a small rack filled with newspapers. The parents' bedroom, with a good-sized crib for Irene, has a double bed and a dresser. Another bedroom has a double bed and a three-quarter bed, with chiffonier and sewing machine. Here four persons sleep. The third bedroom is a sort of screened porch, where a nephew has his cot, a chair, and a table. He occupies this room "only sometimes," as he really lives in Tijuana, and "when he has money," which is not as often as once a month, he gives his aunt \$5 for keeping the room for him.

There is always hot water in the heater. A washing machine is kept in the bathroom. All conveniences are paid for, and were purchased on the installment plan.

Mrs. Montez said that she "finished" school in 6 years in Mexico, where she lived in a city in Sonora and had a nice home. Her mother was a school teacher and had gone to school for 7 years. Her father, with less education, was a carpenter. Mrs. Montez stayed home with her mother for 10 years before she married. Mr. Montez has less education than his wife, for his father died when he was small and he had to go to work, but he can read and write and speaks English better than his wife.

They would like to send all of their children through high school but Mrs. Montez is a little vague about possible future careers. "Perhaps Beatrice would work in a store." The children are too young to have ideas about their future, and school and home bound their horizon.

Recreation—a movie for the whole family every Sunday and one or two trips to the nearby beach in the summer—is limited. One dollar a week covers carfare, for Mr. Montez "sometimes comes walking" from his work and Mrs. Montez goes to town not oftener than twice a month. Sunday always finds the family in the church three blocks from their home.

Clothing is usually bought at a large mail-order department store, where Mrs. Montez pays \$11 a month and buys things as she needs them. "Sometimes," Mrs. Montez said, "I pay cash in the other stores when I got the money." Not long ago the youngest boy had a new suit for his first communion which cost \$20, but "mostly the boys get trousers alone" with jackets. Mrs. Montez buys "not so much; shoes when they need them, not every month like some." Most of the clothes they have are 3 years old. A suit for Mr. Montez last year cost \$29.50.

Mrs. Montez said that she pays the grocer \$30 to \$35 every 2 weeks. Three quarts of milk a day come from the grocery. Sometimes they use a dozen eggs a day. They have meat or fish three times a week. They have vegetables every day and fruit "sometimes."

They usually spend around \$1 a week for ice, \$4 or \$4.50 a month for gas and light, and every 2 months they have to pay \$3.50 to \$4 for water.

The family has no savings but they have taken out medical insurance. Mrs. Montez has a paid-up life insurance for \$300 and the hotel where Mr. Montez works pays for a \$1,000 insurance for each of its employees. Mr. Montez pays \$3.50 monthly to his union and \$1 of this is for insurance.

They are very healthy. "I got two doctors," said Mrs. Montez, "one good for the childrens," the other a Japanese physician who delivered her baby 2 years ago in the hospital. All her other babies she had "in the house" but always with a doctor in attendance.

The family has no great desires. "I like to have electric refrigerator," said Mrs. Montez, "but I can't." Also she would like a new sink. Beatrice "wants a television, but that's a lot of money."

CASE NO. 30—TUCKER FAMILY, FLORIDA

Members of household.—Father, age 44; mother, age 36. Children: Six girls, ages 18, 16, 14, 12, 10, and 8; three boys, ages 20, 5, and 2.

Total cash income, 1949—\$1,960. Chief earners: Father and older son. Occupation: Agricultural workers.

Four years ago, the Tuckers left their home in Mississippi to become migrant agricultural workers. In Mississippi the father, James, was the only member of the family who had been able to get a job, and his earnings were not enough to support his wife and children. As migrant workers it has been possible for Edward, age 20, and the younger children to work and contribute their income to the family.

Mr. Tucker and Edward provide the family's chief support, but all the children 8 years of age or over work when employment for them is available. For 7 or 8 months of each year the Tuckers work in the Florida Everglades area. The remainder of the year they spend in Maryland where Mr. Tucker and Edward earn \$25 a week each working in a cannery. Mr. Tucker and Edward estimated that they were employed a total of approximately 35 weeks out of the year. Work in Florida is intermittent as it depends upon the crops, weather, and the amount of labor available.

There is no work for the girls in the Maryland cannery, but when the family is in Florida six of the children whose ages range from 8 to 18, work on Saturdays and Sundays in the fields with the adults. Each of them usually works at least one school day during the week or oftener, when their earnings are needed.

On work days they catch the truck about 6 or 6:30 in the morning to go to the fields. Sometimes they ride about 50 or 60 miles on these crowded trucks to get to their job. After arriving they spend 2 or 2½ hours waiting for the dew to dry off the beans. About 10 o'clock bean picking starts. They work as long as they can see, if the work is available, then the children wait until they are paid off and the truck comes to carry them home. It may be anywhere between 7 and 10 p. m. before they get home, even though the work sometimes gives out around 3 or 4 in the afternoon. The workers are usually paid around 50 cents per bushel picked. What each individual makes depends upon how many beans they pick, which in turn depends upon how many people are working in their particular field and how plentiful the beans are.

During 1949, which was a fairly normal year for the Tuckers, the earnings of the entire family came to \$1,900. In addition, following the work in the Maryland cannery, they received \$15 a week in unemployment compensation for 4 weeks.

When the family was interviewed, Mr. and Mrs. Tucker and their nine children were living in two rooms of a four-room metal, barrack-type building. Each of the two other rooms of the building was occupied by another family. The building which houses these three families is one of many in a housing project built by the Government for migrant farm laborers. The community is made up chiefly of families who have come here from rural communities in Georgia, Alabama, Mississippi, and the Carolinas.

None of the buildings are equipped with running water. Drinking water is obtained from a spigot located about 50 yards from the house the Tuckers occupy. Toilets are located about the same distance and the showers and wash and laundry rooms are about 150 yards from the house. Each room has one ceiling outlet for electricity.

There is no heating system except the oil cook stove in the room used as the kitchen. When the sun is out, the metal house almost melts the inhabitants, and when it is cold, the metal almost freezes them. At night the walls and ceilings sweat and drip water in their faces as they try to sleep.

None of the rooms are connected and the Tuckers who require two rooms must go outdoors to move from one part of their quarters to the other. Although the window in each room is screened, metal flaps, which must be lowered from the outside, are used instead of ordinary glass windows. The rooms which are furnished by the camp owners are usually rented one to a family. The Tuckers pay a weekly rent of \$5.50. In addition to the three-burner oil cook stove, the room used as the kitchen is also furnished with one double and one single bed, a small ice box, a metal utility table, and two metal folding chairs.

In the other room there are two double beds, one chest of drawers, two metal folding chairs, a small radio, which belongs to the Tuckers, two big trunks and a packing box. One corner is curtained off and used as a closet.

The Tuckers spend about \$25 a week for food for their family of 11 members. With this amount they buy eggs; canned milk (fresh milk is too high); meat, meat bones usually; oatmeal, corn flakes; flour; sugar; coffee; lard; margarine; grits; and an occasional chicken. They are able to get fresh vegetables, mainly beans, from the fields at no cost. Mr. and Mrs. Tucker do not try to get nutritive or balanced food, only the most food for their money.

Their other regular expenditures include insurance, 80 cents a week, and car expenses, about \$3 a week. Last year they spent approximately \$275 on clothing, most of which they bought at rummage sales.

Recreation is a small item in the family budget. The children take part in the activities provided at the camp's recreation center. Each week some one of the children is allowed money to go to the movies. Occasionally the entire family goes to the beach, but their chief activity as a family group is attending church.

When they were interviewed, the Tuckers had no savings and no debts. During the peak of the season they save between \$200 and \$300 which they spend going from Florida to Maryland and back again. Their living costs are somewhat lower in Maryland since they are provided rent-free quarters.

All of the children, except Edward, attend the schools located in the camp. It is doubtful whether they will have as much education as their parents. Some are older than their parents were when they stopped school, yet have not progressed as far as they did. Both Mr. and Mrs. Tucker completed the tenth grade. Mr. Tucker left school to go to work when his father died and Mrs. Tucker stopped school to get married.

CASE NO. 31—ROBERTS FAMILY, PROVIDENCE, R. I.

Members of household.—Father, age 22; mother, age 26. Children: One boy, age 3; two girls, ages 1½ and 1 month.

Total cash income, 1949.—\$1,680. Chief earner: Father. Occupation: Lacquer sprayer.

The Roberts live in Providence, R. I. Mr. Roberts is a lacquer sprayer by trade and was employed by the James Mills Co. through November of 1949, where he earned \$35 a week. Last year, because of an automobile accident, he worked only 48 weeks. Their total income for the year was \$1,680. His accident occurred the latter part of November when his car collided with a city bus. He was awarded a small cash settlement and collected 1 week's sick benefit from his employer. His back was injured and while he was out of work his employer replaced him. When the family was first interviewed, he was still looking for another job.

His employment before and since 1949 has been irregular. Mr. Roberts has an attractive personality and seems to be able to get jobs. After he starts working, however, he has difficulty getting along with people and has quit at least once because of this. Another job did not materialize when the employer failed to give him the wage they had agreed upon. He boasts of the fact that he has always been successful in getting employment and has never collected veterans' readjustment benefits since he was discharged from service. Mrs. Roberts has gone to work for short periods when her husband was out of employment.

The apartment in which the five Roberts live is on the third floor of an old frame tenement house that is about 85 years old. The stairway leading to it is winding and the dark hallways are cluttered with tricycles, baby carriages, chests of drawers, and boxes. There is no law in Rhode Island which makes it mandatory for halls to be lighted or landings to be kept clear. Mrs. Roberts said that rats come into their hallway from a recently condemned and vacated building, and she is afraid one will be on the stairs when she is carrying the babies down.

Their apartment has five large, airy rooms. One enters the apartment directly into the living room. It has three windows and is comfortably furnished with a three-piece maple set, an oak buffet, a coffee table, an end table, a child's playpen, and a portable oil heater. There is also a small table-model radio set. The room does not look crowded but appears to be quite comfortable and attractive. Separated by an archway from the living room is another large room, which is used as a bedroom. A second bedroom with two windows is somewhat smaller. The bedrooms are also comfortably furnished. Congoleum rugs cover the floors in both these rooms and the kitchen. The kitchen is quite large and has three windows, making it light and pleasant. It contains a chrome breakfast set, a combination gas and oil range, an electric refrigerator, and washing machine. Their refrigerator was purchased on the budget payment plan 3 years ago at a cost of \$225, and is now paid for. Their furniture bill of \$200 was paid when Mr. Roberts obtained settlement of his accident case. A small room off the kitchen where one of the children sleeps is also used as a playroom. Mrs. Roberts said she would like to have a place with a bathroom and hot water. Their only facility for washing and bathing is the kitchen sink, but there is a small lavatory off the kitchen.

The roof leaks and they have to put pans around during heavy rainfalls. The apartment is heated by the oil heater in the living room and the kitchen stove. Meals are prepared on the combination oil and gas range. Oil is used in the winter and gas in the summer. They have to carry the oil from the cellar to the third floor.

Their regular monthly expenditures are as follows: Rent, \$16; removal of trash, \$1; gas and electricity, \$10.50; heating fuel, \$2.65; installment purchases, \$25; and food, approximately \$65. Mrs. Roberts buys 15 quarts of milk a week, supplementing it with canned milk which is used for both drinking and cooking. She buys a dozen eggs a week and uses margarine. She said she always gets fresh vegetables in season and uses canned ones in the winter. When she is pressed for money she gives the family starchy foods because they are filling. Fish is served twice a week and spaghetti at least once a week. Pot roast and stew meats are the only meats purchased.

In 1949 the Roberts bought shoes but no clothing. Mrs. Roberts had not bought a new dress since she was married, but she is handy in making over any old clothing that is given her. Mr. Roberts is still wearing the clothes he bought when he was discharged from the Army. The grandparents are not in

a financial position to help out regularly but they give presents of clothing on birthdays and Christmas. Last Christmas they gave all of the children winter coats.

The Roberts had considerable medical care during 1949. When Albert was circumcised, an infection developed for which he was hospitalized on two occasions, 3 days the first time and 2 days the second. Mrs. Roberts was in the hospital three different times before the birth of her baby in December, each time with a threatened miscarriage. They have insurance hospitalization which has taken care of most of their hospital bills. For minor illnesses they use facilities of the Rhode Island Hospital Clinic. Their medical bills for 1949 totaled \$97.50—\$50 for the doctor; \$17.50 for the hospital; and \$30 for medicine.

In October 1948 Mr. Roberts bought a second-hand automobile because he felt he needed it for work and also to get the family out in the fresh air. The car cost him \$435 and he made weekly payments on it in the amount of \$5. He paid the finance company \$155 and owed \$280. After his accident in November 1949, he could no longer afford to make the payments and his car was reclaimed.

At the time he bought the car Mrs. Roberts became very angry because he had promised to buy her an engagement ring. She thought he should have kept this promise instead of buying the car. She reminded him of it, and to appease her he went out in December 1948 and bought a ring which cost \$287. He made a down payment and by paying \$20 monthly reduced the debt to \$20.65. Now that he is out of work and unable to pay the \$20 a month he is keeping the account active by paying \$1 a week.

Mrs. Roberts was a member of a large family and had to go to work soon after she had finished the tenth grade because they had need for her earnings. Mr. Roberts lacked 3 months of completing high school. Little Albert is attending a day nursery. He is retarded in talking and the clinic physician thought his being with other children 3 years of age or older would be helpful.

For recreation, Mr. and Mrs. Roberts go to the movies once a week if they can afford it and can get a relative to sit with their children. Mr. Roberts likes to visit a nearby tavern where he plays cards with his friends. Mrs. Roberts' chief diversion is visiting her parents on Sunday. Occasionally, the entire family go to one of the city parks for an outing. But usually if one goes out, the other must stay at home with the children.

Since Mr. Roberts left the Mills Co. he has had two jobs. He worked for a while for a gas station but quit because, he said, the proprietor was taking advantage of him. He then had a contract to paint all the barns of a model dairy farm located 18 miles from the city, but when his car was reclaimed he had no way of getting to the job and had to give it up. When the interviewer last talked to him he was getting back to his old job at the Mills Co.

CASE NO. 32—CANTON FAMILY, ARKANSAS

Ages of members of household.—Father, age 50; mother, age 36. Children: One girl, age 5; and one boy, age 6.

Total cash income, 1949.—\$680.50. Chief earner: Father. Occupation: Farming.

Leroy Canton, age 50, is a sharecropper in southern Arkansas. He and his wife, Charity, and their son and daughter, ages 6 and 5, are one of 35 tenant families on a large plantation owned by the Cassanova Corp.

The estimated total-cash income for the family for 1949 amounted to \$680.50, which includes "furnish" money. The plantation operator "furnishes" the family \$25 monthly for 5½ months. The family purchases the monthly allowance from the commissary. Any amount left unspent at the end of the month, such as four or five dollars, is given to them in cash. Their 1949 income from all sources is broken down as follows:

Earned by Mr. and Mrs. Canton chopping for other plantation operators.	\$160.00
"Furnish" allowed on crop for family	137.50
Earned by Mrs. Canton chopping operator's crop	30.00
Earned by Mr. Canton as tractor driver for operator	233.00
Earned by Mr. Canton working for the local Rural Electrification Administration Cooperative, clearing right-of-way	40.00
Profit from 6½ bales of cotton, the family's share of crop	80.00
Total	680.50

The Canton family raised 13 bales of cotton last year, 6½ bales were calculated as the family's share and 6½ bales the plantation operator's share. The plantation operator gins and sells the entire crop, the sharecropper having no voice in the handling of his share. When the crop has been sold the operator gives the family a statement of their debts. The sharecropper is required to pay for seeds, fertilizer, poison for insects, and tractor cultivation out of his share of the crop. Last fall, the family's account according to the plantation operator's unitemized statement was \$713.11 for the above-mentioned items used in making the crop (this is understood, but not stated on the bill). The \$137.50 which was allowed the Cantons as "furnish" was also included in the bill. This is all the Cantons can definitely account for on the expense of their crop. They have no idea of the cost of any of the other items since they are never listed. After the operator made his deductions for their expenses the family cleared \$80 from the sale of 6½ bales of cotton.

The family is also dependent upon the operator for any other cash income they receive, since he controls where and when they can work. Mr. Canton earned \$233 driving a tractor for the company and Mrs. Canton earned \$30 chopping the company's crop. As a tractor driver Mr. Canton was paid \$3.50 for a 12- to 14-hour day and Mrs. Canton, for chopping, was paid \$2 a day for 11 to 12 hours.

All tenants on the plantation are required to work the company crop for wages when they have completed work on their own crop. Last year the operator paid his tenants \$2 a day for chopping; however, laborers brought from outside cities and communities were paid \$4 to \$7. When the families have finished working their crop and any work elsewhere on the plantation, the operator will give them permission to work off the place.¹ Mr. and Mrs. Canton, together, earned \$160 during the chopping season working for other operators who paid them a daily rate of \$4 for 20 days.

Last fall, after crops had been harvested and accounts settled, the plantation operator arranged with the officials of the local Rural Electrification Administration power cooperative for the men on his plantation to work during the winter clearing trees and undergrowth for a right-of-way to place poles and wires. The men were paid 35 cents an hour for 10 hours, or \$3.50 per day. The foreman was paid 40 cents an hour, or \$4 per day. There was no overtime pay. Mr. Canton was able to earn \$40 during December. The operator requested that the men cease working on March 1, 1950, and return to work on the plantation.

In addition to their cash income the family receives income in kind in the form of vegetables from their garden. They also have a few chickens which provide eggs and meat occasionally. Mrs. Canton said that they are unable to can many vegetables since the time the vegetables should be canned is during the rush season in cotton chopping. All children large enough, and all women, labor from sunup to sundown every day, except half-day Saturdays and Sundays. The women say they are so tired when Saturdays come and with the family's washing to be done, the house to be cleaned, and preparations for Sunday to be made, they have neither time nor energy left for canning.

The Cantons live in a three-room cabin. The inside walls are covered with heavy flowered paper. (The house is of single-wall construction, which makes it somewhat cold in the wintertime.) In each of the two front rooms, which are used for living and bed room combined, there are two beds, one dresser, and one chest of drawers. A linoleum covers the floor of one of the rooms, but the rest of the floors are bare. In the kitchen there is one round table and a cast-iron cook stove. There is neither electricity nor water in the house. Water is brought by hand from a pump in the yard. The only items which distinguish the cabin from one in existence 50 years ago are a battery-operated table model radio and a 50-pound capacity ice box. The ice box cost them \$50 and was paid for with money sent to them by a relative who was then in the Army. They bought the radio for \$125 when they worked as day laborers, paying for it in monthly installments.

Although both parents were born and reared on a farm, Mr. Canton has not always earned his living as a farmer. At different times he has worked at other jobs, such as driving a truck in the oil fields of California, loading ammunition at Pine Bluff Arsenal during the last war, and in lumber camps unloading lumber from trucks and placing it in dry kiln.

¹ That the tenants' best interest lies in waiting for this permission to be granted was illustrated in 1949 by the cases of 2 young men who did not wait. When these young men had finished working their own crops they went to work off the plantation for an operator paying higher wages than their landlord was paying. When the operator learned of the men leaving the place he ordered them off the plantation and took their crops.

All of Mr. Canton's jobs have been unskilled laboring jobs, since he can neither read nor write. His parents died when he was quite young. He was reared by an uncle who did not believe in education and kept him busy at work in the field and at other farm chores. Mrs. Canton's education is also limited. When she was going to school—she is now 36 years old—the State did not furnish textbooks for the elementary grades and her parents were unable to buy school books for her. She became discouraged and left school when she was in the third grade. At that she has more education than her parents who could neither read nor write.

Despite their educational limitations, the family is anxious for their son and daughter to get an education, and are aware that their present environment is not a suitable one for children.

The 6-year old Canton boy attends a consolidated school where classes are taught from the first through the tenth grades. There are no provisions made for teaching home economics, agriculture, industrial arts, or any other courses which would train young people to be self-sustaining; yet machinery and diversified farming are rapidly displacing farm laborers. The children leave school at any age in Arkansas, especially in the rural areas. Many of them are kept out of school so often to work in the fields that they naturally drop behind their classmates. They eventually become discouraged, lose interest, and then stop attending entirely.

The nearest doctor lives 20 miles away. Because the share croppers usually have little or no money, it is difficult for them to get medical attention. The three to four doctors in the county will seldom make night calls and frequently refuse to treat sick or injured persons unless a note is sent by the plantation operator stating that he will be responsible for the doctor's bill.

In the spring of 1950 the six-year-old boy was stricken with pneumonia. When he first became ill, the family took him to a doctor who charged them \$2. When pneumonia developed, the family did not have money to pay a doctor. The plantation operator arranged with a physician to treat the child. The doctor whom the plantation operator engaged will not tell the family what he charged for his treatments. The operator will charge the doctor's bill to the family's crop account and collect in the fall.³

When Mrs. Canton was asked what foods she bought for her family, Mrs. Canton replied:

"Food is so high that there is very little meat we are able to buy; sometimes we have it twice a month. We buy white flour, white potatoes, dried peas and beans, molasses, a little sugar, salt, pepper, and baking powder. When the hens are laying, we have eggs, and sometimes I kill a hen for food. The ground has been so cold and wet this spring, our vegetables are not large enough to eat."

This last year the Cantons bought two pairs of shoes for each child, one pair for the husband and a pair of boots, and three pairs of shoes for Mrs. Canton. They bought seven dresses for the little girl and three trousers and three shirts for their boy. Mrs. Canton purchased four dresses for herself, and Mr. Canton bought four overalls and five work shirts. No member of the family has a winter coat, and no clothing has been given to them.

Since there is no form of recreation in the community, the family spends what leisure time they have at home. Mrs. Canton sometimes goes to church, but usually she works around the house, in the garden, the potato patch, and in the yard. The two children play in the house and around the yard. When Mr. Canton was asked what he did during his leisure time, he said: "I am going to tell you the truth; sometimes I buy a little whisky and drink it." He hastened to add, "But I don't mistreat my family."

The father wants to find steady work somewhere else and move his family from the plantation because he wants to educate his children. He spoke emphatically and bitterly of the hardships he was subjected to during his childhood and declared that his own children will never lose a day in school to work on any farm.

CASE No. 33—GOODWIN FAMILY, SEATTLE, WASH.

Members of household.—Father, age 52; mother, age 41. Children: Three girls, ages 16, 13, and 10; one boy, age 15.

Total cash income, 1949.—\$1,900. Chief earner: Father. Occupation: Merchant seaman.

³In April 1950, with the consent and cooperation of the plantation operator, an insurance agent wrote insurance for sickness for all members of the family.

Mrs. Goodwin reported the family income at \$1,900 for 1949. She did not know whether her husband, who was away from home, made more than that, but said that amount was all that came to the family, which consists of herself and her four children, three girls and a boy.

Mr. Goodwin was formerly a chief machinist's mate in the United States Navy, but was retired after almost 28 years of service in 1942. During 1949 Mrs. Goodwin received his retirement pay of \$88.20 monthly and whatever he sent her from his earnings as a merchant seaman. During the war years, after his retirement from the Navy, he worked in the shipyards in Seattle, but as soon as the war was over he became restless and went back to sea with the merchant marine. His employment, however, was irregular. Although the family's income was less than \$2,000 in 1949, it promised to exceed that amount in 1950. In April 1950 Mr. Goodwin obtained a job for a year with the Army Transport Service, and Mrs. Goodwin was regularly receiving a monthly allotment of \$135 which he had made out to her. She would, of course, in addition continue to receive his retirement pay.

But 1949 was a hard year for Mrs. Goodwin and her family. Mrs. Goodwin said she had been unable to make a payment on the home she is buying for over a year. Their house and 3 acres of land were located in an outlying suburb of Seattle. Although the furnishings were threadbare and worn, the house itself seemed roomy and comfortable. They had bought the property almost 10 years before at a total cost of \$1,550, on which they still owed \$629. The monthly payments were \$30. Since their purchase, property values increased in the neighborhood, and Mrs. Goodwin was planning to sell 1 acre of her land to apply in payment on her home so she would not lose it.

The house was wired for electricity, and an electric pump furnished water from a well in the yard. However, the well caved in, and Mrs. Goodwin did not have the money to have it repaired. She said that her neighbors had been contemplating repairing the well for her, since she had to carry drinking water from their homes and collect rain water for other purposes.

An oil circulating heater, which was very old and almost at the point of being dangerous, provided heat. Mrs. Goodwin cooked on a wood and coal stove which should also be replaced. She said she had an opportunity at one time to buy a good wood and coal range for \$35 but did not have the money.

Their diet consisted mainly of bread. A neighbor bought 30 pounds of day-old bread each week for \$1.25, and they divided the bread and the expense. Mrs. Goodwin found that it was very economical and kept quite well if stored in canvas bags. She used it in bread dressings, sandwiches, and puddings. Four quarts of milk daily and 3 or 4 pounds of butter a week were given to them free by a neighbor who had a cow giving more milk than her own family could use. Fortunately, their electric refrigerator had not broken down and they were able to store the milk and butter. They bought the refrigerator about 8 years ago when times were better for them.

The greatest clothing problem for the family was shoes, which have to be purchased new. They received gifts of old clothing from their church and neighbors. Now and then they buy clothing from shops maintained by voluntary agencies. Mrs. Goodwin had an old sewing machine; and, with this to help her, she made over old clothes, handing them down from child to child.

The only furniture purchase they made during the year was \$10 for a bed for June, age 16. But about a year and a half before they had bought a piano for \$100 and a clarinet for Frank, Jr., who was receiving free lessons from the pastor of their church.

In addition to the money they owed on their home, they owed the dentist \$5 and a physician \$4 for a gall-bladder shot Mrs. Goodwin took 2 years before. There is a grocery bill of \$270, which Mrs. Goodwin expected her husband to pay within the next few months. She declared that it was his responsibility and should be paid from the income he has which she never sees.

Although Mr. Goodwin contributes to the support of the family, he and his wife have not lived together for 6 years. He comes home occasionally, but when he does he occupies a shack in the back yard, as he is usually drinking. When intoxicated he is inclined to be abusive. At such times Mrs. Goodwin and the children pack up and go to stay with friends. They have all become adjusted to the situation, and the children's attitude when their father has been drinking is just "poor dad."

Mrs. Goodwin met her husband while she was living with her parents in California. It was during the depression; and her father, although he had been an experienced electrician and, as Mrs. Goodwin proudly said, an educated man,

was unable to find work; and it was a struggle for the family to get enough to eat. Their only source of income was her father's pension of \$40 a month from his union. Mrs. Goodwin had two children by a former marriage; and, finding it difficult to rear them alone, she married Frank Goodwin. She frankly said it was not a marriage for love. Despite this fact, they managed well as long as he was in the Navy. Now the problem of management is primarily Mrs. Goodwin's. However, Mr. Goodwin assumed the financial responsibility of providing for the family when he signed up for a year with the Army Transport Service, and they have always received all of his retirement pay.

Mrs. Goodwin did not seek employment herself, as she felt it more important for her to be at home with the children. Frank, Jr., takes care of some personal expenses by doing odd jobs. All of these children are in school, but Mrs. Goodwin's children by her former marriage have left home. Her oldest boy, John, who is 22, left school after his second year in high school to join the Army. He is now a sergeant, and Mrs. Goodwin is very proud of him because he was selected to drive a general's car. Her oldest daughter, Mary, who is 17, also left in her second year of high school. She took a business course at night for a while but then got married. She was living in California where her husband, who is a chief petty officer in the Navy, was stationed.

Mrs. Goodwin was in hopes her four youngest children would finish high school. Her husband finished the fifth grade, and she finished the eighth. All of the children were doing well in school and are active and interested in it. A contributing factor to the children's adjustment to their situation has been the encouragement they received from the pastor of their church. The church meant a great deal to the whole family and made up their entire social life. Mrs. Goodwin taught Sunday school and conducted several social youth groups for the church. June had attended the church camp on a scholarship she won. Mrs. Goodwin spoke very warmly of her religion and had found it a source of great comfort.

CASE NO. 34—NIXON FAMILY, WASHINGTON, D. C.

Members of household.—Father, age 49; mother, age 35. Children: Two boys, ages 15 and 13; one girl, age 14.

Total cash income, 1949.—\$1,740. Chief earner: Father. Occupation: Railroad fireman until disabled.

The Nixons came to Washington in 1935 from a small Carolina town where Mr. Nixon had worked for the cotton mill. His wages were \$10 a week, and in Washington he hoped to better himself. Although they had difficulty getting established at first, Mr. Nixon got on with WPA and was able to support his family. The family fortunes remained about the same until 1941, when Mr. Nixon went to work as a fireman on a railroad at a salary of \$300 a month. The family then moved with their three children to a five-room apartment for which they paid \$75 monthly and furnished on the installment plan.

But in 1945 this apartment house was sold, and the family was forced to look for other quarters. All they could find in war-crowded Washington were two furnished rooms on the third floor of a row house, located in a deteriorating neighborhood close to the down town area. For these rooms they paid \$17 a month. The furniture which they had entirely paid for had to be sold, and the rest allowed to go back to the installment company.

At the same time Mr. Nixon began having trouble staying on the job, although he attempted to hide the fact he was ill. His health became increasingly worse, and in 1946 he suffered a severe heart attack. Since he is a World War I veteran, he went to a veterans' hospital. There he was pronounced permanently and totally disabled. Mr. Nixon's railroad retirement benefits amounted to only \$70 a month, and that for only 6 months, so Mrs. Nixon went to work as a nurse's aide, but ill health soon forced her to stop. A voluntary agency assisted the family in this crisis by providing the necessities, and the Red Cross went to work to get the father veteran's compensation.

It was not until December 1947 that the Veterans' Administration awarded Mr. Nixon a pension of \$60 a month. Under its regulations the Board of Public Welfare was unable to accept the case until the amount of the pension was determined, and a year's time elapsed between his heart attack and the awarding of the pension. When the pension was received, however, the Public Assistance Division of the Board supplemented their income with \$80 a month.

All during this time the family continued to live in their two rooms which consisted of one large room where the family cooked, ate, lived, and the parents

slept. The other "room" was a partitioned section of the hall and was used as a bedroom for the children. The bath, shared by other roomers, was on the floor below, and there were no laundry facilities whatever. In spite of the lack of conveniences, the family always appeared immaculately clean and neat, as did the living quarters.

Since 1946 there has been a constant pattern of ill health in the family. Mr. Nixon was often too ill to leave his bed for weeks at a time, and the three children lost much time from school with colds, sore throats, and respiratory ills. Several times each year these illnesses would be serious enough to require hospitalization.

Mr. Nixon wanted very much to be self-supporting and constantly looked for any work which his health would permit him to do. His ability to find light physical work is lessened by the fact that he completed only the third grade. When he was 11 years old he had to quit school to go to work to help his family.

In September 1949 his search for work was rewarded. He was accepted as engineer of an 82-unit apartment house with a salary of \$100 a month plus an apartment. This apartment of four rooms and bath was unfurnished except for gas range and electric refrigerator. The family was so anxious to grasp this opportunity to be independent and get into better housing that the lack of furniture was hardly considered. Mr. Nixon obligated his \$60 veteran's pension for \$600 worth of good used furniture. (When the family was interviewed they had only two more months to go before paying for it completely.)

In addition to the furniture debt, the family owed \$125 to doctors and dentists. In January 1949 Mrs. Nixon had one operation and another in October. All the children needed tonsillectomies and the daughter, age 15, hoped to earn \$30 during the summer as a baby sitter so she could pay for her operation before school started.

The children were fair to good students in school in spite of illness and inadequate diet. Mrs. Nixon said food costs them \$20 a week. They ate dried beans, bread, macaroni, dry cereal with canned milk, cabbage, potatoes. They never had fruit or desserts. For meat they had hamburger once a week. The children carried jelly sandwiches to school for lunch.

Any spending money for recreation the children have is earned. The boys have a shoe-shine box and the daughter gets an occasional opportunity to babysit. Now that the family is independent again they are taking more part in the community life. Mrs. Nixon and the older boy and girl have good singing voices and sing at their own and other churches. All the family goes to church.

Mr. and Mrs. Nixon have taken out a 20-year endowment policy of \$750 on each child, for which they pay total premiums of \$11.40 monthly. One of the boys wants to be either a printer or a farmer and the other has a burning desire to be a doctor. They are worried about the daughter though because she "wants to go to work so she can have pretty clothes."

As soon as they get the furniture paid for the family plans to buy clothes. For the 5 years since Mr. Nixon's heart attack and before he got this job, their clothes were donated by a voluntary agency.

CASE No. 35—PAGANI FAMILY, WEST VIRGINIA

Members of household.—Father, age 40; mother, age 40. Children: Four girls, ages 15, 9, 7, and 5; two boys, ages 13 years and 17 months.

Total cash income, 1949.—\$1,560. Chief earner: Father. Occupation: Retail employee.

Mr. and Mrs. Pagani are American-born of Italian descent. The husband is the only member of the family who is regularly employed. Marco, the oldest boy, earns a few dollars each week as a newsboy which he uses for clothes and his school expenses. When interviewed Mr. Pagani was working for a furniture store, where he drove a truck and did general work around the store. He earned \$30 a week in cash and received rent-free quarters in a warehouse belonging to his employer. The family's cash income during 1949 was \$1,560.

Their warehouse home is located near the railroad tracks in a rough neighborhood. The outside of the building looks like the warehouse it is, and the interior resembles an unfinished attic. The family lives on the second floor, the first floor being used by the furniture store for storage. When the family first moved in, the space they were to occupy was one large room. They divided it into three rooms by putting up rough partitions. There is ample space but not enough partitions. One of the rooms is rather large and is used as both living room and bedroom. It contains four double beds, a couch, two chairs, a table, radio,

wardrobe, and several small pieces. The furniture is old and shabby. Mr. Pagani's employer provided them with linoleum rugs for the floors, an icebox, and their radio. There is both electricity and gas in the building and running water, but no provision for hot water. The family pays the utility bills which amount to about \$80 a year.

Most of the clothes which the family possess have been given to them by friends and persons interested in helping them. Approximately \$25 is spent each week for food. Their diet consists chiefly of potatoes, dried beans, canned goods, and a few fresh vegetables. To save money they purchase canned instead of fresh milk. Meat and eggs are rare treats.

Commercial recreations play little part in the lives of the Pagani family. Mr. Pagani goes to a movie occasionally. The older children attend church and participate in several youth groups. Mrs. Pagani goes out very seldom.

The family has no savings and no debts. Their income has always been so small that they said they have not dared to buy anything on the installment plan. They have occasionally had to secure small loans to tide them over emergencies.

Neither of the parents went beyond the sixth grade, but they are bent on providing their children with as much education as possible. All of the children of school age attend regularly.

CASE NO. 36—MATURELLI FAMILY, PROVIDENCE, R. I.

Members of household.—Father, age 42; mother, age 43. Children: Two boys, ages 15 and 12; two girls, ages 11 and 4.

Total cash income, 1949.—\$1,700. Chief earner: Father. Occupation: Railroad laborer.

Near the market section in Providence, R. I., there is a small five-room cottage. It is old and dilapidated, needing paint and repairs. Inside the ceilings are cracked from the leaky roof, and the walls need plaster and paper. But despite all this, the interior of the house is neat and clean. The three bedrooms are each furnished with a double bed and a small dresser. The other rooms are a kitchen and a "spare" room. They cannot use the spare room because they have no furniture for it. The house is heated by an old coal stove, but it has neither hot water nor bathing facilities.

This is the home of Mary and Andrew Maturelli and their four children, Vincent, 15; Anthony, 12; Dolores, 11; and Amelia who is 4.

Andrew Maturelli came to America from Italy and settled with his parents in Providence. Both Mary and Andrew came from poor families, and they left school very early to go to work. Mary graduated from junior high school but Andrew only finished the sixth grade.

Andrew works as a laborer on a railroad. When he is employed he earns approximately \$40 a week, but his work is not steady and he is laid off on an average of 12 weeks during the year. The family income totals approximately \$1,700 per year including unemployment insurance. One of the boys helps his family out by shining shoes but he could not estimate his earnings.

With their rent costing them \$25 a month and their food running from \$20 to \$25 weekly, there is little left over. But the family has a project—they are buying a television set, the first thing they ever bought on the installment plan. In order to make the payments on the balance of \$103 they, all save money in a small change bank and do without. Mary calls the set an "investment in happiness." They don't mind sacrificing and doing without, they say, because it is almost the only form of entertainment they have together. Since the television set arrived, Mary said the children were behaving better and seem more contented, and Mary likes it because the children stay home more and "out of mischief in the streets."

Next year the family's income will probably be higher because Vincent will be 16. He can then go to work and help his family.

CASE NO. 37—ROSEN FAMILY, NEW YORK, N. Y.

Members of household.—Father, age 42; mother, age 40. Children: Two girls, ages 10 and 5; two boys, ages 16 and 8.

Total cash income, 1949.—\$1,820. Chief earner: Father. Occupation: Baker's helper.

Mr. Rosen was brought to the United States from Russia when just a child. In New York, where his family settled, he attended elementary school and

finished the eighth grade. Soon after he quit school he became a baker's helper and has held similar jobs throughout his working life. He works from 4 in the afternoon until 1 in the morning at the same salary he has been getting for the past 5 years, \$1,820 a year. He belongs to the bakers' union to which he pays dues of approximately 70 cents a week. Mrs. Rosen had a little more education than her husband, having completed junior high school and a 6 months business course. When her children are older she plans to get some type of clerical work to supplement their income.

For many years the Rosens lived in a dingy apartment in the slums of the lower East Side. They have just moved into a 5½ room apartment in a low-income housing project. The rooms in this apartment are not large but they are clean, light and airy, and equipped with all necessary utilities. Also, there is a bedroom for the two sons and one for the two daughters. Mrs. Rosen hated to put her old shabby furniture into the new apartment, but she plans to buy some new pieces when she gets a job.

The children are all in school, the youngest being in kindergarten. Mrs. Rosen hopes they will finish high school.

The father's health is poor—he is nervous and often irritable because of painful rheumatism. The mother and three of the children are in good health but the 10-year old daughter has scoliosis and has to wear a body brace. The brace was procured free of charge through the board of education.

The family spends their entire income for daily necessities. Their rent, including utilities, amounts to \$32.35 a month. The weekly expenditures for food are approximately \$28.50 and consist of \$12 a week for meat, \$1 for fish, \$3 for fruits and vegetables, \$4.50 for milk, and \$8 for butter, eggs, and other groceries.

Occasionally small sums of money are borrowed from relatives to buy shoes or dungarees for the older boy. This money is paid back in small weekly amounts. Other than this they spend no money for clothing. What they have to wear is given to them by friends and relatives. The last new clothing Mr. Rosen had was a suit bought 3 years ago.

A family friend sees to it that they attend the movies once in a while at no cost.

All of the children are in school, except the youngest one who is in kindergarten. Mrs. Rosen wants them all to finish high school, but at present time the older son is anxious to quit school so that he can work.

CASE No. 38—PERRY FAMILY, EVANSVILLE, IND.

Members of the household.—Father, mother. Children: Three boys, ages 16, 10, and 8; two girls, ages 13 and 1.

Total cash income, 1949.—\$1,960. Chief earner: Father. Occupation: Plaster mixer.

Mr. and Mrs. Perry and their five children live on the upper floor of a two-story house in Evansville, Ind. Mrs. Perry's sister, her husband and their five children live in part of the first floor of the house. Another family with three children live in the rear apartment on the lower floor.

The Perry's apartment consists of three rooms, all of which are connected by small archways which have been covered with inexpensive chintz drapes. The house has not been painted, either inside or out, in many years. The plaster which is still left on the walls is about ready to fall, but the floors are white from constant scrubbing and clean curtains hang at the windows.

Their whole apartment is neat and clean and everything seems to have its place in their crowded scheme of living. The front room in which four of the children sleep has two beds, an old dresser, a broken-down easy chair, a table and two straight-back chairs with broken rungs.

Mr. and Mrs. Perry sleep in the middle room which is furnished with a bed, a clothesbasket in which the baby sleeps, an easy chair, an old dresser, and a chest of drawers. In the winter a coal heater is placed in this room to heat the apartment. All the floors are covered in part by small congoium rugs, which are worn and broken.

In the kitchen there is a fairly recent model two-burner oil stove, a table and four chairs, an icebox, and a kitchen cabinet. The icebox was picked up from a dump by the boys who brought it home and cleaned it. They have been using it for several years. Mrs. Perry, while ashamed of the poor furnishings, is proud of the fact that they are all paid for. Most of them were bought second-hand, except their radio which they bought on the installment plan for \$15, and it is also paid for completely.

Mr. Perry works for a small contractor, doing various laboring jobs, such as mixing plaster. He is a member in good standing of the International Hod Carriers, Building and Common Laborers Union, AFL. In 1949, Mr. Perry worked all but 3 weeks, which is better than usual. His total income for the year came to \$1,960, since he averages around \$40 a week. Lee, the oldest boy, age 15, gets occasional odd jobs cutting lawns and cleaning basements, but his parents allow him to keep his money for his own use. No other member of the family is employed.

The Perrys spend their entire income each month. Their rent is \$30; telephone, \$3.16; electricity, \$2.75; insurance, \$1.74; clothing payments, \$8; and for food they usually pay \$80, which includes oil for the stove. Since their monthly income averages \$160 they have a balance of \$34 which they use to make payments on their debts, buy extra clothing, and some recreation. They owe \$124 on medical bills and a \$78 clothing bill. Their medical bills last year amounted to \$224. Kenneth, age 8, broke his arm and his hospital expenses came to \$67, X-ray \$15, and the doctor charged \$62, a total of \$144. When the baby was born Mrs. Perry's hospital charges were \$48 and the doctor's bill was \$32, which made her confinement cost a total of \$80. They have paid \$100 on these bills, and are now paying on the balance of \$124.

Mrs. Perry makes corn bread and hot biscuits every day, which with a sweet, suffices as dessert. They like especially jam and Karo syrup on their bread. The mother limits the amount of jam they can have to one jar a week but she buys three bottles of Karo syrup weekly. They use an average of 7 loaves of bread and 12 quarts of milk each week. Their main meat is bacon, and they have a little every day. When they are cheap, Mrs. Perry buys liver and pork chops. Their diet consists mainly of potatoes, canned vegetables, baked beans, carrots, cabbage once a week, and green beans.

The buy second-hand clothing. Mrs. Perry is somewhat embarrassed about this, and said they get their "Sunday best" ones new. During the past year, Mr. Perry needed only working clothes, and bought \$20 worth. Mrs. Perry said that she bought 10 dresses last year, second-hand, that cost her about \$50. The oldest son had the largest clothing bill because he bought a new suit which cost him \$50; he also bought two pairs of shoes, some shirts and some socks, which brought his total purchases to \$70. Alice bought 15 second-hand dresses at a cost of \$50; two pairs of shoes and other items brought her purchases up to \$65. With the exception of shoes, which are bought new, the other children can wear clothes the older ones outgrow. The total expenditures for clothing for the family during 1949 was \$274, on which they still owe \$78.

Mrs. Perry tries to save enough so the children can go to the movies on Saturday. She went twice last year. The children also participate in the activities held at a neighborhood social agency. Lee reads a great deal in addition to being active in sports.

All the family like to go to church. Aside from the church Mrs. Perry does not belong to any group. She said that she doesn't like to visit her friends, because she would have to ask them back and she is embarrassed about her furniture. She also said that their food money was not enough to let her serve them anything to eat. Mr. Perry enjoys his union and meets with his friends there.

Mr. and Mrs. Perry's education stopped when they finished the sixth grade. They went to country schools in Kentucky, staying out whenever necessary to help with the work in the fields. Both of the parents are ambitious for their children and want them to go to college. The children are bright and anxious to continue in school as far as possible. Lee, who is already quite a good football player is trying desperately to be good enough to earn a scholarship. He wants to be either a professional football player or a physical education teacher where he would have an opportunity to coach sports. Alice, who is 13 years old, knows now that she wants to go to college so she can teach. Mrs. Perry said the only thing which will interfere with their plans is lack of money.

CASE NO. 39—ROMANO FAMILY, BOSTON, MASS.

Members of household.—Father, age 37; mother, age 35. Children: Two boys, ages 10 and 5; two girls, ages 9 years, and 8 months.

Total cash income, 1949.—\$1,600. Chief earner: Father. Occupation: Fruit peddler.

When Joseph Romano was 2 years old, his parents took him to Italy where they remained for 10 years. At the death of his father, they returned to the United

States and Joseph started school at the age of 12. He remained in school until he was 17, completing the seventh grade. He did odd jobs whenever work was obtainable but he found this would lead him nowhere, so when his friends advised him to buy a pushcart and work for himself he did so. He sells fresh fruits and vegetables and earns an average of \$35 a week. Sometimes it's more and sometimes it is less, since the amount he makes depends a great deal on the weather. His total income last year came to \$1,600.

The family has not been able to accumulate any savings. Mr. Romano said, "Family like mine, and prices as they are, how can I save? I am glad that at the end of the week I have enough for package of cigarettes, leave alone other things. No debts for me. I spend as I earn. My only worry is to be secure in my income, and good health for my family."

The Romanos pay \$5 a week rent for five rooms in a brick tenement which houses three families. The parents occupy one of the bedrooms, the two boys another, and the two girls the third. They are tiny rooms and with just a bed, dresser, and chair look crowded. The room they use for a living room is furnished with a sofa and two arm chairs, a table and two straight chairs, a small table model radio, a dresser, a sewing machine and a small oil heater. The kitchen has all the necessary furnishings and they also have an electric washing machine and refrigerator, both of which are completely paid for. There are two stoves in the kitchen—one, gas, for cooking, and the other an oil range which they use for both heating and cooking. The oil range is used most of the time because it is less expensive than the gas stove. Their fuel oil costs them \$3 a week and gas and electricity average \$1.50 a week.

Mrs. Romano said they spent \$20 a week for food, buying meat, milk, eggs, fresh and canned vegetables, baby foods and cereals. During 1949 they spent \$15 for the children's shoes, \$12 for the father's, and \$12 for the mother's. Mrs. Romano bought a new coat for herself for \$23 and coats for the children for \$30. Other clothing items came to \$20. The regular weekly expenditures for the family include 60 cents for insurance for the children, 50 cents nursery fees, \$1 for movies.

As they live very near the park and public recreational gardens, they spend a great deal of their time there. The father is a member of a club made up of the young men he went to school with and they get together once a week.

Mrs. Romano left school when she was in the seventh grade. Her father was out of work and as her two older sisters were married, the responsibility was thrown on her. She had to leave school and help. She went to continuation school for 2 years, taking up dressmaking, and worked at that trade until she married. Both parents feel that if their parents had been a little more ambitious for them they might have gone into some skilled trade even if it did mean another year or two longer without their earnings. However, they do feel that their going to the seventh grade was a great deal, as their parents had no education at all. With their present income, they can't visualize their children going into any profession, but they would do anything possible to prevent them from becoming unskilled workers. Mr. Romano said that a good knowledge of buying and selling fruits is very profitable and does not need a college education, but good common sense with stability and hard work thrown in. He added, however, that they thought the public school system should help children with no money who wish to continue their schooling.

Mr. Romano's main hope is to earn a great deal more so he can take care of the family's needs without the help of clinics. All of their health needs were taken care of by the clinics and hospitals nearby, but the family does not like to go. It usually takes a whole morning or more to receive attention. With two preschool children, Mrs. Romano either has to take both of them with her for the long wait or hire someone to look after them while she is away.

Mr. Romano also wants to make enough so they can move into a heated apartment with continuous hot water, one that is large enough for the children to play without getting in each others way. Both parents are anxious for the children to get an education and be better prepared than they were to make a living.

CASE NO. 40—LEE FAMILY, HOUSTON, TEX.

Members of household.—Father, age 53; mother, age 28. Children: Three boys, ages 8, 6, and 1½; one girl, age 4.

Total cash income, 1949.—\$1,800. Chief earner: father. Occupation: Construction worker.

Phyllis and James Lee have been married approximately 10 years. James belongs to the boilermakers' union. Previous to 1949 his earnings in periods of heavy construction were as high as \$85 a week. James is a steady and willing worker but during 1949, either because of bad weather or lack of work in his line, he worked only 16 weeks, earning approximately \$1,800. In addition, he drew some unemployment compensation, but not enough to bring his income up to \$2,000 or to meet the needs of his family. A voluntary agency assisted the family by paying for 1 month's rent and utilities and also sent them emergency grocery orders.

James completed seven grades in school and Phyllis finished high school before taking a specialized course in home economics. Because of the children, one of whom has asthma, she is unable to accept employment.

The Lees live in a one-family house in a district where other industrial workers and their families live. There is a tourist court across the street and cafes nearby. The neighborhood is not a desirable one in which to raise a family so Phyllis has cleaned the yard, fenced it in, and provided a place for her children to play at home. While painting and repapering would improve the appearance of their house, it is in fair condition inside and out. The four rooms are meagerly furnished and the linoleum floor covering is in bad repair. They have gas heat, electricity, and hot water. They bought a radio for cash during an earlier period when James' earnings were steady, and are now buying a gas stove and electric refrigerator on the installment plan.

They pay \$60 a month for rent and \$9 for utilities, so have very little left for other needs. Phyllis is able, with careful planning, to provide well-balanced and nutritious family meals. With friends providing out-grown clothes for the children, she has managed to keep them nicely clothed even during the past year when their income was insufficient to include clothing in their budget.

The Lees find entertainment with each other, through the radio, books, and games with the children. Phyllis fears polio, so she does not take her children to public gatherings where they might be exposed to it.

Phyllis hopes, eventually, to secure larger quarters for her family, which is difficult because of the number of children. She said that their problems would be solved if James could only secure steady employment.

CASE No. 41—JOHNSON FAMILY, COLUMBUS, OHIO

Members of household.—Father, mother. Children: Five boys, ages 14, 9, 8, 4, and 3.

Total cash income, 1949.—\$1,500. Chief earner: Father. Occupation: Painter and odd jobs.

Steven Johnson, age 14, lives with his mother and father and four younger brothers in a single frame house which has four rooms, a kitchen, and bath. Their rent is \$35 a month plus an additional \$10 for utilities. They have two stoves, a coal stove which is used for heating, and a gas stove for cooking. The rooms are small and poorly furnished, with no rugs of any kind. Mrs. Johnson's mother gave them an ice box several years ago and they have a radio which was also a gift.

Steven's father, Conrad, earns the living for the family. He is described by his wife as a jack-of-all-trades. Generally, he does painting and other odd jobs. His work is usually outdoors and is seasonal. He seldom has anything to do during the winter months. Last year he worked about 9 months, earning approximately \$1,500. There is no other income and since he works for himself he is not eligible for unemployment benefits.

Steven has a paper route from which he collects about \$6 a week. He saved enough so that he could make a down payment of \$38 on a television set. He is making weekly payments of \$1.50 until the set is paid for. He is very proud of his purchase and it provides the family with about the only entertainment they have. They cannot participate much in commercial or community recreation because of finances; however, it is sometimes arranged for the children to attend a local movie. The mother depends a great deal on the church and the community house for her social activities.

Most of the father's income is spent for rent and food. They can't set up any food budget because of the uncertainty of their income. Mrs. Johnson said they "spend until their money runs out." Their diet consists mainly of starchy foods—beans, spaghetti, potatoes, and bread. They seldom buy clothes, and depend

almost entirely upon old clothes from the people in their church, neighbors, and relatives.

Because she is pregnant, the mother is now under the doctor's care. Nothing was spent for doctors or dentists during 1949. Some of the members of the family need dental work but the budget will not allow it.

The family has no savings and the mother does not know of any debts. Nothing is being bought on the installment plan except Steven's television set.

Conrad quit school soon after finishing the fifth grade to assume full financial responsibility for himself. When Mrs. Johnson's father died, she was in the ninth grade and had to go to work to help out with expenses. She said she wants Steven and his brothers to have more education than she and her husband had, but she thinks their chances look rather slim right now because it costs so much to keep them in school. Steven is in the eighth grade, Dicky and John are both in the third, and Michael and Charlie are not of school age.

CASE NO. 42—THORPE FAMILY, MISSOURI

Members of household.—Father, age 37; mother, age 33. Children: Three girls ages 17, 8, and 3; two boys: ages 15 and 4.

Total cash income, 1949.—\$800. Chief earner: Father. Occupation: Farm laborer.

The Thorpe family, Earl, age 37; Jane, age 33; and five children live in a small town in Missouri, where they have occupied the same home since the initiation of their small community. Their single family house, which they are buying, was built 10 years ago by the Farm Security Administration when it was engaged in its labor homes program in southeast Missouri.

Although Elaine, age 17, and Buzzie, age 15, are Jane's children by a former marriage, they call Earl "Dad," and he is as kind to them as he is to his own three, Lilly, age 8; Tommy, age 4; and Cindy, age 3.

Both Jane and Earl had grade school educations, although their parents were illiterate. Earl said there were no opportunities to learn anything but the three "R's" "and little o' that" in the one-room school he attended for about 6 months a year for 7 years. Jane attended a larger school in a small town, but was taken out when she finished the eighth grade because her family needed her help.

Jane's parents and two younger brothers live nearby, and a married sister and her family live in an adjacent town. The family is closely knit, visits back and forth, and clings together during periods of stress. Jane and her family are easy going and philosophical about the exigencies of daily life. They call themselves river people, having always lived on or near the Mississippi in the flatlands. Earl, on the other hand, seems always anxious. He and his family came to Missouri from the hill country of Tennessee, and he seems to be conscious of not having done as well as his sisters, whose husbands are tenant farmers and own considerable personal property, such as animals and machines. This last difficult year has augmented his sense of inferiority, and Earl scarcely says anything these days. He leaves most of the talking to Jane.

Earl has always done farm work, either as a laborer for someone else or as a sharecropper, and knows very little about any other type of work. He usually does hand labor, but recently he learned to handle a tractor while working for a brother-in-law. His fellow workers say he is a hard worker in the fields, although his hunched back and frail look contribute to a general impression of weakness and dullness.

Usually he leaves his home community each year to work in berry and vegetable harvests in other States. The best year he remembers was 4 years before when the family earned over a thousand dollars harvesting the vegetable crop in Delaware. That year the total family income was close to \$2,000. But the most Earl remembers earning before or after is about \$1,000 a year. During the thirties he worked on WPA. He has made a sharecrop several times but he never came out ahead, only making enough to cover furnish money.¹

This past year (1949 and early 1950) has been the worst year of all. Earl estimates that during the cotton picking season in the fall of 1949 all of the family working together, Earl, Jane, and Buzzie, earned less than \$400. Together they earned about \$350 in the spring of 1949. Earl did not get a chance to get away for any harvest work during the year since there were crop failures in many

¹ According to custom, the landowner furnishes a sharecropper with his groceries, feed, fertilizer, and other necessary expenses for maintaining the family and the crop. When the crop is sold the furnish bill is paid.

States where he was accustomed to go. For a time he had odd jobs at the local compress and with his relatives. He estimated his 1949 income at \$800, including Jane's and Buzzie's earnings.

Earl said he thought the family earned all their 1949 income during 6 months of the year, and added, "If I coulda worked the rest of the time I'd done all right." He is convinced that the family's salvation lies in his finding steady work, but his efforts to get on at the oil pressing mill or at the stores as a clerk have been fruitless. He was rejected for work at the oil mill for physical reasons. The doctor told him he had a leaking heart valve. "Never bothers me though," Earl said, "and I keep up with the rest at the compress and in the fields." During the early months of 1950 Earl found no work at all and the family was fed with Government surpluses and charitable gifts.

Jane worked about 3 months last year at chopping and picking cotton. In addition, she also tries to make a garden and can some food each year, but she has had bad luck. She was able to get only 60 cans of greens, tomatoes, corn, and green beans last year. This year, too, has been wet and she said the garden looks bad.

Although he must buy his clothing and pay his school expenses from his earnings, Buzzie is being depended upon more and more as a contributing unit of the family. He is a bright and ambitious boy, and this year won highest honors in his class at school. Having completed the eighth grade at age 15 he is somewhat behind his regular grade, because he has stayed out of school so often when the family moved from State to State doing migrant work in the spring. Here in his home community, school is out in the spring in time for the children to work in the fields chopping, and in session during the summer months when crops are "laid by." Cotton vacation begins when the cotton is ready for fall picking and ends when most of the crop has been gathered.

Elaine is blind and cannot work outside the home. When she was 7 her brother pierced one of her eyes with a pair of scissors while they were playing. Gradually the sight of her other eye failed and now she is completely blind. However, at the school for the blind in St. Louis she is getting by far the best education of all the children. This school, which she attends at State expense, maintains high standards, has good instructors, and helps the children to adjust to their handicaps and environments. Elaine is learning to type, to sew, and weave, and as she goes on in school has a choice of vocations to learn. She is developing several skills, and hopes some day to contribute to the family income.

Lilly, who is 8, is also bright and is in the third grade. The other two children are too young to go to school.

It is difficult for the family to budget or estimate how much they spend for various necessities, since all money is spent immediately for pressing needs. Fixed monthly expenses are: House payment, \$10; electricity about \$2.50; gas for cooking, about \$2; and oil, about \$5 in the coldest months if they have the money to buy it.

Their house, which they are buying from a nonprofit, philanthropic organization, is a rectangular building consisting of a kitchen and small storage pantry, a living room and three small bedrooms. A small cellar for storing fruit and canned vegetables is reached by raising a hinged section of the kitchen floor. The original homes constructed by the Farm Security Administration were equipped with simple sturdy furniture—metal chests and beds, cotton mattresses, a long oak dining table, six oak chairs, coal and wood stoves and a large circulating heater. The Thorpes have all of this furniture except the stove and heater. Metal grates in these were difficult to replace, and coal and wood hard to obtain. In 1948 they purchased a gas stove and equipment for the storage of bottled gas for \$100 which was paid for in monthly payments and they also bought a second-hand oil heater.

During the good year when they earned \$2,000 Earl made a year's payment in advance on his house but over the last 2 years they have fallen behind and now owe \$100 in back payments. In addition, they owe the corporation \$15 for paint. Last year the corporation asked all home purchasers to paint the outside of their dwellings if the house had not been painted earlier. The Thorpes purchased the paint at cost and painted the house themselves. They were supposed to pay the corporation for the paint at the rate of \$3 a month, but have been unable to do so.

No other repairs have been made by the family since they purchased the house, largely because they still think of themselves as renters rather than responsible owners, but neither have they had the extra cash necessary to purchase materials. The front porch is in bad repair and is falling into greater dilapidation. The screens, left unpainted, have rotted through leaving the house open to flies and insects in the summer.

When times get bad, and home-canned food runs out, the basic diet of the family runs to fried bread, cornbread and flour gravy. Shortening and flour there must be, or they starve. Beans, with a bit of fat meat, are added when things loosen up a little. In "good times" when there is money or credit, the family spends about \$10 a week for food. Fat meat, corn meal, flour, potatoes and shortening, syrup (in quantity), beans, kraut, tomatoes, and candy are major expenditures. Cabbage, which is the only fresh vegetable purchased, is eaten often, but coffee and canned milk are rarely purchased. Onions are usually grown in the garden and saved for winter, even in garden failure years. Rarest of all is fresh meat, and when purchased it is usually pork side meat or neck bones. Sometimes a friend or relative brings in a chicken. During the time the family works in the fields quantities of store bread, bologna, cheese, soda pop, and store cake are bought. Fruit-ades and sugar become regular items on the grocery list. Fresh vegetables are used as grown, but nobody cares much for anything but green beans, greens (turnip), tomatoes, corn, and onions. The children eat many meals at their grandparents and are familiar with canned tamales, chili, beans, and lunch meats, but Jane cannot afford to buy much canned food. In the spring of 1950 when Government surpluses were distributed the Thorpes got dried milk, beans, butter, potatoes, prunes, raisins, and dried eggs. The milk and eggs were the first the children had eaten in several years and they liked them.

Clothing is a "when and if" for the Thorpes. Since one of the local churches began maintaining a thrift shop in their community the clothing problem has eased. Last year the Thorpes spent about \$15 in the thrift shop, which provided some school clothing—coats, shoes, underwear, and dresses for the girls; shirts, trousers, and underwear for Earl and dresses for Jane. Buzzie spent \$25 for new clothing and shoes for himself. Jane bought a jacket in the thrift shop this spring for 50 cents. Her winter coat is 2 years old and cost \$10 new. Some clothing was provided from the thrift shop without cost, and all of Elaine's clothes came from there. This spring a donation provided Elaine with \$25 for material for a graduation frock and the shoes to go with it, and material also for a formal dress. Earl has never owned a new suit or hat. Shoes are his big problem. Sometimes he pads out the soles with paper. Shoes cost the family about \$15 last year. The Thorpes are poorly clothed and always look ragged and shabby.

Buzzie spends money for lunch when he has it, and goes without when he does not. Lily spends about 15 cents a day at the school lunchroom. This winter she was given free lunches. At other times a relative has given her money for lunches.

An additional yearly expense for the family is \$20 for Elaine's trips to and from school. She comes home twice a year, at Easter and for the summer vacation. The family has always paid her fares until this year when they were paid for by a charitable source. Sometimes, however, in the past, Elaine has irritated the school authorities because she had to wait to return to school until the Thorpes earned the money.

The main social activity of the Thorpe family is visiting. The children sometimes go to the movies on dime night, but Jane has not gone in a year, and Earl never goes. He sits around the pool hall during days when he is not working, but never plays and seldom talks to the men there. During the past few months a couples' club has been dancing in the community building once a week and Jane and Earl have gone there rather often. There are no charges, but Jane feels a little self-conscious because she has had nothing to contribute to the light refreshments served.

Jane also belongs to a handicraft club which meets in the community building, but has had her feelings hurt because some of the women refuse to eat the food she brings for the noon meal because they say her house is not clean. Sometimes Buzzie goes with the boys to swim in the local drainage ditch, but Lilly is not permitted to go because of the distance and danger. There are Scout troops in town, but Buzzie is not invited to join. Elaine misses the social life of her school when she is at home, but she says she has a wonderful time with her relatives and misses them when she is at school.

The Thorpes feel a sense of rejection by their community, although many of their neighbors are in no better circumstances. Jane is a gregarious person and always offers to serve when community activities require it. More often than not, she is repulsed. Her immediate neighbors resent the litter and debris which collect about the house, and think the Thorpes should make a greater attempt to keep up their yard and confine their household pets. Elaine said once that she knew the house was "a mess" but that she did not know where to begin to straighten it.

A better arrangement and use of the available space in their home, as demonstrated by the use of space in identical homes, would improve the living conditions, if Jane could be brought to a greater sense of the importance of clean and neat surroundings. Screens, some simple repairs, and interior decoration might aid in rehabilitation. But income is the big and continuing problem. Unless Earl finds a place to work with a regular income, it is doubtful whether the family can remain in this locality long enough to pay for their home, or for Buzzie to finish school. If they keep up their payments they will own their home in 1954. The Thorpes are not equipped for city living, so where can they go? If Buzzie can keep on going to school, there is hope for him. Without training there is little chance he can improve either his or his family's lot.

CASE NO. 43—NEAL FAMILY, SHREVEPORT, LA.

Members of household.—Mother. Children: Three.

Total cash income, 1949.—\$924. Chief earner: Mother. Occupation: Book-keeper.

Mary Neal was born and reared in Shreveport, La. Her family who were in comfortable circumstances lived in a very good residential section of the city, and Mary grew up in a normal, happy household. When she finished high school she took a business course. Having a natural aptitude for the work, she soon secured employment as a bookkeeper for a local manufacturing concern.

At the beginning of World War II, she met and married a soldier stationed at an airfield near Shreveport. But not long after he returned from overseas their marriage ended in divorce. Mary was left with their two children to care for, since all her attempts to get her husband to comply with the court order and contribute to the support of the children had been futile. He continually changed residence and employment. When he was last located he was in Chicago, but Mary did not have the money needed to guarantee the expense of his being returned to Louisiana for prosecution.

For several years Mary and her children lived with her parents. She resumed her business career. Because her parents provided a home for them, she and her children were able to live comfortably on her income of \$40 a week. Then Mary's mother was stricken with cancer and had to be placed in a hospital. She was there until her death 18 months later. Within a month or so afterwards Mary's father died. Her mother's long illness had completely depleted the family's finances, and the strain and worry became almost unbearable. Mary felt all of these things contributed to her father's death.

Shortly after her parents' deaths Mary's young son contracted infantile paralysis. On the advice of her physician, Mary took her two children and moved to Albuquerque, N. Mex., where it was believed the boy would gain strength to recuperate. Mary got a job in Albuquerque and they remained there for 14 months. When her son was better, they returned to Shreveport and Mary was fortunate to get back her old job as a bookkeeper. It was during this period that she married an old school acquaintance and life looked as if it would prove less burdensome. But approximately 5 months before her third child was to be born her husband died. Mary was left once again as the sole support of her children, and in addition, was faced with the fact that due to her pregnancy, she would not be able to continue working in public.

Unable to work longer at her job, she could not afford to rent an apartment or hire competent help to care for her two young children. The only job she could find, which would permit her to work despite her condition and at the same time look after her children, was as a maid in a third-rate hotel. She was paid \$10 cash a week and provided a room on the third floor of this walk-up hotel. The room was small, and contained one bed on which she and the two children slept, a dresser, rocking chair, and small table. Mary cooked on top of the gas heater in the bathroom. During this time, their main diet consisted of dried beans, bread, rice, and occasionally, she was able to purchase fresh fruit for the children. During this 4-month period a voluntary agency supplemented her income with \$10 a week, in order for the children to have a better diet and clothes so they could remain in school. Mary, who is quite adept, made the children's clothes by hand. She also earned some extra money by doing embroidery work at night and selling small sets to people in the neighborhood. Her income for these 4 months was \$320.

After the birth of her child, in the charity hospital, Mary soon secured employment as a housekeeper for a family in a small village out from Shreveport.

She was given \$25 a month and room and board for her two older children, although she had to purchase the baby's food. During this time she also received a monthly aid-to-dependent-children grant in the amount of \$29. She remained with this job for 6 months, earning \$150 and receiving a total of \$174 in aid to dependent children. But her work soon began to take its toll on Mary's health. In addition to doing all the housework, Mary took care of an invalid woman, which entailed getting up several times each night to give her injections.

Mary was offered a job as a hostess in a night club in Shreveport, for which she would receive \$35 a week. This meant the discontinuance of her aid-to-dependent children grant, but it appeared the most satisfactory arrangement as she could work from 8:30 in the evening until 4:30 in the morning, and be with her children all day.

Mary wished to remain in the small village as she felt the environment was a proper one for her children. The school grades of the two older children were better, as they had more freedom and more attention than they had had in the city. After some deliberation, and after she found she could rent a three-room apartment here for \$22.50 a month and could get a woman to come in at night to stay with the children, she accepted the job.

On the installment plan, she managed to buy two beds, a dining-room table and several chairs, and a cook stove. Butane for the stove, which is the fuel used in this vicinity, proved to be an expensive item as it was necessary to purchase about \$10 worth each month.

Mary's luck held for about 2 months and she made \$280 but then she became quite ill. Since her total income for 1949, from all sources, amounted to \$924, she was unable to accumulate any savings to meet this emergency. Unable to work and faced with an operation, she and her children went to live in the home of a relative. They are unwanted, however, as the extra expense is more than the family can bear. The voluntary agency who first came to Mary's assistance asked the department of public welfare to reopen her case and allow an aid-to-dependent-children grant.

CASE NO. 44—FINNEGAN FAMILY, MIAMI, FLA.

Members of household.—Father, age 35; mother, age 37. Children: Seven girls, ages 15, 13, 10, 8, 5, 3, and 1.

Total cash income, 1949.—\$432. Chief earner: Father. Occupation: Migrant agricultural worker.

Mollie and Patrick Finnegan have seven daughters, ranging in age from 15 years to 15 months. Mrs. Finnegan is a high-school graduate with some commercial training, but Mr. Finnegan left high school in his second year to go to work. He worked at various odd jobs, but was unable to find regular employment. During the depression years he worked in a CCC camp. In December 1939 he went in the Army and was honorably discharged in the summer of 1940 for a physical disability. Since that time he and his wife have worked as agricultural migrant workers or at other seasonal jobs. Their only regular source of income is a \$36-a-month veteran's disability pension. Mr. Finnegan has a foot disability; however, it does not prevent his working when he can find a job.

From July 1948 to September 1949 the Finnegans lived near a small town in New York State. But unable to find adequate housing or steady employment they drove to Florida in a 1936 Chevrolet, since they had heard jobs were plentiful in the Miami area. When they left New York, they had been living for 6 months in a tent and for the 8 months prior to that in an abandoned rural schoolhouse. Mr. and Mrs. Finnegan both had been employed at irregular intervals, but toward the end of their stay it was necessary for a public agency to come to their assistance.

Their oldest daughter, Patsy, did not come with them to Florida, since she wanted to continue at the high school at which she had enrolled in New York State. She was able to live with another family while her parents were away. Their other six daughters made the trip with them.

The Finnegans arrived in Miami in September 1949, but the rumors about plentiful jobs proved untrue. Mr. Finnegan's brother, who lives in Miami, was unable to help them either financially or to take them into his home. Mr. and Mrs. Finnegan bought and sold fruit for a while and worked on several odd jobs. In February 1950 they moved into a home-made trailer located in a desolate part of the county. When they originally moved in, they were supposed to work on a nearby farm and the trailer was to be furnished rent free. The employment did not work out, but they were permitted to remain in the trailer without cost.

The trailer had no bathing or toilet facilities, and their water had to be carried a distance of a half mile. The furnishings included a sink, a flour bin under the drainboard, a cupboard, two lockers, a gas stove for cooking and an oil stove for heating, two chairs, a drop-leaf table, a three-quarter size bed, and a studio couch which opened into a double bed. To get more sleeping space they made a bed for one of the children from the cushions of the studio couch, but some of the children had to sleep on the floor. Since they had just one table and two chairs, and as they liked to eat together, they used a bookcase and boxes for tables and chairs for the children. There was no room inside the trailer for the ice box, washtubs, ironing board, and a trunk of clothing, so these were kept outside. Three kerosene lamps provided light.

They had a hard time getting along with only irregular opportunities to work. Food and clothing were contributed by interested neighbors and the church they attended. In spite of their difficulties they kept their children in school. There was no indication that they ever thought about having any of their children discontinue school. Even during the times they were employed as agricultural workers, the children attended school, although they were allowed to work after school hours and on Saturdays.

Both Mr. and Mrs. Finnegan plan the meals, shop, and do the cooking. They figured that the minimum cost for food per day was \$5. They attempted to plan as balanced a diet as possible, but they had to lean heavily on starchy items, such as bread and potatoes when they were very low on money. The parents seemed to be aware of what their family needed as far as food was concerned, and all the children gave the appearance of being quite healthy. Their church at one time sent them a large grocery order of canned goods, which helped them considerably.

They bought no clothes. Interested people in their church and community sent them quite a supply, which Mrs. Finnegan altered to fit some member of the family.

They have no savings, but even during this time their only outstanding debts were an \$8 milk bill and a \$10 grocery bill. Since they lived so far out it was difficult for them to go into town unless they were able to use the car or public transportation; in either case it cost money. Mr. and Mrs. Finnegan usually hitchhiked, unless they had the children with them. Schooling for the children did not cost them anything, since they walked the 2 miles to the school bus and received free lunches there.

Both Mr. and Mrs. Finnegan attended church, which was their only community affiliation. Mrs. Finnegan went more often than her husband, even if it meant hitchhiking, which it usually did. Their only recreation was an occasional fishing trip.

When they had been living in the trailer for about 3 months the Finnegans came to the attention of the department of health because of the complete lack of sanitary facilities in their living quarters. Mr. and Mrs. Finnegan subsequently had to appear before the juvenile court judge. However, they were not prosecuted, because the judge felt that there was definite affection existing between the children and their parents. He also felt that there was no willful neglect present.

The doctor from the health department became interested in the family and contacted a voluntary agency about the possibility of the Finnegans receiving help to return to their place of residence. Being nonresidents in Florida, they were not eligible to receive public assistance and their nonresidency had also limited Mr. Finnegan's employment opportunities. In most localities, employers give job preference to residents.

Since their Florida experience had proved so disappointing to them, the Finnegans were anxious to return to New York State. The agency contacted the public welfare department in the county from which they came and ascertained that the Finnegans did have legal residence there. Plans were then made to return the Finnegans to New York where they could receive public assistance until such time as Mr. or Mrs. Finnegan could find a job. The only other help they could receive would be a few nights' shelter at Mr. Finnegan's mother's home; however she will not be able to feed them.

Several community people were interested in the Finnegans, and a local veterans' organization contributed \$50 toward the expense of their return north. The local voluntary agency helped the family with their maintenance until their departure. The local public welfare agency arranged for the remainder of the necessary expense money, which was approximately \$200, and did send Mr. and Mrs. Finnegan and their six children back to their place of legal settlement.

CASE No. 45—DUVALL FAMILY, COLUMBUS, OHIO

Members of household.—Father, age 22; mother, age 19. Children: Girl, age 8 months.

Total cash income, 1949.—\$1,680. Chief earner: Father. Occupation: Student; part-time electrical work.

Allen Duvall is a junior in the College of Commerce at Ohio State University, where he is majoring in accounting. Through the GI bill of rights he receives \$120 a month for the 8 months he is enrolled. He also works intermittently as an assistant to his father, part time during the school months and full time during the summer, averaging throughout the year approximately \$60 a month. He is the only one working. His wife, Connie stays at home to care for their 8-month-old baby daughter.

The Duvalls live in a metropolitan housing project for which they pay \$25.60 a month when Allen is in school and \$33.75 during the summer when his outside earnings are larger. They have a living room, bedroom, kitchen, and bathroom. Their furniture is adequate for their needs and in good condition. They have a radio which was given to them by Connie's parents when they set up house-keeping. Their gas stove and electric refrigerator are furnished by the housing project. The house is steam heated and there is always plenty of hot water.

The Duvalls have \$162 in their checking account which they keep as savings for any emergency that may arise. Their debts total \$250; they owe \$130 on their furniture and \$120 on a used car which Mr. Duvall recently bought from a friend. He is paying for the car in monthly payments which vary, according to what they can afford.

Their total monthly income is spent for their living essentials and the payments on their debts. Few clothes, except for the baby, are purchased. Connie had to have special medical attention during her pregnancy and due to complications which developed she has had to have regular treatment since the baby's birth. Their medical and dental bills amounted to \$150 last year. They spend very little on commercial entertainment, going to the movies on an average of once a month. Most of their leisure time is spent visiting relatives, reading, and studying.

Allen's mother is the only one of their parents who completed high school. The others had to leave school between the eighth and tenth grades to obtain work. Allen's father learned the electrical trade from his older brother and Connie's father learned his trade working for a railroad.

Connie is a high-school graduate, and plans that their daughter, and any other brothers and sisters she may have, will have a college education. She said they plan to take out insurance policies for this purpose. If nothing adverse happens the Duvalls' financial condition should change for the better when he finishes his college work a year from now.

CASE No. 46—BOWMAN FAMILY, NEW ORLEANS, LA.

Members of household.—Father, age 50; mother, age 27. Children: Four boys, ages 6, 5, 4, and 1; one girl, age 2.

Total cash income, 1949.—\$1,900. Chief earner: Father. Occupation: Garbage collector.

Mr. and Mrs. Bowman were born in Mississippi, but have lived most of their lives in Louisiana. Both experienced deprivation and broken homes as children and adolescents. Mr. Bowman had no formal education, nor did his parents. They worked a small farm and even though Mr. Bowman was then a child his labor was needed. He received no training in any trade, but has equipped himself for factory work and unskilled labor by learning on various jobs, despite the fact that his ability to read and write is limited.

Mrs. Bowman left school to go to work after completing the fourth grade. When very young she left home because of discord between her father and step-mother. Her mother died when Mrs. Bowman was an infant. Her father is still living and at the present time receives old-age assistance. Like Mr. Bowman's parents, Mrs. Bowman's father had no formal education.

Mr. Bowman is the breadwinner of the family. Prior to 1945 he worked in various clothing factories, where he earned from \$25 to \$45 a week. Since 1945 he has been employed as a garbage collector by the city sanitation department. His employment is regular and he receives a monthly gross wage of approximately \$160. Union dues, retirement, and taxes are automatically deducted from his

wages. His take-home pay averages around \$115 to \$135 monthly, depending upon the deductions made for loan repayments.

He owes about \$200 to the city. This loan has been outstanding for several years, as it is periodically increased by refinancing. Whenever the Bowmans become acutely in need of food or clothing, or when they become deeply indebted to the grocer, or other creditors, they renew their loan. Repayment is made at a rate of from \$15 to \$25 a month, automatically deducted from Mr. Bowman's pay check. The last loan of \$200 netted only \$80 after the previous balance was deducted. This covered back bills to the iceman, truck payment, clothing for the entire family, and the inexpensive radio and electric fan which were paid for by cash.

Payment of \$5 a month is also made to the city for a bad loan of a relative for which Mr. Bowman was a cosigner. The total amount due on this loan is \$50. Five dollars is also owed to an insurance company to cover the damages on the other car in an accident Mr. Bowman had with his truck. The total owed on this debt is \$100.

Mr. Bowman purchased an old truck which was unusable at the time the family was interviewed since it needed major repairs. He had bought it in hopes of making a profit from collecting, hauling, and moving, but was unable to maintain the upkeep on the truck from the amount of business he received. The installment payments are about \$20 a month with a balance of \$150 still owed. They completed the installment payments on a wringer-type washing machine, but the machine is now in need of repairs.

Altogether the Bowman family was struggling with obligations amounting to \$600, including back rent of \$100. At the time they were interviewed they were afraid they were going to be evicted from their apartment. Their rent is \$9.50 a week, utilities included, for an apartment in a two-story tenement-type house. The neighborhood consists of shabby apartment houses adjoining a business area. There are no playgrounds or yards and the houses open directly onto the sidewalks. They are all separated by narrow, dark alleys leading to small concrete enclosures onto which several apartment entrances open.

They have rented this apartment for about 5 years. It consists of two unpartitioned rooms, each about 10 by 12 feet, which are used as bedroom-living rooms. A small bathroom adjoins the second room. It is located under the entrance hallway stairs and has no direct light opening. A small kitchen and a combination breakfast room, which they also use for storage space, are located across from the front rooms.

The bare floors in each of the rooms are very worn and rough. The furniture in the two front rooms consists of two double beds with sagging springs and lumpy mattresses, two baby beds, a worn old sofa, and chifforobe. There are two small tables, two wooden chairs, and two large packing trunks for storing clothing. These rooms are heated by two small gas heaters.

The kitchen has a small electric icebox furnished with the apartment, a dilapidated two-burner gas stove, a sink, and a cabinet for dishes. An unpainted table and six wooden chairs are located in the room adjoining the kitchen, against the walls of which are piled broken furniture and old toys.

The whole building is in need of repairs and painting. Large chunks of plaster have fallen from the walls. Plaster and sand falls from the kitchen walls, sometimes spoiling the food cooking on the stove. There are few window panes intact, and broken ones are covered with cardboard and newspaper. There are several holes around the baseboard made by rats which infest the whole building.

Mrs. Bowman was unable to estimate how much she spent for food. Purchases are sporadic, sometimes charged and sometimes paid for in cash. Whatever is left out of each weekly check is used for food—sometimes \$10, sometimes as little as \$3. Frequently there is no food in the house, or only what they are able to borrow from neighbors.

Food purchased is largely canned milk for the baby, grits, rice, beans, eggs, luncheon and canned meats, and soups. Fresh meat, vegetables, or fruits are rarely bought. Three quarts of milk are supplied daily by the day nursery the children attend. The children's best meals are taken in the day nursery at noon. During 1949 and part of 1950, all of the children, except the baby, attended a community nursery school where they participated in a preschool program and received their noon meal. The oldest child, age 6, was scheduled to begin school in September 1950.

During 1949 the Bowmans purchased shoes for each member of the family except the father, and one outfit of inexpensive clothing, including underwear. The remainder of their clothing was contributed by individuals through a social

agency. Shoes ranged in price from \$2 for the children to \$7 for Mrs. Bowman. The boys' suits were about \$1 each. Underclothes cost approximately 60 cents for each child. Mrs. Bowman's dress was about \$3 and the father's work shirt about \$2.

The Bowmans usually walk to wherever they are going so there are no carfare expenses. Nor are there lunch costs or insurance payments. The only item in addition to the truck that is being bought on the installment plan is a set of pots on which they had been paying \$1 a week, but at the time they were interviewed they owed back payments.

They have few medical expenses since their health needs are met by the city clinics. The Bowmans spent about \$10 during the year for drugs. Some medical supplies were contributed by social agencies.

Mr. and Mrs. Bowman rarely have any form of recreation except listening to the radio because of lack of funds and the fact that there is no one to stay with the children in the evening. Occasionally one parent stays at home while the other goes out. Mrs. Bowman's chief diversion is reading popular magazines. Occasionally they attend programs at the nursery school, but their lack of proper clothing prevents their mixing socially in community groups.

When the truck was in better condition, Mr. Bowman took the whole family swimming and picnicking at a public beach twice. He also took the boys fishing and crabbing.

There is no recreation park near enough for the children to attend unaccompanied by their parents, so as the children enter grade school they will no longer have the facilities now available to them in the nursery school.

CASE NO. 47—HAMPTON FAMILY, JACKSONVILLE, FLA.

Members of household.—Father, age 27; mother, age 24. Children: Ages 8, 7, 6, 5, and 3.

Total cash income, 1949.—\$1,871.88. Chief earner: Husband. Occupation: Truck driver.

Charles Hampton left his parents' farm near Augusta, Ga., when he was 17 years old and came to Jacksonville, Fla., to look for a job. A few months after he arrived he met and married 14-year-old Jane Miller. That was in 1939. Now Charles and Jane have five children, ranging in age from 8 to 3, and Charles is back from the Army where he served for 39 months in the Pacific theater.

Charles supports his family driving a truck for a soft-drink bottling company. After deductions he brings home \$26 a week. In order to supplement his earnings the family rents a four-bedroom house for \$10 a week, and lets two of their rooms for \$5 a week each. This pays their rent. Their total income last year, including the amount they get from their roomers, came to \$1,871.88. The family has been living on this income for the 2½ years. About his work, Charles said that it was "just about as good a job as I could get—having no special training in any field of labor."

His parents were farmers and had very little formal education. Charles managed to finish the seventh grade before he had to leave school and help his family.

Their house is in a poor state of repair and appears unfit for human habitation. In addition to needing a new coat of paint, a new roof, and sewer repairs, the plaster is falling off the walls in almost every room. However, they do have electricity and running water.

There are four bedrooms, a living room, and a kitchen. Charles, Jane, and the two younger children occupy one room and the three older children sleep in one bed in the room adjoining their parents. The 3-year-old child sleeps with Charles and Jane in their bed and the 5-year-old sleeps in a baby bed he outgrew some time ago. A couple rents one of the bedrooms, and a third roomer occupies the fourth.

Just living takes everything Charles makes and what they can get for their rooms. They estimated their monthly budget as follows: \$43.33 for rent; food \$60; light and fuel, \$13; clothing, \$25; furniture bill, \$17; recreation, \$5; medicine \$10; personal and household incidentals, \$11. Extras, such as furniture and clothing, have to be purchased on credit. Their only outstanding debt at the present time is \$299 for furniture, on which they are paying monthly installments of \$17.

The medical needs of the family are met chiefly by the use of patent medicines. However, Jane takes the children regularly to the medical center for physical check-ups.

Charles expressed little concern regarding his children's education, saying that it requires all of his time, thought, and interest to feed and clothe his family. But Jane is very concerned and explained that she intended to keep her children in school as long as she is financially able. She wants all five of them at least to finish high school.

Aside from an occasional movie, Jane and Charles have little recreation. All the family are regular churchgoers, but they do not participate in any other organization.

CASE NO. 48—HASKINS FAMILY, MINNEAPOLIS, MINN.

Members of household.—Father, age 52; mother, age 37: Children: Two girls, twins, age 7; three boys, ages 6, 5, and 1.

Total cash income, May 1949 to May 1950.—\$1,500. Chief earner: Father. Occupation: Warehouse helper.

The seven members of the Haskins family live in an old hotel which has been converted into 54 apartments. Their apartment, which they rent for \$14 a month, consists of a living room, two bedrooms, and kitchen. The family's furniture is old and worn. Most of it, including a radio, was given them. There is no bathroom. One public toilet is provided for the occupants of the second floor. It is about a quarter of a block away from the Haskins' apartment and is reached by going outside. Because of the unsanitary condition of the place Mrs. Haskins will not allow her children to use it, but keeps a receptacle in their room.

The only place the children can play is on a porch overlooking the open court in the center of the building. A low, frail, wooden rail provides the only protection from falls. The porch is used by the children of all the families living on the first three floors. There are 25 children under 7 years of age on one floor alone.

Mr. Haskins, one of nine children, had to get a job soon after he had finished the eighth grade to help with the income of the family. During World War I he had gone to a cook and baker school. He continued in this calling after the war, but this type of work now makes him ill due to his high blood pressure and a bad heart condition, so he doesn't attempt it any more. For the past several years he has been a warehouse worker. However his employment has been irregular because of frequent lay-offs and his poor health. From the spring of 1949 to the spring of 1950 he earned approximately \$400. While employed he belonged to a union but cannot afford his dues now that he is out of work. At the time the family was interviewed, Mr. Haskins was receiving \$26 every 2 weeks in unemployment compensation and \$68 a month from the department of public welfare. Their total income for the previous 12-month period could not be precisely reported, but it was estimated to be approximately \$1,500, since Mrs. Haskins was not employed at any time. She considered doing housework by the day to supplement their income, but felt she should not leave the children alone to do full-time work. During the war she was employed at an aircraft factory but has not worked since that time.

Mrs. Haskins is pregnant and said that the continual strain of making ends meet makes her "jittery." The children had a series of contagious diseases this past year, and caring for them tired her considerably. One of the twins had an attack of appendicitis and had to go to city hospital for several days. The medical care for the family is received through the hospital at no cost.

Four of the Haskins children are of school age: The twins are in the second grade; William is in the first; and Joseph is just starting kindergarten. According to school records the children are above average and have made excellent adjustments in school. Mrs. Haskins said that she wants all of the children to attend college, and the only thing that will keep them from it will be lack of funds. She was not able to get as much education as she would have liked to have. While she was in high school there was much marital strain in her home, and she said that worry over this situation caused her to be very troublesome at school and resulted in her being expelled at the end of her freshman year.

The family has no savings. They have debts totaling \$200, part of which is owed to a loan company and the rest for groceries. These debts are being paid off gradually.

The monthly rent now paid out of the public-assistance allowance is \$14 and includes electricity but not gas. Their food allowance is \$2 per day, which is allocated as follows: 5 quarts of milk, 25 cents for bread and cereals, 20 cents for fresh vegetables, and 60 cents for fresh meat daily. Mr. Haskins' diet calls for fresh meat every day.

The family gets clothing orders from the department of public welfare twice a year. In the fall of 1949 they received \$54 for clothes for the children, and in the following spring they received an additional \$30. Mrs. Haskins bought some cotton material for three dresses which she plans to make for herself. She often makes over clothes that friends give her, both for herself and the girls. The children have snow suits that are several years old. Mrs. Haskins has a second-hand coat which was given her 3 years ago, and her husband wears an old coat that he got out of a rag bag in a junk yard.

Mrs. Haskins said that they are allowed \$3 a week for extras, which include carfare, recreation, and a newspaper. Their recreation consists mainly of visiting with other members of the family and different families in the apartment building. Mrs. Haskins attends the local movie once a week on the night they give free dishes. The family spends most of the time at home. Mr. Haskins seldom goes out except to work or the clinic. All attend church regularly.

The mother said that the family's greatest desire is to have a home on the outskirts of town where they could have at least three bedrooms and, most important, plenty of space where the children could play. Mrs. Haskins thinks she might be able to do some farm work if it were not too heavy. The possibility of such a change is slight, but Mrs. Haskins is so anxious to move that she will attempt every possible way to make it. She would also like to have an electric refrigerator but will not consider buying one until they can pay cash for it. She said that they lost a studio couch once because they couldn't keep up the payments, and she and her husband now feel very strongly against installment buying.

In spite of the difficulties they have experienced, the Haskins have remained a close family unit, and the parents are rearing well-adjusted and happy children.

CASE No. 49—MOORE FAMILY, PORTLAND, OREG.

Members of household.—Father, age 34; mother, age 30. Children. Two boys, ages 6 and 4.

Total cash income, 1949.—\$1,500. Chief earner: Father. Occupation: Owner of second-hand machine shop. Mother: Perfume saleswoman, door to door.

"For food, clothing, and the daily needs," Mrs. Moore said to her caller, "I have to go out and sell perfume, which earns me about \$60 a month." She and George Moore were married 3 years ago. The two boys are Mrs. Moore's by an earlier marriage. Shortly after his marriage Mr. Moore and his father-in-law started a second-hand machine retailing establishment. For the past year it has been in a shaky condition, and they are having a hard time making a go of it. As Mrs. Moore said, "We don't know from month to month whether George will be able to continue." The total income of the family last year was approximately \$1,500.

Mrs. Moore said she thought her husband had "real possibilities" and wished he had had more education. She said, "George is smart and ambitious. If someone had started him out right, he might have made something of himself. As it is now he doesn't know where he is going or how he is going to come out. I love him very much, but the constant bickering of how you spend a dollar is making things very difficult, and frankly he is beginning to feel licked. He takes pride in being a strong male, and he feels it is the husband's job to support the family. It was a big come-down for him when I had to go out and work." Mr. Moore is a high-school graduate and a veteran of the last war. Mrs. Moore graduated from high school and has done various kinds of unskilled work.

They live in an old three-room shack for which they pay \$30 a month rent. Their furniture is makeshift. Mr. and Mrs. Moore sleep in the living room, and the children sleep in the one bedroom. The kitchen is fairly large but has no modern equipment.

In addition to their rent, they pay about \$45 a month for food. When asked how she manages for four on this amount, she said, "Oh, we shop around but mostly have a macaroni and cheese menu. There is no money for clothes and no money for entertainment, and that is the most difficult thing. We are both young and like to go out, but we find ourselves coming home every night."

They managed to get a car for about \$75 that runs fairly well. Mrs. Moore uses the car when she goes about selling perfume. It is never used to take the family for a drive since they cannot afford to buy the gas.

A neighborhood agency furnishes some recreation for the two boys. The younger one goes to nursery school when his mother is working. Mrs. Moore

is active in the neighborhood agency and also in her parent-teacher association. Mr. Moore likes to go to the neighborhood agency to work out in the gym.

The wife would like some new furniture and things to make living more comfortable for them. She said, "I would love a refrigerator, even a second-hand one, instead of my old ice box. So we find ourselves continually figuring out how to spend our pennies instead of having other activities and pleasures together."

But her biggest desire is for Mr. Moore to "get his business going, but it seems that the 'little man' doesn't stand much of a chance any more. The whole situation makes living very difficult."

CASE NO. 50—JARVIS FAMILY, NEW ORLEANS, LA.

Members of household.—Father, age 37; mother, age 40. Children: Five girls, ages 17, 12, 9, 7, and 3; two boys, ages 15 and 13.

Total cash income, 1949.—\$1,700. Chief earner: Father. Occupation: Stevedore.

When the doctor at the clinic told him he had a stomach ulcer and recommended rest and a special diet, Caton Jarvis wondered how he could afford these recommendations with a wife and seven children dependent on him. It had been such a very short period that Mr. Jarvis had been earning even a livable income. He had never known too much security. There was a time during the depression when he had worked on the WPA, but that had not been steady for there were periods of lay-offs. One time during those hard years he was referred to the department of public welfare. The interviewer asked him how he managed during periods without income. He then explained that he managed by getting food from the city dump and sometimes he earned a few nickels scrapping iron. His case was placed in the pending file and later he was sent a letter explaining that funds were no longer available for employables. He had managed to get odd jobs here and there until war came. Because of his limited education, there were not many jobs open to him; but he finally obtained employment with a stevedore company, earning \$56 weekly. Now the doctor said he had ulcers and recommended rest.

Mr. Jarvis left the hospital more than a little upset. He decided to try working a while longer and returned to his job as stevedore. It was soon evident that his health would not permit him to keep up with such heavy work. Quitting this, he found a job driving a truck, but after 3 months he had to discontinue that.

He turned again to the department of public welfare. This time he received a grant of \$90 a month. To help out, Melvin, age 13, works on Saturdays on an ice truck, earning \$2.50 weekly. With this, he provides his lunches and incidentals at school. Thomas, age 15, worked for a while in a bowling alley but had to stop when the work became too difficult for him. Clara, age 17, became the mainstay of the family when she recently obtained a job on a steamer. Working alternate weeks 3 and 4 days, she earns \$8.47 and \$11 weekly. Her father meets her at the boat to accompany her home. While she is working, she is continuing her high school classes. What she earns is a great help to the family, and out of it her mother pays \$2 weekly on the bill at the clothing store for the few items of clothes the family purchases.

Mr. Jarvis is very proud of his three-room house which he built himself with the help of friends on a lot owned by the city. During his only period of financial security, Mr. Jarvis bought the scrap lumber, the tar paper which provides the roof, and other materials only as he could pay for them. He had planned to add more rooms, but now they will have to wait.

The two small bedrooms are hardly adequate for a family of nine. The baby sleeps in the bed with Mr. and Mrs. Jarvis. In the second room, four children sleep in one bed and two others sleep on a folding cot. With no closets and limited drawer space, makeshift shelves and nails in the walls are used for storage. Mrs. Jarvis has built rough cabinets in the kitchen. A neighbor gave her an old refrigerator and the oil stove used for cooking and heating was purchased from a second-hand dealer. Tables and chairs—in need of paint—complete the furnishings. However, the bathroom has modern fixtures and the house is equipped with running water and electricity. The floors are covered with badly worn linoleum.

Mrs. Jarvis is proud of the fact that during all their financial difficulties and instability, the family has kept close. Except for occasionally visiting their friends, going to the park and the movies, the children spend most of their time at home. Mrs. Jarvis, herself, seldom goes out, feeling that she can better keep

up with the children's activities and supervise their studying by remaining at home. Her interest and supervision are rewarded by the excellent report cards which the children bring home from school. She regularly visits the school which Thomas, Melvin, Evelyn, Dorothy, and Mary attend. They are in the eighth, seventh, fifth, third, and first grades, respectively. Mrs. Jarvis actively participates in the parent-teacher association there. Clara attends another school and is in the tenth grade.

Neither Mrs. Jarvis nor her husband had much education. She had finished the seventh grade and Mr. Jarvis the third. Because of their struggle to earn a livelihood, they want more for their children and hope all of them will complete high school and, if possible, learn a trade.

There is something else that makes Mrs. Jarvis proud and that is her ability to manage on their small income. She has found that it is very important to see that Mr. Jarvis gets the required dietary food. She must also see that the others are well fed. She buys foods that are filling and tries to see that they get vegetables and fruit as often as possible. Foods like beans, leafy vegetables, potatoes, and spaghetti are bought most frequently. Inexpensive cuts of meat are a daily part of the menu. About \$40 a month is spent for staples and \$10 for meats. This amount, however, does not include the vegetables bought from the peddler, or the daily quart of milk for Mr. Jarvis. The other members of the family drink canned milk diluted with water.

By passing clothing on one to the other, they get along with purchasing only a few clothes on a budget plan at one of the local department stores. Evelyn and Dorothy are wearing coats too small for Thomas and Melvin. Mrs. Jarvis has been unable to purchase any new overcoats for 4 years. With Clara working, it is expected she will buy a coat for herself and help on the purchase of one for another member of the family. Large items like these are their greatest worries. Mrs. Jarvis and Clara are able to utilize clothing contributed by friends by altering them to fit some member of the family.

During this present period the Jarvis family is struggling for existence. Somehow, during the crisis, Mrs. Jarvis is managing with what facilities she possesses to keep her family together, always looking forward to the time when Mr. Jarvis will be well enough to return to work:

CASE NO. 51—SCILARO FAMILY, PHILADELPHIA, PA.

Members of household.—Mother. Children: Four boys, ages 17, 15, 14, and 13; one girl, age 12.

Total cash income, 1949.—\$1,550. Chief earner: Mother. Occupation: Seamstress.

Mrs. Scilaro is very unsure of her English, and was interviewed with the help of a neighbor and one of the boys. She was born in Italy and came to this country to marry Mr. Scilaro. Having had no education, she can neither read nor write. After her arrival in America she was much too busy taking care of her family to attend school. She had seven children in all, two of whom died. Shortly after the birth of Bianca, age 12, Mr. Scilaro died, and the mother has supported the family ever since.

She is now employed by a garment manufacturer as a coat seamstress. Because of her poor eyesight she is unable to make the weekly wages which are normal for this industry. After union dues and other deductions are made she brings home \$31 a week. Her work is seasonal, and during the slack periods she receives unemployment compensation. The family's normal yearly income from all sources is between \$1,500 and \$1,600. Their income was slightly higher during 1950, since Anthony, age 17, has left school and gone to work in a restaurant where he receives some of his meals and \$5 a week. He has been promised a better job as soon as he is 18.

The Scilaros, the mother and five children ranging in age from 17 to 12, live in a little house on a very narrow street in the old part of Philadelphia. On the first floor there is a living room furnished with a davenport, two overstuffed chairs, and a table. Behind the living room is a tiny kitchen. Winding stairs lead from the living room to the three small bedrooms on the second floor. Although there is running cold water in the kitchen there are no other plumbing facilities. There is an outside toilet in the back yard.

In the winter a single coal stove in the kitchen supplies the heat for the whole house. Also in the kitchen is a gas cook stove and an electric refrigerator. The refrigerator was purchased for \$50. Mrs. Scilaro is still paying for it at the rate of \$1 a week.

All of the children, except Anthony, are in school now but all are planning to leave as soon as they are 17 to go to work. Money enough to keep out of debt was the only expressed desire of the family.

Debts are so pressing that Mrs. Scilaro does not seem to know definitely how much she owes or to whom. As the interpreter said, "Every payday it's a dollar here and a dollar there." All purchases are made at neighborhood stores and Mrs. Scilaro pays when she can.

Rent, which must be paid promptly, is \$35 a month. Gas and electricity come to about \$2 a month. Enough food for six persons is a drastic problem for the Scilaros. All of them look half-starved and have an unhealthy color. It takes 75 cents a day for bread and they buy 1 quart of milk a day. Mrs. Scilaro could not definitely itemize her other-food purchases, but added that she appreciated the fact that Anthony gets a little food where he works.

Mrs. Scilaro said that very little clothing is purchased. The children's out-grown items are passed down to the next one in size. A second-hand clothing store operated in the neighborhood by a social agency gives them an opportunity to buy bargains when they have the money. Shoes are their biggest clothing problem. Recently there was a shoe-repair bill for \$14 which had to be paid off bit by bit.

No money was spent on medical attention last year, since no one in the family was seriously ill. Mrs. Scilaro needs glasses but she said she had been unable to find a place to get them at a price she could afford.

The mother walks to work and the children go to school in the neighborhood so there are no carfare expenditures. The boys run home from school for a sandwich at noon.

The family has no money for recreation and Mrs. Scilaro has little time for it. She visits her good neighbor who lives across the street and who was kind enough to act as Mrs. Scilaro's interpreter during the interview. Occasionally Mrs. Scilaro goes to church.

The boys stick together and refuse to separate and join others of their own ages. Most of their time is spent in games in their own narrow street. Friday nights, they sometimes have money, which they have earned shining shoes, to go to the movies. All are anxiously waiting the time when they will be old enough to leave school and go to work.

CASE NO. 52—ROGERS FAMILY, MISSISSIPPI

Members of the household.—Father, age 74; mother, age 51. Children: Two girls, age 14 and 12; one boy, age 6.

Total cash income, 1949.—\$518. Chief earner: Father. Occupation: Farming.

Edward Rogers lives with his wife Rose and their three children in a three-room house in Mississippi. Mr. Rogers is a tenant farmer. He usually pays his landlady, Mrs. Williams, \$75 a year rent for the house and the 10 or 11 acres of land they work. They are allowed the use of the pasture for their cow and mule. They also keep a sow and four pigs in a small pen near the house.

Their home is built of rough lumber covered with imitation brick siding. It is covered with a tin roof, needing repairs, however, since it leaks. The front room is fairly large and serves as a bedroom for the father and mother and 6-year-old Denny. Katherine who is 14, and Sarah Jane, 12, sleep in the middle room. This room has a double bed with two corn-shuck mattresses on it, two straight chairs; a wardrobe, and a small home-made table with a mirror over it. The furniture in the front room includes a double iron bedstead, a cot, a pine dresser with a cracked mirror, one cane-back rocking chair and two cane-bottom straight chairs; also a small pine table on which they have an old battery radio set. The front room is heated in the winter by a wood-burning fireplace. On the mantle shelf over the fireplace are several medicine bottles, a clock, a bottle of snuff, an almanac, and a Bible. A calendar hangs beside the fireplace. In the winter, a stone churn usually stands near the fire.

In the kitchen are a large wood-burning stove and a home-made dining table with wooden benches on either side. The floors are uncovered boards except in the dining end of the kitchen where there is a faded linoleum rug. They use a zinc tub in the kitchen for their baths and get their water from a well in the back yard. The house is not screened, but the front room has two glass windows opening on the porch. The other rooms have shutter windows. A picket fence encloses the small yard which is brightened by two rose bushes and a cape jasmine.

During 1949 the Rogers family cultivated 4 acres of cotton and 6 acres of corn. They planted their cotton in April, and the corn during the first week in May. The crop required the part-time work of all members of the family until around the Fourth of July, which is the customary time for "laying by." Harvesting was done between August 20 and September 30.

Under good weather conditions this land would produce two or two and one-half bales of cotton. Because of the excessive amount of rainfall they made only one bale of cotton for which they got \$150. Seventy-five bushels of corn were harvested which supplied cornmeal and mule feed for 8 or 10 months. They also raised 20 bushels of sweetpotatoes and were able to make 15 gallons of molasses from their sugarcane. The family has a garden, which produces for about 9 months of the year, in which they raise collards, cabbage, mustard, and okra. Last year Mrs. Rogers canned 20 quarts of blackberries and 20 quarts of beans.

They butchered two hogs in the fall of 1949 which they cured in their smokehouse and made 30 pounds of lard which lasted them 4 months. By using it sparingly the meat lasted 6 months. After it was gone Mr. Rogers bought a little salt meat at the store every Saturday. Rose has 15 hens which provide eggs for the family. During the winter of 1949 and 1950 she got only one or two eggs a day and sometimes not any. They get milk for about 6 months of the year. In 1949 their only calf died and their cow went dry. When their cow is not giving milk the family does without. Sometimes their landlady gives them an additional bucket of sour milk.

The total cash income of the family last year was \$518. This amount includes \$216 old-age assistance, \$150 crop income, \$65 earned by Mrs. Rogers, \$52 by Katherine, and \$35 contributed by Mr. Rogers' grown children by a previous marriage. Mr. Rogers is 74 years old and receives an old-age assistance check in the amount of \$18 each month. Katherine works as a maid for Mrs. Williams after school and on Saturdays for which she is given \$1 a week in cash and some used clothing. Mrs. Rogers, age 51, washes and irons for Mrs. Williams and is paid \$1.25 a week. Mr. Rogers was a widower before he married Rose and has four married children, all living in California. They write to him every month or two and usually send him from \$1 to \$5 in their letters—which during the past years amounted to \$35. They always send him clothing and tobacco on his birthday and at Christmastime.

For 1949 their fertilizer, feed, and grocery bills came to \$106, leaving \$42 profit on the cotton crop. Mrs. Williams let them have their rent for the year for that amount. She is "standing for" this year's groceries and other items at the store. During 1949 a new pair of shoes was bought for each member of the family and Mr. Rogers bought some new cloth for two print dresses for his wife and two pairs of overalls for the little boy. That was all they bought new. Mrs. Williams gave Katherine two used sweaters and a good coat. Both girls used these throughout the winter. Mr. Rogers' children sent him a good leather jacket, which had been worn some, a pair of woolen pants, two pairs of khaki pants, and two everyday shirts. They are not buying anything on the installment plan now. Two or three years ago they got their radio this way.

Mr. Rogers suffers from arthritis and high blood pressure and has to have a lot of rest. Mrs. Rogers had a tumor removed 3 years ago at the State hospital. She was a free patient but had to have blood transfusions and medicine so her bill amounted to \$96. They have been able to pay \$50 on this during the past 3 years. They carry burial insurance which costs them a dollar a month for the whole family. Mrs. Rogers suffers toothache, but no member of the family has ever visited a dentist's office. When teeth have to be pulled, the medical doctor in the nearby town does the work. Sarah Jane, who is 12, has severe attacks of asthma at times. The children have been immunized against typhoid, diphtheria, and smallpox by the part-time county health officer. All the children were delivered by a midwife who charged \$10 for each birth.

None of their parents went to school, but Mr. Rogers attended 3 years; his wife, 6. The three children go to a one-room county school a mile and a half from home. Katherine is in the fifth grade, Sarah Jane, in the third, and Danny is a beginner. They walk to school, however, they do not attend very regularly. Their teacher finished high school but had no additional training. During the busiest farming season the girls sometimes miss school a week at a time.

In their spare time, the Rogers visit neighbors and relatives and occasionally go to the nearby town on Saturday afternoon. Their church is very important in their lives and they all attend the services held twice each month.

CASE NO. 53—CASSELL FAMILY, NEW YORK CITY

Members of household.—Father, age 45; mother, age 43. Children: Two girls, ages 12 and 7.

Total cash income, 1949.—\$1,936. Chief earner: Father. Occupation: Office worker.

The Cassell family live in a three-room apartment in Long Island City. Mr. Cassell earns \$25 a week as a part-time office worker in a ribbon mill. He also receives \$53 monthly veterans' disability benefits, making a total of \$1,936 yearly.

Mr. Cassell has a high school education. He is warm-hearted and intelligent, but his goals are way ahead of his capacities and his heart condition restricts his activities somewhat. He served in the Army for 4 years as a private first class until his discharge. He has done various kinds of jobs. He was in the delicatessen business with a partner who cheated him. He was a ship's purser, employed in a traffic management department, and once took a photography course. For several months he has been expecting his present employer to dismiss him. At times he has felt like committing suicide because of his failures.

Mr. Cassell now wants to move to a farm, but Mrs. Cassell grew up on a farm and she feels this would mean drudgery for her and perhaps another failure for him. She was born in Pennsylvania and is of Russian extraction. Her mother died when she was 2 and her father when she was 14. She has had a hard life and began working when she was 12 years old, doing housework in a doctor's office until she was 18, and then working at similar jobs until she married. Mrs. Cassell thinks her husband does not really love her or he would find some way to buy her the pretty things other men buy their wives. She also believes that she could find work more easily than her husband but she must stay at home with the children.

The Cassell family were called to the attention of the interviewer by a hospital clinic where 12-year-old Regina is receiving psychiatric treatment. She is a brilliant, sensitive, beautiful child who is fear-ridden and unhappy. Her parents are sure that their own frustrations and conflicts have had a lot to do with Regina's disturbance. Financial pressure is a source of marital conflict which has affected both parents and, in turn, affected Regina. There are a good many arguments between them and in the close quarters the children usually hear these.

Mr. Cassell, never satisfied with himself, sets very high standards for Regina. He wants her to be perfect in arithmetic and spelling, and to read serious books instead of comics. Mrs. Cassell said that she has had to make Regina into a model child to please her mother-in-law, who helps the family financially, and dictates to them considerably.

Regina was born with a birth injury. One arm was affected by Erb's palsy. Mrs. Cassell spoke with bitterness of the hours she spent with her in clinics because she could not afford a private doctor. When Regina was 3 years old she had what they thought was measles and ran a very high temperature. Mrs. Cassell did not have the money to pay a specialist. Finally, her mother-in-law financed the calling of a specialist. He made the diagnosis of encephalitis. Mrs. Cassell said that if she had only had enough money to spend for a specialist sooner it might have kept her daughter from being left with a weakness, and she has always felt guilty about it. She also feels bitter at having to accept the money from her mother-in-law.

The mother-in-law has given the family a television set and is responsible for many of Regina's pretty dresses. The family also has a telephone and the mother-in-law is the chief user.

On the whole, the family has little diversion. Mr. Cassell reads the paper at night and goes out sometimes with his boss in the boss's car. Occasionally he takes his wife and Regina to the movies. Sometimes they watch television. Mrs. Cassell complains that Regina never puts her crocheting away, but admits that because of the crowded condition of their apartment Regina has neither desk, bureau, or any kind of drawer space of her own. Regina wants to try to cook but food is so high that Mrs. Cassell hesitates to let her for fear she might make mistakes and the food be wasted.

Both Regina and Helen are attractive, bright children. The parents want them to go further than they did. For example, they found a piano teacher who would give Regina lessons for \$1 an hour. Regina is probably bright enough to go to college, and it would be a waste of talent if she does not have this opportunity. She has benefited from the psychiatric help which a voluntary charitable agency provided, but needs much more to be really free of her fears and unhappiness.

The Cassells would like to live in a nice-enough home so they could invite people in. In spite of their limitations and problems, in working with the agency they show an earnest desire for a good life for themselves and their children.

CASE No. 54—BURNS FAMILY, CLEVELAND, OHIO

Members of household.—Mother, age 39. Children: Five daughters, ages 19, 16, 13, 11, and 10.

Total cash income, 1949.—\$1,948. Chief earner: Daughter. Occupation: Power press operator, working part time after school.

The Burns family consists of Mrs. Esther Burns, and her five daughters. Her husband died in November 1948. Hitherto, he had worked regularly on the lake boats for some years, earning enough to keep the family in necessities and some comforts.

Since the death of Mr. Burns, the family has been receiving a \$78 monthly pension as the widow and dependent children of a veteran and \$69.34 monthly benefits under the old-age and survivors' insurance section of the Social Security Act. Dorothy, the oldest daughter, works part time after school operating a power machine, a trade she learned at the vocational high school she attends.

Her earnings ranged from a low of \$6 to a high of \$14 a week during the year, averaging about \$9. Elizabeth, the 16-year-old daughter, baby sits occasionally, and the younger ones sometimes earn a few cents running errands for the neighbors. The total income of the family from all sources during 1949 was approximately \$1,948.

The Burns live in the rear of a two-family house. They have a small living room which contains a coal heating stove and a television set in addition to their other furnishings. The television set was a recent gift to the family from the children's uncle, who thought his nieces might be more satisfied to stay home evenings instead of worrying their mother by "gadding the streets." To date it has apparently worked. Their apartment has two bedrooms, a bathroom, and kitchen. They have a good modern gas range, also an electric refrigerator which they bought over a period of time by depositing quarters in it as it was used. Their rent is \$20 a month plus gas and electricity which cost from \$4.30 to \$12 a month. In addition, they bought 4 tons of coal last year at \$22.50 a ton.

Food costs them an average of \$20 a week. Of this, about \$5 is for milk as the girls between them drink over 2 quarts each a day. They use a dozen eggs a week. They have meat about three times a week at an average cost of \$8. Fresh vegetables are so expensive that they don't buy many. Mrs. Burns said she watches for sales on canned goods, then lays in a supply, which she can do because her grocer gives her credit. She added that she tried to have a garden in her back yard last year but the neighborhood boys ran through it, trampling plants, and also stole much of the crop, so it was hardly worth the cost of the seeds and labor involved.

Clothing the five girls is especially difficult. Mrs. Burns said she finds it better to outfit all the girls with winter coats at once and pay off the large bill by the month. The last time they bought coats she paid \$29.90 each for coats and leggings for the three youngest girls and \$32.50 each for coats for the other two. Hats, shoes, a few dresses, and other apparel brought her bill for clothing up to \$250, which was paid off in monthly payments of \$10. One of her daughters is especially hard on shoes and needs a new pair every 2 months.

Other regular expenditures for the family include car passes for the two older sisters, which cost 50 cents a week, and insurance premiums amounting to about \$31.20 a year. The telephone is a luxury but Mrs. Burns thinks it helps to keep the girls happier. It is \$6.15 a month. Movies and carfare average about \$2 a week.

The family has no savings. They had two debts at the time they were interviewed; a medical bill and a grocery bill totaling about \$180. The grocery bill is one that has been running on and on for some time, with a varying total. In the summer Mrs. Burns pays more than she buys but in the winter, when utilities are more costly, she can hardly meet the current month's bill. If it were not for the "understanding grocer" the family would not be able to eat as well as they do, but he carries them, knowing that he will get something on the bill each month.

Their medical bill last year amounted to about \$400. The largest part of this is a debt to the hospital caused by a serious operation Mrs. Burns had to have. She has arranged to pay this off "when she can." They used to have hospitalization but they couldn't keep up its cost. Mrs. Burns had arranged to have \$250 worth of dental work done just before her husband died. She managed to take care of this debt by paying \$50 when she got her teeth and \$20 a month until they were paid for. She has been told she needs glasses but "can't afford to get them." One of her daughters had to have glasses last year.

The children depend on the school dentist and the hospital clinic for their health needs.

The Burns are a friendly family and they like to visit their friends. Mrs. Burns encourages this for the girls, because then she knows where they are and what they are doing. The three younger girls spend quite a lot of time participating in the activities held at a neighborhood social agency. Elizabeth, the 16-year-old, goes quite often to the agency's "game room" which is a "hang-out" for teenagers. The children also attend the activities sponsored by their church. Mrs. Burns belongs to the auxiliary of a veterans' organization where her dues are \$3 a year. She also belongs to the PTA.

Mrs. Burns completed the sixth grade in school. She doesn't know how far her husband went—he was an orphan and left the orphans' home to go to work when he was quite young. The oldest daughter was graduated in June 1950 from the vocational high school. When she obtains a full-time job it should help the family's financial status considerably. Elizabeth, who is 16 years old, is somewhat retarded, having just completed junior high school. She is old enough to leave school and does not want to continue, but her mother is anxious for her to get a high-school education if she can benefit from it.

The most pressing need for the family is a home with more room. Mrs. Burns said sometimes it is a big temptation for her to go out and get a job, yet the girls need her at home. She said she doesn't know what to do.

CASE No. 55—GRANT FAMILY, PHILADELPHIA, PA.

Members of household.—Father, age 32; mother, age 28. Children: one son, age 2½.

Total cash income, 1949.—\$1,984. Chief earner: Father. Occupation: Construction work.

Both the Grants were born in rural districts—Mr. Grant in South Carolina and Mrs. Grant in Virginia. He has been living in Philadelphia for 7 years and she has lived here for 12. Their son, U. S., Jr., is in his third year.

For \$22 a month the Grants rent a rear, two-room apartment on the second floor of a three-story house. They share a bath with other tenants. The apartment is over a grocery store located in a dilapidated section of the city. One room is used as the bedroom where all three members of the family sleep in the same bed. The other room is the kitchen-living room. The rooms are so small that the limited amount of furniture appears to overcrowd the living area, but the apartment is neat and clean. Since the landlord won't do any decorating the family papered and painted the apartment themselves. They also put linoleum on the floors. They have an ice box but they anticipate purchasing a refrigerator on the installment plan if Mr. Grant's employment continues through the summer. They have a radio which has just been paid for. Their apartment is heated by oil but there is no hot water except over the week end. They have a small gas stove for cooking.

For the year 1949, the total income of the family was around \$1,984. Of this amount Mrs. Grant earned \$884. She formerly earned \$22 a week, but for a year had worked only part time at \$17 a week. From May to October 1949 Mr. Grant worked on various construction jobs, averaging \$50 a week for 20 to 22 weeks. Both Mr. and Mrs. Grant are unskilled workers. She has always done domestic work. He calls himself a carpenter, but he has had no training in this field except what he has picked up on his own. He is affiliated with a union as an unskilled worker. He usually can work only 5 or 6 months a year. The rest of the year he is completely dependent upon Mrs. Grant's earnings, because he does not seem to know how to secure other temporary work. Apparently, he does not know about unemployment insurance, either, since he never applied for it.

Mr. Grant was one of a large family of eight children and had little education. He attended a rural school for 2 or 3 years but had no further training. Mrs. Grant attended high school for 2 years. Both Mr. and Mrs. Grant had to leave school to go to work. They plan more education for their son.

Mrs. Grant has had heavy medical expenses. After they paid for the baby's delivery, on a week-by-week basis, Mrs. Grant had to have an operation which cost \$75. They have not been able to pay for this because of Mr. Grant's irregular income. The son needs a tonsillectomy and a circumcision. Mrs. Grant stated that she requested a circumcision at the time of his birth in the hospital. "I

don't know why this wasn't done. If it had been done in the hospital then, it would have cost us only \$18; now, when I take him back, it will cost \$25." During her pregnancy Mrs. Grant lost all of her upper teeth but apparently she has not even considered any dental replacement.

The Grants have no savings. A burial insurance was dropped because they were not able to keep up the payments. They have no debts other than the bill for Mrs. Grant's operation. They spend \$22 a month for rent, \$5 for gas, and \$4 for electricity. Their food and clothing expenditures depend on what their earnings are. They estimate they spend about \$12 a week for food when Mr. Grant is working but they have to cut it down to \$10 when he isn't. Not included in this amount are the 5 or 6 quarts of milk which they try to buy regularly each week for their son. They depend mostly on starches for their meals, buying very little fresh vegetables or fruits and hardly any meat. When they are working they take their lunches. Except for a few necessary items for the little boy no clothes were bought during the year.

Mrs. Grant said that when she finishes her work for the day, does her shopping, gets meals, and takes care of the baby, she is too tired to do much. About twice a month she and her husband attend a movie. Mr. Grant says his favorite recreation is just "talking with the boys on the corner."

They would like to own their home but there is not much chance of this unless Mr. Grant finds full-time work. He is accustomed to the irregular employment of farm areas, and doesn't seem to be aware of the differences between seasonal employment on the farm and seasonal employment in the city.

In discussing their situation, they both mentioned that if Mr. Grant could work on his job regularly he would be able to provide better living conditions for them. They have never known what it means to have a regular income. Even during World War II, Mr. Grant found only a few odd jobs he could fill.

They have been so busy struggling to make a living that they have made very few contacts, and do not know about the various agencies which could help them, nor where they could perhaps obtain vocational training. Mr. and Mrs. Grant appear to be a responsible couple and provide for their needs in the best way possible under the circumstances. When they applied at the neighborhood social agency for nursery care for their child, they seemed to grasp eagerly for any suggestions which were offered for the improvement of their situation. Mrs. Grant said she wanted to participate in the adult activities at the agency when classes and clubs began again in the fall.

CASE NO. 56.—LAKE FAMILY, NEW ORLEANS, LA.

Members of household.—Mother, age 52. Children: One girl, age 14; one boy, age 11.

Total cash income, 1949.—\$612. Chief earner: Mother. Occupation: Clipper in bag factory.

Three months ago Marjorie Lake's husband was killed when he was hit by a car. Before his death he had remained at home, doing the housework and cooking, and taking care of the children, Doris, 14, and Junior, 11. Mr. Lake was 62 years old but looked much older and had difficulty finding employment. He had been a salesman in a small clothing store. During the past several years when the responsibility of supporting the family fell on her, Mrs. Lake obtained various unskilled jobs. When interviewed she was employed as a clipper in a bur-lap and cotton bag factory. While the work is regular it is on a part-time basis and last year she worked full time for only 2 months. Their total income for the year amounted to \$612.

Mrs. Lake and her children live in a fairly large room with one window on the third floor of a tenement. Their rent is \$25 a month, including utilities. They use a bathroom on the lower floor. As there is no running water, they have to store it in milk bottles and keep it in the room for cooking and drinking. Heat is provided by a gas stove. The room is very sparsely furnished with a folding table, two chairs, two double beds, and a radio.

Mrs. Lake said that she spends the money left over after the rent is paid for food. Their diet consists mainly of meat, eggs, and bread. Few vegetables or canned foods are purchased. Much of their clothing is given them by friends. The only other regular expenditure they have is 14 cents a day for Mrs. Lake's carfare. They have managed to keep out of debt but have no savings of any kind.

Because of the absence of the father, the supervision of the children suffers; this is especially true of the son. He is overweight and very sensitive about it. As a result he is inclined to bully the smaller children and to be belligerent to the others and often is disrespectful to adults. Recently he was brought into juvenile court for picking on the neighbors' younger children.

Mrs. Lake came from Russia about 24 years ago at the suggestion of a sister who had already settled here. She attended school in Russia but had to stop when she was in the second grade to work in a shoe-repair shop with her brother. Mr. Lake, who was born in New Orleans, went through the fifth grade. The children will undoubtedly have more education than their parents, Doris was in the fifth grade and Junior in the third. Mrs. Lake is unable to write English so Doris does all the paper work for the family.

The Lakes seem to have no close friends. Junior attends one of the neighborhood centers but Mrs. Lake and Doris stay close to their room. Doris sews, reads comic books, and listens to the radio.

CASE NO. 57.—JACKSON FAMILY, CLEVELAND, OHIO

Members of household.—Mother, age 35. Children: Two boys, ages 9 and 4; one girl, age 8.

Total cash income, 1949.—\$1,450.80. Chief earner: None.

Elsie Jackson has been rearing her three children alone, since her husband died of pneumonia in 1947. Mr. Jackson was an electrician and earned an average of \$60 a week. When he died he left Mrs. Jackson \$1,000 in insurance. Much of this was used to pay the expenses of the funeral and to purchase a tombstone.

Since then the income of the family has consisted of monthly benefits of \$70.90 from old-age and survivors insurance provided under the Social Security Act, and \$50 monthly which Mrs. Jackson's parents gave to her. The total income for 1949 came to \$1,450.80, plus small gifts of money given to the children by other relatives. Her father was a night-watchman, but was laid off in the fall of 1949 after which time her parents' only income was her father's benefits under the old-age and survivors insurance program. They are no longer able to contribute as much as \$50 monthly to their daughter's family so Mrs. Jackson moved into their home when the 1950 spring school term was completed. The plan was that her mother and father would then reduce their contribution to \$30 a month. Financially, Mrs. Jackson might be relatively better off in that she will not pay rent and for boarding a widowed sister's child will earn \$10 a week.

For the previous 2 years Mrs. Jackson and her children had been living in a public-housing project, where they had four comfortable rooms in a six-unit building. Her rent, including utilities, was \$21.50 a month. The living room was furnished with a davenport, a matching lounge chair, a large cabinet radio which was purchased 10 years before, two end tables, and a sewing machine. The sewing machine can be used as a table when it is closed. The kitchen, very compact, had a gas stove and an electric refrigerator furnished with the apartment.

For food, Mrs. Jackson spends an average of \$15 weekly. She said she could provide an adequate diet on this amount, including milk and fresh vegetables.

Since she has a sewing machine, Mrs. Jackson is able to economize by making most of their clothing. She made the boys very durable trousers from her brother's Marine Corps uniforms. The children also receive clothing which has been outgrown by her sister's children. During 1949 she bought the youngest boy a winter outfit and the oldest, a jacket, using money received as Christmas gifts.

Other regular expenditures include \$25 a year for insurance. Two of the children are insured with policies valued at \$500 and she carries a \$1,000, 20-year-pay-life policy on herself. These are group-insurance policies maintained with a church lodge. Mrs. Jackson also carries hospitalization insurance for herself. The children are covered by the hospitalization policy of an uncle. Mrs. Jackson said that she felt she needed the telephone, for which she pays \$3.61 monthly, in case of illness or some other emergency. For medical attention the family depends on a private health foundation. They have already received free chest and teeth X-rays there and plan to have their dental work done under the foundation's program also.

Mrs. Jackson has no debts, and she has been able to save a small amount from gifts. Each of the children receive \$15 as their birthday gifts and at Christmas.

Her two older children attend a church school, where there is a charge for books and school supplies, but no tuition costs. Mrs. Jackson hopes that in some way her children will be able to attend college. She and her husband both received a high-school education. Her parents did not attend high school.

For recreation, the family depends chiefly on relatives. She and the children spend almost every Sunday visiting her parents. A brother-in-law, who is a priest in a nearby rural parish, takes the children for visits on week ends and for longer periods in the summer. Mrs. Jackson's brothers also take the family out for drives. She and the older children go to a movie together about once a week.

Mrs. Jackson hoped to become active in the parent-teachers association of her children's school in the fall, and to get out more since her family will be able to take care of the children in the evening.

CASE NO. 58—FLORENZO FAMILY, NEW YORK CITY

Members of household.—Father, age 38; mother, age 35. Children: Two boys, ages 5 and 3; five girls, ages 13, 12, 8, 6, 1½, and 2 months.

Total cash income, August 1949 to August 1950.—\$1,900. Chief earner: Father. Occupation: Truck driver.

Mr. Florenzo has worked as truck driver for a laundry for over 15 years. He had been making an average of \$59.90 a week, but in February of 1950 his work was cut down to only 2 days a week, and his weekly income to \$22.

The Florenzos were too proud to apply for relief, and Mrs. Florenzo's attempt to secure industrial home work was unsuccessful. Consequently, they went deep into debt at various stores. Due to their long acquaintance and patronage, and thanks to their good reputation in the neighborhood, they received credit. Not until August of 1950 did Mr. Florenzo finally start working full time again. He then made \$63 a week, and the family immediately started repaying their debts.

The rent is only \$18 a month for a three-room, cold-water flat on the fifth floor in a dilapidated old tenement. Mrs. Florenzo is an excellent housekeeper, and their living quarters in the rat-infested tenement are kept remarkably well. Every means to improve on the lack of privacy in the three small rooms has been tried. A refrigerator which they had purchased in better days has been pulled into the middle of the kitchen, where it gives privacy to the small bedroom opening onto the kitchen. The two youngest children sleep in a niche behind it and the parents sleep in a double bed further in. The ice box also protects the babies from electric light, street, and airshaft noises.

The five other children, three girls and two boys, share two single beds which take up most of the space in the other small bedroom. Joseph, 3 years old, on alternate nights sleeps with his two sisters, or his sister and older brother, as the third person in a single bed. The parents decided on the alternate procedure so that the older girls could at times sleep more comfortably.

The family relationships are excellent, and the older children are used to carrying their share of responsibility. In spite of all their efforts the morale of the family suffered during the father's nearly 7 months of partial employment. Even the children became anxious. Their only recreational outlet was through a voluntary neighborhood agency and free camp. Relatives who are slightly better off have been helping out with clothing for the children and other essential supplies.

Until her last pregnancy became too advanced, Mrs. Florenzo spent all her time trying to find stores where she could shop most cheaply. Toward the end of her pregnancy, however, she was unable to walk the narrow, steep stairs to the fifth floor more than once a day. She came down in the late evening "to take a breath of fresh air." She would sit on the stoop for 10 to 15 minutes, and then would return to the apartment because the older girls, who helped her with the babies, had to go to sleep.

Mrs. Florenzo has tried continuously for several years to find larger quarters that they could afford and recently went to a neighborhood agency to borrow \$20 as down payment for a four-room apartment on the third floor of a somewhat better tenement which she had been promised if she could pay this amount. The next day she returned to the agency to bring the money back bitterly disappointed because the apartment had been rented to somebody else before she was able to get there. The rent for this four-room apartment would have been \$42, or just about as much as they could afford. The failure to secure these four rooms was such a disappointment that the Florenzos wept all night.

CASE No. 59—ANDREWS FAMILY, CLEVELAND, OHIO

Members of household.—Mother, age 35. Children: two boys, ages 6 and 3.

Total cash income, May 1949 to May 1950.—\$1,800. Chief earner: Mother. Occupation: Office clerical work.

When her husband died suddenly in early 1949, Ruth Andrews had to go to work. She had not held any job during the 7 years of her marriage, but she had had some college training and she soon found office work. Ruth then made arrangements for her two boys—Frank, age 6, and Robert, age 3½—to be cared for in a day nursery.

Her salary is \$165 per month, but she has not been able to work regularly because of the frequent illnesses of the children. Her earnings for the previous 12-month period May 1949—May 1950 were approximately \$1,800.

Before the death of Mr. Andrews the annual income of the family was about \$2,400. Mr. Andrews was an attorney. But shortly after he had obtained his degree and had started to practice the war came. Believing it impossible to build up a practice during the war period, Mr. Andrews went to work for the State. He earned about \$45 a week from his State job and also made extra money working on week ends and evenings clerking in a department store. Since he was a State employee his family is not eligible for benefits under the Federal old-age and survivors insurance system, nor was he a member of a retirement plan which would have provided them with a monthly income. However, he did have life insurance of \$2,500.

After Ruth paid the funeral expenses and their debts, including \$600 to a finance company, she had \$1,500 left. Nine hundred dollars was used resettling the family and for general living expenses at various times during the year and a half after Mr. Andrews' death. The remaining \$600 Ruth put in savings. She is anxious not to touch this, in order to have something set aside for emergencies.

The relatives of neither Mr. Andrews nor Ruth have been of material assistance to Ruth and her children. Ruth's relatives live in Canada and she said that they are in no position to help her in any way. She added that her husband's relatives live in another State and that they are in more comfortable circumstances, but their only contribution has been to send \$40 at Christmas time for gifts for the children.

Since her husband's death Ruth has moved three times. She found that on her present income she could not maintain the home she and her husband had so with part of the insurance money she purchased a small house with a friend. Both were anxious to cut expenses and saw this as a way of living within their budgets. The plan did not work out, however, and Ruth sold her share of the house to move to their present two-room apartment. Their quarters are in a two-family house within walking distance of the children's day nursery. The neighborhood is old and so is the house but it is in good repair.

Their rooms are 15 by 12 feet in size. One is used as a bedroom and the other as a combination bedroom, sitting room, and kitchen. Ruth has only a minimum amount of furniture. She sold the furnishings she and her husband had when she moved to the house with her friend. When she changed to this apartment it was necessary for her to buy a few items in order to meet their basic needs. Recently Ruth bought a new refrigerator for \$145 on the installment plan with monthly payments of \$9. She also purchased a small radio for \$9 which she paid for in cash.

The children were ill a number of times during the year. One had pneumonia, and they both had frequent colds and measles. Although none needed hospitalization, medical and dental bills throughout the 12 months amounted to \$400, of which \$49 is still owed to the dentist. Ruth said that they were probably eligible for clinic rates but that the service was not available during the evening and it was not possible for her to take time off from her work to go during the day.

As a result of her heavy medical expenditures Ruth got behind in paying her utility charges. Her debts for gas, electricity, water bills amounted to \$106 until she paid \$20 on the gas bill of \$70 and made arrangements to pay the remainder in monthly payments, including the \$18 bills each for electricity and water. The house is heated by gas and Ruth also uses a 4-burner gas stove.

Her monthly rent is \$30 and Ruth estimated that she spends \$16 a week for food. Clothing has not been a financial problem, since they have been given a considerable amount of old used clothes. Nursery care for the children is \$5 a week when they attend each day, with no charge for the days they are ill.

Ruth's outside activities are necessarily limited since she does not have anyone to care for the children in the evening. She goes to the movies about once every 2 weeks, taking the children with her. In January 1950 she bought an old car for \$85 and expected to get out more. She was looking forward to taking the children to the beach and parks during the hot summer months.

CASE No. 60—LEVINE FAMILY, ROCHESTER, N. Y.

Members of household.—Father, age 43; mother, age 38. Children: One boy, age 7; two girls, ages 6 and 4.

Total cash income, 1949.—\$1,976. Chief earner: Father. Occupation: Deliveryman.

The paternal and maternal grandparents of the Levine family were born in Russia and settled in Rochester in the early 1900's, in the same neighborhood where the Levines now live.

The father, whose earnings are the family's only source of income, has been employed by the same furniture concern for 25 years. During 1949 he worked as a driver and deliveryman, earning \$38 a week. Early in 1950 he was injured when he lifted a piece of furniture. Since then he has been working as a collector for the company at the same wages. He works regularly throughout the year, except during his two weeks' vacation period which he receives with pay. The total income for the family during 1949 was \$1,976, which has been normal for several years.

Mrs. Levine would like to move from their present living quarters, but she said: "With the salary my husband is making, and with no future in his work, I am rather worried that we will never be able to leave the present neighborhood." The area is run-down enough to be considered somewhat of a slum.

Their own apartment, one-half of a two-family frame house, consists of two small bedrooms, a living room, dining room, kitchen, and bathroom. The living room is furnished with a davenport, two chairs, two small tables, a lamp, and a cabinet radio. All of the furniture, except the radio, is 7 years old and in good condition. The radio, which they purchased second hand for cash, is a 1945 model. In one bedroom there are two large beds and in the other there are two cribs. Their kitchen, which is quite roomy and well ventilated, contains a gas range, a wooden ice box, which they also bought second hand for cash, a table, and five chairs. They have a washing machine which is kept in the bathroom. Good linoleum rugs cover the floors in each room. The owner lives in the rear flat and, in general, keeps the house in good condition, both inside and out. The house is heated by a coal furnace and hot water is supplied by a heater in the cellar. The rent is \$5 a week and gas and electricity amount to \$17.25 a month. Food costs the Levines approximately \$21.25 each week. Both Mr. and Mrs. Levine feel they eat plenty of good wholesome food. Last year they were able to buy new clothes for the children but were not able to buy any for themselves. They have been given some by friends. Mrs. Levine said that she and her husband haven't had any new clothes for 3 years. Her estimate was that they spend about \$2 a month on carfare. Nursery fees for the two little girls come to \$2 a week.

Mr. Levine left school at the end of the ninth grade to help with the family's income. Mrs. Levine completed the seventh grade. She was ill early in childhood and as a result was behind in her class. She added that at that age she thought schooling was a waste of time for her. The educational facilities in their community are above average. Their children have just started to school. The 7-year-old boy is in the first grade, and the 6-year-old girl attends kindergarten. It is quite likely that the children will have more education than their parents. Their mother said she hoped they won't have to struggle the way she has to make ends meet.

For medical care the Levines go to clinics. During 1949 Mrs. Levine had a minor operation, the cost of which was taken care of by the Bureau of Veterans' Assistance program, a section of the county welfare department. None of the children was seriously ill last year, but they did suffer from frequent colds and chickenpox. Mrs. Levine estimated that they spent approximately \$45 for drugs and dental work during the year.

For the most part, the leisure time of this family is spent at home, and the only commercial recreation they have is during the summer when they visit the beaches about twice a month or when they go to an occasional movie. Their son, Nathan, takes an interest in a neighborhood social agency program for after-school hours,

and has been enrolled in its day camp program for the summer. The entire family also attends church.

The injury Mr. Levine received early in 1950 was a big set-back for the family, because he did not receive compensation or salary while he was out of work. As mentioned earlier, however, when he returned to his job, he was given the lighter work of collector.

CASE No. 61—ARTHUR FAMILY, ARKANSAS

Members of household.—Father, age 44; mother, age 41. Children: Five girls, ages 19, 16, 9, 8, and 4; three boys, ages 14, 12, and 1; three granddaughters, ages 4, 2, and 1. Grandfather, age 70.

Total cash income, 1949.—\$746. Chief earner, father. Occupation: Farming. Mr. E. T. Arthur, age 44, and his family work a small farm in southern Arkansas for which they pay cash rent of \$9 an acre, or \$245 for the entire farm annually. Both parents were born and brought up on farms in the same community where they now live. Living at home with them are three sons, five daughters, three granddaughters, and Mrs. Arthur's 70-year-old father.

This family of 14 persons live in a four-room, unpainted house of very poor construction. Three of the rooms are used as bedrooms, and the fourth is the kitchen. The bedrooms are furnished with numerous beds, 1 small flat-top trunk, chifforobe, dresser, chest of drawers, and 13 chairs. The family has a 75-pound capacity ice box, a sewing machine, a washing machine, given to Mrs. Arthur by a son who works in Pine Bluff, and a small table model radio.

Under normal conditions, the Arthurs pay the debts they incur in making their crop and clear a profit of \$200 to \$500 annually, but insects destroyed a large part of their 1949 cotton and they were unable to pay all their expenses. During the 5 months of that year when they were working their crop the plantation operator furnished them \$65 in cash per month. In addition, they borrowed \$475 for feed for their three work animals and fertilizer. They also owed \$600 on their truck. Their total indebtedness came to \$1,400. After harvesting and selling the crop they were able to pay their rent of \$245 but were able to pay only \$535 on their debts. The balance of \$865 was carried over to the 1950 account.

They have not been able to get either a Federal or bank loan, so they borrow from the operator. Under this system the plantation operator stands for the debts at the commissary or stores incurred by the tenants. In the fall when the family has gathered the crop they take their cotton to the operator's gin where it is sold to him according to his weights and the price he wishes to pay. The operator then sends them a bill for their purchases made during the crop year (March 1 through August or September when the crop is harvested) which is deducted from the amount the operator owes the tenants for their crop. In this case the amount brought by their crop was deducted from their debt.

Mrs. Arthur said that they request itemized statements at the time of each purchase they make, but when the operator sends his final statement in early fall they always owe more. She said that one year she and her children added all of their bills and took them to the operator along with the statement he had given them. He did not like the idea of the family checking or making corrections in his statement, so he added more to their account, which they paid. When asked why they paid the money when they did not owe it, she replied that if one plantation operator became angry with them he would tell other operators and they would not be able to get help anywhere.

In addition to their furnish money, the only other cash income received by the family was \$176 which four of the children earned chopping cotton for 2 weeks at a daily rate of \$4. Two adult children working in the city help their family by sending clothes, and the son gave his mother a washing machine, two electric irons, and a new coat.

Like most farm families, the Arthurs raise a considerable part of their food. Fresh vegetables, eggs and chickens, butter and milk are produced at home. The family estimated the value of their home produced food at about \$250 to \$275 annually. In addition they purchase flour, lard, rice, sugar, meal, coffee, baking powder, salt pork, macaroni, spaghetti, and potatoes. During alternate months when it is not necessary to buy bulky groceries, such as flour and meal, they buy a few cans of salmon, orange juice, lunch meats, and pineapple juice.

Out of 1949's cash income of \$65 monthly for 5 months, and the \$176 the children earned chopping cotton the family had to buy clothes for 15 people. They bought 22 pairs of shoes at an estimated cost of \$100; 5 pairs of rubbers for \$30; 3 coats for \$12; 34 dresses for \$55; and underwear cost them \$25.

Their house rent is included in the annual rent of \$245 for the farm, but the light bill which amounts to \$3.40 to \$3.80 monthly is paid by the family. Their only other regular expenditure is \$45 yearly for burial insurance for all members. Occasionally, a little money is given to the children for hot school lunches, but not often. The family said it amounted to about \$3 for the school term.

For medical treatment the family depends primarily on patent medicines. They have frequent colds and coughs and the children are bothered by worms. Mrs. Arthur estimated that they spent \$25 last year on patent medicine. When interviewed, Mrs. Arthur was expecting another child but she was not receiving any prenatal care, although she said she felt very weak and nervous. Although they don't go to the doctor themselves, they take their children. One of the small infants was sick last year and the doctor's charge for treating the child cost the family \$5. But the heavy medical expense was for one of their granddaughters who was stricken with infantile paralysis. She has to be taken to the city for treatments. While she is treated without charge, her grandfather pays the expenses of taking her to the hospital. The child's mother died in 1949 and she is now his responsibility.

Except for the older children working in the city who already help as much as they can, no member of the family is in a position to improve their economic status. All of the children of school age attend school when they are not needed to work in the fields. Their parents do not keep them out of school to work away from the family farm, but they do keep them at home when their own crop needs work. The older children attend the large consolidated school and the younger ones attend the local school which is held in a share cropper's cabin. When the older children are asked what they want to do when they become men and women, they reply, "a doctor," "a nurse," and "a school teacher."

The children will have more formal education than their parents. Mr. Arthur is illiterate, but Mrs. Arthur completed the sixth grade, after which her father stopped her attendance so she could help on the farm.

When not at work or at school the children play near the home, go fishing, and sometimes they attend movies in a nearby small town on Saturday afternoons. Although they live quite a distance from the church, the children attend Sunday school and church each Sunday.

CASE NO. 62—THOMPSON FAMILY, WASHINGTON, D. C.

Members of household.—Father, age 59; mother, age 58. Children: One girl, age 15.

Total cash income, 1949.—\$1,040. Chief earner: Father. Occupation: Iceman.

Charles Thompson, born 59 years ago in a coal mining district in Pennsylvania, was 1 of 10 children. He went to work in the mines at the age of 10. When he was 19 he moved to Washington, D. C., to work for a steel company. He met Elsie, the daughter of a building contractor who had immigrated from Germany, at a German Lutheran church social. Several months later they were married and moved into an apartment close to her parents. The Thompsons had 13 children, five of whom died. Ethel, their youngest, was born in 1935 and she is the only one now at home with her parents.

Eight years after they were married, Elsie's mother and father died and left their home to the family. Mrs. Thompson said she thinks her father built it. It is a six-room two-story frame dwelling, sturdily constructed. Although located in the heart of a district zoned for commerce, it has no modernization whatever. It is heated by two coal stoves, the cooking being done on a wood range. The plumbing is most primitive and the house is lighted by oil lamps. Their home is dreary inside and outside and shows no signs of ever having had anything done to add beauty or comfort. Whatever paint it might have had has long since lost its identity. There are no floor coverings, no window shades or curtains. It has the minimum of furniture and there is a general air of complete indifference. Ethel feels very depressed about it and, now that she is older, is trying to do little things to make her own room more attractive.

In 1947 Mrs. Thompson was found to be diabetic. Since Mr. Thompson was earning only \$20 a week handling ice, this was inadequate to supply a special diet for Mrs. Thompson along with the other needs of the family. A local voluntary agency helped to get them food and clothing and also worked out a budget so that special foods could be obtained. Mrs. Thompson continues to get adequate medical care, including insulin, free of charge from the hospital. Last winter Ethel had pneumonia and was cared for without charge at the hospital.

Most of their income is spent for food. Mrs. Thompson said they have plenty of fresh and dried fruits, fruit juices, and vegetables. Vegetable boiled dinners are the regular fare, varied once or twice a week with stews or pot roasts. They use a dozen eggs a week, and a quart of fresh milk a day, besides three large cans of milk a week. The only money they spend for carfare is for Mrs. Thompson's monthly trips to the hospital.

The family has no savings and no insurance. They buy nothing on the installment plan and have no debts. Most of their clothing is donated. The only new clothing bought is Mr. Thompson's work clothes. During slow periods, such as the lag between the purchase of ice and coal, some of the older children make small contributions to make up the deficit. Ethel assists in the school cafeteria and in return is given her lunches and shoes.

Ethel attends free of charge the summer camps maintained by a voluntary agency, where she has learned to swim. She is very interested in the activities sponsored by this organization. She doesn't take any part in the extra-curricular programs of her school. Visiting with the neighbors seems to be the only social activity which really interests the family.

Ethel is in the eighth grade and plans to complete a commercial course and become a stenographer. If she can be encouraged to develop her ambition there will be brighter times for the family. The addition of a stenographer's salary and the desire of a young person for a pleasanter environment should change the general outlook of the parents.

CASE NO. 63—GIBBINS FAMILY, KANSAS CITY, MO.

Members of household.—Mother, age 29. Children: three boys; ages 10, 8, and 5. *Total cash income, 1949.*—\$1,755. Chief earner: Mother. Occupation: Laundry worker.

Mary Rose Gibbins and her three children live in a three-room apartment on the first floor of a Kansas City tenement house. The building is old, badly run down, and infested with pests, but Mrs. Gibbins is able to rent her apartment for \$12.50 monthly.

Since her husband deserted her, Mrs. Gibbins has been supporting her children working 6 days a week for a laundry, where she earns approximately \$19.22 less 29 cents for social-security deductions.

Mrs. Gibbins has taken action against her husband and the case has been placed with the prosecuting attorney, but the attorney's office has not been able to locate him in the city.¹

From time to time the department of public welfare has had to assist Mrs. Gibbins and her family, since her wages are insufficient to support four persons. During the 12-month period previous to the time Mrs. Gibbins was interviewed, public assistance payments amounted to \$756. The family's total income throughout the year came to \$1,755, including public assistance.

Mrs. Gibbins reported that she spent, on the average, \$86 per month for food, including her lunch at work and the children's lunches at school. All of the children are in school. Her oldest child, Robert, who is 10 years old, is in the fifth grade; Edward, age 8, is in the fourth grade; and James Lee, age 5, is in the first. Although she is away from her home 8 hours a day for 6 days a week, Mrs. Gibbins manages her household well. The children are left duties and chores to be done and when not at school are always in the home busily performing these tasks. Mrs. Gibbins said that she has to be both mother and father to the family and hopes she is doing a good job. Her children are beginning to notice the absence of a father in the home. Recently, Robert told his playmates that his uncle, Mrs. Gibbins' brother, is their "daddy." When Mrs. Gibbins attempted to correct this deception, he replied, "The kids are always asking where my daddy is."

Mrs. Gibbins has no debts. She lives within the income she has at any given time. But as a result, their diet includes only those items which can be considered the barest necessities for living.

After the rent has been paid and the food purchased, the family's only other expenditures are for Mrs. Gibbins' carfare, \$6.50 monthly, and insurance payments. The \$86 which Mrs. Gibbins reported spending for food also includes oil for her stove, since the tenants in her building must supply their own heat.

¹ Men who desert their families may evade their responsibilities to provide for their wives and children by leaving the State, since under present laws they cannot be prosecuted while residing in another State. Under several State laws the expense connected with arresting and returning them to their home State must be borne by the person bringing action against them.

She carries two insurance policies on herself, one valued at \$150 and the other at \$500. She also has two policies on each of her children. Total premium payments amount to \$1.64 weekly. These policies are for sickness and accident insurance and life insurance. Each of the life insurance policies will pay \$500 in the event of the death of the insured.

Mrs. Gibbins believes in the value of education for her children. She had high-school training herself, and hopes that she will be able to provide them with the means to become self-supporting.

CASE NO. 64—PETROV FAMILY, PITTSBURGH, PA.

Members of household.—Father, age 25; mother, age 20. Children: One boy, age 4.

Total cash income, 1949.—\$1,500 (approximately). Chief earner: Father. Occupation: Messenger.

Frank and Maria Petrov are in their twenties and with their 4-year-old son Lawrence, live in Pittsburgh, Pa. Frank completed the seventh grade in school then left to go to work. He was in the service for a while but when it was time for him to go overseas he was discharged, with the comment that he was below physical standard. After his discharge he went to work in a steel mill but was too nervous to stand the work. Once he was burned because he did not get out of the way of something which was falling. He then went to work in a pants factory where he earned \$18 a week. It was during this period he and Maria were married. Maria was working at the time in a suitcase factory where she also made \$18 a week, but when she became pregnant she had to stop and has not worked since.

About a year after the birth of Lawrence, Frank started working as a messenger for a telegraph agency, where he is still employed. His beginning wages were \$26 weekly. He was subsequently raised to \$28, then to \$30, when the 75-cents-an-hour minimum-wage law went into effect. He also made 1 or 2 dollars a week in tips. Three weeks ago Frank was moved from the night shift to the day shift. He said that he will lose his tip money because night telegrams are usually delivered to homes. On the day shift the deliveries usually are made to office buildings and there are very few tips. Frank's supervisor said that the company felt that the older workers need the extra tip money and should have the choice of the night turn. Frank's employment is steady and he gets 2 weeks' vacation with pay every year. However, his health is poor and he loses an average of about 1 day every 2 weeks. When he misses a day his salary is cut, one week it was as low as \$17. Their total income for 1949 came to approximately \$1,500.

Maria, whose parents came from Italy, is 1 of 10 children. Since her mother needed her at home she stopped school in the seventh grade, at the age of 15. When she was 16 years old she went to work. Maria has considered going back to work. She does not believe, however, that they would be any further ahead because their rent in the housing project where they live would be raised and they might have to pay income tax which they do not pay now. She also would need lunch money, carfare, and better clothes. In addition, some provision for Lawrence's care would have to be made.

When Frank and Maria were first married they lived in a two-room apartment consisting of a bedroom and kitchen, which they furnished on the installment plan. When Maria had to stop work, they could not complete the payments on the furniture, so the company came and completely stripped their two rooms, including curtains. They then moved into furnished rooms. This was the first of their numerous moves until they got an apartment in a public housing project. Maria said their lack of money during that time put a great strain on their marriage and they almost parted before the baby was born.

They were first given a three-room apartment in the housing project, but when Lawrence got older they were given the four rooms, where they live now.

Maria, who has moved about 10 times during her 5 years of married life, thinks her apartment in the housing project is a wonderful home and is happy to invite her friends to come to see her here. The home is well kept and comfortably furnished with overstuffed furniture and many ornamental pieces. The living room contains a davenport and two chairs and there is a rug on the floor. They bought the couch and two chairs second-hand for \$20 and then discovered they were infested and had to pay \$2.45 for fumigation. On top of the new television set there is a decorative electric clock. A new bridge lamp and a radio complete the furnishings.

A refrigerator and stove, furnished by the housing project, are in the kitchen which is also furnished with a sturdy, but old kitchen table and chairs. Mrs. Petrov has contracted to buy a porcelain-top table and four chairs from a neighbor for \$20. Venetian blinds, which were purchased second-hand for \$5, hang at the windows of the kitchen and living room.

Both Frank and Maria are fond of animals, so they searched until they found two female hamsters which they can keep legally in their apartment. The hamsters and also some goldfish are kept in the kitchen.

Rent for their apartment is \$27 monthly. About every 3 months there is an overcharge for utilities which Maria estimated might average approximately \$2.15 each time. She reckoned they spend about \$20 a week for food. For breakfast Lawrence has cereal, an egg, and milk. Frank and Maria have cake and coffee. For lunch she and Lawrence have a can of soup and a sandwich. Frank, at work, is supposed to have soup and a sandwich also, but Maria is afraid he is just getting more cake and coffee, since he is very thin.

On Sundays they have spaghetti and meat sauce for their main dinner. For their weekly dinners, Maria gets soup meat. She said that a pound of ground meat will do for two meals. They have cabbage with ham hocks sometimes and she gets liver occasionally. They usually have mashed or fried potatoes at dinner, and often potato salad. Customary vegetables are carrots, celery, or cabbage, and on rare occasions they have lettuce. If and when they have a dessert it is gelatin. Two quarts of milk a day are purchased. Maria said they cannot afford fresh fruit. Once in a while, when Lawrence asks for an apple, Maria buys him one and occasionally she buys bananas. For their sandwiches she buys jumbo lunch meats. Both Maria and Frank have big appetites. She said that she had known Frank to be so hungry at night that he would eat a can of spaghetti, a dish of baked beans, and four eggs for dinner.

Frank uses \$2 a week for lunch and carfare. Maria said that she gives him the money so he will get hot soup at noon since his job keeps him outdoors most of the time. If he does not get any tips, this \$2 has to be increased to \$3 and occasionally \$4. When they don't have any money, Maria makes sandwiches for him.

Both Frank and Maria took out burial insurance when they were single and are keeping it up. Frank pays \$2.98 a month on a \$1,000 policy which is now worth only \$500 because they had to borrow money on it to keep up the premium. Maria has a policy of \$500 for herself and \$200 for the boy, for which she pays \$1.06 a week.

Another monthly item is the dollar which they contribute regularly to the church. Their telephone costs them \$4.60 a month. Theirs is a first-floor apartment and frequently prowlers look in. Occasionally, Frank is called to work on holidays. Maria also said that she thought the telephone essential, because they have so many creditors. To keep in good standing she calls them once a month.

Maria worries about their debts, which total approximately \$520. She added that the anxiety about them and trying to live on their income is causing strained relations between her and Frank, but she thinks they can eventually get straightened out.

They owe \$38 for linoleum, kitchen plastic drapes, and a small rug. Two years ago they bought a bedroom set for \$250 and still owe \$89 on it. Twenty-eight dollars is owed on a radio and lamp stand. They paid \$1 down on an electric drill which cost \$19, so Frank could make a bookcase. They have not been able to make another payment. The porcelain-top table and four chairs which Maria has agreed to buy from her neighbor will cost \$20. They borrowed \$75 on their insurance which they still owe, and they are \$48 behind on their rent. To one company they owe \$15 for an electric clock and an umbrella, and to Maria's sister, \$10 which was borrowed for food. To another company they owe \$20 for clothing.

The most important item in their house as far as they are concerned is the television set. They have made only one monthly payment; because they had to get the doctor for the baby they missed the second payment. When the man came either to collect or take the set away he gave them an extension. He told them this was a luxury item and perhaps they could not afford it. Maria said that this set had meant so much to her in the past few weeks that the house would just be empty without it. Whereas they used to go to the movies once or twice a week and spend from \$3 to \$6 (including something to eat after the show) they now stay at home. They invite the family on nights when there are good programs and the neighbors come in continually.

Maria has not had a new coat in the 5 years she has been married. She got four dresses last year for \$6 and slacks and blue jeans at \$2.98 each. She also bought a pair of shoes for herself. Frank bought three pairs of shoes and a leather jacket, which altogether cost them around \$26. Since he is on his feet almost all day he wears his shoes out rapidly. One pair of jeans and underwear for Frank during the year came to \$6.98. These, along with the clothes for herself, Maria bought on her mother's charge account, she still owes \$14.

The little boy needs shoes every 2 months or so, and sometimes Maria has to pay as much as \$3 or \$4.95 a pair for them. Last year she bought him two pairs of overalls at \$2 each and four pairs of socks for \$1. She also bought him a pair of rubber boots for \$1.98.

For medical attention Maria goes herself and takes Lawrence to the clinics usually. Frank is eligible for care in a local veterans' hospital. There has been considerable concern about his health following his discharge from the Army. Maria thought that, in addition to his nervous condition, he may have had ulcers when he began to spit blood several years before. She took him to the veterans hospital where he stayed for a month. When he was released, however, no special diet was recommended for him. Frank can return anytime for further treatment, but when he does not feel well he usually rests at home, spending most of the day in bed. He has tried to get veterans' disability benefits. He consulted the Veterans' Administration and the Red Cross, but to no avail.

Maria was in good health when she worked in the suitcase factory and does not understand why she is not well now. She suffers from severe indigestion. The doctor says she is overweight, but she finds it impossible to change her food habits, however, because she cannot afford to buy food which would be filling, but not fattening. The doctor also found that she was anemic so she buys liver occasionally for herself and takes iron pills. She goes to a hospital clinic about twice a month and takes Lawrence for regular check-ups. In the last several years she had to have three X-rays which cost \$6 each. She fell and hurt her knees which were X-rayed. Another time she had to have an X-ray of her stomach.

Maria has been having considerable internal trouble and has had to go to the clinic regularly for treatments. She and Frank are anxious to have another child, but apparently Maria's physical trouble and her worry over their debts is preventing her having any more children. When the advisability of increasing their family was mentioned to Maria, she replied that, whether you can afford children or not, you sometimes just decide to have them.

Little Lawrence had a difficult start in life. At 3 months he had measles and pneumonia. He doesn't eat very well at present, so Maria buys homicebrin for him to supplement his diet. This costs \$1.35 a week. During the year she got pills for him twice at the clinic where she can get medicine at cost. When there is an emergency she feels she must call a private doctor and had to do so when he had a severe ear infection. The doctor's visit and the medicine cost them \$4.50. Lawrence also has hives on his tongue.

Maria thinks her husband might earn more in some other job, but she feels that his present one is a good one for him because it keeps him outdoors a good deal. He cannot do heavy physical work and he is extremely nervous. If anything disturbs him at work, such as a reprimand for taking too long to deliver a telegram, Maria said that he comes home and kicks the furniture and sometimes breaks it. He once broke their electric iron which cost \$1.69 to fix. At these times he is abusive, but she said he quickly recovers himself and always says he didn't mean it. Maria said that she always knows that it has been hard for him at work that day. Frank cannot stand confusion at home either, and it bothers him when the baby cries.

Frank and Maria do not belong to any social groups. He was interested in joining a local men's club but the initiation fee was \$2.50. Now he hears the fee is 50 cents and he may be able to join.

On the 2 nights in the week when they don't like the programs on television, they go to Maria's mother's home for dinner, giving her a dollar each time. On week ends in good weather the family goes together to the nearby park where they picnic and fish with a pin and string. They enjoy gardening and have dug up the yard in front of their apartment and have planted a flower garden. Maria said she and Frank would like to live on a farm. They also enjoy their pets, which are not expensive to maintain. The hamsters are fed food left over from meals. The goldfish are fed every other day.

Some years ago Maria started going with her mother, to a camp operated by a voluntary agency under its family camping plan. For the past 4 years she has

taken Lawrence to another agency's camp. She plans to take him again this year, at the cost of \$8 for 11 days.

Maria's family live in Pittsburgh and they visit them often. They cannot afford to help Maria since they are living on \$90 a month from the Government allotment check of a son in the service and \$35 a month they receive in rent for the first floor of their home. Of the 10 children, 5 are at home but are not old enough to work. Maria's father is employed intermittently and is limited in what he can do because of a rupture and a lame ankle. Prior to the receipt of the son's allotment checks the family was on relief and a lien was put on the home, but by renting the first floor they are paying off the mortgage.

CASE NO. 65—SUNLOVER FAMILY, NAVAJO INDIAN RESERVATION

Members of household.—Father, age 48; mother, age 30. Children: Two girls, age 7 and 11; two boys, age 10 and 13; twins, age 4; infant, age 1 week.

Total cash income, May 1949 to May 1950.—\$1,650. Chief earner: Father. Occupation: Sales clerk and sheep raising.

Jack Sunlover, a Navajo Indian, age 48, and his wife, Lola, who is 30, live with their family of seven children in a hogan. The hogan is a circular, dome-shaped, one-room building of log and adobe mud without windows. It has one door and a rectangular opening in the roof. The hogan is about 14 feet in diameter. In addition to cooking utensils, their only furnishings are a stove made of bent tin, which rests flat on the dirt floor, a sewing machine, and a stool. Blankets and sheepskins serve as both bed and bedding.

Neither Jack nor Lola have had any education and speak only Navajo. Jack knows a few words of English which he learned at the trading post where he works. He owns his own home on Indian reservation tax-free land. Any of the resources around him are available for his own use. He cuts and hauls wood for heating and cooking purposes from nearby piñon and juniper trees, but he must haul water from the trading post which is 2 miles away.

His herd of 50 sheep and 5 horses graze on surrounding open range. They are tended by the 10-year-old boy. In the summer Jack has a small patch of squash and corn for home use and for the livestock. The family also has a small field of hay which produces enough to feed the livestock through the winter and to sell to other Navajos. Jack usually gets around \$200 for his extra hay each year. The family's other income consists of Jack's wages at the trading post, \$900; wool, \$80; and lambs, \$90. Lola makes rugs for which they receive about \$80 a year. Their combined cash income is approximately \$1,650 yearly. Jack and his family are relatively better off than their neighbors since his wages at the trading post bring their income above that of the other families with the same amount of livestock.

Family living expenses take up all their available income each year. Clothing cost them \$365 during the year previous to their interview. Of this amount Jack spent \$115.55. He bought four pairs of levis for \$15.40; a levi jacket, \$4.75; a coat, \$15; hats, \$12.50; 3 work shirts, \$7.50; a dressy shirt, \$9; five pairs of shoes, \$25; one pair of boots, \$14; six pairs of socks, \$2.40. Underwear, muffler, and gloves cost him \$10. Lola spent considerably less. Her clothing purchases included two plush blouses; two pairs of shoes, a shawl, and three pairs of hose, all of which amounted to \$62. The remainder of the \$365 was spent on clothing for the children.

They usually spend about \$20 per week for food. Their diet consists chiefly of Navajo bread of which there are several kinds but the principal one resembles tortillas. The family also has fresh mutton when available, green corn in season, squash, a little goat's milk, and canned goods which they buy at the trading post. Coffee, one of their main staples, is purchased along with sugar, flour, baking powder, tomatoes, fruit, some canned milk, eggs occasionally, sweetpotatoes, canned meat, bacon, a little cheese, and a great deal of soda pop.

Their one unusual purchase during the year was a sewing machine. They made the down payment from their lamb money and paid off the balance from Jack's wages.

The boy and girl, ages 13 and 11, respectively, are less of a financial drain on the family finances, since they are away for 9 months of the year at Government boarding schools. All of their expenses, except clothing, but including transportation, are paid for by the Government.

Although Jack's family seems generally healthier than their neighbors, in the fall of 1949 one of the children, age 1½ years, died. No one knows the cause of its

death. The family did not take the child to the hospital which is 54 miles away, but held sings (ceremonials for curing illness) for it. These ceremonials cost them food and fees to the medicine man. Hospitalization is free to members of the tribe when there is bed space for them.

Jack works regularly each day, while the rest of the family is busy at home. The children at home do not attend school, since there are no facilities available to them. The family's social life consists of attending ceremonials throughout the year. This is both their social and their religious life. There are no commercial recreational facilities in the area.

Plans are underway to teach Jack to read and write in Navajo in order to increase his usefulness at the trading post. That should eventually result in a wage increase for him.

CASE NO. 66—NEWMAN FAMILY, CINCINNATI, OHIO

Members of household.—Father, age 31 years; mother, age 30. Children: two girls, 13 and 12; two boys, 2 and 1.

Total cash income, 1949.—\$1,700 to \$1,800. Chief wage earner: Father. Occupation: Construction worker.

Mr. and Mrs. Newman are the parents of four children, Linda, age 13; Mary, 12; George, 2; and Bobby, age 1. At the present time only three of the children are living at home. Linda is living with relatives and going to school in another State. The day the Newmans were interviewed Linda was expected home shortly to spend the summer vacation with her family.

The father is the only breadwinner in the family, since Mrs. Newman's time is taken up with caring for her children. Mr. Newman has been employed for many years on the job of installing gas stations for a construction company. His hourly wage rate is \$1.50, and if he could work regularly, the family's income would be over \$3,000 a year. However, his work has always been irregular since whether he can work or not depends on favorable weather conditions. His opportunity to work has been further handicapped by a serious leg injury he suffered in an automobile accident in October 1948. Although he has undergone several operations on his leg since then it has not healed and he is still unable to stand very long at a time. Mrs. Newman said that he worked only two full weeks during the past year. Their total income for 1949 came to between \$1,700 and \$1,800, including the money they received when Mr. Newman was in the hospital and they were on relief.

When asked why he did not try to get another job with more regular work, which would also be less hard on him physically, Mr. Newman replied that he would not want to work for anyone else ever. He likes his employer who trained him, and he has had good experience in his present job. Apparently there is a close relationship between Mr. Newman and his employer, since he gave the Newmans his old television set when he purchased a new one.

Mr. Newman is also an electrician and carpenter, and does the repairs around the tenement house where they are living. Mrs. Newman said he would never tell her how much schooling he had, but she guessed he went to about the fourth or fifth grade. He got some of his training on a job some years ago with an oil company. Mrs. Newman went through the ninth grade and had 16 months of nurses' training. She married Mr. Newman before she finished her course. Both of her daughters also want to be nurses, if they can afford to go into training. They are now in grade school.

The family moved to their present home, three rooms on the first floor of a tenement house, because Mrs. Newman was to have charge of renting the building. They received rent free two of their rooms last year, but since Linda is returning they are renting an additional room. The two girls will sleep in one room, and the two babies in the room with their parents. Hitherto, two of the children slept in the kitchen, and the other in a baby-bed in his parents' room.

There is no bath with their apartment. The landlord wanted to install an additional bath on the second floor, but could not get a permit, probably because the building is so old. The Newmans use the bath on the fourth floor or an outside toilet in the back yard. The landlord is, however, going on with other repairs.

Mrs. Newman is a good-hearted woman and helps out a neighbor who works by keeping without charge her 5-year-old boy during the day. He plays with her children and their pets in the kitchen. The family had many pets: two ducks, a white rabbit, a rooster, and a small puppy.

When they have the cash, they spend between \$25 and \$30 a week for food, which includes 6 or 8 quarts of milk a day. Mrs. Newman said they use fresh

vegetables and some canned foods, but fruits are bought only when they have a little extra money. They eat inexpensive cuts of meat each day and use approximately 4 dozen eggs a week. Although they did not pay rent last year, they paid on the average \$10 or \$12 a month for utilities, including fuel for their coal stove. They have a telephone, but its cost is paid by the landlord.

A short time before when Mr. Newman was not working, they bought food instead of paying their electric bill, and the electricity was turned off. It has now been connected but they still owe the electric company \$15.

Their other regular expenditures include: \$1.25 a day for Mr. Newman's lunch and carfare when he works; \$4 a week for a 15-year-pay life insurance policy on each member of the family; and 10 cents a week on an accident policy.

For 9 months the family had been buying an electric refrigerator on the installment plan. They paid \$20 down on the total cost of \$240 and were making monthly payments of \$11. Approximately \$120 was still owed. Mr. Newman wanted to keep their old ice box, thinking they could not afford an electric refrigerator, but Mrs. Newman insisted, saying that they needed it to keep the baby's milk. Now they are both glad they have it.

Mr. and Mrs. Newman bought the bed and dresser in their room from a family who moved out of the city about 2 years ago and got it, they thought, for \$65. After they bought it they learned there was a loan of \$120 on it which they are having to pay. They got a loan on their other furniture about 3 years ago when Mr. Newman was not working regularly. They still owe \$203 on this loan. Both of these debts are being repaid at the rate of \$13 each month.

Their most recently incurred debt was the \$400 bill from the hospital where Mr. Newman was confined several times for the operations on his leg. They had managed to pay the doctor's bill of \$136, but they had been unable to start on the hospital bill. Additional medical expenses were the shots Mrs. Newman was taking each month for pains in her back and side. These cost \$10 each. Their only clothing expense was a new coat for Mrs. Newman for which they paid \$25.

For recreation, the family depends on their television set, which they all enjoy. Mrs. Newman said that she seldom got out, but that occasionally she went to a movie with Mary. Mr. Newman sometimes goes to wrestling matches, but his main recreation is hunting and fishing, and most of his week ends when he is able to get around are spent this way. The older children participate in the games and other activities held at a neighborhood social agency.

The family expects their income situation to improve as Mr. Newman's leg heals and he can work more regularly.

CASE No. 67—JONES FAMILY, ST. LOUIS, MO.

Members of household.—Mother, age 36. Children: Two girls, ages 18 and 9; two boys, ages 16 and 14.

Total cash income, 1949.—\$1,268. Chief earner: None.

Mr. and Mrs. Jones came to St. Louis in 1930 from Arkansas. Mr. Jones had been a sharecropper in his home State, but the young couple decided to try their luck in the city. In due time there were born to them Frances, who is now 18 years old; Thomas, now age 16; William, age 14; and Terry, the youngest who is 9.

For almost 20 years Mr. and Mrs. Jones lived together in St. Louis, but Mrs. Jones said that her husband became so difficult to get along with that she felt she had to leave him. The children went with their mother. Mr. Jones, who is now studying to be a tailor under the GI bill, regularly contributes \$54 a month for the family's maintenance, and when necessary helps Frances, who has just completed her first year at the local teachers college, with her school expenses.

From January through September 1949 a grant under the Federal-State program for aid to dependent children supplemented their income in the amount of \$43 a month. In October 1949 this was raised to \$63 monthly. Their total income for the year came to \$1,224. In December 1949, Frances began working three afternoons a week, baby-sitting and ironing, earning \$8 weekly. Mrs. Jones had been unable to find a job which would permit her to care for her younger children properly.

For \$5 a week Mrs. Jones rents three rooms on the third floor of an old and dirty brick tenement house. One unsafe staircase leads to their lodgings from the street. The neighborhood is zoned for commerce and a tavern occupies the first floor of the attached tenement next door. Their building is actually a fire-trap

and a fire hazard in the Jones apartment is ever present in the form of two oil stoves which are the only means of heating and cooking.

Two of their three rooms are used as bedrooms. In the front room Mrs. Jones and 9-year-old Terry sleep in the bed and Frances on the divan. Two chairs and an oil stove are the other pieces of furniture in this room. In the second bedroom, in addition to the bed where William and Thomas sleep, there is a dresser and a small radio. The third room is the kitchen, which is furnished with an oil stove for cooking, two cabinets, an ice box, and a table with four chairs. All of their furnishings are old and worn and most of them were bought when Mrs. Jones left the home of her husband. Mrs. Jones is still paying on them. The family shares a bath with other tenants on their floor.

Mrs. Jones has been unable to save on her present income since their essential expenditures take up all the money they receive. In addition to their rent of \$5 weekly, which includes electricity, they spend approximately \$5 a month for oil and \$7 a month for insurance. During 1949 clothing cost them \$100 and medical attention \$60, although the children go to the municipal clinics. They pay what they can each month on a bill of \$190 which covered the furniture they bought the year before and some clothing bought during the spring of 1950. The remainder of their income, except for the children's school expenses, goes for food. Mrs. Jones said that she spent approximately \$5 a week for vegetables and \$3.25 weekly for milk.

All of the children are in school. Frances wants to be a social worker and is attending the teachers college operated by the St. Louis Board of Education. It is a tuition-free institution, the only charges being an entrance fee of \$5 payable on registration and an activity fee of \$5 each semester thereafter. Frances' earnings cover most of her expenses and her mother and father both contribute to the purchase of her books and incidental expenses. Frances started her second year of college in September 1949. Her brother, Thomas, who is in the eleventh grade of high school, wants to study engineering. Neither of their parents completed high school. Mrs. Jones went as far as the eleventh grade and Mr. Jones finished the seventh.

Mrs. Jones finds her relaxation from her duties in the activities of her church. Thomas is very active and belongs to the Hi-Y Club, the Boy Scouts, and a swimming club. William, who is 14, devotes most of his spare time to the Boy Scouts.

When talking about her children and how they manage, Mrs. Jones said, "I only hope to be able to help my children prepare themselves for life." All the family looks forward to the day when Frances and the boys will earn enough so the family can move to more comfortable quarters with a bathroom to themselves and where there will be room enough for each to have some privacy.

CASE NO. 68—WOYTINSKI FAMILY, CLEVELAND, OHIO

Members of household.—Mother, age 30. Children: One boy, age 10; one girl, age 8.

Total cash income, 1949.—\$1,950. Chief earner: Mother. Occupation: Punch press operator.

The Woytinski family no longer includes the father, who deserted them a year ago and has not been heard from since.

Mrs. Woytinski, who is of Polish descent, is a punch press operator, and has had her present job for 5 years. She worked 50 weeks last year and estimated that her weekly wages averaged \$38-\$40. While her income in 1949 was just under \$2,000, she expected to have more in 1950 since she had recently started getting \$1.16 an hour, the top rate for the job.

The family rents a conveniently located six-room apartment in a two-family house. The house compares favorably with others in the neighborhood though it needs painting and a few repairs. The rooms are large and attractive and the furniture is in good condition. A rug covers the living room floor and small rugs are in the other rooms. They pay \$25 a month rent and their utilities are around \$9 a month—although sometimes during the winter it is more because gas is used for heating.

They spend about \$72 a month for food, which includes \$12 for milk. Mrs. Woytinski said she tries to give the children well-balanced meals, but that they have to skimp some on meat and buy fresh fruits and vegetables only in season.

During the past year clothing was a big item in their expenditures. Mrs. Woytinski bought three pairs of shoes for Mary at \$6.50 a pair; a snowsuit, which

was Mary's Christmas present, cost \$25; a whole communion outfit for Mary was \$75; a suit and topcoat for Jim cost \$65. Their clothing, which amounted to over \$200, was bought on the installment plan and they still owe \$150 on it. The family has a radio-television set on which they owe \$300—this was bought on a two-year plan with monthly payments of \$21. Other regular monthly expenses include \$12 for life insurance; \$3.80 for hospitalization; and \$4.66 for telephone. Last year their medical and dental expenses were between \$50 and \$60, most of which was for penicillin shots for Jim who had an infected throat.

Mrs. Woytinski completed the 10th grade in school. She had to quit at that time to take care of her sick mother. She said she hopes her children will finish high school and also get some vocational training. The children now attend a parochial school. James is in the fifth grade and Mary in the second.

The family is active in community activities. Mrs. Woytinski is chairman of the local Brownie Girl Scout troop committee, vice president of the mothers' club at the children's school, and is recording secretary of her local union, which is affiliated with the United Automobile Workers, CIO. Mary belongs to the Brownies and Jim to the Cub Scouts. Both children belong to clubs at the neighborhood agency. The family seldom attends movies or goes to other forms of entertainment for which they have to pay. During their 2 weeks' vacation they go back to her parents' home in Pennsylvania.

Recently Mrs. Woytinski's landlord furnished wallpaper and she redecorated her house. She said "Back home in Pennsylvania people always did their own papering and that's how I learned."

Recently some of her neighbors have asked her to paper their houses. Mrs. Woytinski said that she anticipates building up quite a business.

CASE No. 69—GAINES FAMILY, OMAHA, NEBR.

Members of household.—Father, age 56; mother, age 66.

Total cash income, 1949.—\$1,820. Chief earner: Father. Occupation: Goldsmith.

Mr. Gaines, age 56, is a goldsmith, a trade he learned in a vocational training program during World War I. Due to bad health he cannot work regularly. When he feels well enough he works for a jewelry manufacturing company. During 1949 he earned \$1,100. His regular income consists of his \$60 a month total disability pension which he receives as a veteran of World War I. His disability is not service-connected. He has heart trouble and one of his lungs has collapsed, the other lung is also in bad condition. His earnings and pension amounted to \$1,820 for 1949, which was their entire money income for the year.

In the past Mrs. Gaines, age 66, had been able to contribute to their income by working as a domestic. But during 1949 she was unable to work as a result of severe injuries she received in a fall. Over a year before she fell down the stairs of her employer's home and suffered a fractured skull, broken leg and broken arm, and internal injuries. Her employer paid all her medical and hospital bills in connection with the accident. Although Mrs. Gaines is now able to be up and to move around she is unable to return to work.

The formal education which Mrs. Gaines received was more advanced than her husband's, who completed the eighth grade. She finished 1 year of college and also took a business course. She is fitted for higher type work than that of a domestic, but because of her age, housekeeping has been the only field in which she could find employment.

Mrs. Gaines did not indicate anything about her husband's financial and educational background, but she enjoyed telling about her father. She said that her father did not have much schooling, but read a great deal and educated himself. She added that he had once owned his own publishing business, then sold it and went to work as a salesman for a larger company. She seemed also proud of the fact that he had once been employed by the Federal Bureau of Investigation.

During 1949 and the first 6 months of 1950 Mr. and Mrs. Gaines rented for \$32.50 monthly an upstairs, one-room apartment of a large house in poor repair. They had one large room, which served as a sitting room and bedroom. A small closet had been converted into a kitchen. Its fixtures included a small gas stove, an ice box, and some shelves, but no sink. Water was carried from a washbowl faucet located some distance down the hall from their room. They had furnished their room with second-hand furniture purchased for cash. It is well-kept and they have enough to make their rather large room look crowded. Their radio

was purchased new. They paid 20 percent down and for 5 months had been paying for it in weekly installments of \$2.

Mr. and Mrs. Gaines spend about \$10 a week for food. Mrs. Gaines said she is able to prepare well-balanced meals for a small amount because she took a course in home economics during her school years. Other regular expenditures include: \$1.50 a week for Mr. Gaines' carfare and \$2.40 a week for his lunches; \$3 a week for insurance; \$2 for Mrs. Gaines' policy and \$1 for Mr. Gaines.

During the previous 3 years they had bought approximately \$200 worth of clothes on the installment plan. They have not yet paid all of this.

Mr. and Mrs. Gaines have used their savings and have been unable to accumulate any more. In 1943 they had to borrow \$400. They still owe \$128 on this debt, and they also owe \$31 on a hospital bill incurred over 2 years ago.

Mr. Gaines has always received his medical attention at veterans' hospitals. However, the medicines he needs he must pay for personally. For the first half of 1949 costs for his medicines were about \$10 a week, but he now has to spend only a fifth of that. Mrs. Gaines carries hospitalization and medical insurance to help her meet an emergency. The premiums on these policies cost \$28 a year.

For recreation Mr. and Mrs. Gaines enjoy visiting their friends, and they go to the movies occasionally. They also gather with their friends in a nearby neighborhood tavern. Mrs. Gaines spends a lot of time caring for their lots in the cemetery from which she seems to derive a great deal of pleasure.

A few weeks after Mr. and Mrs. Gaines were interviewed they were able to move into a ground floor apartment in a public housing project. Mr. Gaines will be especially benefited by this move since he should not climb stairs.

CASE NO. 70—SHERMAN FAMILY, ST. LOUIS, MO.

Members of household.—Mother, age 39. Children: One girl, age 19; one boy, age 16; three grandchildren, ages 3, 2, and 1.

Total cash income, 1949.—\$1,191.04. Chief earner: Mother. Occupation: Domestic servant.

When Beatrice Hawkins' husband deserted her and their three infants in the spring of 1950, she went home to live with her mother, Susie Sherman, who along with Jack, her 16-year-old brother, were living in a two-room apartment. Susie had been sleeping on the bed and Jack on the divan in their combination bedroom and living room. When Beatrice, who is only 19, returned, she and her year-old baby were given the bed, her mother took the divan, and Jack and Beatrice's two little daughters, ages 3 and 2, slept on the floor.

Before Beatrice and her three babies joined them in the spring, Susie and Jack had lived on Susie's weekly earnings of \$23.50 from her post as maid at the local university. Susie had always been employed in domestic work ever since she brought her two children to St. Louis from Arkansas almost 15 years ago.

In 1949 Susie's regular expenditures for Jack and herself included: \$6 a week for rent, \$7 a month for cooking gas, and \$12 a month for insurance. She also spent during the year \$70 for coal for their living room stove, which heats their two-room apartment, and \$78 for doctor bills and medicine. The remainder of their income, or about \$15 a week, went for food; that is, \$15 was spent for food if they did not have any unexpected expenses. Any expenditures over the rent and utilities must come from the food money. Usually, when Susie buys clothing she uses the installment plan for her purchases, but that year, she was unable to buy anything for Jack or herself. However, she has a sewing machine with which she can mend and make over old clothes.

As her mother cannot carry Beatrice and her family on her income and as Beatrice's husband does not contribute anything to his family's maintenance Beatrice applied for public assistance. Recently she was granted aid in the amount of \$63 a month. With this she helps her mother with the rent and takes care of her three children.

The family is now faced with the problem of what Beatrice will do to support her family. Although her mother attended college for 1 year herself, Beatrice left high school in the tenth grade to get married. It will be some years before Jack will be able to contribute substantially to the support of his mother and sister, since he is still in high school.

Beatrice realizes that she must have more education to be able to get a good job, and said she would like to become a practical nurse. The only reputable nursing school in town requires a high-school education for admittance. Beatrice's uncle has offered to finance her nursing course, if she will go back and complete her high school work. She is now trying to work out arrangements for the care of her children, so she can reenter high school and get her diploma.

CASE NO. 71—BERRY FAMILY, SHREVEPORT, LA.

Ages of members of household.—Father, age 36; mother, age 25. Children: 1 girl, age 4; 1 boy, age 2.

Total cash income, 1949.—\$1,500. Chief earner: Father. Occupation: Plantation overseer.

Mr. and Mrs. Berry and their two children, Betty and Bill, came to Shreveport from a rural community in Mississippi. Both parents had had a high-school education.

When Mr. Berry was discharged from the Army he returned to his home community in Mississippi where his parents farmed. He purchased a country store which he operated for several years but eventually he had to sell out. Although in comfortable circumstances, his family refused to help him financially with the store, because they did not approve of his wife and her parents.

With what money he realized from the store he brought his family to Shreveport and looked for a job. Within a 6-week period he had spent all of his funds without finding employment. He then applied to a local charitable agency for help.

The agency, working with the employment service and other organizations, was able to place him on a large plantation as one of the overseers, with an unfurnished house provided for his family and a monthly salary of \$125. One of the organizations allowed Mr. Berry credit of \$107.63 to purchase his furniture. For this amount they bought one heater, two beds, one chest, one stove, one table, four chairs, a kitchen cabinet, four quilts, and cooking utensils, all secondhand. Mr. Berry is repaying this amount monthly.

With their house they have a garden plot and milk is furnished them by the plantation. Their housing is better than average for the farming community in that gas and water are piped into the house and it is wired for electricity. They do not have any sort of refrigeration yet, since Mr. Berry has been unable to purchase a refrigerator.

Although the rest of the family's health has not been impaired by their trying experience, Mr. Berry's ulcer condition has been aggravated by his concern for his wife and children. However, he has not been able to afford any medical attention.

The entire cash income of the family is spent each month for their necessities and repaying their debts. No funds are left over for recreational purposes. The plantation offers no facilities, and since they do not have a car they cannot get into the city. They hope to purchase a radio as soon as they are out of debt.

Mr. Berry is hopeful of getting a better position later when he gets on his feet financially. His parents, who are able to help him, refuse to do so as long as he lives with his wife. Mr. Berry said that he would prefer subjecting his wife and children to a much lower living standard, rather than give up his wife and return to his home community.

CASE NO. 72—GONZALES FAMILY, RIVERSIDE, CALIF.

Members of household.—Mother, age 47; son, age 17.

Total cash income, 1949.—\$948. Chief earner: None.

Mrs. Gonzales and her son Jim live alone. The father who died in 1942, picked oranges for a living. There are two married daughters and one married son who have their own households.

Mrs. Gonzales and Jim live in a one-family frame house which they rent for \$13.50 a month. The house needs painting inside and out. The four rooms consist of a kitchen, living room, and two bedrooms. The furniture is old, but everything looks clean and neat. There is no hot water, and the toilet is an outside one. There is a wood stove in the kitchen which the family uses for heat as well as for cooking. The single gas heater is seldom used, in order to economize. There is an ice box in the house and a small radio.

The neighborhood has a large number of substandard houses with the usual accompaniment, a high rate of tuberculosis and juvenile delinquency. The income of the families is irregular because a large percentage of them follow the citrus crops as pickers, which is seasonal work.

The income of Mrs. Gonzales and Jim last year consisted principally of the \$69 per month grant received under the aid to dependent children program. This grant had been recently reduced to \$64. Jim worked for about 4 weeks as an orange picker last summer at an average wage of \$30 a week. When the public assistance worker suggested to Mrs. Gonzales that she try to get a job Mrs.

Gonzales said her eyes are so bad she couldn't hold one even though she had recently purchased new glasses. It was also suggested that Jim get a part-time job after school and week ends. Mrs. Gonzales said that she had talked to the caddymaster at the golf course and tried to get Jim a caddy job, but the caddy master told her he gave preference to unemployed men with families. There are very few part-time jobs locally, and the Mexican-American boys have a difficult time in securing them.

The two married daughters are not in a position to give any financial assistance to their mother. The husband of one of the daughters is an orange picker whose weekly wages vary between \$25 and \$35 a week. The second daughter and her family are now living in a substandard house and are saving their money so they can purchase a new home. They both have large families and are living on low incomes. The daughters are paying for their mother's telephone, and are making a financial sacrifice to do so, but they believe it is necessary because the neighborhood's most reputable tavern is located within a half block of her home. They feel there is constant danger that another drunken man from the tavern may try to force his way into Mrs. Gonzales' home as one tried to do a few months ago.

Mrs. Gonzales has had no formal education. Her husband went to grade school for a few years in Mexico. Jim will enter the tenth grade in the fall, but he has been told that the aid-to-dependent-children grant will be discontinued in January when he reaches 18 years of age. At that time, there will be nothing for him to do but leave school and go to work. He is very disappointed that he will not be able to finish high school.

The family has no savings. When asked if she had any debts, Mrs. Gonzales said proudly, "None at all."

In addition to the \$13.50 a month for rent, the other regular expenditures are for food, utilities, and insurance. Mrs. Gonzales said she spends between \$30 and \$35 a month on food. The staples of their diet are beans—one-half sack per month—potatoes, flour, and chili. They buy 1 quart of milk every 2 days. Neither butter nor oleo is purchased. Mrs. Gonzales said, "Once a month when I pay the grocery bill I buy some meat. I make tortillas every day instead of buying bread. I give Jim tortillas and beans for his lunch in school. He is ashamed to eat this in front of the American boys, but he says it is O. K. because he eats outside and not in the lunchroom."

When Jim finished junior high school, the aid-to-dependent-children worker rejected his mother's request that she be given extra money with which to purchase graduation clothes for him. He had outgrown his single suit, and the shoes which he inherited from a relative were shabby. Jim's uncle bought him a jacket and a pair of slacks for graduation, although it was quite an effort for him to scrape up the money for them. Jim's brother loaned him a pair of shoes for the ceremony. Mrs. Gonzales said, "When I bought the last pair of shoes for Jim I couldn't pay the light bill that month." The light and water bill average around \$4.80 a month. The gas bill is around \$1.50 a month. Life insurance for Mrs. Gonzales and Jim amounts to \$2.50 a month.

Mrs. Gonzales' only social association is with her church and she is a very devout member. She seldom uses commercial recreational facilities. Jim has been a regular and frequent participant in the activities conducted by a neighborhood center every since he was a child.

CASE No. 73—YOUNG FAMILY, DAYTON, TENN.

Members of household.—Father, age 44; mother, age 38. Children: Two girls, ages 15 and 2; three boys, ages 12, 7, and 5.

Total cash income, 1949.—Less than \$1,000. Chief earner: Father. Occupation: Farm and sawmill laborer.

Mr. and Mrs. Young, Abe and Bess, were referred to the reporting agency by the American Red Cross in Dayton. The Youngs had requested transportation for themselves and their five children to Kentucky.

The family had come to Dayton from their home, a small village in eastern Tennessee. A sister of Mrs. Young had written to her saying there was always work to be had in Dayton. Since Mr. Young had recently been laid off, he and Mrs. Young and their five children got on a bus and came on to find work.

The Youngs had only \$10 when they arrived, but Mrs. Young's sister took them into her home. When the 7 Youngs moved in they brought the total living in the 3-room house to 17 people. There were Mrs. Young's sister and her hus-

band, Mr. and Mrs. Hudson, and their three children; Mrs. Hudson's mother-in-law and three of her children; and a man whom the family had known at home, who had also come to Dayton to look for work. Mr. Hudson, Mrs. Young's brother-in-law, had steady employment working in a coal yard, and his wages were the only source of income for these 17 people. The Youngs, when they asked for assistance, were concerned about their children who were not getting enough to eat. There seemed to be no friction in the home, everyone was welcome. But with Mr. Hudson's wages, an adequate amount of food was not available. When asked as to where and how the 17 people slept, with only 3 beds in the 3-room house, Mrs. Young answered: "We jes' lay up anywhere we kin."

The Youngs came to the reporting agency for help in getting to Kentucky. Mr. Young said that he had heard in a round-about way that the farmer he had worked for in Kentucky, some 19 years ago, was in need of a farm hand. Mr. and Mrs. Young were also certain that their aunt and uncle who lived in that community would take them in since their oldest child was born in their home. Mrs. Young was anxious to leave Dayton, but Mr. Young still felt if he could find a job, life in Dayton would be easier and the children would benefit.

The reporting agency contacted the American Red Cross representative in Kentucky and asked him to make an investigation. It was reported back that the aunt and uncle did not feel physically able to accept the family and also that their two-room house was too small for so many. The aunt and uncle had their old-age pension, which was their only source of income. The Red Cross representative also checked with the farmer who said that he did not need help of any kind. The representative explained "Most people down here just have small places and log-hunt now and then to keep themselves going."

Both Mr. and Mrs. Young are naive, simple, sincere, and trusting. When this study was explained to them they willingly agreed to answer all questions, since, by doing so, they might be able to help other families in their same circumstances. Mrs. Young readily told about their life before coming to Dayton.

Mrs. Young, age 38, was born in a small Tennessee mountain town and is one of seven children, all of whom are living. She went through three grades of school. When she was 14 years of age her father took her out of school to help him cut timber and haul it by mule over the mountains. At age 17 she married.

Mr. Young, age 44, went to a country school and finished six grades. After his father died, his mother took him out of school and he hired out with her on farms.

Mr. and Mrs. Young were married in 1929. He was 23 and his bride was 17. They now have six children. Nellie Lou, the oldest, left school at 15 when she was in the seventh grade, to marry a man 10 years older than she. They live in a small town in Tennessee where her husband "logs" for a living. The other five children who are still with their parents are: Daisy Ann, age 15; Richard, 12; Henry, 7; Alfred, 5; and Hope Mae, 2. All are blond, shy, poorly dressed, but attractive.

Before and after the oldest child was born, Mr. and Mrs. Young lived in Georgia, where he worked on a farm. Eighteen years ago they returned to Tennessee and have lived in this State ever since. With the exception of two factory jobs during the war, Mr. Young has been cutting lumber for a living.

During the war he worked at a furniture factory in a large city near his home, sanding lumber where his wages were 65 cents an hour. For a year after his work at the furniture factory, Mr. Young poured iron at an iron works in the same city, for which he received 75 cents an hour. He left the iron works because of a severe leg burn, which took several months to heal. The burn was dressed only once by a physician. Mr. Young received no compensation for this injury, which has bothered him to some extent since then.

His longest period of employment was when he ran an edger for a lumber company. His wages were \$1 an hour and he held this job for 5 years. After he was laid off, he cut lumber in a sawmill in a village near his home for a year and a half. Then he cut timber on a farm. He was last employed for 2 months at a sawmill in his home town. At each place of employment, with the exception of the iron works, Mr. Young was laid off because of work stoppages.

Mr. and Mrs. Young believe the year before they came to Dayton was their hardest. Sawmill work is irregular due to weather conditions and Mr. Young had work for only 1 or 2 days during some weeks. Several weeks he earned \$25 a week, which was his top pay. There was so much rain that many weeks he made only \$10, and 1 week because of bad weather he could not work at all.

The only unemployment compensation Mr. Young has ever received was after he was laid off from the sawmill in November 1949. He received three checks of \$26 each.

Once in awhile during the year, Mrs. Young was able to earn \$1 washing for another family or helping someone clean house. The children have never been employed.

The parents want them to have more education than they had. Mrs. Young thinks her life has been too hard ever since she was 14. She stated that she wants "to git 'em as fer in school as I kin git 'em. Then, maybe my children's lives will be easier."

There are about 50 families living in their home village. The community is composed of small farms or "land patches" close together in the mountains. There is a small post office and depot.

For awhile the family had lived in tents, "two tents put together," but during the 4 years previous to their coming to Dayton they had lived in a house which they consider as "good as any house in the mountains."

The house had three rooms, living room, bedroom, and kitchen. Mrs. Young told the interviewer that the living room was about 12 by 14 feet, and had contained a bed, a dresser, an upholstered chair, and seven straight chairs. There had, also, been a radio which was completely paid for. She said she had had no rugs in the house.

As furnishings in the bedroom, there were two beds, a sewing machine, and a trunk. Since there were no closets in the house, the family had placed three wooden boxes in the bedroom to hold their clothing.

There was a wood cook stove in the kitchen, a kitchen cabinet, a sideboard, and a table. When chairs were needed in the kitchen they were moved there from the living room. Mrs. Young beamed when she explained she had plenty of dishes and cooking pots of all kinds, some aluminum, some iron, and some enamel. She had replaced them from time to time and they were all paid for. The house was frame, painted white, and built a few years ago. There were two porches, front and back. The walls inside the house were beaverboard. There was no heating aside from the cook stove. The house had electricity for which the Youngs paid \$1 a month. There was an overhead light in each room.

The Youngs paid \$1 a month to a neighbor, living a hundred yards away, for water. This neighbor paid \$2.50 a month to the water company of a nearby city. Mrs. Young "fetched" water from the spigot on the neighbor's back porch. There was no ice box in their home. They bought their first radio 10 years ago, a battery set, for \$29.30. The second battery radio was \$39. They have had two electric radios. The first was a small one for \$24. The last one they bought 3 months ago for \$59.50, with a small trade-in for their old one. The balance was paid for in cash.

Mr. and Mrs. Young have never had any savings. They have never had a bank account of any kind. Even when Mr. Young's earnings were higher than at present, while the family was living in tents with no overhead, they never had more than \$15 left over after buying food and some clothing. They have no debts at the present time.

Mrs. Young feels that her husband has always provided enough to eat. Their usual breakfast consisted of bacon and eggs, biscuit, butter, sweetening (sorghum or jelly), and coffee. For dinner they had "taters," beans, and cabbage. Mrs. Young always cooked meat in some form for supper, fried meat, "chunk" meat, or "bones boiled down a bit." With this they ate corn bread, crackers or biscuit, and drank milk.

The family has not had adequate new clothing to replenish the old during the past few years. All of their winter coats are from 3 to 5 years old. Some clothing has been given to them by Mrs. Young's brothers. Last year four pairs of shoes were bought at \$1.98 a pair. Three pairs of overalls at \$1.98 each were purchased, one pair for each of the older sons. Mrs. Young bought 12 pairs of socks at 15 cents and 25 cents a pair. A total amount of around \$14 was spent during the year for clothing for the family.

One regular expenditure was 73 cents a week to a funeral home for burial insurance. This policy, Mrs. Young explained, will bury any one of them or all seven of them.

The Youngs have had no serious sicknesses. All of the children were delivered at home. Mrs. Young was attended each time by either a doctor or a nurse. Henry, who is small and thin for his age, was sick last year and the doctor prescribed a tonic for him. The doctor's fee of \$2 and the tonic cost the family a total of \$10.

The only form of recreation the family had in their home village was their church. They attended regularly on Wednesday and Saturday evenings and often twice on Sundays. Sometimes they went to the Monday evening prayer

meeting. Although there is a movie in a nearby town, which costs 15 cents for children and 30 cents for adults, the family seldom went. Mrs. Young said they went "once a year, maybe less."

Before the agency had heard from the Red Cross representative in Kentucky that the Youngs could not be accepted there, Mrs. Young came to the office to say that her husband had found a job in Dayton and they were planning to stay. Mr. Young had stopped a man who was loading trash on a truck and asked if he could help. He and the truck driver are now working together and dividing the profits. Mr. Young is not earning very much, but he will continue hauling trash until something better presents itself.

Mr. and Mrs. Young have a firm conviction that through simple "faith in God and hard honest work," they will be rewarded somehow, somewhere in the future.

CASE No. 74—YANCEY FAMILY, OMAHA, NEBR.

Members of household.—Mother, age 42. Children: One girl, age 14.

Total cash income, June 1949 to June 1950.—Approximately \$1,200. Chief earner: Mother. Occupation: Ice-cream-stand operator.

The family consists of Mrs. Lola Yancey, and her daughter Betty. Her two sons are both married and living away from home. Mrs. Yancey's husband died 13 years ago.

During the 12-month period ending June 1950, the family's principal income consisted of an aid to dependent children grant of \$34 a month. Mrs. Yancey was usually able to supplement that with occasional domestic work. In March of this year she used her savings of \$200 to buy the inventory in an ice-cream stand. These stands are located throughout the city. The operators work on a consignment basis, buying their ice cream from the company and selling at a profit. Mrs. Yancey works 7 days a week, from 3 in the afternoon until 10:30 at night. She makes between \$25 and \$45 a week, depending upon business and the weather. This business is seasonal, and Mrs. Yancey is anxious to sell her inventory and get other work that will bring her a steady income throughout the year. Betty earns an average of \$3 a week baby-sitting, with which she buys her own clothes. Their income for the 12-month period totaled approximately \$1,200.

Mrs. Yancey is paying \$17 a month rent, but she is afraid it may be raised, as a review is about to be made on family incomes, and hers has changed since she first rented her apartment. She and Betty have a three-room apartment in a modern low-income housing project. Since it is on the ground floor, they have both a front and back entrance. The floors are asphalt tile, which Mrs. Yancey has covered with congolem rug. The furniture, although worn, is in good repair. Mrs. Yancey said that when her husband died she returned the new furniture they had just purchased and in place bought \$300 worth of second-hand furniture. This was purchased on the installment plan and is now paid for. She bought their radio for cash. The apartment is equipped with a good gas stove and electric refrigerator. The building itself is in good repair, is steam-heated, and has both hot and cold running water. All utilities are included in the rental.

Mrs. Yancey said that she spends an average of \$12 a week for food and she believes they have well-balanced meals. Friends from a farm bring her cream and fresh vegetables frequently. Their clothing costs average \$200 a year. Last year they both bought new winter coats, Betty's costing \$15 and Mrs. Yancey's \$60. Shoes cost them around \$36. Mrs. Yancey still owes \$18 to the department store for clothing purchases. They have an old 1935 Ford which costs about \$5 a month for gas, but she said this is less than carfare. She pays \$28 a year on car insurance, also \$84 a year for life insurance and \$36 a year for health insurance. She has a life-insurance policy on herself and small policies on Betty and her two married sons. She said her sons are in no financial condition to help her any, in fact, they have sometimes asked her for assistance. Her only other regular monthly expenditure is \$5 for their telephone.

In 1949 Betty had a tonsillectomy which was taken care of through their health insurance. Both Betty and her mother had to have glasses which meant an outlay of \$51. Betty's dental work amounted to \$15. Mrs. Yancey needed dental work but could not afford it. She has no savings except the inventory of her ice-cream stand.

Mrs. Yancey's parents were farmers. Her mother was a high-school graduate and her father finished the sixth grade. He left her mother when Mrs. Yancey

was finishing the eleventh grade, and she had to leave school to help support the family. She left the farm and did domestic work by the day. Mrs. Yancey is very anxious for Betty to get training that will prepare her for a job. Betty is now ready to enter the eighth grade, and it is her ambition to take nurse's training when she completes high school.

Because of the hours of her work Mrs. Yancey does not have much time for recreation. She and Betty attend church regularly, and Mrs. Yancey belongs to the Eagles lodge and attends its meetings and social activities whenever she is able, but most of her social life consists of visiting friends. Betty's chief recreation is to go to the movies frequently.

CASE NO. 75—CRANSTON FAMILY, NEW JERSEY

Members of household.—Father, age 45; mother, age 33. Children: Four boys, ages 16, 5, 4, and 4 months; four girls, ages 12, 11, 9, and 7.

Total cash income, May 1949 to May 1950.—\$1,650. Chief earner: Father. Occupation: Farm laborer.

Emanuel Cranston, age 45, left school when he had finished the sixth grade in order to help support his large family of brothers and sisters. Through the late 1930's Emanuel worked on the railroad and at highway construction work, usually earning about \$35 a week. During the winter he worked as a stevedore. But as his own family increased he found he could not get a house he could afford and large enough for them in the area where he worked, so he came to New Jersey.

For some time now Emanuel has been employed by a farmer for year-round work on the cranberry bogs. His employer pays him \$25 a week plus a bonus of \$50 to \$100 a year, depending on the crop; but, most important, he provides him with an eight-room house rent free. At the end of the 1949 crop year Emanuel's bonus was \$50, somewhat less than in former years.

Flora, age 33, Emanuel's wife, normally earns about \$200 yearly doing housework on occasion for \$5 a day and picking during the strawberry and tomato seasons. Her earnings dropped to \$100 for the year May 1949 to May 1950 because of the birth of their eighth child, Joseph, in January 1950.

But Emanuel, Jr.'s, wages have been added to the family's income. Young Emanuel left school to go to work as soon as he had his sixteenth birthday in September 1949. He earns from \$8 to \$15 a week collecting garbage for a nearby piggery. During the year he made a total of \$200. Altogether, the family's cash income came to \$1,650.

The Cranstons are provided, rent-free, an old colonial-style house in a dilapidated condition. There are four bedrooms on the second floor and two kitchens and a living room on the first. The grandparents, ages 74 and 66, used the second kitchen and one of the bedrooms. The two families, however, maintain separate eating and cooking arrangements.

There is no plumbing in the house except a hand pump in the kitchen used by the Cranstons. Both kitchens are equipped with a cabinet, table and chairs, oil stove, and an ice box. Mr. Cranston's employer gave the family their ice box. The Cranstons have furnished the living room with a sofa, table, three chairs, a wood stove, and a radio. The radio was bought second-hand and no longer works. Small wood stoves heat the upstairs rooms.

Along with their house the family is furnished a garden plot, but in addition to the produce they raise they spend about \$23 a week for food: \$5 for meat; \$2 for fish; \$2 for eggs; 90 cents for potatoes; about \$3.50 for milk; \$6 for bread and cereals; and \$3.60 for green vegetables, sugar, molasses, and other miscellaneous items. Kerosene for the cook stove costs them about \$1.70 weekly. Their electricity amounts to about \$35 a year, which Emanuel pays out of his year-end bonus. The Cranstons carried burial insurance with premiums amounting to \$2.85 a week, but they had to drop it when the last baby was born. Shoes present the greatest clothing problem because they must be purchased new. Most of their other clothing is given to them.

Medical expenses during the year came to about \$25. When the last baby was born, Flora was in the hospital 24 hours. Her confinement and delivery cost \$10. Most of the children were troubled during the year with whooping cough, and the baby had measles also. Drugs for these illnesses cost the family \$15.

The children of school age attend and will probably have a little more education than their parents. Flora had two more years in school than her husband. She

stopped in the eighth grade to be married. In New Jersey children may leave school when they attain their sixteenth birthday provided they have a job. That was the reason Emanuel was allowed to leave.

Mr. and Mrs. Cranston's only social contact with other people is through their church, which provides the only recreation the family has.

CASE No. 76—TIMKINS FAMILY, COLUMBUS, OHIO

Members of household.—Father, age 31; mother, age 29. Children: Ages, 10, 7, 6, 4, 3, 2, and 6 months.

Total cash income, 1949.—\$1,600. Chief earner: Father. Occupation: Truck driver.

Anderson and Mabel Timkins have seven children, ranging in age from 10 years to 6 months. Mr. Timkins, the breadwinner of the family, is not trained for any type of work. According to Mrs. Timkins he can hardly read or write. From time to time he has worked for a transfer company as a coal deliverer, with wages fluctuating between \$30 and \$60 a week. He was unemployed for several months last year due to a heart condition. His doctor at the free clinic advised him against doing heavy work or being exposed to extremely cold weather. When problems at home or in finding work become too difficult for him to manage, he usually escapes the situation by leaving town.

He left his family for a few months in 1949, during which time he sent home \$15 every other week for the children's care. The State welfare department had to assist Mrs. Timkins and the children over this period. The department allowed \$31.71 and a ton of coal every 2 weeks. The \$31.71 included the \$15 Mr. Timkins sent. A rough estimate of the family's total income during 1949 from all sources was \$1,600.

Mrs. Timkins said that she attempted to maintain a budget whereby she spent \$25 monthly for food, \$2.20 for kerosene, and \$12 monthly for rent. They purchased little clothing, if any. A voluntary agency helped them with such items as underwear and shoes.

Mrs. Timkins shows good judgment in buying food. She always purchases basic things such as flour, sugar, oatmeal, and potatoes first. Although unable to prepare well-balanced meals for the family on her present budget, she has a good knowledge of what foods constitute a balanced diet. One item omitted in their diet is meat, which Mrs. Timkins considers too expensive for them. She told of one time when she wanted meat so badly she bought one pork chop. She divided the one chop with her children because she could not stand it to see their mouths watering when she started to eat it.

For \$12 a month the family rents a one-family house which could almost be called a shack. Although it is located in a deteriorated neighborhood, their house is more inadequate and rundown than the others. There are four sparsely furnished rooms. The linoleum on the floor is cracked and no longer serves any useful purpose. A coal stove serves as their means of heat. There is no running water, gas, or electricity. A voluntary agency contributed financially toward getting them some pots and pans, dishes, and cutlery. The agency also helped them get some linens, a mattress, curtains, and other household articles.

Mrs. Timkins comes from a family which maintained a higher economic position than her present one and she completed high school. Toby and Betsy, her two older children, are making good grades in school, and their mother is determined to see that all her children have as much education as possible. Mr. and Mrs. Timkins both attend PTA meetings occasionally. But there is neither time nor money for social meetings or entertainment.

Although a good mother who takes as fine care of her children as she can under the circumstances, and manages well with what money she has, Mrs. Timkins seems to feel that she should be able to do more about their financial position. She attributes her inability to handle the situation to the fact that she was reared by her grandparents who, she said, pampered her and neglected to encourage her to be self-reliant.

But the married life of Mr. and Mrs. Timkins has not always been so difficult. The following excerpt from a letter the mother wrote to a friend after one of their more prosperous periods gives a picture of a happier time:

"Had to write this letter while I'm still so happy about it. Anderson bought me the loveliest radio. I can't half write today because I'm overeager to express my thoughts, and they're coming faster than I can write.

"I was so excited because we had company the other afternoon; they came and brought their children. We listened to beautiful music and danced in my very own house.

"We played cards and had delicious iced tea. The children were just as happy as me, because my husband had managed to buy them some jacks, dolls, and color books.

"I was bursting with pride as I watched my husband and my children. Our company had a wonderful time, and guess what. We go to their house next week!"

CASE NO. 77—DiCARLO FAMILY, RIVERSIDE, CALIF.

Members of household.—Father, mother. Children: Four girls, ages 15, 13, 11, and 1½; four boys, ages 17, 13, 8, and 4.

Total cash income, 1949.—\$1,068. Chief earner: Father. Occupation: Farm laborer.

Caesar DiCarlo, his wife, Isabel, and their eight children live in Riverside, Calif.; where he is employed as a day laborer by nearby farmers. Although partially incapacitated, he works a part of each day, earning approximately \$45 a month. State aid brings their income up to \$186 per month, the budget worked out by the family and the State-aid worker when Mrs. DiCarlo returned from a tuberculosis sanitarium in November 1949. Prior to her return the family received \$44 per month in addition to Mr. DiCarlo's wages.

During the war years the father made good money in construction work until he received the injury which still cripples him. With the war bonds they saved before Mr. DiCarlo was hurt, the family made a down payment on a small house situated in one of the poorest sections in the city. The total cost was \$1,500 and the DiCarlos now own it clear of any mortgage.

Although run down, their home is neatly kept, showing the strenuous efforts made to keep it clean. But Mrs. DiCarlo is discouraged and told the interviewer, "All that could be done to fix this house is to tear it down and build a new one."

The main room serves as a living room and the parents' bedroom. The four girls sleep in the other bedroom and the four boys in a third room detached from the house. There is an inside toilet but no hot water or bathing facilities. The stove in the kitchen and a gas heater in the living room furnish their heat in the wintertime.

The DiCarlos have no debts, but live within their budget. The car which Mr. DiCarlo has to have to get to work, the radio, and the ice box have been paid for.

The largest item in their budget is food. Every month approximately \$40 is spent for staples and an additional \$10 per week for milk, bread, meat, and vegetables. Mrs. DiCarlo said that she tries to economize on meat by substituting margarine and the cheap oranges she can buy by the case at the packing house. As a housekeeper she is aware of the importance of a good diet and within her means attempts to provide her family of 10 with balanced meals.

Clothes are passed from child to younger child, but some replacements are necessary. Each child uses three or four pairs of shoes each year. The older girls have two blouses and skirts for their complete wardrobe and the boys have several shirts and blue jeans. Mrs. DiCarlo said that all of the children, but particularly the older ones, needed more clothes. She appeared worried that those going to junior high school might be embarrassed by their poor clothing.

Additional expenses for the family are \$4.50 monthly for insurance and \$4.50 monthly for light and water. Their annual taxes are \$19. The upkeep on the car is another expenditure, but they could not estimate the exact cost.

There are no medical expenses. Both Mr. and Mrs. DiCarlo are treated without charge by the county. In view of Mrs. DiCarlo's health history regular chest examinations are necessary for the children.

Mrs. DiCarlo said that she wanted all of her children to complete senior high school. Mr. DiCarlo completed the ninth grade in the United States while Mrs. DiCarlo received her education in this country and in Mexico, but only through the third grade. Her father died and she had to leave school.

The DiCarlo's oldest boy, James, has two more years before he finishes high school. James does not seem to have any particular choice of a trade, but Juanita, the oldest girl, would like to become a nurse.

Since neither parent is in good health they go out very little, except to church and for an occasional drive. The children go to the movies on Sunday afternoon and participate in the activities for children their age provided by a neighborhood agency.

CASE NO. 78—KEMPER FAMILY, CINCINNATI, OHIO

Members of household.—Mother, age 33. Children: two boys, ages 13 and 12; one girl, age 8.

Total cash income, 1949.—\$1,660. Chief earner: Mother. Occupation: Office clerk.

Mary Kemper supports her three children working as an order clerk in a sporting goods company and was employed regularly throughout 1949.

The Kempers have a three-room apartment in a public-housing project. Their monthly rent, including utilities, is \$29. The kitchen is equipped with a stove and an electric refrigerator furnished by the project. Their two bedrooms are each furnished with a bed, dresser, and a chair. Except for the kitchen chairs, which are in need of repair, their furniture is in good condition. There are small rugs in the bedrooms and bathroom.

Their most elaborate piece of furniture is a recently purchased television set, on which they owe approximately \$200. Just before Mrs. Kemper bought it, she told of her plans to the interviewer whom she knew quite well. She said: "I am thinking about buying a television set. I can get one for about \$2 a month, and no down payment. My sister has one. Then we would have something to do at home. We don't go anywhere but to church and to mother's [where her sister lives]. It will save us the price of going to the movies."

As it turned out, Mrs. Kemper pays \$2.60 a week on the balance of \$200 on her set, rather than \$2 a month. They think the set is worth it, for the entire family enjoys it, and they are making the utmost use of it.

Mrs. Kemper said she spends approximately \$16 a week for food, buying from 2 to 3 dozen eggs a week and 2 quarts of milk daily. Their diet is not varied, but does include inexpensive cuts of meat and some fresh vegetables. Mrs. Kemper estimated that they spend approximately \$34 a month during part of the year for lunches and carfare for the family, but it gives them all a good meal in the middle of the day. Mrs. Kemper spends \$2.50 a week for her lunch, but, since she walks to the store where she is employed, she does not need carfare. Her son, Lawrence, goes to school outside of the neighborhood and \$2.50 weekly covers his carfare and lunches. Sherry and Gerald both go to school near home, and each gets his lunch at school, since Mrs. Kemper works. Sherry spends around \$1 a week and Gerald \$1.50. Mrs. Kemper's union dues are \$2 a month, hospitalization insurance costs her \$2.80 a month, and life insurance \$4 a month. She had to borrow some money a short while back, and is now paying \$10 a month on this loan.

Mrs. Kemper takes good care of their clothing. She has very little herself. The church of which she is a member has been very helpful in furnishing the family with used garments. Their social activities center around the church and a neighborhood community center. They have little money for commercial recreation, which is another reason Mrs. Kemper gave for buying the television set.

During the previous year Mrs. Kemper saved approximately \$24 in a Christmas savings account. Christmas was to be protected no matter how baffling the day-by-day expenses. If she is possibly able to finance it, Mrs. Kemper's children will probably have more education than she did. She herself left school after she had completed the seventh grade and went to work as a domestic. She said that educational facilities were adequate in the neighborhood where she lived, and that she did not finish school because she was not interested. Her parents both completed the seventh grade. Lawrence and Gerald are now in the seventh grade and Sherry is in the second.

CASE NO. 79—BRONSON FAMILY, RICHMOND, VA.

Members of household.—Father, age 26; mother, age 34. Children: One girl, age 2.

Total cash income, 1949.—Approximately \$2,000. Chief earner: Father. Occupation: Salesman.

Ralph and Elizabeth Bronson, ages 26 and 34, have one child, 2-year-old Janie. Ralph was originally from Connecticut. Both his parents died when he was small and he was raised in a foster home. Elizabeth, one of several children, was reared on a farm and left home to come to Richmond to work. She and Ralph met during the war when Ralph was stationed there. Elizabeth was then employed in a tobacco factory. When Ralph finished his service with the Armed Forces, they decided to marry and make their home in Richmond.

Ralph, who completed high-school work while in service, found a job as a guard at the penitentiary where he earned approximately \$40 a week. His earnings last year were regular, and came to almost \$2,000. However, he lost his job when he became ill. When he regained his health, he obtained steady employment as a salesman in a hardware store, but his weekly earnings dropped to \$35. Since her husband's income does not cover their needs, Elizabeth began to look for a job, but when the family was interviewed she had not yet found one.

Ralph and Elizabeth are buying their home. It is in poor condition, both inside and out, and has only two usable rooms with no inside toilet facilities. There are few windows which makes the house appear dreary. The rooms are crowded with odds and ends of old, worn furniture. The house is heated by means of a small coal stove in the kitchen and a kerosene stove is used for cooking. They have electricity and running cold water. Food is kept in an ice box that is so old the ice lasts only a short while.

The family's regular monthly expenditures include: \$21 house payments; \$1.10 for water; \$2.30 for electricity; \$6.76 for insurance; \$7.50 for carfare, \$8 for ice and kerosene; and \$12 on back debts.

Over the past 2 years, their debts have piled up. They owe \$300 for three mortgages on the house; \$40 to a furniture store; \$176 to a finance company; \$10 on a milk bill; \$70 for back taxes; and a total of \$54 to several doctors.

After their purchases of food and milk, which amount to from \$21 to \$23 a week, there is little left for clothing. Ralph, who must look neat at his job, bought pants and shoes from the store where he works and is paying a few dollars each week on the bill. Whenever any other money is spent for clothing, it is for Janie, so that she may always be clean and pretty.

Although Elizabeth spends a considerable amount on food, she does not know how to buy wisely. Recently a voluntary agency has been helping her select food, and she is now purchasing a more wholesome diet for her family.

Ralph is sick from time to time, but his health is normally good, and his illnesses at these times have not seemed to be of a serious nature. He is eligible for care in the veterans' hospital. Elizabeth and Janie go to private doctors for care. A voluntary agency provided them with funds for drugs during the first 8 months of 1950 in the amount of \$25.30.

Ralph and Elizabeth never go out socially or mingle with others. They cherish the fact that they are home loving, and their existence seems to center in their home, and especially Janie. They said they would never leave her with anyone long enough to go to a movie or visit a friend. Listening to their radio is their main diversion.

CASE No. 80—BENNETT FAMILY, PITTSBURGH, PA.

Members of household.—Mother, age 28; son, age 5; grandmother, age 48.

Total cash income, 1949.—\$1,300. Chief earner: Mother. Occupation: Receptionist, physician's office.

Walter and Elise Bennett were married during the war while he was in the Army. Henry, their son, was born 5 years ago. In 1949 the couple separated and Mrs. Bennett took full responsibility in caring for Henry. After Mr. Bennett had made one payment toward Henry's support, through the Domestic Relations Court, he left town and the family has not heard from him since. Her 48-year-old mother, who has no income of her own, is also dependent on Mrs. Bennett.

As her mother can take care of Henry and keep house for her, Mrs. Bennett works full time. Her salary of \$25 a week is their sole income. When her husband was in the Army, Mrs. Bennett started working part time as a receptionist in a doctor's office to supplement her Army allotment. In 1949 she began working for him full time. Although under the circumstances she is eligible for public assistance, Mrs. Bennett said she would rather work.

The Bennetts live on the first floor of a fairly well-kept tenement, which houses six families. The yard and front steps are kept clean by the janitor, the tenants sharing the responsibility for keeping the halls clean. They have a large living room which has a small alcove curtained off for sleeping quarters for Henry. Mrs. Bennett and her mother share the bedroom. The family cooks and eats its meals in the kitchen. There is also a back porch where clothes can be dried. Their rent is \$25 a month, not including utilities.

Mrs. Bennett bought new furniture when her husband was in the Army and she was receiving a regular allotment. The living room contains a divan and armchair, a rug, a few end tables and lamps, and a cabinet radio, all of which is in good condition. Most of the lamps were wedding gifts. The bedroom has modern furni-

ture in light and dark oak which cost \$175. Mrs. Bennett bought a dinette set and linoleum for the kitchen, second-hand, for \$79, also an electric refrigerator and a four-burner gas range, second-hand, for \$109. The floors are painted and each room has several small rugs. All of the furniture was bought for cash.

Mrs. Bennett had a high-school education. She regrets that she did not take a specialized course that would have prepared her for a better paying job. She recognizes this lack in her schooling as an important handicap and is anxious for her son to learn a specific job or trade. Her husband went as far as the tenth grade which he left to work in an undertaking establishment. He studied for awhile under the GI bill after leaving the Army but gave it up soon after he started. He always had difficulty finding steady work even after his release from the Army.

Mrs. Bennett describes her management of household expenses as "just barely getting by." She has no debts but neither does she have savings nor any reserve for an emergency. The following indicates approximately how she spends her salary each month: rent, \$25; food, approximately \$56; utilities, \$7; nursery school, \$11.25; burial insurance, \$1.20; clothing, \$5; and miscellaneous, \$10.75.

Included in the family's food budget is a quart of milk a day, 1½ dozen eggs weekly, meat four times a week, and 25 pounds of potatoes every 2 weeks. They use lots of "greens." Mrs. Bennett does her own baking. Henry's food is supplemented by lunch and milk at nursery school.

Clothing is one of the items for which Mrs. Bennett's budget is hardest hit. She said she spends less than \$60 a year. Most of Henry's clothing has been Christmas gifts and he has needed only occasional purchases of overalls and underwear. Mrs. Bennett bought one dress and some underwear last year. During the working day she wears uniforms supplied by her employer which saves wear on her own clothing and eliminates the need for purchasing work clothes.

Mrs. Bennett usually carries her lunch and walks to work except in the winter. Her carfare and lunches average \$1.50 a week. Another expense is \$4 a month to the hairdresser, which Mrs. Bennett feels she should spend in order always to present a neat appearance at the doctor's office.

The Bennetts spend almost nothing on recreation. Mrs. Bennett said she attends movies about three times a month but only on invitations from friends. During the summer she and Henry enjoy outings in the park. She is a church member and although she attends regularly she regrets her inability to make regular contributions.

Medical expenses are kept to almost nothing because Mrs. Bennett's employer gives free service to her and Henry. If the mother were to take ill there would be a problem financing it. She did have pneumonia 4 years ago but is now in good health. However, she has had a major dental bill during this past year of about \$60 and the work on her teeth is not yet complete. Mrs. Bennett receives most of the drugs they need from the neighborhood druggist without cost, paying only for something special like penicillin. Mrs. Bennett is very thankful for the help she gets from the doctor and the druggist, and said, "I just couldn't get along at all without them."

CASE NO. 81—CARSON FAMILY, CINCINNATI, OHIO

Members of household.—Father, age 35; mother, age 33. Children: five boys, ages 15, 14, 8, and twins, 2; four girls, ages 11, 7, 5, and 16 months.

Total cash income, 1949.—\$1,900 (approximately). Chief earner: Father. Occupation: Laborer (tin baler).

The Carsons have nine children. The parents were reared in the South. Mr. Carson left school after completing the 5th grade, because his father died and he was needed to help support the family. Mrs. Carson completed the 11th grade. The parents of neither had any formal education.

When interviewed Mr. Carson was employed as a tin baler with a concern located in Cincinnati. He works regularly, and during 1949 he earned approximately \$1,900. He had recently joined a newly organized union and had just received a raise which brought his wages up to \$40 a week.

To reach the front door of the tenement house where the Carsons live, it is necessary to walk over planks of wood because of the holes in the brick-paved walk. The rats in the yard are tame and continue to nibble and are not at all disturbed by persons passing by. The eleven Carsons live in three rooms on the third floor of this house, for which the rent is \$10 a month.

Most of the space in two of their rooms is taken up by beds. The twin sons, age 2, sleep in a child's bed in the bedroom of their parents. Mr. and Mrs. Carson and the baby sleep in the double bed. The other six children sleep in the second bedroom which is furnished with a roll-away bed, a day bed, and a three-quarter size bed. While the beds are in fair condition, the other furniture is badly worn, and there is no money to replace it. The rooms are heated by a circulating heater in the bedroom of the parents and also by the cooking stove in the kitchen. Coal is used in the winter for cooking and wood in the summer. They do not have any kind of refrigeration nor do they have hot water. Mrs. Carson said that the landlord had not papered the walls since they moved in 5 years ago and that the paper was in bad shape then. But she has made the apartment more cheerful by hanging colorful paper drapes at the windows.

Food costs them approximately \$18 a week. They charge what they buy and pay at the end of the week. Each week they use about 8 quarts of milk and 4 or 5 dozen eggs. For fresh vegetables, greens such as mustard greens, kale, turnip tops, are used a lot. There is not much money left for meat and fruit.

For clothing, they depend chiefly on friends and relatives. The only clothing purchased during the past year were shoes for the children and a winter coat for the mother. The shoes cost about \$23 and the coat was \$32.

Their other regular expenditures in addition to their rent of \$10 a month, include \$6 a-week for insurance and \$2 a month for union dues. The older children also are given a little money to go to the movies. Last Christmas they made purchases amounting to \$200 and they are paying \$15 a month on this bill. Also, \$20 is due on a washing machine on which they had been making payments for over a year.

To save money, Mr. Carson walks approximately 2½ miles to and from work. Carfare is a problem for them. Their 15-year-old boy who attends high school was at home the day the family was interviewed, because they did not have enough money for his carfare. His school is not within walking distance. All of the older children are in school, but as they reach the school-leaving age, which is 17 in Ohio, they will probably leave to go to work. Their mother hopes they will be able to go on and finish high school, but feels that with such a large family what the children will be able to earn will be needed.

CASE No. 82—DAVIS FAMILY, BAKERSFIELD, CALIF.

Members of household.—Father, mother. Children: Married daughter; son-in-law; two boys, ages 16 and 4; five girls, ages 12, 10, 8, 5, and 2. Grandchildren: one boy, age 4; one girl, age 2.

Total cash income, June 1949 to June 1950.—\$1,500 (approximately). Chief earner: Father and son-in-law. Occupation: Migrant farm laborers.

There are thirteen persons in the Davis household: Arch and Minnie Davis, and their children, Jack, 16; Pearl, 12; Marie, 10; Betty, 8; Lisa, 5; Danny, 4; Carol, 2. Also a married daughter and her husband, Mabel and Arthur Potts, and their two children, Richie, 4, and Mollie, 2. When Mr. Davis became ill, Mabel and Arthur came to live with the family, giving up better work possibilities, to supplement their parents' income and to help keep the family going.

The Davis family formerly lived in Oklahoma, where the father had a small farm and also did day work for others until he became ill. The family thought his health might improve and the lure of more work, perhaps wealth, in California led them west. Mabel and a married son were already in California and they urged the family to make the change. Had they not struck more illness and bad luck, the family might have done considerably better.

They are now living in a labor camp southwest of Bakersfield. It is one of the better farm-labor camps of the county, having 100 housing units, space for 50 trailers, and enough flooring for 50 tents. The housing units are really duplex cabins, each unit with two rooms—a smaller one for the kitchen and a larger one for a combination living room and bedroom. The kitchen has a single laundry tub with running cold water. Hot water has to be carried from the central laundry or shower building. But even having running water in the house is an advantage over most of the labor camps in the area. The size of an entire apartment is approximately 15 by 18 feet. The Davis family rents two of these units, or a complete duplex. It gives them 4 rooms for 13 people. The floors are cement, the walls unfinished wood. Each family has to furnish its own cooking and heating equipment. The Davis family has a coal-oil cooking stove

which is also used for heating. Their furniture consists of two double beds, several chairs, a large cabinet radio which they purchased at a farm auction for \$10, a small kitchen table at which the family eats in shifts, some orange crates that are used for shelves, and a washing machine that belongs to Mabel. The nearest store is a mile away, and its prices are higher than they should be. They have neither ice box nor refrigerator, which makes it difficult to keep food during the hot weather.

During the year June 1949 to June 1950, the family, including Arthur and Mabel, earned approximately \$1,500 as farm laborers. Their weekly earnings varied from as high as \$150 for the whole family to nothing. When they were working in fruit in the Santa Clara Valley they earned good money; they contracted to pick prunes and the entire family worked. They have no figures on the hours or amount earned by the children for this period because it was a "family wage." Good money was also earned in cotton; the family, with five working, made as much as \$30 a day. However, they got into the cotton area near the end of the season and the good money did not last long. From the middle of January to the 1st of March 1950 they earned nothing. They weren't eligible for work relief as they are not residents of California, but they did receive surplus foods, consisting of potatoes, apples, dried milk and eggs, and honey, from the county welfare department. The only sure and certain income of the household was \$30 a month Arthur Potts receives as disability payment from the Veterans' Administration. Since March their earnings have fluctuated. They have been thinning sugar beets, picking peas, and chopping cotton. One day, with four of them working a combined total of 20 hours, they earned only \$4.50 thinning beets. This was work to which the family was not accustomed and also was hard on Mr. Davis who is physically unable to do strenuous tasks. His illness has been one of the factors which has hindered their making a higher income.

Their expenditures have been for bare necessities. Rent for the two units is \$7 a week, which includes water and electricity. The bulk of their money goes for food. When they are working and have money they have the proper amount. But when they are not working they get along on the least they can. Their diet seems to consist mainly of starchy foods. Mr. Davis has been prescribed an egg and milk diet but Mrs. Davis said that they just can't afford to buy all the eggs he is supposed to have. During the past year, when they had money, shoes were bought for the children, but very little else. Much of their clothing is given to them.

Mr. and Mrs. Davis, Mabel, and Arthur completed the eighth grade in school. They all left school for one reason—to work, and farm work was all they were fitted for. Jack has completed the eighth grade and as he is only 16 should still be in school, but he thinks it is his duty to work and help the family. Three of the younger children are in school, traveling 18 miles a day by school bus to attend. All the children will probably quit school as soon as they finish the eighth grade. No plans have been made for them to go any further. The girls will probably marry early and have their own families—Mabel was only 17 when she married. The State requires at least part-time attendance up to 18 years of age, but this does not seem to be enforced among the farm laborers.

Mr. Davis had to have an emergency operation last September for stomach ulcers and for several days they did not know whether he would live. Since that time he has been unable to work much and has been under care of a doctor. Because his case was an emergency, the operation was done at the county hospital and he now goes to a clinic for treatment. The family does not meet the residence requirements and can only get medical aid in an emergency. As they cannot afford private care for the others, they go without medical attention. The family could use clinical care, both medical and dental, for all of the children as well as Mrs. Davis.

They owe back rent from the winter months when they were not working. They Davises owe the Potts money too, but this is not considered a debt. The family loyalty on the part of Arthur and Mabel is admirable.

The families have little outside social life except in connection with their church. The growers do not encourage any community spirit or activity, although periodically they have movies in the camp. It is a rare occasion when the families have money to go to town 18 miles distant for entertainment.

If the men could find steady work and the family remain in one place they could have greater stability. The environment of the camp does not provide the children a stimulus to continue their school work nor does it give them an opportunity to discover that there are better ways of living.

CASE No. 83—BAKER FAMILY, WASHINGTON, D. C.

Members of household.—Mother, age 32. Children: one daughter, age 9.
Total cash income, 1949.—\$1,820. Chief earner: Mother. Occupation: Cashier-checker.

Nine-year-old Anna dashed into the day nursery with the announcement, "We're going to move. We're moving into the project, and my mother is buying me a new bed and a new rug. She is paying for it every time she gets a payday."

The place Anna was moving from was a small, crowded apartment with no modern conveniences. Unpleasant memories were also associated with the old apartment. A drunken father had abused the mother there too many times, and Anna's loyalty to her mother as well as her natural love for her father made her unhappy many times. During these episodes the father was out of work most of the time, spending what money he did get on liquor.

The new home is in a public housing project and has a bedroom, kitchen, and bath. The kitchen is large and is to be used also as a combination living room and dining room. The bedroom floor is hardwood and will be kept waxed instead of using a rug. The new rug that was bought on moving day was linoleum for the kitchen. There is central oil heating and continuous hot water, also a gas stove for cooking. Mrs. Baker and Anna have a small radio that was bought on the installment plan, and now that it is paid for they are buying a refrigerator. Mrs. Baker cleans in the evenings and on week ends and the rooms are immaculate and comfortable.

Anna's mother, Grace, is 32 years old. She works for the Government as a cashier-checker, earning \$1,820 a year, her only source of income. Mrs. Baker has never been able to depend on any money from her husband.

Grace Baker completed 3 years of high school. She did not finish her last year because she wanted to go to work. She lived on a farm in Virginia and was anxious to get out to make her own living. She had much more education than her parents, and at the time she quit she felt that her education was quite adequate. Now she wishes she had gone on. Her husband had less education than she did, only completing grammar school. Anna is now in the fourth grade and her mother said she will do everything possible to see that Anna has a chance to get a good education.

Grace said that she pays \$39.50 each month for rent, which includes all utilities, and about \$10 a week for food. To economize she uses the cheaper cuts of meat, with fresh vegetables in season. Anna has cereal, milk, and eggs for breakfast each morning and eats her lunch at the day nursery she attends after school while her mother works. Grace eats breakfast and lunch at work each day.

Grace meets the clothing problem with the help of relatives. An aunt sends used clothing to Anna, and also feed bags from the farm to be made into dresses. Another relative sends Anna underwear, socks, and other things on birthdays and holidays. Grace is quite ingenious in making dresses for Anna and herself from the "hand-me-downs" sent by her sister. During the previous year Grace said their doctor and dentist bills altogether were not over \$50. Carfare is \$1.40 a week for Grace, but Anna walks to school and to the day nursery afterward. On two insurance policies Grace pays 25 cents for Anna and 35 cents for herself weekly. She is in debt only for the refrigerator, paying each week on it. Her cash savings are very small, but Grace belongs to a retirement plan which takes 3 percent of her gross salary.

About the only recreation Grace and Anna have are activities sponsored by a voluntary social agency in their neighborhood. They attend Sunday school and church regularly and some of their recreation is through church organizations. Summer vacations and some week ends are spent visiting relatives who live in nearby Virginia.

Grace and Anna are happy in their new home. The change in their outlook since moving into the housing project has been tremendous.

Grace's income could possibly be increased if she could have further education, but her work and keeping house seem just about all she can manage at the present. She has a wonderful outlook on life and when talking to her one feels that she is "rich".

CASE No. 84—TRAVIS FAMILY, HOUSTON, TEX.

Members of household.—Father, age 90; mother, age 55. Children: Two boys, ages 18 and 16; one girl, age 14.

Total cash income, May 1949 to May 1950.—\$1,790. Chief earner: Father. Occupation: Physiotherapist.

Ninety years of age, Ted Travis is a colorful personality, especially when his conversation turns to his early background and experiences. Son of Kentucky mountaineers, born December 6, 1859, he was kidnaped as a small boy by a gang of "moonshiners" and spent 17 years of his life in the backwoods where he received no formal education whatsoever. When his father found him, he was a young man who had never worn a pair of shoes or seen a woman.

He had a very fine mind and when he once got out into the world, he began to learn to take care of himself and acquire general knowledge. A daughter of his early marriage taught him to read and write. Deprived of educational opportunities himself, he has made certain that his children went to school.

At the age of 70 he again married. Edith, his present wife, is 35 years younger than he. They now have three children, Allen, age 18; Bob, age 16; and Mabel, who is 14 years of age.

Mr. Travis had learned to practice as a physiotherapist and in this way made a living until about 5 years ago. At the age of 85, he became physically unable to take on a sufficient number of patients to earn a livelihood.

In 1941, he had bought a home on the outskirts of Houston, adjacent to which he owns two lots for pasture for his cows, one horse, and chicken yard space. The frame house, on which there is still a \$1,000 mortgage, consists of five large rooms, poorly but cleanly furnished, and it is kept in livable repair. They pay monthly notes of \$25 on the house and \$15 on the lots. Their furniture, which includes an electric refrigerator approximately 10 years old, individual radiant gas heaters, and a small portable radio, is paid for completely.

The 2 cows and 25 to 30 chickens provide milk, butter, and eggs for the family and are a means of a small income of about \$3 a week. When patients come out and Mr. Travis is able to give treatments, he averages around \$10 a week from his therapy work. Once in a financial emergency a voluntary agency helped the family by providing them with a winter's supply of feed for the cows and chickens. Because he was afraid he would lose his property, Mr. Travis hesitated to apply for old-age assistance. However, the same agency who helped them before contacted the county department administering the old-age-assistance program and Mr. Travis is now receiving \$49.50 per month. Allen, works after school and earns \$10 a week. Just before the family was interviewed Bob, age 16, obtained a part-time job working after school and on Saturdays, where he earns \$8 a week.

In 2 or 3 years, the older boys will have completed their high-school training and will be in a position to get full-time work, whereby some of the economic pressure on the family can be eased. These boys are honest, industrious, and eager to help with the family needs, but they will have to face the problem of taking over the financial responsibility of their family at the same time they will want to start their own careers.

Because of Mr. Travis' strong belief in the curative powers of his physiotherapy, the family does not have a family physician. The only medications used are those prescribed by Mr. Travis himself. Allen, the older son has a chronic respiratory ailment, but because of his father's attitude a diagnosis has never been made by a chest specialist. Chest X-rays are not compulsory in the Texas school system.

While the family has not been able to save money, they do not owe for anything other than the mortgage on their home. They have a telephone and Mr. Travis drives an old model car. At 90, he does not use glasses and aside from three or four light heart attacks, he remains active and organically sound. All members of the family dress modestly and present a neat appearance.

All of them are active church workers, and the young people take an active part in religious and recreational activities provided by a neighborhood voluntary agency.

CASE NO. 85—MUELLER FAMILY, CINCINNATI, OHIO

Members of household.—Father, age 44; mother, age 43. Children: Three boys, ages 11, 10, and 7; two girls, 5 and 2.

Total cash income, 1949.—\$1,900. Chief earner: Father. Occupation: Multigraph operator.

Mr. and Mrs. Mueller came to Cincinnati from Santa Monica, Calif., 3 years ago. Both have considerable ability in the field of music. Mr. Mueller made the change in hopes of making a connection with a broadcasting company. He was unsuccessful and without funds was unable to return to California. In order to support his family he took a job operating a multigraph machine with a letter

service company. For 3 years he had earned an annual income of approximately \$1,900. His earnings are the family's only source of income, since all of Mrs. Mueller's time is necessarily taken up with the care of her five children.

Mr. Mueller's educational background was a college liberal arts course and 2 years of graduate work in music. Upon completion of his academic courses, he taught piano, drums, and the bugle in a high school and a college. He also played for concerts, in addition to composing music for the piano. Mrs. Mueller had completed a year of college and in addition studied under several excellent voice instructors. She also appeared in numerous amateur and semi-professional productions staged by musical groups in California.

When Mr. and Mrs. Mueller married they pooled their savings and started teaching music in a studio in their home in Santa Monica. They both taught private pupils and gave monthly concerts. Together they organized a Little Grand Opera Group, for which they trained the singers and made their own scenery and costumes. They supplemented their income from their private lessons by teaching voice and piano in a preparatory school in their community.

But their children came in rapid succession. Five children were born within a period of 9 years. With her babies requiring her attention Mrs. Mueller was unable to continue her work at the studio. Gradually the students dropped out and the Muellers were without any source of income. Their large family made it difficult to find time and money to promote their artistic careers in California. When their search for opportunity in Ohio did not pan out, Mr. Mueller took such work as he could find to earn a living for his family.

They are now renting for \$12 a week two rooms on the second floor, rear, of an old tenement house where only an outside toilet is available to the tenants. The rooms are large but shabby with the high walls much in need of paint. There are two beds in the kitchen, where the children sleep, the two little girls sleep in one of these beds and the three boys sleep in the other. The parents sleep in the bed in the living room. Until approximately 3 months before the Muellers were interviewed, when a voluntary agency bought the beds for them, two of the children slept on chairs and two with Mr. and Mrs. Mueller.

Two years before they had applied to a public housing project, but have been unable to get in because of the shortage of large apartments.

Mrs. Mueller said they spend less than \$20 a week for food. They have wieners and hamburgers twice a week, and eggs once. Canned instead of fresh milk is used, because it is cheaper. They buy fresh and canned vegetables, fruit, and bread. Very little is spent on clothes. What is not given to them they buy at second-hand stores. For example, they get boys' shirts second-hand for 25 cents each; pants for 50 cents each; shoes from 50 cents to \$2. Mrs. Mueller's coat, bought 2 years ago, cost \$4. A suit and coat were given to Mr. Mueller last winter and he bought a hat for 75 cents. Other regular expenses are 13 cents a day for Mr. Mueller's carfare to work and 10 cents a day for his soup at lunch time. He always walks home at night to save carfare. They also pay 45 cents a week rental fee for the children's school books at the parochial school they attend.

The Muellers owe \$16 on a 2-year old doctor bill. They have a lawyer's fee of \$20 which they have owed for 8 months. They also owe \$17 in taxes for the year 1944-45.

Last year Mr. Mueller had an appendectomy. His was the only illness requiring hospitalization, but they all suffer from frequent colds and show decided undernourishment. They are underweight and have an unhealthy color. The children all need dental care and their parents plan for them to have the work done at the school clinic.

The three boys attend grade school and one girl goes to kindergarten. If their parents can manage it, all of the children will at least have a high school education.

The Mueller's chief recreation consists of frequent trips to the park. The children take part in activities sponsored by a community center and the older boys belong to the Boy Scouts and the Cub Scouts.

Mrs. Mueller said that she and her husband had not attended a movie for 6 months, but that they all enjoy radio programs. They have an old, mended radio purchased for \$9.

They have the use of a piano at the community center and do a great deal of practicing. They also spend a considerable amount of their spare time continuing their education by reading technical and other good books they obtain from the public library.

Mr. Mueller has said that there is little opportunity for advancement in his present position and he also feels that he is underpaid. He believes that he is capable of any type of office management, but as yet he has been unable to obtain such a position.

But Mr. and Mrs. Mueller's main ambition is to regain their foothold in the musical world. They feel that someone will eventually help them make the proper contacts, so they can find employment as radio performers, church organist and soloist, or in some other position where their talents can be used and they can have the satisfaction of expressing their artistic ability.

CASE No. 86—BRIGGS FAMILY, SAN DIEGO, CALIF.

Members of household.—Mother. Children: two girls, ages 4 and 2.
Total cash income, 1949.—\$1,034. Chief earner: Mother. Occupation: Domestic servant.

Mrs. Briggs, a handsome young woman, was one of 16 children. She finished the eighth grade in school and then went to work "on the cotton" until she married and came to California. For a while they made out as her husband had a job and was able to support her and their two little girls, ages 4 and 2. A year ago they separated because "he was so mean." Even after they separated Mrs. Briggs said he "kept pestering her," so when she had received one check for \$98 from county relief, to cover 1½ months, she moved to another city where her family lives. Mrs. Briggs was taken in by a sister who is childless. This sister lives with her husband in a five-room bungalow-type house, a good house once, but now old and in need of paint and repairs. The rent for the house is \$50 a month and Mrs. Briggs pays \$25 of this for a room about 12 by 10 and kitchen privileges. Her sister cannot be more generous, as her husband works for a "dimestore" and makes only \$38 a week. She is not well enough to work regularly although occasionally she does housework 1 or 2 days a week.

In Mrs. Briggs' one room there is a full-sized rollaway bed, a dresser, a wardrobe, one straight chair, and a trunk. All except the bed belongs to Mrs. Briggs but it is all old and described by her as "what I pick up and made out with." In cold weather, to heat the whole house, there is one oil heater. Mrs. Briggs said, "I borrow it a while, and then my sister borrows it a while."

At the present time Mrs. Briggs is without a job, but refuses to apply for relief since she hopes to get work. During 1949 she earned \$18 working 3 days a week as a domestic servant. With this income she paid her monthly rent of \$25 for which she saved 2 weeks at a time, \$1.50 weekly for insurance—50 cents for herself and 50 cents for each child—and 90 cents a week for carfare. The money left after these regular expenditures was spent for food and occasionally necessary clothing.

A good manager, Mrs. Briggs fed her children as well as she could on this income. She described her food-buying habits as follows:

"Mostly canned goods. I can't get to the store all the time, and I don't have much money to go to the store. A can of meat is much more economical than to buy a piece of ham for the week end, for you keep eating on it and in 2 days it's gone. But buy a can of meat balls and spaghetti, it makes a meal; spam and rice and hot biscuits makes another; bacon and potatoes and hot biscuits are good; or you could have beans and corn bread and lettuce and tomato salad."

Vegetables and greens are used twice a week; fruit "sometimes for week ends." About 3 quarts of milk and 1 dozen eggs are bought weekly.

Mrs. Briggs said "There is not much money for clothing." Last year she bought a dress for \$3.95 and one pair of shoes for \$7 on which she paid for 3 weeks. For the children she bought shoes and for the older girl a coat for around \$5. Their shoes "are not so expensive, so they don't last too long." Most of their clothing is what was bought while she was with her husband, and much of it is still good.

Mrs. Briggs' great regret when she was working was having to waken the children at 6:30 a. m. in order to get to work on time. She said other people do get tired of taking care of your children. A sister with four children of her own looked after Mrs. Briggs' little girls when she worked. But Mrs. Briggs said she hopes she can find another job so she won't have to go on relief.

CASE No. 87—GALEANO FAMILY, PROVIDENCE, R. I.

Members of household.—Father, age 47; mother, age 37. Children: Five boys, ages 15, 12, 11, 6, and 1; five girls, ages 16, 9, 8, 7, and 3.

Total cash income, 1949.—\$1,924. Chief earner: Father. Occupation: Truck driver.

In the Galeano family there are 10 children, 5 boys and 5 girls, ranging in age from 16 to 3 years.

The families of both Mr. and Mrs. Galeano came to this country from Italy. Being poor, they were unable to keep their children in school for very long. Mrs. Galeano finished the eighth grade and Mr. Galeano the sixth before going out to work. However, both had more education than their parents.

Mr. Galeano's weekly wage of \$37 is the family's sole income. For the past 10 years he has been driving a truck for a small ash-collection contractor. After leaving school and before obtaining his present employment, he did odd jobs. There was little opportunity for him to learn a skilled trade, since most of this time was during the depression years.

Although both he and Mrs. Galeano are ambitious for their children to finish high school, they are also anticipating the day the two older children will reach the school-leaving age and go to work. They are hopeful that the children will continue their education at night to learn a trade or specialized work. All except the two youngest children are in school now. The 15-year-old boy, Joseph, shines shoes to earn a little extra money for his mother, but his earnings last year were too insignificant to be counted in the family income.

Since they have so many mouths to feed, in order to manage on their income the family lives in the cheapest sort of available housing. For \$16 a month they rent a four-room, cold-water flat in a tenement house in the poorest residential section in Providence. The building, old and dilapidated, is sorely in need of repairs, with broken water pipes and a leaky roof.

The Galeano apartment is heated by a large oil stove in the kitchen and small stoves in each of the three bedrooms. There is little furniture other than beds. They have a small oil range for cooking, an ice box which they purchased years ago from a junk dealer, an old table-model radio which was given to them some time ago, and a table and some chairs. There is one dresser in the parents' bedroom. Although there is a toilet room, there is no bathtub. Mrs. Galeano bathes the babies in the kitchen washtub and the others use public bathhouses.

Mrs. Galeano said the grocer gave them credit for their food, which sometimes runs as high as \$45 a week. They pay something on their bill each week, but the balance due is always around \$50 week in and week out. They get along mostly with inexpensive vegetables and meat cuts for soup and stews, and a variety of macaroni and spaghetti dishes. An adequate supply of milk for 10 children is completely out of their economic reach.

Two married brothers and sisters, who are not too well off themselves, give the family clothing. However, shoes must be purchased. Winter coats, for those who have them, are 3, 4, and 5 years old. Most of the children wear fairly heavy sweaters and windbreakers.

There are no other regular expenditures except for carfare and personal necessities. Mrs. Galeano estimated that they spent around \$100 last year for medical attention for the minor illnesses the children had. Over a year ago they purchased a bed, crib, and dresser for the parents' room for \$125. Eighty dollars of this debt has been paid by their making irregular payments every 2 or 3 weeks when they have the money.

For recreation, the children take advantage of every available public playground and swimming pool. Six of the younger children take part in activities at a neighborhood agency and two of the children are sent to its summer camp for 2 weeks on scholarships. The parents have little, if any, recreation except their radio. The entire family are devout churchgoers.

All are looking forward to the time when the children can go to work and increase the family's income.

CASE NO. 88—DAY FAMILY, PHILADELPHIA, PA.

Members of household.—Father, age, 44; mother age, 34. Children: One boy, age, 5; one girl, age, 2.

Total cash income, 1949.—\$1,476. Chief earner: Father, Occupation: Laborer, candy factory.

The Day family pays \$10 a week for a second-floor apartment with three rooms. The bath is shared with other members in the house. The apartment is situated over a store in a section of the city which is deteriorating rapidly. Two of the three rooms are used as bedrooms, one of which is rented to Mr. Day's brother for \$3 a week. The third room is used as a kitchen and general sitting room. The floors are covered with linoleum provided by the family since the landlord does not furnish anything. The bedrooms are crowded not only because they are small, but also because of the children's extra cots and extra boxes holding their

clothes. Mrs. Day expresses some resentment that the bigger of the two bedrooms has been given to her brother-in-law.

The landlord does not make any repairs nor do any decorating. Although the apartment is clean, it is very crowded and seems always to be in disorder. It is heated by oil, and meals are prepared on a gas stove which the family purchased last year and have been paying on monthly. They owed only three payments. They have an ice box which they purchased on the installment plan, but that is now paid for.

The father completed the fourth grade in school before he went to work. He is one of a large family of children. The mother has been in Philadelphia about 8 years, having come from Virginia where she completed six grades of grammar school.

The family has been dependent upon the earnings of the father ever since Daisy was born 2 years ago. Previous to that time Mrs. Day worked as a domestic. Mr. Day has worked for about 14 years in a candy factory. For the past couple of years, he has earned an average of \$1,320 a year. He said that he works regularly about 40 weeks out of a year, but that the factory is too hot in the summertime for employees to work around the machinery. Occasionally last summer he worked 1 or 2 days a week. Mr. Day also said that there is a slack period in the summer which does not pick up until fall when they begin to make Christmas candies. When asked why he has never sought other employment he replied that he was afraid another job might not be steady.

Mr. Day does not apply for unemployment compensation when he is not working. He said he did not apply because he can always "borrow money from the front office." This practice seems a regular thing for the employees in this factory during the weeks when they are laid off. They borrow from the company and repay it out of their first checks. The Days borrow \$6 to \$8 a week regularly from their employer and even more during the period when Mr. Day is unemployed. This has been true during the whole 14 years he has worked for the company.

Mr. Day said he has about \$1,000 saved in the company bank but that this amount can only be drawn out in 1953. At that time it can be withdrawn in weekly payments of about \$20 or \$25.

The family's only regular expenditure is the \$10 a week for their apartment. They estimated they spend an average of \$15 a week for food, but added that they "buy if we have the money." There have been no purchases for heavy clothes for Mr. and Mrs. Day during the past 3 years. Clothes are bought only when there is an urgent need for them and even the children do not seem to have necessary clothing.

Mr. and Mrs. Day do not have any club affiliations nor in other ways have much in the way of recreation. Mr. Day occasionally attends the movies and Mrs. Day goes to church fairly regularly if "I have the clothes to wear." She had not been to church in several weeks because she did not have anything other than her regular house dresses.

Mrs. Day brought her children to the day nursery of a neighborhood agency in late spring 1950 so that she could go to work. She had no definite job in view, but was planning domestic work on a part-time basis. This will allow her time to care for the children and take care of her home. She said they need so many things that it is necessary for her to go to work as soon as possible.

Mrs. Day seemed to be much more disturbed about the constant borrowing from her husband's employer than her husband is. Although both Mr. and Mrs. Day appear to be limited in their ability, Mrs. Day seems to be able to see more clearly the family needs. Mr. Day seemed to be a rather insecure person and feels that he has done all he could by "sticking to one job regularly." He feels confident about his employer because he can always borrow money from him when needed, and is afraid that another employer would not give him help. During the 2 weeks that Clarence and Daisy were in the nursery the teachers expressed concern as to whether or not they had been fed. It was not a question of whether they were fed properly, but whether they had had any regular meals at all. Neither Clarence nor Daisy knew how to eat and although Clarence is about five and a half years old he had to be taught how to hold his fork and spoon. Daisy acted as though she had never had food in her mouth. Each day for the 2 weeks the nursery teacher has had to hold her and force food into her mouth. It was not alone the question of adjustment at the nursery, for both children accepted nursery care very well in every other way.

All of these problems have caused Mrs. Day real concern and she is going to work for basic necessities for the family as well as for a more adequate standard of living.

CASE No. 89—BACON FAMILY, NEW YORK, N. Y.

Members of household.—Father, age 38; mother, age 37. Children: Two boys, ages 6 and 4; one girl, age 1.

Total cash income, 1949.—\$1,820. Chief earner: Father. Occupation: Provisional post-office worker.

The Bacons live in a low-income housing project and have two bedrooms, a kitchen-dinette, a living room and bathroom, for which they pay \$38 a month, including utilities. They are eligible for an apartment with an additional bedroom but are waiting until the youngest child is older before asking for it. The parents' bedroom is shared by their year-old daughter, and the two boys have the other bedroom.

When interviewed Mrs. Bacon had just painted an inexpensive second-hand dinette set and a small table and chair set where the two boys usually have their meals.

Except for an artificial fireplace and a cabinet radio, all of the furniture in the living room is worn. It was bought second-hand when the family first moved in, but the apartment is pleasant and clean, with colorful curtains hanging at the windows.

Mr. Bacon is employed as a provisional post-office worker and may be dropped at any time. His earnings average \$35 a week; the family's total income last year was approximately \$1,820. Previously, he worked as a laborer in the shipyards where his average earnings were \$50 weekly; but a year ago a general lay-off threw him out of a job.

The father did not complete high school but left when he was 16 years old to go to work. His wife completed high school but was unable to fulfill plans for a nursing career. Subsequently, she worked in a factory and in a hospital for a few years before her marriage. While Mrs. Bacon has no skilled trade, she does have real ability in sewing. She has not tried to get employment because she has a strong feeling that a wife and mother should devote her talents to homemaking.

Mrs. Bacon said she spends about \$20 a week for food. They use 2 quarts of milk and 1 can of evaporated milk daily, and 1 dozen eggs a week. On payday she lays in a good stock of canned soups, which constitute their daily luncheon menu. She also buys canned luncheon meat, hash, dried beans, and peas and red cabbage which are the two vegetables the family likes best. Mrs. Bacon said she seldom gets fruit, either canned or fresh, because the prices are so high. Cooked dried beans with rice are frequently served as a main meal, with pigs' feet and pigs' tails added when the budget permits. They don't have meat every day, but Mrs. Bacon said she gets stew meat and hamburger as often as possible and occasionally a chicken. Cheese is an important item in their diet. Mrs. Bacon said that her husband is a big man and needs large meals. When he is working on a day schedule he takes his lunch, otherwise he and the other members of the family eat all of their meals at home.

The Bacons spend very little for clothes. Last year the children each had three pairs of shoes which cost between \$2 and \$3 a pair. Both the father and mother had one new pair of shoes, costing altogether \$8. The father has one suit and one overcoat, both 6 years old. He wears khaki clothing and a heavy jacket in bad weather. Mrs. Bacon made a winter coat for herself, which cost \$8, and recently she made a spring coat which cost \$5. She always makes her dresses. She is now making lightweight coats for the boys. She said the children have two sets of underwear each, also two pairs of pajamas each, with the exception of the 4-year-old boy who has only one ragged pair of pajamas. Lately she received a few hand-me-downs and is busy making them over for her children.

Mrs. Bacon is buying a sewing machine which cost \$200 and is paying for it on the installment plan. She said that she buys regularly on the installment plan, but tries never to carry more than one item at a time. During the 2 years before they bought the sewing machine they were paying for the artificial fireplace, \$30; the console combination radio-phonograph, \$100; and a coat for the two boys, \$20 each. She said that when she bought the sewing machine her husband wanted a television set, but she insisted that the sewing machine was more important. Now he wants a television set so badly that she thinks she may get one when her machine is half paid for.

Jacky, their oldest boy, has an asthmatic condition which needs weekly treatment. He has to miss school 1 day a week to go to a hospital clinic for injections. The family uses clinics exclusively for medical help. Mrs. Bacon said that she doesn't think they spent more than \$15 last year for medicine and drugs. She recently had all of her upper teeth extracted and doesn't know when she can afford new ones.

Most of the family's leisure time is spent at a neighborhood social agency and church. Mrs. Bacon is quite active in a parent-teacher association. They enjoy visiting their relatives and friends as often as possible, but seldom go to movies or beaches. The Bacon family has no savings and no debts, other than for the sewing machine. Occasionally there have been temporary loans from friends and relatives. They also have a small burial insurance policy.

Mrs. Bacon said that a court record against her husband has increased his difficulty in getting employment. The court record had to do with a small theft which occurred when he was about 17 years old—he was not sent to jail but was put on probation. Mrs. Bacon said: "I don't know why they continue to hold that against him; it was just kid-stuff. It was just the crowd of fellows he was running around with then."

Mrs. Bacon is constantly apologizing for her husband. She is such a strong family person—good planner, clean home, devoted to her children and husband—that she keeps hoping he will get a steady job with an adequate income. But Mr. Bacon seems to be an unstable person and is a heavy drinker, occasionally going off without letting anyone know where he is. Mr. and Mrs. Bacon seldom go out together, and Mrs. Bacon feels that if they can get a television set he will be more content to stay at home.

The strain between the parents has begun to affect Jacky to such an extent that he has become a problem child. For the past year his mother has been taking him to a psychologist regularly. Although Mrs. Bacon gives the impression that she is beginning to feel that her marriage won't stand up, at the same time she remains optimistic that Mr. Bacon will find a steady job.

CASE No. 90—FERRERE FAMILY, COLORADO

Member of household.—Father, age 31; mother, age 27. Children: Two girls, ages 7 and 6; one boy, age 1.

Total cash income, 1949.—\$960. Chief earner: Father. Occupation: Agricultural laborer.

The Ferrere family always look neatly dressed and alert so that although the family has been known by the reporting agency staff for 2 years, none suspected that they had been having a hard time.

Since 1940 they have lived in this Colorado community except for occasional trips out of the State to follow the crops. At the present time the family lives in both units of a two-family dwelling in a Government-built farm-labor camp. Each unit has a kitchen and a combination living-bed room. A short hallway containing the bathroom and a small clothes closet connects the units. One of the living rooms is used as a bedroom for the parents; a large clothes closet has been made into a bedroom for Johnny. The other living room is used as a dining room, and it contains, besides a dining table and four chairs, a rollaway bed which is set up at night for the two little girls. There is also a console-type radio.

One of the kitchens is used as a storeroom. A coal range used for cooking also heats the house and the water. The cement floors throughout are covered with worn linoleum rugs. Their furniture is also badly worn.

Juan, an agricultural laborer, is dependent on seasonal employment. The family's peak year was in 1947 when Juan and Maria were in charge of the kitchen in a farm-labor camp in Wyoming. Together they earned \$350 a month from May to September and they saved enough from their pay to live until the next work season. Maria said that 1948 was a bad year for them. Juan worked 4 months for a local farmer who later refused to pay him.

"He was never home," Maria said, "when Juan would go ask him for money during the summer, and at the end of the summer he said he didn't owe us one red cent."

This meant a loss of \$960, figured in terms of what the farmer had promised to pay. They had counted on this money to tide them over the winter. Maria, who was not well and pregnant, was greatly upset, but efforts to secure payment were unsuccessful.

During 1949 Juan was able to work 32 weeks, making between \$25 and \$40 a week. He was not able to follow the crops outside the State as he usually does during the winter months because Maria was ill much of the year and the family could not travel. Usually these winter jobs bring him around \$360. His total earnings for 1949 amounted to \$960. To help them out, Juan's parents gave him \$150 and told him he did not have to pay them back. When they ran out of

money again Juan mortgaged his car for \$250. In order to complete the payment on the mortgage they had to sell Maria's washing machine for \$75.

Johnny was born early in 1949. Shortly before his birth Maria developed a serious kidney complication and had to go to the hospital. Then 2 days after Johnny was born she became critically ill with a circulatory condition which required special care. The family paid \$8.50 per day for 13 days of hospitalization. At one time they had had prepaid hospital insurance and burial insurance but they could not keep up the payments on either. The total cost for Maria's medical and hospital care amounted to \$175. In addition, dental work for Maria cost \$20.

While Maria's health has improved, she is worried because Juanita is so thin. The doctor has told her that the girl should have her tonsils taken out, but they cannot afford to have this done now.

The Ferreres pay \$27 a month for rent. Their light bill averages \$2.50 and heat \$3.50 a month. They spend about \$10 a week for food. Maria said that she knows her family should have more fresh fruits and vegetables, eggs, and meat than she can get for them on \$10 a week. She tries to give the family meat twice a week, but most of the time they have rice, macaroni, and spaghetti, and 1 quart of milk a day. During the summer they had a garden so were able to have fresh vegetables. They had enough left over to can 84 pints for the winter and they also stored some potatoes. Juanita, who goes to school, eats her noon lunches there and has a half pint of milk each day. These lunches cost the family \$1 a week.

During 1949, the parents bought no clothes for themselves, but outfitted the children. The children's shoes cost \$4 a pair, coats around \$12 each, and dresses \$3 each. The clothing was bought from a mail-order house at a total cost of \$90, which is being paid off in \$10 monthly installments. No clothing is given to the family though Maria passes on articles to others of her family and to friends. Juan operates his car for around \$2.50 a week and pays \$50 a year for insurance.

Juan and Maria have used up all their savings and now have debts amounting to \$264. They owe \$54 for 2 months back rent, \$40 to the doctor, \$80 to a local market for groceries, and the balance on clothing.

Juan finished the sixth grade of school before going to work. This was two more years schooling than his parents had. Maria's parents never attended school. She added that she did well to complete third grade because her mother was ill so much that she lost a great deal of time since she had to stay at home to take care of her younger brothers and sisters. Despite their lack of education, both Juan and Maria express themselves easily in English and the children are equally fluent for their ages. Juan and Maria said they are going to make sure their children get more education than they did.

Juan was not employed during the first 3 months of 1950, but he had earned about \$17 a week since April 1. Now that Maria's health is better she is able to do various odd jobs. She earned \$121 during the spring working for 3 weeks in the camp's kitchen. In addition she is doing cleaning and laundry for the local health department for \$20 a month. She expects to keep this last job even though she starts full-time work in the fields soon. Her sisters who live nearby will look after her children. She hopes to save enough from her summer earnings to replace her washing machine.

CASE NO. 91—BLAKE FAMILY, PROVIDENCE, R. I.

Members of household.—Father, age 37; mother, age 34. Children: Two girls, ages 10 and 8; two boys, ages 10 and 6.

Total cash income, 1949.—\$1,976. Chief earner: Father. Occupation: Factory work.

Ever since he was graduated from high school, Henry Blake has always been a steady worker. At the present time he is employed regularly at the Jameson Soda Co., where he earns \$38 a week. His wages provide the entire income for his family of six—his wife, Louise; the twins, Lawrence and Rita, who are 10; Cynthia, 8; and Donald, 6.

The Blakes live in an apartment on the second floor of a 4-story, frame building. The first floor of this dilapidated building is occupied by two stores. Sandwiched between these stores is the single front entrance for the eight apartments above. A woolen mill is located at the rear of the house and a busy driveway is on the side. Since the building is flush with the sidewalk, there is no play area for the children living in the apartments.

For \$11 a week, which includes heat, gas, and electricity, the Blakes rent three rooms. Two rooms adjoin, but the third room is across and down the hall on the front of the house. The toilet and water facilities are located in the hall and are shared by the other tenants living on the same floor.

In the kitchen, which also serves as the living room, Mrs. Blake has an electric refrigerator, gas stove, radio, kitchen table and chairs, and an overstuffed divan. A worn linoleum rug covers the floor. Each of the bedrooms is sparsely furnished with a double wooden bed, chair, and bureau. There are no rugs in these rooms.

Mrs. Blake sleeps on the divan in the kitchen, Rita, Cynthia, and Lawrence sleep together in the bedroom adjoining the kitchen, and Mr. Blake and Donald sleep in the bedroom down the hall.

Since these are all outside rooms, they have plenty of light. Although the walls and ceilings need paint, each room is neat and clean.

Mrs. Blake estimated that she spent \$20 a week for food each week, which is less than \$3.50 a week per person. The cost of milk is included in the \$20, since she does not have a daily or weekly delivery, but buys a quart occasionally. Fresh fruits and vegetables, except when they are in season, are a rarity in the Blake home.

Illness has been a constant family visitor, and the children look pale and thin. Mrs. Blake said that they must spend between \$350 and \$400 a year on hospital and doctor bills. She has been receiving treatments for a kidney ailment and must enter the hospital within a month to have a tumor removed from her mouth. Rita once had rheumatic fever and as the result has a bad heart condition. The entire family need dental treatments. Mr. and Mrs. Blake send their children to the clinic for treatments where the charges are \$1 a visit, but they have not gone themselves because of lack of money.

The Blakes have not been able to save, but because of illness are in debt for \$340. They are paying from \$5 to \$10 a month on an old hospital bill, which they have reduced to \$150 from \$220. At the present time they are buying clothes and their refrigerator on the installment plan. Weekly payments on the refrigerator are \$4 and they pay \$5 a month on their clothes bill.

The Blakes are a closely knit family and take a devoted interest in their children and their activities. The children are all in school, and Mr. and Mrs. Blake want them to at least finish high school before they go to work. Mr. Blake is a high-school graduate, but Mrs. Blake reached only the eighth grade.

For recreation, the children attend a community center in the area. When Mr. Blake comes home at night he reads the paper and plays with the children. He and Mrs. Blake spend the remainder of the evening listening to the radio. Their only outside entertainment is a weekly trip to a State park during the hot summer months for relief from the congested neighborhood and the terrific heat.

By those who know them, the Blakes are referred to as a fine family. Mrs. Blake's loyalty and devotion to her husband was evidenced in her remark that her husband is really a smart man. "Why," she said, "his father was a lawyer, only he and his wife divorced, and so my husband never had a break."

CASE NO. 92—WATSON FAMILY, PHOENIX, ARIZ.

Members of household.—Mother, age 30. Children: One boy, age 7; two girls, ages 12 and 10.

Total cash income, 1949.—\$1,300. Chief earner: Mother. Occupation: Designer.

Mrs. Watson, age 30, brought her three children, Dorothy, Patricia, and Donald, to Arizona in 1945. Patricia has bronchiectasis, and Mrs. Watson was in hopes that the climate would be beneficial both for Patricia and herself. Mrs. Watson suffers from several allergies. Both she and Patricia have improved since they have been here.

When Mrs. Watson divorced her husband, she sold her house in an Eastern State which she had bought with funds given to her by her father. She was able to get a price for the house which enabled her to repay her father the amount he had given her and to have \$1,700 left. When she arrived in Arizona she bought a small four-room house near some old friends who had been her neighbors in the East. Her home, which she purchased at a total cost of \$1,750, is located about 12½ miles from Phoenix in an area where there is no water. Mrs. Watson is a neat housekeeper and her home is comfortably though modestly furnished. There is no plumbing with the exception of the kitchen sink where water is piped in from a storage tank in the yard.

The kitchen is equipped also with a commercial gas range, electric refrigerator, and cabinets. Water for the storage tank is hauled from a public spigot in a small town about 2½ miles distant at a cost of \$1.50 per month. Her electricity also costs her approximately \$1.50 a month. Additional household maintenance costs are: yearly taxes, \$15; fire insurance for 3 years, \$48; and gas for cooking and heating, \$65 annually. The electric refrigerator and the radio have been completely paid for, so there are no installment payments.

Mrs. Watson's income for the 12-month period ending July 1950 was approximately \$1,300, which is below normal. In the past she had been able to support her family by sewing, painting lamps, and designing corsets and brassieres. After coming to Phoenix she obtained employment in a corset and brassiere shop where she made approximately \$35 a week until the summer of 1949 when business became very poor and her employer was forced to lay her off. She received unemployment compensation for the months of August, September, and October 1949. She was not eligible for any additional benefits since 12 weeks is the maximum number a person may receive benefits under Arizona law.

On the 1st of December 1949, Mrs. Watson received an aid-to-dependent-children grant which has averaged approximately \$106 monthly. Although she has not been well during the past year Mrs. Watson had made every effort to earn extra income. She was forced to give up painting lamps, ash trays, and other articles since she developed an allergy to paints; however she has earned on the average about \$15 a month designing brassieres for special orders. She has received some orders from her former employer; others she obtained on her own initiative. She said she had been handicapped because the lace for this garment costs about \$6 a yard and the material about \$3.50 and she has not had the money to purchase the amount she needed.

She had supplemented her income for the last 3 months previous to her interview by ironing for her neighbors. In this way she has earned about \$8 a month. From December 1, 1949, to August 1, 1950, her income had averaged about \$129 monthly.

Mrs. Watson's husband had been ordered to pay for part of the children's support. However, he has remarried, has one child by his second wife, and has contributed only \$20 since Mrs. Watson had been residing in Arizona. Her former husband is employed as a railroad mechanic in an eastern State.

During the year it was necessary for Mrs. Watson and her children, especially Patricia who has bronchiectasis, to have medical care, and the family became indebted to the doctor in the amount of \$175. In order to pay this bill, Mrs. Watson made arrangements with the doctor to work in his office answering the phone and doing other light work. During this employment she not only repaid this bill but paid for the vitamin B-12 shots and penicillin which Patricia was receiving. Mrs. Watson developed a bladder infection and she also paid for the streptomycin she received by her work in the doctor's office.

The children are in need of dental care which Mrs. Watson has not been able to afford. She has been notified by the school nurse that Donald is especially in need of such work. There is a dental clinic located in the village. Mrs. Watson is planning to contact the social worker there in an effort to have Donald's needs attended to before school starts in the fall. If she is eligible, she will also make arrangements for Dorothy and Patricia.

Mrs. Watson gives careful attention to the family's diet, and has budgeted \$16 a week for groceries. On this amount Mrs. Watson has found that she is able to serve meat once a day and to serve one vegetable at lunch and two for the evening meal, which is the large meal for the day. They use many canned goods since it is difficult for them to obtain good fresh vegetables. The grocery store is in the village 2½ miles away from their home. They never have desserts, with the exception of fruit, which is used extensively in season. Mrs. Watson gets goat's milk from a neighbor. To pay for the milk she sews for her neighbor one-half a day per week. Eggs are purchased for cash. During the school term, the children's lunches at school cost her an additional \$1 a week for each child.

The amount of money spent for clothing is small, since Mrs. Watson has an electric sewing machine and is an expert seamstress. She and several friends who have children exchange outgrown clothes with each other. Relatives have also given her coats and other clothing which she has been able to make over. In this way she made good coats for the two girls. Mrs. Watson thought that at least two-thirds of their clothing had been given to her. She feels that she does have the clothing problem solved.

The most difficult item to manage in the clothes budget is shoes for the children. Each child had to have four pairs of shoes during the past year. The children in this area usually wear the sandal type shoe which is not too substantial. The desert where they live is quite rocky and rough, and the school ground is gravel which also causes undue wear and tear on their shoes. The children's shoes average between \$6.50 and \$7 a pair. Mrs. Watson bought two pairs of shoes for herself last year. She said that she wears a small size and is usually able to buy her shoes at bargain sales for an average price of \$4 a pair. Another expensive clothing item is underwear for the children. Underwear for each of the girls cost \$10 last year and Donald's cost \$5. Mrs. Watson makes many of her own garments or has had them given to her by her former employer at the corset shop. Her expenses for this item have been small.

Since Mrs. Watson does not have a car, she must either walk the 2 miles to the bus station or ride with one of the neighbors in order to get into Phoenix. She then pays 40 cents round trip by bus. It is necessary for her to make the trip about three times a month for shopping as only grocery stores are in the nearby vicinity. When she makes large purchases of groceries in the village she has to hire a cab to take her home, which costs 70 cents. At times she has answered the telephone at the taxicab office, which is operated by a friend, in order to pay this fare.

Movies are the only recreational activities the children have for which there is a fee, 35 cents each, and they usually go once a week. The children have been issued free tickets to the community swimming pool. A mission in the community also has free movies occasionally, picnic grounds, and other recreational activities which are enjoyed by the children. On Sundays, they go to Sunday school.

The only recreation which Mrs. Watson has is her Square Dancing Club. The membership fee is 10 cents a year. However, she is not able to attend regularly because she has no way of returning home after the dance except by hiring a taxi. Mrs. Watson said that even though she enjoyed square dancing very much she felt she could not afford it. On the rare occasions she does attend she usually takes Dorothy with her since she is 12 years old and enjoys dancing. When they especially want to go Mrs. Watson answers the telephone at the taxicab office to earn her fare for the trip.

Mrs. Watson explained that her children have not been accustomed to a great deal of amusement. She feels that she and her family have been fortunate in having local agencies in the community which have solved the entertainment problem for her at practically no expense. Mrs. Watson added that she would enjoy seeing more shows and attending the theater and concerts, but she felt that she would be able to do these things when she can obtain employment.

Mrs. Watson has been unable to accumulate any savings. She has managed on the income she has and has not incurred any debts. For protection she has bought death benefit policies on herself and the two girls, but could not afford to take out a policy for Donald. All the policies have a face value of \$1,000. The annual premium on Mrs. Watson's policy is \$24.41 and for the two girls, \$12 each. None of these policies has a cash value, since they have not been in force 5 years. They were taken out in May 1948.

The most urgent need Mrs. Watson said she had is to have her house roof repaired. The house is poorly built and will not withstand wind. During a recent storm the roof was damaged. The materials to repair it will cost about \$50 and her neighbors have said they will do it for her when she gets the materials.

Mrs. Watson said she believed that she would be physically able to return to work if her health continues to improve. She is placing her name with several employment agencies. With the prospects of some of the war plants in the area reopening, business will be better, and if so, there may be more calls for special designing in brassieres and corsets.

When Mrs. Watson completed her high-school training she received training at home from members of her family who were dress designers and interior decorators. She herself has considerable talent along these lines and hopes to get employment where she will be able to use her abilities.

All three of the children are in school and doing well. Their mother plans to make every effort to obtain a position whereby she will be able to afford to have them go as far in school as they can. She added that she had definitely decided that only refusal to go on in school would prevent her children from being well educated.

CASE NO. 93—BARBER FAMILY, PHILADELPHIA, PA.

Members of household.—Father, age 44; mother, age 39. Children: One boy, age 8.

Total cash income, 1949.—\$1,150. Chief earner: Mother. Occupation: Presser in factory.

The Barber family consist of John Barber, age 44, his wife Anna who is 39, and their son Martin, age 8. The father was born in a rural area of Virginia and the mother in Philadelphia. John Barber had little education, attending only 3 or 4 years in a rural school, but Mrs. Barber completed the tenth grade of high school.

The family lives in a small five-room house in a congested area of Philadelphia. Most of the other homes in this neighborhood are crowded with two and three families living together. However, the Barbers have been able to keep from having to take in boarders. Although the outside of their house looks pretty much the same as the others in their block, the inside is quite different. Mrs. Barber is an immaculate housekeeper and the five tiny rooms are spic and span. Because the father is not well and remains at home most of the time, he has devoted a lot of effort to painting so as a consequence all the rooms are bright and cheerful. Their furniture is in good condition and as Mrs. Barber sews well they also have tastefully made curtains, chair covers, and other touches which add to the appearance of a home. The house is heated by a coal stove in the cellar and meals are prepared on a gas stove. They have an electric refrigerator and a radio on which they are still making payments.

Most of their furnishings were bought during the early war years when John Barber was working regularly. His wife said that back in 1944 he developed an ailment which the doctor diagnosed as a "central nervous condition of the spine and that nothing could be done" for him. Mr. Barber continued working until 1946 when his 18-year-old son died of cancer. After his boy's death Mr. Barber broke down completely, and since then has not worked a full month in any year.

Anna Barber's earnings from her work as a presser in a factory support the family. She worked full time until the latter part of 1948 earning approximately \$40 a week. But from late 1948 until the family was interviewed in the spring of 1950 her work has been irregular. As a result her weekly earnings have decreased. There were times during 1949 when she could earn only \$14 or \$15 a week. During lulls, the employees were not permitted to take other jobs, but were asked to report every day. Because of this arrangement, Mrs. Barber could neither seek other work nor apply for unemployment compensation. Although she belongs to a union, no plan was made for the group other than that all should have an equal chance at any work available in the factory. Mr. Barber is also a presser and during 1949 was called for emergency jobs, since he is physically unable to work a full week. He also worked around the neighborhood as a handyman. Mrs. Barber estimated her earnings for the year at \$1,050 and Mr. Barber's at \$100, making a total income for the family of \$1,150.

The Barbers pay \$25 a month rent and estimate that they spend about \$20 a week for food. It was difficult for Mrs. Barber to give a very clear picture of her food expenditures, because she keeps a large store bill which is always in arrears up to \$45 or \$50. This was the only way she had been able to buy food when they had no money. She is aware of the necessity of a good diet for her family and uses as many fresh vegetables, milk, and eggs as it is possible for her to buy on their income.

Each of the Barbers was neatly dressed, but clothing was a difficult item for them to manage. Frequently when Martin needed shoes he had to remain out of school for several days until his mother received her pay check. Most of their clothing purchases, however, were made on the installment plan which is the usual method they employ.

Neither John nor Anna Barber have any club or other recreational affiliation. Mrs. Barber goes to church occasionally, but Mr. Barber does not go anywhere. What money there is available for recreation is given to Martin so he could go to the movies, attend school entertainments and other community affairs. Making things for her home and keeping house seemed to be Mrs. Barber's greatest enjoyment. They would like to own their own home, but see no possible way to buy one and spend their time and energy on their rented house.

Martin is a personable child, appealing to adults with his pleasant and courteous manners. He has shown unusual ability in school, but at the same time has always presented behavior problems. Mr. Barber was very strict in rearing his older boy, but after that son's death he has shown no firmness in rearing Martin. Mrs. Barber is exhausted most of the time from carrying her double duty of bread-

winner and homemaker. Since she assumed both burdens she has been able to give less attention to Martin.

Even though only 8 years old Martin seems to have recognized his father's inadequacy for a long time and it worries him. When away from adults and in the presence of children, Martin brags about the many gifts his father gives him, even though he knows his mother buys everything he has. On the days his mother has no work and remains at home, Martin appears to be perfectly happy and behaves himself at school.

Mrs. Barber has now given up hope for her husband's eventual recovery and feels that they have only her income from now on to take care of them. Things wouldn't be so bad if her work were only regular.

CASE No. 94—ACKLEY FAMILY, SPOKANE, WASH.

Members of household.—Husband, age 30; wife, age 23.

Total cash income, 1949.—\$1,453. Chief earner: Husband. Occupation: Agricultural laborer.

Judy Ackley, age 23, wants an adequate stove since she loves to cook and is particularly interested in baking. She also wants a sewing machine so that she can make a few attractive clothes. The baking and sewing are indicative of Mrs. Ackley's longing to "do and have nice things." She hopes that eventually she and her husband, Leonard, can have a home of their own. They would like to build a small one to which they can add rooms. But they knew they would not be able to get these things until Mr. Ackley, age 30, gets a permanent job.

The Ackleys were reared in neighboring small midwestern towns. Both came from large families and left school in the ninth grade because they had to go to work to help with expenses. Mrs. Ackley's father had died and when her mother remarried the stepfather didn't want to pay for her further schooling. During the war she found work in a foundry and then as a waitress. Mr. Ackley drove a taxi and had done some laboring jobs before he entered the Army in 1942 for 6 years. In 1943, while Mr. Ackley was still in the Army, they were married. She followed him around the United States until his discharge in July 1948. Since then the Ackleys have been going from place to place, taking employment where they could find it.

From January through March 1949, Mr. Ackley worked setting up pins in a bowling alley in a California city. His income for these 3 months came to \$450. In April, en route to their home in Michigan, he worked as a janitor in Tulsa, earning \$100. At the same time Mrs. Ackley worked as a relief waitress and earned \$50.

From May through October both were employed in seasonal agricultural work and together earned \$585. In May they pruned cherry trees in Wisconsin and Michigan, then moved on to pick peaches in Utah. When the peaches were picked they went to Idaho where they worked in the potato fields.

Since there was no more seasonal work available during November and December they returned to California where Mr. Ackley was again employed at his old job in the bowling alley, earning \$268. This gave them a combined total money income of \$1,453 for 1949, plus the free food and housing they received for 2 months on one job. During the year there were 2 months when Mr. Ackley was not employed, for the most part, when they were traveling from one place to another.

They estimated that they spent from \$400 and \$500 a year for transportation from one job to another. They followed the seasonal agricultural work and then went back to San Diego with a family who had a car. The Ackleys paid part of the expenses for gas and oil. Their other moves were made by bus.

The Ackleys have rented a housekeeping apartment whenever possible. This is usually a combination living room-bedroom with a kitchenette, small and not too well furnished, but with modern utilities. Although the rents of these efficiency apartments were sometimes higher than lodgings in a rooming house, they felt they came out even by doing their own cooking.

At the present time they are living in one inexpensive hotel room but plan, as soon as they have a paycheck, to find a furnished apartment. Then, slowly, as they are able, they want to purchase furniture so they can take an unfurnished apartment and have a good stove for Mrs. Ackley.

Mr. and Mrs. Ackley recently obtained jobs and had a combined income when interviewed of \$57.94 weekly. Mrs. Ackley has a part-time job and Mr. Ackley is employed full time as a dishwasher at \$36 per week. Both positions are perma-

ment, but Mrs. Ackley wants to find a full-time position, and Mr. Ackley hopes to find higher grade and better-paying employment. He wants to take mechanical training under the GI bill. They both plan to work until they have sufficient funds to carry them until he is established and they are permanently located. He feels that with this training he would have a specific well-paying skill, and a more assured income.

The Ackleys have no regular expenditures other than rent and food. They have no well-defined budget but attempt to live within whatever they are making.

They have adequate clothing, Mr. Ackley's being better than his wife's. They seem to buy wisely and in good taste. They estimated that they had spent from \$60 to \$100 for clothing last year. Mrs. Ackley's coat was bought in the fall of 1948 and is still in good condition. They take excellent care of their belongings and have been careful to maintain Mrs. Ackley's waitress uniforms so that she can take jobs where these are required.

Their main sources of entertainment are movies and bowling, but they have had very little money to spend for recreation. When they can afford it, Mr. Ackley hopes to join a veterans' organization. They feel they will meet people in this way and be part of the community.

CASE No. 95—DILLON FAMILY, MARYLAND

Members of household.—Father, mother. Children: four girls, ages, 11, 8, 6, and 5; one boy, age 2.

Total cash income, May 1949 to May 1950.—\$1,375.50. Chief earner: Father. Occupation: Laborer.

In a poor neighborhood near the railroad tracks, one-half mile from the business center of the city, the Jack Dillon family lives in a two-story brick row house, which rents for \$17.25 per month.

With four daughters and one son the Dillons have sufficient living space but the two bedrooms are crowded. The house is heated by a kerosene "warm air" heater which they purchased on the installment plan. There is a kerosene cook stove in the kitchen. Many years ago the family bought a radio and an ice box. Their other furniture is adequate but old and shabby. The house has no bathtub or hot water and the toilet facilities are located in an outside room attached to the kitchen.

The father was formerly employed as a brakeman on the railroad with average earnings of \$45 a week. But he was laid off in June 1949. As a union member, he drew railroad unemployment compensation in the amount of \$25 a week for a period of 7 months. When these benefits were exhausted a voluntary agency assisted the family with a \$6 weekly food order until he finally found a job as a laborer earning \$30 a week. Jack has no idea when, or if, the railroad will recall him, but he indicated that he might refuse to return if they do because he was laid off too many times for long periods. He said that his present job, although it is nonunion and does not pay as much, is permanent. They have no income other than his earnings. The children are too young to work and the mother is confined at home because of them.

The Dillons keep their food bill down to \$13 or \$14 a week, but to do so they must rely principally on potatoes, beans, and other starches. Occasionally they buy such things as oranges for the children. The diet of the children is helped by the quart of milk a day which a local businessmen's luncheon club furnishes them. The three children who attend school receive free lunches every other week.

In addition to rent and food, their only other regular expenditure is \$2 a week for insurance, which covers all the family members. Their debts are small: 1 month's rent and a balance of \$27 on the living-room heater.

Medical and dental attention for the family is paid for by the county board of health. During the past year, two of the children had tonsillectomies. When the family was interviewed, one child was being treated for congested nasal passages. The county board of public assistance also paid for the extraction of all of the mother's teeth and her artificial dentures.

The Dillons spent nothing on clothing during the past year. Their minimum needs were supplied by contributions from a voluntary agency.

Neither of the parents went beyond the seventh grade in school, nor did they receive training in any kind of trade. The children will undoubtedly have more education as their mother is anxious for all five of them to finish high school at least and she will make every sacrifice in order for them to graduate.

CASE No. 96—MASON FAMILY, PITTSBURGH, PA.

Members of household.—Father, age 30; mother, age 28. Children: Two boys, ages 2 and 4.

Total cash income, 1949.—\$1,300. Chief earner: Father. Occupation: Greenhouse employee.

The family income consists of Mr. Mason's veteran's disability pension of \$30 a month and what he can earn when able to work. While serving in the Army during the war the father was sent to a jungle area in the Pacific, where he contracted a fungus infection. During 1949 he was in a veterans' hospital for 3 months. While he is in the hospital receiving treatments, the infection clears up, but after he returns home it flares up again from time to time. He said he does not know whether it is incurable, but in its present stage it prevents him from holding a regular job.

Recently he has been employed in a greenhouse, where he earns \$40 a week. This is seasonal work and he expected to be looking for a job when the summer of 1950 came. During 1949 his employment totaled 4½ months and his income was approximately \$1,300. This has been his average since he and Lucy were married 5 years ago.

When Mr. Mason was first released from the Army, unable to find work, he received GI unemployment insurance in the amount of \$20 a week for 52 weeks. He finally was able to get a job with the Veterans' Administration, but had to leave this to go to the hospital due to a flare-up of the fungus infection. He has been working at whatever jobs he could find since then between his trips to the hospital.

Both parents completed the eighth grade. Tom is hopeful that the present course he is taking at night school under the GI bill will give him the training he needs to get a permanent job. He is taking stationary engineering (technique of firing boilers in large buildings). Sincere about his work, he is doing well in school.

The area in which the Mason family lives has many homes similar to theirs. The houses were built when water, bathrooms, gas and electricity were considered luxuries. Now, most of these homes have installed water and electricity. Some have gas piped in for cooking. Also, since the city health department required sewers, many of them have toilets installed in the basements. A few have overhead showers. The house in which the Masons live has a toilet in the cellar and is equipped with electric lights and gas for both cooking and heating.

The owner and his three children live in the house where the Masons rent two rooms. While each family lives as a separate unit, the situation is awkward at times, their worst inconvenience being that they have to share the toilet in the cellar.

The Masons made application to get into a housing project 2 years ago but are still on the waiting list. They rented their present quarters because there was no other housing available and because it was close to the home and small community store of Lucy's father and mother. Their dwelling is as clean as possible for its age and lack of paint. The entire family sleeps in the bedroom, one child sleeping with the parents and the other in a crib. There is a gas heater in the bedroom and the kitchen stove heats the kitchen. They have an electric refrigerator which was given to them by Lucy's mother, also a small radio and rug which they inherited from Tom's deceased brother. A table and four chairs complete the furnishings in the kitchen. Lucy's mother pays their rent for these two rooms, which is \$30 a month.

The Masons spend very little money on food, buying mainly potatoes, milk, and bulky foods. They have to depend on Lucy's mother to supply them with vegetables from her store. They seldom have meat, eggs, or fruit. During the interview with Lucy she said they had had nothing but fried potatoes for the past 2 days, but her mother brought them a basket of necessary foods that day. They buy few clothes, but they did manage to get the two little boys Easter outfits last year, which cost them \$3.25 for each. Different relatives pass their old clothes on to them and though they are wearable, they look shabby.

This family has debts but no savings. One of the children contracted his father's fungus infection and had to be taken to a doctor. The mother suffers from some internal ailments and had to have medical care. Lucy said she is not continuing her treatment because they have not been able to pay their doctor bills. They owe money to her mother for groceries. When Tom received the dividend from his national service life insurance several months ago they were able to pay a good many of their debts. They also paid \$50 for an old car since

Tom needed one to go to and from work. They no longer have the life insurance policy since it had to be given up when they could not make the payments.

The parents are very despondent about their present situation. Lucy is so ashamed of their condition she will not invite any of her friends to visit her. Their social activities consist mainly of association with their relatives for meals and get-togethers. The mother and children sometimes attend a social agency in the neighborhood for movies and special activities, and also attend church.

Lucy's mother is a great help to the family. She is quite old, and in addition to helping this family she and her husband take care of three grandchildren whose father died of tuberculosis and whose mother is in the hospital. Neither she nor her husband went beyond the sixth grade; both were from large families and had to leave school to go to work. Lucy's father went to work in the coal mines when he was 12 years old. Tom's parents had very little education and the father was apparently not much help to his family.

The Mason's children are too young for school now, but their mother plans for them to have the best education they can afford.

The Masons are still trying to get into the housing project where they have requested four rooms. They are especially anxious for the children to have a bedroom of their own.

CASE NO. 97—MARION FAMILY, INDIANAPOLIS, IND.

Members of household.—Father, age 72; mother, age 62. Children: One girl age 18.

Total cash income, 1949.—\$1,860. Chief earner: Mother. Occupation: Restaurant employee.

George and Mildren Marion have 11 children living; but all have married and left home except the youngest, Anna Lou, who was 18 in May 1950. Anna Lou finished high school in June and wants to go to college but her father doesn't see how they can manage it.

The Marion family lives in one-half of a double house. Although their half has five rooms they don't use one of them because the roof leaks. It leaks in the kitchen too. The house is wired for electricity, but there is neither a bathroom nor inside toilet and water must be carried about 50 feet to their house. The family take their baths in the kitchen.

Mr. Marion is 72 years old and has been unable to work since 1945 when he was injured. He had been a structural steel worker for 45 years. During the war when he worked overtime he made \$80 to \$85 a week. In 1944 he was making \$2.25 an hour for an 8-hour day, but by this time he was 67 years old and found the work too strenuous. He transferred to the tool room where he made \$1.20 an hour sorting, cutting, and loading steel. A little less than a year after he transferred he was hit in the back by a piece of steel. A vertebra was fractured and he has been completely disabled ever since. He was awarded 500 weeks' compensation at the rate of \$17.76 weekly. At the time of the interview he had been receiving payments for 300 weeks.

Since he is over 65, Mr. Marion receives old-age and survivors' insurance. In 1949 his benefits amounted to \$31.16 monthly, \$21.16 for himself and \$10 for his dependent daughter. Now that Anna Lou is 18 he will no longer receive benefits for her.

When Mr. Marion was hurt, Mrs. Marion went to work at 62. She was steadily employed during 1949 as a kitchen helper in a restaurant making \$17 a week. Since she was sick a lot she was unable to work the full year, and her earnings came to but \$562. The total family income for the year, from all sources, was \$1,860.

Anna Lou was also sick. Although the family uses free clinic services for most of their treatments, they spent approximately \$250 on doctor and dentist bills in 1949.

In order to meet their expenses the family carefully budgets their income. They reported that they paid \$12.50 a month in rent and averaged paying \$14.50 monthly for coal and utilities. Food for the three of them usually comes to around \$15 weekly, including two quarts of milk a day.

Mr. Marion estimated that they spent \$30 last year on clothing for him and a total of \$40 for Mrs. Marion's and Anna Lou's clothing. Anna Lou likes to sew and made most of her own clothes. Her parents recently purchased her a sewing machine for \$90 on which they are paying \$5 monthly. During the winter months when Anna Lou was in school, she and her mother spent \$14 a month on carfare and lunches. In addition they paid \$3.57 a month for their telephone.

The family had saved \$500 but during the previous 2 years they had to spend \$175 of it on fuel and \$125 went for doctors' fees and medicine. They had \$200 left.

In their youth the father completed 1 year of high school and the mother the seventh grade, but their 11 children graduated from high school. The older ones are married and have families of their own. None of them make enough to be of any substantial assistance to their parents.

Mr. Marion said that what they wanted most was a house with modern conveniences and a car so they could go out in the country. "I would like to go fishing," he said.

CASE 98—LARABEE FAMILY, COLUMBUS, OHIO

Members of household.—Father, age, 37; mother, age, 33. Children: Three girls, ages 15, 7, and 5; 1 boy, age 10.

Total cash income, 1949.—\$1,500-\$2,000. Chief earner: Father. Occupation: Sheet-metal worker.

John and Gladys Larabee are the parents of four children: Sue Jane, 15; Thomas, 10; Kate, 7; and Lilly who is 5. Sue Jane goes to Junior High School, while Thomas and Kate are still in grade school. Lilly attends kindergarten.

The irregularity of the father's work causes his family to be counted as low income. Mr. Larabee is a skilled sheet metal worker who would earn from \$50 to \$60 for a full week's work if regularly employed. But his place of employment furnishes little more than 6 months' steady work in each year. In 1949 Mr. Larabee worked approximately 25 weeks.

He is handicapped in taking other jobs during the times he is unemployed because he can be called back to his regular work at any time, day or night. If he is not immediately available he loses working time. His employment opportunity for other jobs is also limited by the fact that as a result of an accident when he was a child he has a lame leg.

The family's total income for 1949 was estimated to be between \$1,500 and \$2,000, from John Larabee's earnings and including occasional loans from relatives. He did not apply for unemployment compensation. His employer told him he was not eligible because his firm did not employ more than three men.¹ The result was that the family had to borrow to meet living expenses. In 2 years they borrowed a total of \$500, which is owed to relatives, a loan company, and the grocer.

In discussing the situation the family said they know they could increase their income if Mrs. Larabee got a job, but they feel with four children ranging in age from 15 years to 5 years she should be at home.

The family manages to keep their living expenses down to the minimum. For \$20 a month they rent a four-room apartment, which is one among a row of flats housing 10 separate families. Utilities are extra and average \$7 monthly. Their apartment consists of four small rooms, two bedrooms, living room, kitchen, and bath. Each bedroom contains a double bed and a dresser. The three girls sleep together in one bedroom and the parents occupy the second. Thomas sleeps on the couch in the living room, which also is furnished with a chair which matches the davenport, a bookstand, coffee table, and two lamps. A small rug covers the visible floor space. Mrs. Larabee is an excellent housekeeper and with her few furnishings, no longer new, has made their home neat and attractive.

In the kitchen there is an electric refrigerator which was given to them by Mrs. Larabee's mother, an electric stove, a table and six chairs. The cupboards are built in. The stove is in poor condition and the refrigerator does not work. Mrs. Larabee must buy meat, eggs, and milk immediately before each meal to insure freshness. If the weather is warm any left-overs must be wasted.

They spend approximately \$25 per week for food when they can afford it, but their budget varies with their weekly income. Only staple foods are purchased. As Mrs. Larabee expressed it, "the food is pretty plain and as wholesome as we can afford." Mr. Larabee and the two younger children take their lunches with them. Sue Jane works in the school cafeteria for her lunch. However, each member of the family looks undernourished and Mrs. Larabee is especially thin.

Their other regular expenditures are \$6.69 monthly for insurance and small sums given to the children for their spending money. For their own entertain-

¹ The case worker who interviewed the family investigated the situation and found that the employer did employ three or more persons a sufficient number of days to be covered by the law, but failed to register with the State bureau of unemployment compensation. The bureau confirmed this. Mr. Larabee, however, had accepted his employer's statement and had not applied for unemployment compensation.

ment the parents depend chiefly on a table model radio, which they purchased new for cash 3 years ago, visiting friends, and reading. Mrs. Larabee belongs to a sewing circle for her recreation.

Neither Mr. nor Mrs. Larabee purchased any new clothing for themselves during 1940. They depend upon friends and neighbors for used clothing. For each child they purchased three pairs of shoes and a minimum amount of other clothing, just enough for the children to attend school. No one got a new coat. In general, all their clothes are in poor condition although they are always clean and mended.

Although Mr. and Mrs. Larabee had more education than their parents, both of them had to leave school early and go to work in order to contribute to the support of their families. Mrs. Larabee completed the seventh grade and Mr. Larabee completed the sixth grade. It is the earnest hope of these parents that their children will be able at least to finish high school.

CASE No. 99—MANUS FAMILY, CLEVELAND, OHIO

Members of household.—Mother, age 51. Children: Girl, age 11.

Total cash income, 1949.—\$1,650. Chief wage earner: Mother. Occupation: Office clerk.

In 1938, Thomas and Eloise Manus were a happily married couple. Both had a high-school education and Mrs. Manus had taken several college courses and also a business course. When first married in 1931 they purchased a six-room colonial house which was located in a well-kept residential area of old homes.

Five months before the birth of Ellen, Mr. Manus died suddenly and Mrs. Manus was left with the problem of supporting herself and child. Her family, though encouraging her independence, have helped her when necessary. When Mr. Manus died there was a mortgage of \$5,200 on the home. After a family conference, it was decided it would be wise for her to use \$4,000 of the \$5,000 insurance to help clear the mortgage. Her sister then loaned her \$1,200 to completely clear it (money which has yet to be repaid).

With only \$1,000 left, Mrs. Manus found it necessary to find work immediately after Ellen's birth. She had held several responsible stenographic positions for 10 years prior to her marriage and was soon able to find employment. For the past 8 years she has been with the local Board of Education at a monthly stipend of about \$165, of which \$4.67 is deducted for her retirement pension.

As Mrs. Manus receives salary for only 10 months of the year she often has to borrow from her relatives during the 2 summer months. She repays these cash loans during the winter.

Mrs. Manus feels she could increase her income by securing a position in private industry which would pay more. However, she and her family agree that for Ellen's best adjustment, it is wiser for her to continue in her position at lesser pay for another year or so. Her present job permits her to return home in the afternoons at the same time Ellen gets out of school and to spend the summer months with her.

As has already been indicated, there is a close relationship between Mrs. Manus and her family. Her single sister, a public school principal, helps to provide clothing for Ellen and also assists when emergencies arise. One brother, who lives on a farm, sends the family fresh vegetables and fruits.

Mrs. Manus estimates that her monthly expenditures are around \$140 a month and are as follows: Upkeep on her home, \$12; taxes, \$7; heat, \$10; water and light, \$3; food, \$70; clothing, \$20; upkeep of automobile, \$3; life insurance and property insurance, \$5; and miscellaneous items such as lunches, carfare, and some recreation, \$10.

Ellen is a good student and plans are being made for her to go to college. She is taking piano instruction which is paid for by her aunt. Ellen has been described by her teachers as being quite musical and they feel her education should be continued, if possible. Her mother's family already plan to assist in the financing of her college education.

Mrs. Manus has around \$1,000 in a savings account and her family is anxious that she keep this intact as long as possible, because it represents some security.

CASE No. 100—BOYCE FAMILY, MISSISSIPPI

Members of household.—Father, age 64; mother, age 65.

Total cash income, 1949.—\$210. Chief earner: Father. Occupation: Farming.

Mr. and Mrs. James Boyce live on an 101-acre Mississippi farm, which they inherited from his father. They have farmed this same land since their marriage in 1905. They do all the work themselves, except for the help they receive from a nephew who lives nearby and their two sons-in-law.

Their daughters, Elsa and Lillie, live with their own families about 5 miles away. Elsa's husband is a carpenter and Lillie's husband works at a tire factory in the city. Since both daughters have large families (Elsa has eight children and Lillie has nine) neither is able to help their parents financially, but they and their husbands pitch in when work has to be done which Mr. and Mrs. Boyce cannot do alone.

Mr. Boyce's cash crop is cotton. Usually he makes two bales and in good years, three. The best year he ever had was in 1932 when he made four bales. But 1949 was a bad cotton year in most places in the South and his harvest was only one bale, for which he received \$150. After paying the \$70 that he owed the store for fertilizer and groceries he had \$80 left. He sold a calf in October for \$60, which brought his cash income for the year up to \$210.

In addition to cotton, he raised 15 bushels of sweet potatoes, 30 bushels of corn, a few pumpkins, and made 12 gallons of syrup from his cane. His nephew and a son-in-law cut two wagon-loads of hay for him which they stored in the barn. The hay and corn took care of his mule and milk cow, and there was also enough corn to feed his two hogs until he butchered them Christmas week. The day he killed the hogs 24 people came to dinner. They came to "help with the hogs," and succeeded in eating about one-fourth of the meat that day. Not to have welcomed them would have been unneighborly, and Mr. and Mrs. Boyce were glad to have them. When the neighbors "killed" in turn they repaid the visit.

The Boyce's buy most of their groceries from the "store on wheels" which comes by their road twice a week. One of them walks to the road and waits for the "store" to come. Their 25 hens provide them with eggs most of the year, and their cows give them milk for about 6 or 8 months.

About 9 months of the year they have a good garden. Mrs. Boyce used to be able to can and preserve considerable quantities of vegetables and fruits, but she now has high blood pressure. Her doctor has told her not to stand over the hot stove any more than is necessary.

Mr. Boyce has severe attacks of asthma and spends many nights sleeping on a quilt on the floor, leaning against an inverted straight chair. He can breathe easier this way. In the fall his attacks are so severe he can't cut his hay, so his nephew and sons-in-law usually do this for him. During 1949 Mr. and Mrs. Boyce spent \$12 for medical attention and drugs. They go to the village to see the doctor, who charges them \$2 a visit. They cannot afford to pay him for a house visit, so they only see him when they are able to travel.

Their clothing purchases last year came to \$17, which they paid out of the money they made on their cotton. Mr. Boyce bought his wife a pair of shoes and a sweater and bought a pair of overalls and a shirt for himself.

They spend all of their income on their current necessities. They have no savings of any description, and they do not feel they can afford to carry any type of insurance.

Mr. Boyce's father was a fairly prosperous farmer and bought all the land he could afford, which was relatively cheap in those days. When he died, he left 400 acres to be divided among his four children. Mr. Boyce and his wife were farming a portion of land—which is included in the 101 acres they own today—at that time and living on it.

Their old house was almost destroyed by a tornado 5 years ago. It was so badly damaged that it had to be torn down and a new one built. Mr. Boyce sold \$1,200 worth of timber that year and bought the materials for a new house. He and his carpenter son-in-law, with the help also of his nephew, built a frame four-room house, covered with imitation brick siding (paper).

Their house is located on a beautiful, but hard to reach, hilltop about three-quarters of a mile off the county road. The house, wider than it is long, has a porch the width of the house on the front. The two front rooms are bedrooms and the other two rooms, a kitchen and dining room.

The room on the left, when entering the house, is the bedroom occupied by Mr. and Mrs. Boyce. In this room, there is an iron bed, with a feather mattress, and a dresser with a mirror, a large metal trunk, a pine table upon which there was a small electric radio, a Bible, their church magazine, the county's weekly paper, and a Lydia E. Pinkham Almanac. A rocking chair and two straight chairs complete the furnishings of this room. In the other bedroom there was a bed, a dresser, a wardrobe, and two chairs. There are no closets or cabinets in the house.

Behind the family bedroom is the kitchen, which opens into the dining room. Cooking is done on a cast-iron, wood-burning stove. There is a box for stove wood behind the stove. Just inside the kitchen door, which leads down the steps and into the back yard, there is a shelf which holds a water pail and a wash basin. Their water is supplied by the well in the back yard. There are several shelves on the wall in the kitchen. A homemade table and two chairs constitute the rest of the kitchen equipment. They do not have an ice box nor electric refrigerator. The house is wired for electricity and each room has a 60-watt bulb hanging from the middle of the ceiling.

In the dining room there is a long, homemade pine table, a safe for storing food, a sideboard, two wooden benches, and two chairs.

There is not a rug of any kind in the house and no paint or wall paper, nor is the house screened. Their outdoor toilet is made of rough pine boards and is located a few yards outside the back-yard gate.

The house is heated by the stove in the kitchen and one fireplace in Mr. and Mrs. Boyce's bedroom. The fuel is firewood cut from trees on the farm.

Mr. Boyce went through the fourth reader in school and his wife completed the fifth grade. They wanted their two girls to have an education, but Elsa married when she was in the ninth grade, and Lillie married when she was beginning the tenth grade. Both of them "ran away" and got married without their parents' consent. Elsa and Lillie, both, have been married now for almost 20 years.

Mr. and Mrs. Boyce's income will probably be more during 1950 than it was in 1949. Mrs. Boyce was 65 in January of 1950. The week of her birthday she made out an application for old-age assistance at the county welfare office. For some reason, very likely because the road to her house is so bad in the winter, the welfare department visitor did not get around to see her until the middle of April. The county welfare board approved a grant of \$20 a month for Mrs. Boyce at its May meeting and she received her first check in June 1950. Mrs. Boyce told the welfare visitor that her husband would be down to make his application the day after his birthday.

The family's social life is confined to occasional visits to and from their neighbors, who are mostly relatives. Sometimes on Saturday afternoon some of the grandchildren go to town and buy 50 pounds of ice and bring it to their grandparents' home for an ice-cream supper.

The church, to which they belong, holds services once a month. Mr. and Mrs. Boyce attend in good weather, if their nephew will take them, along with his family, on his truck. On the fourth Sunday in August they always attend the first day of the church revival meeting. They take a basket dinner and spend the day visiting with friends between preaching services. This is the turning point in their year. After this week they begin thinking of gathering crops and making plans for fall and winter.

QUESTIONNAIRE EMPLOYED

NATIONAL SOCIAL WELFARE ASSEMBLY, INC.

1790 Broadway, New York, N. Y.

Agency -----
Address -----
City ----- State -----
Name of worker -----

CASE STUDIES OF LOW-INCOME FAMILIES

The Subcommittee on Low-Income Families of the Joint Congressional Committee on the Economic Report in its report of February 23, 1950, states that "about one-third of all families and individuals in the United States had total money income of less than \$2,000 in 1948." The subcommittee has asked the Conference Group on Low-Income Families, meeting under the auspices of the National Social Welfare Assembly, to collect case studies illustrating how low-income families live.

The stories should tell how the families manage to get along, what they buy, what they go without—in plain, human terms, not in the style of a record. They should deal only with families with incomes of \$2,000 a year or less.

The stories should be factual and are an effort to translate statistics into people. The committee is interested in the kind of information suggested in the following outline. The outline is a guide only and is not intended to be a mold into which each story must fit.

Will the agency use a code name to identify the family in case additional information is necessary?

I. FAMILY

Who they are.—Mother, father, children (sex), grandparents, and other relatives or boarders, giving age or birth date. (Write only of those living at home.)

If possible tell something about the background of the family which may have bearing on the present.

II. HOUSING

Type of shelter.—One- or two-family house, tenement, housing project, farm, shack, tent, etc. Does family own home? Is there a mortgage, old or recent?

Kind of neighborhood.

Rooms.—Number and uses. Give idea of size of rooms by listing pieces of furniture and space left over. What is condition of furniture? Describe floor covering, if any.

Physical aspects.—Give general conditions of dwelling, inside and out.

Heating.—How is house heated? Is there electricity and water in the house? Hot water? On what kind of stove are meals prepared?

Icebox or refrigerator.—Note if they have none. How paid for? How much still owed?

Other furnishings.—Radio? Television? If so, how paid for and how much still owed?

III. INCOME—CHRONOLOGICAL STORY OF EMPLOYMENT

Give occupation, industry, union affiliation (if any), weekly earnings for each working member of family. Note if each is employed or unemployed; if unemployed, why—if employed, state whether work is steady or intermittent. Estimate total number of weeks worked last year, if possible.

Total family income for past year.—How and by whom earned with some background comment as to whether this is normal for the family. If not, what is cash difference between this and a normal year?

Other sources of income.—Unemployment insurance, social security, workmen's compensation, public assistance, GI benefits, etc.

Income in kind.—Home produced food, rent-free housing, etc.

Children employed.—For each child under 18 who works, state age, type of work, weekly earnings. Schedule of typical week showing hours of work, hours of school.

HOW COULD FAMILY INCOME BE INCREASED?

(State minimum wage law, vocational training, etc.)

IV. EDUCATION

Background.—It is important to get a picture of what kind of schooling the mother and father of the family had. Was it more than their parents had? What was the last grade completed; school, high school, college? Why did they leave school? Were they taught a trade? If they left school early and were taught no trade, say why. What were the educational facilities in their community?

Children.—Where are the children in school? Will they have more education than their parents? Are they planning any trade or profession? If not, why? Lack of money, opportunity, or desire? What is the school-leaving age in the State?

WHAT EDUCATIONAL PROGRAM WOULD HELP?

V. HEALTH

Describe the health of the family. Has there been a great deal of sickness, operations? Have they a family doctor, hospitalization insurance, or other? Has there been a serious illness in the last year and what did it cost; doctor, hospital, drugs? Total cost for year in doctor, hospital, dentist, drugs?

WHAT DOES THIS FAMILY NEED TO ANSWER HEALTH NEEDS?

VI. SAVINGS OR DEBTS

Savings.—Amount? What form? (Burial insurance is not savings.)

Debts.—Amount? To whom owed? For what items? Length of time owed?

VII. EXPENDITURES

Shelter.—What is spent for rent and utilities?

Food.—Give picture of what the family is eating and how they manage their food money. What do they spend a week and what do they buy? Milk, eggs, meat, fresh vegetables, canned goods, etc.?

Clothing.—What has this family bought this last year? Shoes, rubbers, coats, dresses, underwear? Prices wherever possible. How old are the winter coats, for instance? Is clothing given to the family? Is it sufficient?

Other regular expenditures.—What is spent for carfare, lunch money, insurance, telephone, etc.?

Installment buying.—What is being bought on the installment plan, give cost and method of payment?

VIII. COMMUNITY AND SOCIAL ACTIVITIES

How do the families spend their time when not at school and when not at work? What are their affiliations; church, fraternal club, recreation? What part do these play in the families' lives? What part does commercial recreation play; movies, beaches, parks?

IX. FAMILY NEEDS

What do they think would improve their housing—another dwelling, more room, additional furnishings? If so, what?

How could the income be increased (by adequate minimum wage law, vocational training, regular employment, etc.)?

What educational program would help?

What does this family need to answer health needs?

What does this family need for community and social activities?

Please send stories as soon as each one is finished so that editor can commence work at once.

