

CASE STUDIES OF UNEMPLOYMENT

Compiled by the
UNEMPLOYMENT COMMITTEE

of the
NATIONAL FEDERATION OF SETTLEMENTS

With an Introduction by

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RESEARCH STUDIES
XII

CASE STUDIES OF UNEMPLOYMENT

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FOREWORD

By PAUL U. KELLOGG

In this book, the settlements of the country offer for inspection the makeshift payroll of the unemployed—intimate loose-leaf records of what families turn in, humanly speaking, to take the place of their lost wages.

Something is seriously at fault with more than the bindings of American prosperity when blotted, inverted accounts like these drop out of its ledgers. We could not bear to have happen to those near to us what is set down of these men, women and children. Collectively we let them pass. Yet nothing could be clearer than that neither the workings of a divine providence, nor the things which they have individually done or left undone, are at the bottom of their discomfiture. The industrial arrangements which form the setting of these 150 case-stories are distinctly of modern and human contrivance, subject to change and control. And by gathering evidence when production was in full swing, by singling out families dislodged through no fault of their own, by drawing them from all sorts of occupations and a wide range of industries, the Committee on Unemployment of the National Federation of Settlements has made an original and clarifying contribution to straight-seeing on the subject. No such body of concrete cases, lifted from the industrial life of America the country over, has hitherto been available. They make up a source book of intimate and objective materials. Students of every facet of the complex problem will be indebted to these widespread observation posts.

In the nature of the case, however, the stories have yielded meaning to those who have gathered and analyzed them. Clinch Calkins, in *Some Folks Won't Work*, has

interpreted how and why these breadwinners were laid off, what confronted them in the search for new jobs, what the resulting unemployment did to their families. In introducing this volume, Helen Hall, director of University House, Philadelphia, and chairman of the national committee, brings the findings directly to bear on what can be done to overcome the three great hazards to consecutive livelihood revealed by the study. She takes up the provisions we now assume will tide people over, weighs them, one after another, against the experiences of these families and, as never before, demolishes our assumptions as to their justice and sufficiency. She goes further and marshals that experience affirmatively behind three practical lines of action. To safeguard these households and others like them everywhere at the points where livelihood breaks down, "we must make work steadier and more secure. We must make re-employment swifter when men or women are laid off. We must insure against want the families of breadwinners who seek work and cannot find it."

* * * *

This, then, is the neighborhood's charge to industry. In introducing these neighbors, Miss Hall has the gift of making us feel deeply with them as well as for them. She understands; and she shares her insight with us. And it is a healthy development that such a charge should come from a quarter so aware as the settlement houses of the "run of life in our industrial districts." Fifty years ago a group of young Oxford men, troubled by what they heard of the working people in the British centers, decided to go to live in the East End of London and learn of conditions at first hand. Throughout the years since that start at Toynbee Hall, there has come from our settlements, here and abroad, that fresh incentive to action which springs from knowledge gathered at the source and bearing the stamp of experience. In that half century, economic forces have thrown up our

industrial cities, here in the United States, much as the winds of a desert country pile and sculpture its hills. The neighborhood workers have shown us the lights and shadows, the personality and human contours of these masses. They have shared in the social engineering by which we have sought to meet the huge stresses of urban growth. They have borne a stimulating part in movements for health and protective labor legislation, for education and the arts. And in their study of unemployment, they again offer the same vivid, first-hand promptings to constructive change.

I remember talking till midnight with an industrial leader in Cincinnati during last winter's business recession. The flattening out of the mass production industries of the middle west had crippled the operations of all those establishments which supply parts or machinery to the big plants. He was conscious of the distress among the families of discharged employees, but spoke also of another anguish, that of the executive like himself who saw his working force go to pieces. He had fitted men and skills and aptitudes into a scheme of production, had concerted health and morale and efficiency. Now it was slipping through his fingers and it would take months, if not years, to mobilize its like again and get back the old verve. His sensitiveness to what was happening was a decided advance over that of managements whose concern was merely for their physical plants. In truth, we would not think very highly of a manager who, after a shut-down, should start up with his roofs caved in, his wiring unstrung, his lathes and punches rusted, and his raw materials damaged. And yet the counterpart of this deterioration is what we seem to look forward to as the normal course when it comes to the household establishments of our industrial centers. Miss Hall epitomizes the handicaps with which wage-earners' families confront life when the man at length finds re-employment—not in all cases, she points out, but in such numbers among the 150 households whose experience was analyzed that the trend is unmistakable. They confront it

with savings used up, with debts to friends and stores, with homes lost or with furniture and clothing and other equipments for living sadly in arrears, with health impaired, spirits broken and earning power depleted.

If we were to take a leaf out of the modest proposal of Dean Swift and organize a Society for Wasting Labor Power & Gutting the Wage-Earning Market, it would promote exactly our present-day policies of irregular employment and would set its cap for an occasional cyclical depression. But of course our capacities to produce and consume are only segments of life. The settlements give us a moving picture which records, also, the less tangible effects of broken work. They portray its social and spiritual devastation. It is entirely conceivable that the open-minded employer will learn from these cases more about what unemployment exacts of families than he has gathered in twenty-five years of hiring and firing. If the industrial neighborhoods of America did to the industrial establishments of America as they are done by, we should have a Coxey's army of business men marching on Washington.

* * * *

None the less the picture shown by the settlements is not one of disaster—but of preventable misfortunes. They depict not the unemployment of hard times, but the unemployment that goes with invention and industrial change. These are films of our swift-moving American business caravan, and of its trail of household wreckage. Clinch Calkins has made a stirring pageant of it in her book. Here in this volume these case stories of family vicissitudes stand out like a train of covered wagons.

The charge upon us is to see to it that this waste of human resources, this denial of democratic opportunity, shall not become a fixed characteristic of our scheme of ordering the day's work.

Those who last winter pinned their faith on the presumption that here in the United States we were dealing with a local and temporary situation, due to the collapse of stock

market speculation in the fall of 1929, had to recast their reckonings. The industrial recession antedated that. Gradually the American public has become conscious that, ten years and more after the peace, unemployment has become a world-wide problem. This splayed-out view may prove as disserviceable as the narrow one if it negatives resourceful action. In the United States we do not face the threat of revolution nor peer into those economic vacuums which the war left in Europe. With our natural resources and scientific management, our detachment and initiative, ours is the responsibility to grapple with industrial problems with a freedom of hand that is denied our contemporaries. Out of our strength we should find new ways.

And in taking on the commission it is well for us to make the distinction between strategy and tactics that the war correspondents taught us. We should distinguish between the grand strategy of overcoming the causes of business depression (and its resulting mass unemployment) and the tactics of closing in on unemployment as a recurring and measurable risk of modern production. Gold, trade cycles, war and waste, over-production, under-consumption, uneven distribution, tariffs, reparations, credit—these and a dozen other factors are singled out by economists in their search for the major causes of business depression. We are told that our current “hard-times” lacked the customary premonitory signals. However that may be, the economists, financiers and statesmen will spend much time in arriving at a universal formula; while a baffled and angry world shouts “why?”—and cures can be found on every bush.

Now the problem of unemployment as it is interpreted by the neighborhood workers of the United States, as it is confronted by all of us in our communities, is something more immediate and manageable than all this. Something simpler, and something that cannot wait. Nor, when it comes to tactics, is it something to be solved by bread lines, lodging houses or apple-selling. Our organized relief work eases life where it hurts, yet our emergency funds offer no enduring

solution, nor do staggering jobs and passing unemployment around.

What we confront is a practical problem of broken work and broken earnings. It simmers down to the question of an everyday living to cover living every day. Of how we can assure this minimum foothold for existence, or the opportunity to earn it, to every wage-earner in the richest country the world has ever known, rich in foods and raw materials, rich in productive powers and organizing abilities, such as make the denial of that minimum a ghastly joke.

We must make work steadier and more secure.

We must make re-employment swifter when men and women are laid off.

We must insure against want the families of breadwinners who seek work and cannot find it.

Sincerely prosecuted, those three lines of action put forward by the settlements would not solve the problem of cyclical unemployment or overcome its major causes. But they would cut down the bulk of unemployment in good times and bad, and they would bring an orderly easement to wage-earning households which now bear the brunt of this recurring and measurable risk over which they have no control.

* * * *

There are pluses and minuses in our approach to such a course of action in the United States. We are in the north temperate zone; and while farmers, one generation after another, have worked out safeguards, to tide them over the off-season, we have been slow to parallel their providence in our newer industrialism. Yet the closed car and surfaced roads that make winter travel feasible, the refrigeration that brings us perishable foodstuffs in the heat of summer, show that we can get the best of climate when we set about it.

American industry expanded throughout decades when "cheap" immigrant labor crowded our industrial centers. The war reversed this situation. Immigration restriction and armies of young men thrown overseas brought about a labor

shortage and brought in high wages which stuck. But low interest rates in the post-war years encouraged capital investment in labor-saving machinery, and scientific management and campaigns for the elimination of waste bore in this same direction. We have had ten thousand changes playing on our industrial set-up in ways which may increase the demand for labor in the long run, but which dislodge wage-earners right and left.

The Hoover Report on Recent Economic Changes (1929) showed that in our most prosperous years we had a body of one million unemployed. Their personnel might change, but their persistence was unmistakable. Swelling their numbers were other characteristic developments of the decade: mutations in style and market demands; the spread of new inventions and utilities that crowd out old lines; mergers and migrations of industries, south and west; the introduction of mass production which engages men in great teams and throws the whole team out of gear—and out of employment, out of earning and spending—when the demand is down; our new mushrooming industries which crystallize a scientific discovery into a marketable commodity, suck in a great body of workers and leave them floundering when the market slumps.

These and kindred factors are illuminated by the settlement study. They are brought down to their end-results in small units of human predicament and distress. We have it driven home to us that the same kind of genius, the same bent for applying science, the same gifts for organization that create these new industrial formations, which are so envied overseas and which send our products across the map of the world, can and should be applied to steadying work, to distributing work and workers, to giving a greater measure of protection to the wage-earning families dependent upon that work. Unless we so apply them, there is a false bottom to our industrial progress, a fault undermining both our economic and political structures which will bring them

down, a ruthless hypocrisy to our pretensions as a country of opportunity and right feeling.]

Alongside the humanitarian impulse and the democratic challenge of such observers as the neighborhood workers can be laid a new force working for change—a consciousness on the part of business leaders of the importance of the wage-earning market as something with which we cannot play fast and loose if it is to be the drive wheel of our prosperity. The old adage has come back to us in terms of modern industry: working time is spending money. We are beginning to realize that wages must have three dimensions if we would prosper.

Since the turn of the century, some of our greatest employing corporations have learned that wages may be high and yet labor costs can be kept low through scientific management. They have thrown over the idea that an "easy labor market" is a good thing, with a hundred men clamoring at the mill gate, and with fear of losing one's job as the chief motive power for effort. They have discovered and utilized new incentives and they have come to recognize that high wages mean more purchasers for autos, radios, refrigerators, pianos, sewing machines, houses, clothes. Henry Ford with his pre-war \$5 a day wage anticipated this change, but has pinned his faith to that one dimension.

More and more of our progressive employers have learned that wages should be long as well as high. Soap-makers, hat-makers, date packers and shoe-makers, paper manufacturers, machine builders and others have regularized irregular production to the benefit of their employees, their output and their profits. The story of their demonstrations makes one of the most colorful chapters in the history of American management.

And some of our cities and states, last winter and this, have awakened to the fact that wages must not only be high and long—they must be broad; that good pay is not enough if it is broken down by part-time or cut short by a lay-off; that steady work by a few firms is not enough if the general

run of local industries are disheveled; that high wages and long wages must be spread broadly over a whole district if that district would thrive. Cincinnati, Dayton, Philadelphia, Rochester, Indianapolis and other cities have risen to this conception which would lift steady work to the level of health and education as a subject for civic action. New York, Pennsylvania, Ohio, Illinois and California have taken the lead in setting up state committees to explore the possibilities of employment-planning in the same way that we lay out our highways and conserve our water power. They are spreading the conviction that wages must have length and breadth as well as thickness if we expect them to hold up a home, sustain a community and help assure us continued business prosperity.

* * * *

To our natural resources, then, and our instigative ability are added these new incentives which will carry America far once we set out to mend broken work and broken earnings. We are making a belated start. We lack unemployment statistics—a steady stream of factual knowledge as basis for planning. We let our wartime federal employment service shrivel up and even the pressure of last winter's need failed to pass Senator Wagner's bill to rehabilitate it. We have blocked out procedures for projecting public works, but measures to this end slept at Washington throughout nearly a decade of prosperity. Neither the federal government nor the states and cities were prepared to act in the current emergency. We have seen individual American employers, and even more convincingly, in the garment trades, labor unions and employers in conjunction, demonstrate the practicability of unemployment insurance. One of our largest employing corporations has inaugurated it this winter, but no American state has ventured to adopt such a system. Rather, in public discussion, the shortcomings of the European systems are dilated upon without understanding. They are regarded as outlandish in ways that would not be true

of the imported models of a new type of gas engine or the sketchy outlines of some scientific discovery in a foreign laboratory.

Now, while we have the worst unemployment statistics in the world, Professor Paul H. Douglas, organizing director of the Swarthmore Institute of Unemployment, has pointed out that we have exceptional employment statistics, ranging over the years, which would serve us in rating industries and plants within each industry according to the regularity of their operations. It is conceivable that an American program of unemployment insurance might be organized by industries and geared to these rates, so that, as in neither the British nor the German system, lowered premiums would go with a record of steady work the year round. As a consequence, there would be economic pressure at the elbow of every management to diminish irregular employment. As things stand now, the pressure is the other way; to pare down a payroll is the easiest, if most shortsighted, line of business retrenchment. While we have been the last of the great industrial nations to apply the insurance principle to unemployment, we might easily, under its spur, be first in prevention; for in stabilization engineering American initiative would find a congenial field. Moreover, our experience with mutual insurance, joint funds, employment reserves and the dismissal wage, with mothers' pensions, workmen's compensation and work relief, with scientific management, industrial psychiatry and the modern techniques of our personnel departments, would bring fresh elements into an American program should we link a modernized system of employment services with unemployment insurance.

Entering into all this procrastination, so at odds with our national temper, has been a psychological drag that has its roots also in our history as a people. We still hold to the imagery of pioneer days when we look through the smoke of our cities. We count on each man to shoulder his own misfortunes. We forget our rebel tradition toward misfortunes which are handed down to us. We preach a robust

individualism that does not reckon with the fact that sturdy legs need solid ground to stand on. It takes a wrench of our imaginations to regard industrial unemployment as something that concerns more than the self-dependence of the individual wage-earner. It concerns the self-dependence and self-respect of American industry in carrying its own risks.

These case-stories of the settlements lay bare the back-breaking effects of industrial change now borne by those least able to sustain them. They uncover also some of our great anomalies:

—We squeeze each ounce of worth out of a carcass or a tree; we draw each stir of power from a ton of coal; but we fail to devise plans by which such desirable efficiencies and skills, such tangible bundles of productive energy as unemployed men and women have to offer, can be marketed without losses such as no business could stand without going bankrupt.

—We dovetail the wage-earner into a vast mechanism of production, beginning with his foreman and the bench at which he works, and ranging through huge contrivances of machines, power plants, shipping offices, banking and commercial ramifications. But as an unemployed man, we leave him with his bare hands and shoe-leather.

—We count it corporate forethought when a great industry lays by reserves in good times in order to stabilize the dividends it wishes to pay its stockholders in bad times; but only a handful of establishments have tried out employment reserves to stabilize the incomes of their employees.

—We insure every risk from a plate-glass window to the education of our grandchildren, but balk at the idea when it comes to any share of the unwritten payroll of the unemployed.

—We have instalment buying, and all manner of new credit schemes by which, as consumers, wage-earning householders may mortgage their incomes for months ahead, but nothing commensurate to give them any security in that income.

—“We recognize,” as Miss Hall points out, “that the regularization of industry cannot be carried out by the man whom it most directly affects. We put that up to management. But we assume that by some miracle he and his family can underwrite the irregularities of industry.”

* * * *

In driving home the human impact of this thing which we have tolerated in American life, the neighborhood workers of the United States are carrying forward that living tradition of awareness and proposal which began half a century ago at Toynbee Hall. And I am tempted to set down here—though I have told it elsewhere—the story of an encounter with Canon Barnett, the founder of Toynbee Hall, which bears directly on the present service of the settlements to our times.

I had spent the better part of 1908 with the staff of the Pittsburgh Survey in appraising life and labor in the American steel district. We turned to German and British steel districts for comparisons with Pittsburgh—Pittsburgh with its youth and energy, its great tools, fierce heats and amazing production, its laboratories and libraries and art museums. But also a Pittsburgh whose workers were, many of them, shamefully housed, which lagged in its application of science to health, which was working vast numbers of men twelve hours a day and seven days a week, which had all but relinquished every vestige of self-government in the ordering of its work. The unions had never regained the footing they lost in the Homestead strike of the '90s, and spy systems and unlimited supplies of cheap immigrant labor gave the great employing corporations the upper hand. The American steel district was run from the top and still is. In her inductive study of *Work Accidents and the Law*, Crystal Eastman smashed two stereotypes with which we were confronted at the start—the myth that 97 per cent of such accidents were caused by the carelessness of the men, and that other myth that they were all due to the ruthlessness

of the employers. But the stark realities we found, beginning at the coroner's office and working back to the remotest streets of the mill towns, were these: In twelve months, 500 men had gone to their deaths at their work in the mines and mills and railways of that one American county and nine-tenths of the income loss stayed where it first fell, on the households of the workmen killed. Pittsburgh stood for initiative, but at cost of old liberties and young lives.

In Germany that summer I was to see factory rooms filled with imported machines, the outcrop of American inventiveness. These American machines were plastered with German safety-devices to make good American neglect. Those safety devices had few counterparts in the United States. The men at the machines were protected by insurance against accidents at their work such as no American state then afforded. And in the great steel center at Essen, I was to come upon housing colonies and commissaries, accident and sickness compensation and old-age pensions—all manner of schemes that conserved life of which Pittsburgh was so spendthrift. For as the Krupps saw it, their industry was the loser if they took a farmhand and trained him as a factory worker, and he were incapacitated in his prime. But here in Essen also everything was run from the top; the workers were fast in a ponderous mesh of paternalism, only less rigid than the military hierarchy to which it was cousin. It was a relief to get away to Düsseldorf, where the municipality had done things on its own since Beethoven, so legend has it, was the town bandmaster; and it was a deliverance to get across the Channel and feel the tang of British liberty.

By chance my first day in England was spent in Canterbury. There, the night of my arrival, I encountered the "hunger-marchers" who had come down from London to try to exercise an ancient right and hold a meeting in the nave of the old cathedral. So doing, they would knock with their bare knuckles on the heart of England. I asked two or three of their leaders to join me next morning at the old inn at which I was lodged. They themselves passed the

night in the workhouse, and before we could go in to breakfast next morning at the inn, we had to spend a nimble half hour together in the bathroom picking off cooties and such that had attached themselves to the demonstration. That seemed to be the extent of the contribution of the government of the day to the problems of the unemployed. The chief of the hunger-marchers was an eccentric Scotch attorney, his lieutenant an elderly anti-machinist who had draped around his neck a green curtain cord with which he proposed to hang the "husband of the king's big sister." They and their followers were unmolested in their agitation. Such was British freedom; and it was to stand up to the war tensions far better than our own.

All England was suffering twenty years ago from business depression and thousands of men were out of work. Every morning, I was told, they fished out of the Thames the bodies of working people who had given up the struggle to find jobs and thrown themselves from the embankment. Here, also, something was out of gear in the scheme of life and labor. I was baffled, and the preacher I heard at St. Paul's the following Sunday gave me no help. To his dour mind, the social unrest was a wildfire to be stamped out for God and country. But that afternoon at Westminster Abbey I heard a sermon of a different sort; and afterward, in a study off a quiet quadrangle, I sought out the white-haired dean who had spoken. This was Canon Barnett, who in his youth had led those young Oxford men to the East End of London half a century ago. Today there is a bronze plaque to his memory in the shrine of the great dead, a bas-relief that bears the inscription, "Fear not to scatter the seed because of the birds."

I told him of the zest and youthful energy, the ruthlessness toward life, the denial of democracy in Pittsburgh; of the conservation of health and strength coupled with the negation of self-control in Essen; of the hunger-marchers and the freedom which had become liberty to starve on his side of the Channel. Even now I can see Canon Barnett's

face and hear his quiet speech in answer. It was as if he held a crystal in his hand and read meaning from its troubled depths. He pointed out that England in the old time had finely ordered the business of life, with liberty and self-dependence ingrained therein; but all this had been caught in the grappling mechanisms of the Industrial Revolution. These were taking generation after generation of English youths, squeezing them for what they had to give, throwing them aside. Theirs had become a "scrap-heap civilization." Somehow or other, he said, England must work out a new balance between liberty and life. So must the rest of us. Germany had not found the answer under her autocratic arrangements, nor had we in America in our impetuous foray into industrialism.

In the twenty years since my talk with Canon Barnett we have made advances in Pittsburgh and in industrial America. Especially have we grappled with the hazard of work accidents. Through our safety engineering we have cut down their number and today the whole state of Pennsylvania has not such a toll of death at work as that one county had then. In state after state we have adopted workmen's compensation laws by which some part of the human wear and tear is made a charge on industry. Through insurance we have spread its cost out to the consumers so that with every yard of cloth or ton of coal or mile of railroad travel we buy, we pay a bit in order that the burden of this risk shall not come down solely on the home of the killed and injured worker. We make such deaths and injuries more costly to those who can prevent them.

In the same twenty years, with respect to the hazard of broken work, England, Germany and a score of other nations have devised schemes of unemployment insurance. Out of the insecurity of their neighbors the settlements have framed a human presentment not to accuse us, but to deepen our understanding and spur us to action. They put before us the people we disregarded—the people who dropped through the fissures of our prosperity. Disregarding them,

we were blind also to what those fissures should have warned us—until the whole groundwork of our economic life crushed and buckled like the floor of an ice jam, upending the fortunes of people who had thought of themselves as altogether secure. In 1929, '30, '31, we have had a swift measure of what was desperately wanting in our mechanistic civilization.

Out of these months of failure and misery, can a new generation catch the vision of liberating our modern life from this threat to the very footholds of democracy? Can we see that we are close to our time for deciding whether there is something for Americans to strive for other than a spasmodic and ill-apportioned materialism? Can we see that inasmuch as we think through our responsibilities toward the least of these men and women we begin to think through our future as a people?

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