WELFARE OF CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

By

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Bureau Publication No. 211
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LETTER OF TRANSMITTAL.

U. S. Department of Labor,
Children's Bureau,
Washington, August 15, 1932.

SIR: There is transmitted herewith a report on the Welfare of Children of Maintenance-of-Way Employees. Dr. Helen Russell Wright, associate professor in the School of Social Service Administration of the University of Chicago, joined the staff of the bureau to make this study and has written the report. The field work was in charge of Mary Skinner, of the staff of the industrial division of the bureau. The wages and family expenditures are mostly for 1928. Information is not available as to how the children have fared in the period since 1929 when part-time employment, lower wages, or no employment has reduced the already inadequate family resources.

The Children's Bureau is indebted to the Brotherhood of Maintenance-of-Way Employees and to railroad officials for assistance in selecting the communities in which family budgets were obtained and for general information about earnings and employment policies.

Respectfully submitted,

Grace Abbott, Chief.

Hon. W. N. Doak,
Secretary of Labor.
WELFARE OF CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

INTRODUCTION

THE MAINTENANCE-OF-WAY MEN

You can see them as the limited goes by—a group of six or eight men in overalls and jumpers standing on the right of way waiting for the train to pass, or working with pick and shovel on a neighboring track. Not far away on a siding is the “hand car,” usually run by an electric motor, on which they came from the section point to this apparently isolated spot and on which they will return when the day’s work is done.

In some parts of the country you can see not only the men at work, but their homes, a group of boxlike dwellings close to the tracks, sometimes neat with fresh paint in the colors affected by the particular railroad and gay with a little plot of flowers, sometimes drab and grimy from the ever-present cinders. But gray or bright, most of them look small to house a family. If the train slows down, you can usually discover somewhere in the midst of the group of houses a single hydrant that furnishes water for the “camp,” and not infrequently a single or double outhouse that provides all the toilet facilities that the dwellings have.

The 550 families with whom this study is concerned are drawn from this group of workers. Before discussing the workers included in this study, it seems well to consider briefly the larger group of which they form a part.

First of all it is important to know just what this group is. In the occupational classification of the Interstate Commerce Commission they form “Occupation 52, track and roadway section laborers,” and “Occupation 59, gang or section foremen.” Colloquially they are known as track workers, or section men, or sometimes even the “Mickies.” They are to be distinguished from extra-gang men, who, although smaller numerically, are for various reasons more conspicuous and whose characteristics in popular thinking are often attributed to all men who work on the tracks. The difference in work is easily described; the section men are engaged in keeping the track in repair, the extra gangs in laying new tracks and putting in improvements. The extra gangs are hired for a certain job, and when the job ends the gang is disbanded. The section men, on the other hand, are part of the permanent working force of the railroad. Each section gang has a stretch of territory to cover. This territory remains the same year after year and provides a working place as stable as shop or factory. The extra-gang men can not be expected
to establish homes near their places of work. Hence the railroad supplies them with box cars that move with the job as dwelling- and makes arrangements for their board by concession or otherwise. Usually the extra-gang men are hired in the cities through employment agencies and are shipped out to the place where the work is to be done, a system that has been shown repeatedly to lend itself to abuse and to the exploitation of the worker. The section men usually find their jobs by direct contact with the individual foreman, or in the larger cities with the railroad employment office. They usually find work, too, in the place in which they are already living; or if they go elsewhere, do so with the intention of establishing a home there and either take their families with them or plan to do so if all goes well. The work, to be sure, has to be done wherever the tracks run, and in some places this has meant that the railroads have had to provide a group of dwellings, possibly only box cars, in which the section workers can live. But even these are unlike the accommodations offered the extra gangs. They may not, indeed, be much better or much different in external appearance, but they are not moved about from place to place, and a family sets up housekeeping in them as in regular houses. In a word, then, although the motions that the section men make in performance of their work are the same as those of the extra-gang workers, the conditions of their work and living are entirely different. The section men are much closer kin to the shop laborers than to the extra-gang workers in all save the actual work performed.

NUMBER OF WORKERS

The section men have been much less in the public eye than other workers on the railroads, but that is not because they are an unimportant group. Numerically they are the largest single occupational group recognized by the Interstate Commerce Commission, for there are more than 200,000 laborers and about 40,000 foremen in this group as compared with less than 150,000 in the next largest. This single occupation contains about two-thirds as many workers as are in the whole train and engine service and about one-half as many as are in the group “Maintenance of equipment and stores,” most of whom work in shops. The section men form an important part of the railway labor force and a group large enough to be noticed in the country’s working population.

KIND OF WORK

The work of the section men is quite as important as that of many other groups, not only for the smooth operation of the railroad system but for the safety of the passengers and train crews. Their task, as has been stated, is to keep the tracks in repair, and careless work here is quite as dangerous to safety as in any other occupation. The fact that more than 2,000 train accidents in 1928 were caused by

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1 If the extra-gang men have families, they do not live with them. Both railroad and union officials report that they are largely unmarried men.
2 See Wage Statistics, issued by the U. S. Interstate Commerce Commission. The average number of section laborers a month from 1922 to 1926, inclusive, varied from 200,365 in 1922 to 216,392 in 1927; the foremen’s numbers were 39,251 in 1922 and 40,430 in 1927.
INTRODUCTION

"defects in or improper maintenance of way and structures" indicates that work is still to be done in making the tracks safe for the traffic that passes over them.

Although maintenance-of-way work is important, it is unskilled; that is, it has no complicated technique and requires strength rather than dexterity. It is work that almost anyone can do passably well with very little experience. This is enough to put it in the unskilled class, but it does not tell the whole story of what the work demands. It demands some men in each gang who do more than passably well, some who have a sense of responsibility, even some who have enough initiative to work without direction or take charge of a gang in an emergency, some out of whom foremen can be made. It differs from most classes of unskilled work in that its power to attract suitable persons is very important for the safety of large numbers of people.

EARNINGS

In determining the wages paid to the section men, however, the unskilled character of the work and the possibility of replacing any individual with another who will do have evidently been more influential than the need to attract a specially qualified group from among the unskilled. The wage rates in 1928 varied from a maximum of 43 cents an hour to a minimum of 14 cents an hour, and the average hourly earnings for April, 1928, were 35 cents. The foremen's earnings naturally were somewhat higher; but their average hourly earnings were 62 cents in April, 1928. Comparison of these rates with those for other unskilled labor indicates that certainly no differential wage was paid to the section men to attract a superior group. Thus the entrance rates paid for common labor by the establishments in 13 industries employing more than 157,000 laborers from which the United States Bureau of Labor Statistics received reports for July, 1928, varied from 16 cents an hour, which is above the minimum for the section men, to $1.13 an hour, far higher than the average for foremen, whereas the average rates paid were 45 cents, slightly higher than the maximum for section laborers and 9 cents above their average. Furthermore, in none of the 13 industries represented was the lowest rate so low as the lowest for section laborers, and in none was the highest rate not higher than the maximum for section laborers. In brief, then, it appears that this work on the tracks belongs to the lower-paid type of unskilled labor.

The low wages of unskilled labor and the factors that lie back of them are widely recognized. It is somewhat surprising, however, to find the section workers at the lower rather than at the higher end of the scale, for the section workers have two potential sources of protection against low wages that are not available to most groups of unskilled workers. In the first place, they have a trade-union, the International Brotherhood of Maintenance-of-Way Employees,

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3 Entrance wage rates for common labor, July 1, 1928, Monthly Labor Review (U. S. Bureau of Labor Statistics), vol. 27, no. 4 (October, 1928), pp. 93-98. The lowest rates ran from 16 to 27½ cents, the highest from 50 cents to $1.12.5.
to which they are eligible and which is active in pressing their claims. The union does not include in its ranks anything like a representative proportion of the workers, however; and, although the figures are not available, it probably has nothing like complete organization on any railroad. Thus, incomplete organization, as well as the case with which laborers can be replaced, at least temporarily, limits the bargaining power of the union. Furthermore, in the past when strikes have been called, it has often been possible to detach the foremen from the ranks by meeting their demands to the exclusion of the demands of the laborers. These things explain why the union has not been able to push the wage rates above those of other unskilled labor in the several districts.

In the second place, since the beginning of the World War the men have had the additional protection of a Government board before which their requests can be taken. During the war final authority for fixing wages rested with the United States Railroad Administration. On the return of the railroads to private operation the Railway Labor Board was established with power to settle disputes between the railroads and their employees. In 1926 this labor board was abolished, but the railway labor act provided elaborate machinery for the adjustment of disputes. This machinery gives railroad employees representation by delegates of their own choosing in conferences for the settlement of disputes and the services of Government mediators if the conference results in disagreement. It also provides a method of arbitration if mediation fails, or, if arbitration is not agreed to, for investigation by an emergency commission under certain conditions. How much these various provisions have done in raising the wages of the section workers or preventing their fall to lower levels it is impossible to estimate. It is clear, however, that in spite of union and organized machinery for adjustment of disputes the section men do not have better wages than other unskilled workers who lack comparable protection.

An important factor in determining annual earnings is regularity of employment. The statistics of the Interstate Commerce Commission, which give in unusual detail the facts about employment, show that the work of the section men is irregular. The chart on the opposite page shows fluctuation in numbers employed from month to month from 1922 to 1930. This shows clearly the markedly seasonal character of the employment. Every year the numbers employed go up in summer and down in winter. In 1928, the year with which this study was concerned, the fluctuation was so great that the average for the three months of lowest employment was only 73 per cent of the average for the three months of greatest employment. This means that while there were 169,000 men who might have been employed 12 months in the year, there were 61,000 employed at some time on the tracks who could not have worked more than 9 months, and 54,000 whose working year on the tracks was not more than 6 months. How far this seasonal fluctuation is a necessary result of weather conditions can not be determined. The testimony of certain railroad officials given before a Senate committee in

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1928 indicated that it was partly a matter of habit and tradition and that considerable progress had been made on some lines in eliminating it. But these lines did not operate in the Northwest, where weather conditions are most trying. Perhaps it is safe to assume that, at least for some years, the most skillful management could not eliminate all seasonal variation, but it probably could very much reduce it.

The chart likewise gives evidence of fluctuation in numbers from year to year. No marked downward tendency appears for the period as a whole, which indicates that the section men were not affected by the technological unemployment of the period. On the other hand, the variation with business conditions is marked. The minor ups and downs are registered, but the depression that began in 1929 is conspicuous. The sudden drop from an October figure that was near the high October figure for the period to a November figure lower than that of any previous November was followed by month after month of low figures, higher in summer than in winter but lower than corresponding months in any year. In terms of the year's figures the average number of section men employed dropped from 207,174 in 1928 to 179,600 in 1930.

The chart fails to show, however, the unemployment within employment to which the workers are subject. The number of hours lost by the workers varies from month to month, but amounts to something in every month. In November, 1928, the month in which time lost reached its maximum in that year, it amounted to two days and one hour for every worker on the pay roll. This figure looks relatively small, but it is to be remembered that the time lost undoubtedly does not fall with even incidence. For some workers it may be negligible, and for others it may amount to a great deal. Moreover, for some workers it may be compensated, so far as annual earnings are concerned, by overtime work, of which some is done every month, although for the year it falls far short of the time lost during employment, and it is extremely unlikely that overtime is done exclusively by the workers who lose time. In 1928 every one of the average working force had nine days and six hours of additional work. It is not known, however, whether the overtime was done by the same workers who lost scattered hours and days.

**HOURS OF WORK**

Other factors about the men's work that are important for an understanding of the background of the 550 families of this study are its hours, its general hazards to life and limb, the opportunity it offers of promotion, and the opportunity it gives the men to have a voice in determining the conditions of their employment. Although the hours of work are not standardized uniformly, the basic 8-hour day prevails on most railroads. Moreover, in most places it appears that the men live near enough to the section house so that little time is spent in getting from home to the place at which work begins. The hours, too, are so arranged that the men usually get home at 4 or 4:30 in the afternoon, thus having some of their leisure

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while it is still daylight. In brief, the hours permit as much leisure as is customary for American workers.

EFFECT ON HEALTH

The effects of the work on the health of the worker have never been studied, but it is popularly supposed to be relatively healthful because it is performed in the open air. At least it involves no known health hazards. With regard to risk of accident the record is clearer, if less cheerful, for accidents causing more than three days' incapacity for work must be reported to the Interstate Commerce Commission. The figures for 1928 show that in that year 188 section workers were killed and 10,850 injured—a fatality rate of 0.37 and an injury rate of 21.42 per million hours' exposure. The fatality rate is high enough to place the occupation in the list of hazardous trades. Although it is not nearly so high as the rate in mining, quarrying, the construction industries, and the most dangerous occupations on the railroads, only four of the 29 manufacturing industries for which reports for 1928 were collected by the United States Bureau of Labor Statistics had a fatality rate so high.

The injury rate is apparently not so high compared with that in other industries, although the figures are hardly comparable. On the railroads only accidents causing incapacity for more than three days are reported, whereas in the manufacturing industries for which figures are collected by the United States Bureau of Labor Statistics all disabilities extending beyond the day of injury are included. But whatever the relative position, the mere fact that in a single year 10,850 workers suffered an injury that incapacitated them for more than three days indicates that accidents at work are a matter of no small importance.

The injured worker's right to compensation is not so secure as that of comparable workers in other industries working in States with good workmen's compensation laws. The section workers are covered by the Federal employees' liability act if the evidence shows that at the time of injury they were doing work so closely connected with interstate transportation as to be an integral part of such transportation. In general, maintenance of tracks used for interstate trains is considered work in interstate commerce, but in each case it must be determined whether the employee at the time of injury was engaged in interstate commerce and therefore not subject to the State compen-

8The fatality rate for 1926 was 0.50; for 1927, 0.47. See Accident Bulletins No. 97 (Washington, 1929), p. 28; No. 98 (Washington, 1928), p. 28; No. 96 (Washington, 1927), p. 16. U. S. Interstate Commerce Commission.

9The occupations on the railroads that were more dangerous in the 3 years 1926, 1927, and 1928 were laborers, coal and ore docks and grain elevators, crossing and bridge flagmen and gate men, road freight conductors on both through and local freight trains, road freight brakemen on both through and local freight trains, yard conductors and yard foremen, yard brakemen and yard helpers, road passenger employes and motormen, road baggage firemen and helpers. Others were more dangerous in some one of the three years, usually because the number employed was small, and the death of one or two men sent the rate up. The 4 were chemicals (0.50), fertilizers (0.82), structural iron works (0.48), and wood manufactures, not furniture or planing mills (0.48). "Wages of early American building-trades workers." Monthly Labor Review (U. S. Bureau of Labor Statistics), vol. 30, No. 1 (January, 1930), p. 55.

10The U. S. Supreme Court has held that injuries to employees engaged in interstate commerce are not covered by State workmen's compensation laws, but that the Federal employees' liability act covers the entire obligation of railroads engaged in interstate commerce for injuries sustained by their employees while engaged in interstate commerce. New York Central Railroad Co. v. Winfield, 244 U. S. 147 (1917); Erie Railroad Co. v. Winfield, 244 U. S. 170 (1917).
sation act, and many accidents occur in which it is impossible to be certain of the employee's status until the court has reviewed the evidence. Even if the worker has the right to damages, however, it is a right that can be enforced only by the costly process of a suit at law.

On the other hand, if the worker is not engaged in interstate commerce at the time of his injury, it is possible that he may have the greater protection of the workmen's compensation law of the State in which he works. But the possibility that his work might be regarded as interstate commerce makes his position here far less certain than that of workers who are clearly included under the law. The result is that the rights of the injured section worker are extremely uncertain and confused.

CHANCES OF PROMOTION

In the chances of promotion that the work offers it is possibly better than most types of unskilled labor. In fact, some differentiation exists within the ranks of laborers. On some roads step rates are in effect that provide advances in wage rates with length of service, although usually the maximum rate is reached in two years.

More general, and probably more important, is a system of seniority rights found on most of the roads that gives the older workers preference in the matter of layoffs and overtime. These rights are particularly important where a long winter layoff occurs. Where work is distributed evenly by daily lay-offs within the week or the month, they are clearly of less importance. Sometimes the position of "first man" in the gang also carried a differential wage rate. It may further be differentiated from the others by a special title, as assistant foreman, or by specialized work, as track walking.

These are minor steps; the real promotion is from laborer to foreman. As foremen are selected almost exclusively from the men in the gang, and as there is one foreman to every five or six laborers, this chance of promotion is a very real one. The foreman must have certain qualifications, so that many of the men are ineligible for promotion. Not only must the foreman be able to direct a gang, he must be able to read and write English and do enough "figuring" to keep account of the hours worked and an inventory of supplies. Obviously, therefore, the foreigner or the man who has had little or no schooling in his youth is handicapped. He may be able to overcome this handicap. It is much easier for him if he lives in a place with night schools and special provision for adult education. Even without these, if he is particularly ambitious, he may succeed in learning enough to pass the foreman's examination, by the help of children or friends. Even if a foreigner qualifies, however, he does not necessarily have an equal chance with the native born, especially if he belongs to a national group of the newer immigration, for in places where prejudice against any group is strong it seems to affect the chances of promotion of the individual worker.

12 In New York Central Railroad Co. v. Winfield the U. S. Supreme Court held that a section laborer tamping ties on the railroad's main track was engaged in interstate commerce and was not subject to the State compensation act.

13 For a discussion of the need of railroad workers for a Federal workmen's compensation act to cover all workers employed by carriers engaged in interstate commerce see Compensation for Railway Employees, by Donald R. Richberg, in American Labor Legislation Review, December, 1931, p. 491.
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Furthermore, there is one exception to promotion from the ranks. In many places in the South the gangs are made up of negroes, but a negro is never promoted to foreman. White men are from time to time attached to a gang under the name of "apprentice foreman" in order to give them the necessary experience on the tracks. This means, of course, that the negro worker, no matter how well he does his work nor how well qualified he may be for foreman, knows that his future on the tracks is bound down to the position of laborer.

With this exception, promotion to foremanship is common enough to hold out a real hope to most of the workers in the gangs. But promotion from foreman is much less common. To be sure, the foreman may aspire to certain positions, those of roadmaster and general foreman, assistant general foreman and inspector, numbering something more than 4,000. These positions may be filled from the ranks of foremen, but they do not have to be and as a matter of fact, probably to an increasing extent they are filled with young graduates from engineering schools who need this experience for their work in the engineering department. Thus it seems to be true that few foremen look forward to promotion, and that the worker in thinking of advancement thinks of foremanship but not beyond. At the position of roadmaster, moreover, the man who has come from the ranks has reached the limit of his possible attainment. There are roadmasters who are promoted, but they are the men who have had specialized training and for whom that job represents the first rung on the ladder.

WORKING CONDITIONS

In regard to their rights to be heard concerning the terms of their employment and working conditions, the situation of men on different roads and even on different sections on the same road differs greatly. As has been indicated, the trade-union negotiates agreements with some of the railroads, so that some of the men have their wages determined by a process which in form at least is democratic. Others have no voice in determining the rates. To some workers, no doubt, the difference in the nature of the process makes a real difference in satisfaction, but nothing tangible in wages or hours marks the superiority of their position.

It is true that the influence of the union is not limited to wages and hours. Its agreements also cover "working rules" and provide machinery for the adjustment of disputes. Where the union is well organized the men have protection against discrimination, arbitrary discipline, and the thousand and one little things that a careless or arbitrary foreman may do to make life on the job a constant friction. Grievances are first taken up between the local union officers and the foreman, then are carried up by higher officers of the union to an officer of the railroad companies designated by the management, usually a vice president. Twelve railroads have "system boards of adjustment," set up under the railway labor act, to which cases can be appealed from the decision of management officials and from which they may go on to arbitration proceedings.

On nonunion roads the protection of employees against arbitrary decisions of foremen or higher officials varies. Some have a "company union" and a set of rules providing for the adjustment of grievances. How well these work is a matter of dispute and is out-
side the scope of the present study. From the evidence obtained in the present study, however, it appears that the company unions are more strictly unions of foremen than is the Brotherhood of Maintenance-of-Way Employees. Not all roads have either company unions or locals of the brotherhood. On some roads the older method of individual adjustment of individual grievances still survives, and the treatment of the men depends on the good will of a hundred petty officials.

To summarize: The men who work on the tracks are a group, 200,000 strong, doing work important for the safety of all who ride on trains. They belong to the great group of "unskilled labor," better off than most, perhaps, with regard to protection by a union, no worse off certainly in opportunity for promotion or length of the working day, but certainly not above the average, and very possibly below it, in wages and industrial-accident hazards. The regularity of their employment, unfortunately, is not comparable with that of other groups, because data for other unskilled workers are lacking. But for the section men employment is none too regular and fluctuations occur with the seasons and with business conditions.

So much for the relative position of the maintenance-of-way men. It is clear that whether or not they are on the whole better or worse off than other unskilled-labor groups, the margin is not very wide and their economic position must be very similar to that of many other unskilled workers. This fact gives added significance to a study of this group.

Certain things are also clear about their economic position as compared with standards for minimum or healthful living. It is impossible for a section laborer to earn enough to come up to any of the recently recommended minimum standards for family living. For these standards all require from $1,400 a year up for a family of 4 or 5, and a section laborer working on the tracks 6 days a week, 52 weeks a year, at the maximum rate of 43 cents an hour, could earn only $1,073 a year. Furthermore, the 43-cent rate is considerably above the average, and full-time employment is by no means universal. In fact, the average annual earnings of section laborers in 1928, as shown by the Interstate Commerce Commission reports, were $875, or not much more than half the amount considered necessary by most standards for a living wage. The section foremen have more regular work as well as higher wage rates, and their annual earnings averaged $1,503; an amount not far from the estimates for a living wage. This study is concerned, therefore, with a group of men in which the rank and file earned much less than, and the supervisors earned just about the same as, a minimum "living wage" in a period of exceptional prosperity.

PURPOSE AND METHOD OF STUDY

The earnings of the fathers at once suggest questions about the welfare of the children. How are they supported on such a wage? Are there other sources of income to supplement the father's earnings on the tracks? At what cost are they obtained? Is total income sufficient to provide the children with the goods and services that are customarily thought of as the necessities of life? If not, of what
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things specifically are they deprived, and what do their parents manage to obtain for them even with the low incomes at their disposal? How far has the community gone in its efforts to keep the poverty of the parents from being visited on the children? What is the effect of their mode of living in terms of the quality of life? What loss in the things of the spirit must be added to the record of physical deprivations?

These are the questions that this study seeks to answer. To obtain the information on which the answers could be based, investigators of the Children's Bureau visited the families of the section workers and received from them estimates of their receipts and expenditures during the year preceding the visit and additional facts designed to show something of the quality of life among them.

The field work was begun in October, 1928, and finished in July, 1929. The "year of the study" accordingly means from October, 1927, to September, 1928, inclusive, for the families first interviewed, and from July, 1928, to June, 1929, inclusive, for the families last visited. The difference in the period is unimportant, as the costs of living did not change greatly between 1927 and June, 1929, and the whole period was one of general prosperity.

A word should be said regarding the accuracy of the information obtained. Statements of income and expenditure based on estimates for the preceding year can not be entirely accurate, and no claim is made that the figures given in this report are an exception to this rule. Variations in the degree of accuracy depend to some extent on the care with which the estimates are obtained, and for this reason certain matters of procedure need to be explained in order that the reader may evaluate the material.

The investigators who did the field work were carefully selected. Most of them had worked for the Children's Bureau on other studies and were known to be skillful in getting and recording information. The others were experienced investigators in other fields. The information was obtained in the first instance from the mother, but seldom was an entire schedule filled out without seeing the father, and usually the figures entered represented the best judgment of both the mother and the father and occasionally of older children who were interested in the family finances. They were not hastily given general estimates but usually were carefully worked out and checked over.

The cooperation shown by the families was remarkable. Some of them had read of the study in the union journal, some had heard of the Children's Bureau: all responded to the explanations given by the investigators. Every effort was made to avoid rousing hopes of immediate benefit from the study, and it is hoped that there was no misunderstanding on this point. As instances of the kind of interest and help obtained, it may be well to mention the family in Minnesota that kept accounts for six months after the investigator's visit and mailed them in to her each month: the foreman who wrote to the roadmaster for an exact statement of his year's earnings, so that no error would creep into his accounts; and the man who was anxious that his accounts should be perfect. He had talked, so the investigator heard, to every man in the section gang, telling them of the seriousness of this study and of the need for accuracy. Such
cases were exceptional, but in general it is impossible to pay too
great tribute to the care and patience with which the housewife
and her husband went over the various estimates until they were
convinced that they were nearly correct, or to their willingness to
give any information at their command that they thought would be
of assistance.

The figures on the father's earnings are particularly reliable. In
every case the investigator knew in advance the wage rate and the
hours that constituted full-time work. Errors must occur then, if
at all, in the number of days worked and in the overtime. Un-
doubtedly there were some errors from these sources, but it is not
believed they were serious. For one thing, in every district studied
some men were found who had a record either of days lost or of
actual earnings for each pay day. Although the days lost for sick-
ness or personal reasons were not usually separated from those lost
because of conditions on the road, the men could often remember
about many of the days and usually about any consecutive days.
The investigators were thus able to get a pretty good idea of how
employment ran in each district and to check any statements that
showed too wide a departure.

After the information was obtained from the families, the sched-
ules were gone over with great care, and accounts that appeared
careless, that were contradictory or inherently impossible, or that
failed to balance within reasonable limits were rejected. The decision
about rejection, however, was not made entirely on the failure to
balance within a specified percentage. All schedules that showed a
discrepancy of 10 per cent were scrutinized with special care. But
if something in the family situation suggested an explanation that
would not affect the main headings of the accounts, or if the inves-
tigator had noted a probable explanation and given plausible rea-
sions, it was sometimes possible to use some items in the account by
entering "no report" for others. Examples of such situations are
as follows: An account showed income less than expenditure, but
older children living at home were reported to slip their mother an
occasional dollar in addition to their regular contributions. If the
expenditures had been carefully given and there seemed no other
possible source of income, the account was kept. Thus the rejection
of accounts involved an element of personal judgment that is not
present when it is done automatically on failure to balance within
a given percentage. The dangers of this method are recognized,
but it is believed that many of the accounts so retained give quite
as true a picture of the family's mode of living as some of those that
balanced.

Although the bulk of the schedule and the questions upon which
most time was spent were devoted to income and expenditure, other
questions on the schedule were designed to give a picture of the
children's life not registered in the budgets. Sometimes schedules
that had very imperfect accounts had this other information in very
good shape. Such schedules were retained, even though the state-
ments of earnings and expenditures were not usable.

The question likewise arises as to the inferences that may be drawn
from this study about the living conditions of all children of main-
tenance-of-way workers. As has been stated, the group studied in-
cludes 1,674 children of 550 fathers who worked on the tracks. Ob-
INTRODUCTION

Previously 550 forms a very small sample of the 200,000 and more workers in that occupation, and it is certainly not safe to conclude that the quantitative findings of this study apply to the larger group. On the other hand, the inferences to be drawn from the sample depend not only on its size but on its representative character. Accordingly, some interest attaches to the way in which the sample was selected and the evidence that can be obtained about its limitations.

The selection of a sample that could be known to be representative was virtually impossible. The automatic method of obtaining samples could not be used because of the lack of a list of names that could be put into a metaphorical hat. Nor did sufficient information about the track workers exist to make possible conscious selection of a group representing in their proper proportions the various elements that were thought to be significant in affecting the welfare of the children. For example, it was impossible to learn the race and nationality of the workers, the size of their families, their distribution between cities and small towns, or even the States in which they lived. In the absence of such specific information the most that seemed possible was to get some representation of the many elements that made up the group, without any attempt to get them represented in their proper proportions.

The districts included were selected after study of the wage rates paid by different railroads and of the census figures of the distribution by States of "railway laborers," which include both maintenance-of-way and shop laborers, and after consultation with officials of the Brotherhood of Maintenance-of-Way Employees who were familiar with conditions in different parts of the country. Their knowledge was general rather than specific and not reducible to quantitative terms, and it was because of this fact that they were interested in having the investigation made. After the general district to be studied was decided upon, the exact location was still to be determined. The plan was to select a stretch of road that was thought to be reasonably typical of the district and that was accessible by train or bus from some central point which could serve as headquarters. This particular stretch of road was selected after consultation with local union officials, local railroad officers, and others who had some means of knowing the territory. In many places, however, the line to be covered was practically dictated by the timetables, as for financial reasons the use of automobiles by the investigators was resorted to only in a few instances.

After the precise area was determined the names of the men working on that line and the community in which they lived were obtained from the railroad. Then beginning with the section most easily reached from headquarters, it was planned to get information from every man in that district who had been on the seniority roll for the preceding year and who was maintaining a home for at least one child under 16, until the quota from the district was filled. In practice this plan was modified slightly. A few families refused to give the information requested, and occasionally when a return

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\[1\text{A few railroads undertook to obtain from the foremen the marital status of the men and the presence or absence of children. This increased the work of the railroad company, delayed the return of the names, and in general proved less satisfactory than a simple list of names with their residences which could be followed up by the bureau investigators.} \]
trip to the town could be avoided by the omission of one family that
family was skipped.

In the large cities—Chicago, Minneapolis, and Atlanta—a some-
what different procedure was followed. The railway companies
undertook to supply the names and addresses of men employed
within the city limits or a short distance outside. The names were
then grouped according to the districts in which the men lived, such
districts of the city were selected as it was thought would represent
its different conditions, and an attempt was made to include every
man in the districts selected. This proved impossible, however,
because many families could not be found at the addresses given,
and inquiries failed to show their whereabouts. For a study of this
size it did not seem necessary to spend much time in attempting to
trace down each man.

Certain limitations of the sample, in addition to its small size,
should be noted. First, although the districts selected are widely
scattered geographically, the Middle West is represented in undue
proportions, and the Pacific coast and the Rocky Mountain regions
are not represented at all. Colorado is included, but the district
selected is just east of the mountains. The regions that are not
included would undoubtedly add to the variety of conditions found.
The Pacific coast, for example, would furnish oriental laborers, not
found elsewhere, and the mountain regions of the Rockies would
give isolated conditions not found in any of the districts studied.

This suggests a limitation of the sample not entirely connected
with its exclusion of great geographic regions. Even in the dis-
tricts studied, it was necessary or expedient to choose the localities
that were relatively accessible. In some places a distinct effort was
made to include some of the less accessible places, but undoubtedly
the group selected gives underrepresentation to the families living
in the most isolated communities.

A glance at the wage rates shows, too, that the higher-paid work-
ers are better represented than the lower paid. The statistics of
the Interstate Commerce Commission show that for April, 1928, the
average hourly earnings were 35 cents an hour. Of the groups
included in this study, only the men in Georgia and Kentucky earned
less than this average, all the others earning more.

On the whole it would seem reasonably certain that the group
studied was not drawn in undue proportions from the regions where
the worst conditions of living would be found, but rather that its
bias was in the other direction. Therefore, the picture of the chil-
dren’s welfare in this group of workers is probably somewhat
brighter than a picture of the whole group. But in spite of the
smallness of the sample and in spite of its obvious limitations, it is
believed that nothing is presented here which, allowing for such
unique experiences as make the life of one individual unlike that of
any other, would not be found over and over again if the whole
number of section workers’ families could be reviewed. Nor is it
likely that the things which are found most frequently in this group,
especially if they are found in the groups from the different districts,
would be found less frequently if thousands of families were added
to the 550 from whom information was obtained.

Provided by the Maternal and Child Health Library, Georgetown University
THE MAINTENANCE-OF-WAY MEN STUDIED

The 550 families and 1,674 children whose incomes and expenditures are reviewed in this study were a very heterogeneous group in all the characteristics that might be expected to affect their ability to earn, their manner of spending, and their ability to make the most of a given income.

COMMUNITIES IN WHICH THEY LIVED

The families lived in 10 States, widely scattered geographically, from Massachusetts in the northeast and Georgia in the southeast to Colorado in the Rocky Mountain district. (Table 1, p. 18.) Thus they lived under varied conditions of climate and in States that are quite unlike one another in historical background and in industrial and social development.

Furthermore, they lived in 133 communities of varying sizes and types. One hundred and twenty-four lived in the metropolitan area of Chicago, 90 within the city limits, 34 in the region just outside; 75 lived in cities with a population between 100,000 and 500,000; 82 lived in smaller cities, ranging from 5,000 to 68,000; 80 lived in towns with a population between 1,000 and 5,000; and the remainder (189) lived in tiny villages, a few of them with as many as 500 but most of them with only 100 or 200 inhabitants.

The variety of communities in which the section men lived suggests some of the differences that might be expected in the families' chances to obtain income other than the fathers' earnings on the tracks. Some of the men lived in communities where the mother of the family could find wage-paid work, others where it was virtually impossible. Some lived in towns where it was customary and relatively easy to have a garden and pigs or even cows, but others, both those in cities and those in some districts of Colorado where water was scarce, found such supplementing of wages impossible. The communities also differed in the opportunities that they offered to the families to buy family supplies reasonably and in the community resources on which the families might draw. Cities of the same size differed one from another in the industries by which they were supported, their prosperity, their traditions, and their development of social services. In the little villages, however, the differences were even more pronounced, as is shown by the investigators' notes on a few of those that were visited. Some were thriving little towns with several industries, others were merely railway camps.

C, in Minnesota, is a German Catholic community with slightly more than 200 inhabitants. It has no industries except the trading and shipping of farm produce, and is without doubt the quietest and least prosperous community visited in the State. Few farmers were seen in town for trading. The only opportunity for work for adults or for children is on the farms. At the time of the investigator's visit a great deal of excitement was being caused by the wrecking of the abandoned hotel. Some one remarked that this was the first time since harvest that the three men employed there had had work.
CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

C is known along the road as a poor town. Several years before the study the schoolhouse burned. After the new building was almost completed and before it was insured it burned again. In 1924 the bank failed, and last year the only clothing store in town burned. The town is flat and unattractive and is built around the railroad. It has no sewers nor water system. There are few trees. The homes look poor, and the main street is desolate, with the empty bank, a closed town hall, and a space where the clothing store used to be.

R, also in Minnesota, is a thriving little town of 500 inhabitants. The people are largely Polish. Its industries include two grain elevators, a flour mill, and two creameries.

It is a town of modest homes. No families of extreme wealth live in the town. The investigator did not learn whether it has waterworks and sewers, but many of the homes apparently were not connected with sewers, as outside privies were very much in evidence.

It is on a paved road. It is 22 miles from a town of 17,000 and 7 miles from a town of 6,000. It is on the main line of the railroad and has several trains to and from the Twin Cities daily. It also has frequent bus service to nearby towns.

X, in Georgia, a little town of about 150 people, is situated on a hill that slopes down to a river. On the bank directly opposite is East X, numbering about 200. The two villages are connected only by a long roundabout road, ending in a toll bridge—about a mile's travel over a very worn and rutted road from one town to the other. The toll charges for a round trip are 10 cents for pedestrians, 20 cents for teams, and 40 cents for autos. During wet weather all travel is closed between the towns because of flooded roads.

The townpeople are all native born; a little more than half the population in each village are negroes. A milling company runs the only industries in the town—a gristmill for grinding corn and preparing hominy in X, and a cotton mill in East X. The latter town seems to be almost entirely owned by the milling company. The cotton mill runs throughout the year on both day and night shifts; each shift works 11 hours. It employs about 150 people. Almost all its workers are white, with only a few negroes to do the heavy labor. The gristmill employs about 15 to 20 usually, about half of them negroes. Outside these mills the only work is farming.

The two towns are quite poor looking with very few well-built or attractive homes and no modern sanitation. There is said to be a good deal of poverty.

Y, in Georgia, is a flag station with not even a station building, but only a platform for passengers. Formerly much freight—cotton and farm produce—was shipped from here. The community has been hard hit by the boll weevil, however, and more than half the farmers have left their homes in the hands of mortgagees. Places of 1,500 acres have been left deserted. Only 5 or 6 white families and 20 negro families now live within a radius of several miles. Half of the former negro residents have migrated North. Of those who remain, four or five own their small farms; the rest farm on shares or are farm laborers. The district has no wealthy people but is not felt to be more poverty stricken than neighboring communities.

Cotton is still grown, although only a few hundred bales are produced on farms that formerly produced thousands. The farmers also keep stock and grow corn and peppers (pimento) in a small way.

Near the station platform are the store and one house. The section houses are in a camp about a mile farther along the tracks. The children of those who do not own farms have to go elsewhere when they reach working age, as the negroes do all the farm work. The county seat, 6 miles away, has several cotton mills.

Z, in Kentucky, had a population of 100 in 1920. It is a settlement of a section gang of the railroad and of a few farmers. The only industry of the community is farming, chiefly growing tobacco and raising livestock.
THE MAINTENANCE-OF-WAY MEN STUDIED

Z consists of an ugly cluster of buildings around the railroad station. The houses of the maintenance-of-way foreman and of three laborers are crowded together in a row on a small piece of land. These, four other small houses, a store, and three moderate-sized farm houses comprise the group at the station. The church and the brick house of the wealthy landowner, set on a hill, overlook these buildings.

The river is near, and hills rise on either side of the town. The trees and hills are a contrast to the unattractive buildings of the town. Z offers no opportunity for work except on the railroad and on the farms. The farming is mostly by "tenant labor.

Outside toilets are used entirely. Most of the farmers use rain water collected from the roof and stored in a cistern. The railroad houses are provided with a common well, which one of the families interviewed described as "surface water" and which made them ill. So far as is known, it has not been tested.

Z is on the main line of the railroad, 9 miles from a city. The train fare to the city is 33 cents. Two trains daily stop at Z on signal. The morning train comes from, and the night train goes to, the city, so that it is impossible to shop there. Another town is accessible to high-school students by train, but people in Z find it unsatisfactory for shopping. A highway 3 miles from Z has a bus line, but the road leading into Z is poor and little traveled.

M, in Colorado, is merely a railroad section camp, consisting of a house for the foreman and two box-car houses for laborers. It lies about one-half mile back from the main road, in a secluded and rather attractive spot at the foot of the hills. Only two farmhouses are in sight of M, both about one-fourth mile distant across the fields.

The camp is only 9 miles from a town. Although no train service is available, there is good bus service on the road one-half mile away.

N, in Colorado, consists of the station and the section houses. Not even a farmhouse is in sight.

RACE AND NATIONALITY OF MEN

Two hundred and thirty-six of the section men were native born of the white race; 243 were foreign born, and 71 were negroes. (Table 1.) The foreign-born group was made up largely of the newer immigration; 75 were Italians; 74 were Mexicans, the most recent recruits for the tracks; 38 were Polish; and 18 were of the other nationalities of the new immigration—Greeks, Lithuanians, Slovaks, Russians, and other Slavic groups. Thirty-eight (18 Scandinavians, 15 Germans, 3 Irish, 1 English, and 1 Canadian) belonged to the older immigrant groups.

Not all the nationalities represented were found in any one district. In Kentucky the whole group was native white; in West Virginia it was native white, with the exception of a single negro; in Georgia it consisted of 20 native-born whites and 65 negroes; and in Wisconsin the 13 who were not native white belonged to the older immigrant groups. The other districts all showed rather great diversity. On the other hand, the extent to which national lines and district lines failed to coincide is evident by looking at the distribution of each national group. The negroes, indeed, were quite closely concentrated in Georgia and the older immigrant groups in Minnesota and Wisconsin, but the others are all found in significant numbers in at least two and usually in more of the districts.
CULTURAL BACKGROUND

The national groups from which the section men were drawn suggest something of their differences in cultural and industrial background. But the differences were far greater than nationality would indicate. For example, the native Americans of Minnesota and Wisconsin were a very different group from those in Kentucky or those in West Virginia. Most of them were of immigrant stock, and their families had been in this country only one or two generations. They had grown up in farming districts, usually on farms which their families had acquired in the pioneering days; they had known hunger and hardship, but they had had education. Many of them still had the land to fall back on. In some instances their fathers owned a farm and were getting old; they might be expected to leave the farm to their sons before many years, and in the meantime could be called on for aid in emergencies. Others already owned a farm, and their work on the tracks was but a temporary means of adding to an unsatisfactory income. Moreover, although they had always been poor, others had been equally poor, and in the rude democracy of pioneer days they had not been ashamed of their poverty. A trace of that feeling still lingered.

In Kentucky, on the other hand, the workers were of old native American stock. The pioneer days were too far in the past to be felt to-day; the spacious lawns and stately houses that were to be seen all around them served as constant reminders of the difference between those who had and those who had not; the schools had affected the older generation of unskilled workers scarcely at all, so that many who were visited could neither read nor write, and any account they kept of their year’s earnings was a calendar which they could mark but not always interpret. Many of them, like the
group in Minnesota and Wisconsin, had a farming background and
had tried their hand at farming, but very few had owned the land
on which they farmed. They were tenant farmers, usually renting
on shares; they had no community standing and were quite aware
of the fact.

The West Virginians, like the Kentuckians, were of native stock
for generations back. Like them, too, they had been affected very
little by the schools. But, unlike the Kentuckians, they had owned
the land on which they tried to earn a living, and, unlike them,
they had seen little of more prosperous neighbors to point the con-
trast between rich and poor. Indeed, the most noticeable thing
about the group of West Virginia families was their isolation.
Geographically they were within a stone’s throw of modern indus-
try, just across the border in Pennsylvania; socially and intellec-
tually they were remote from any contact with the outside world.

In Colorado was a native American group unlike any of these.
Some of the men, to be sure, were recent arrivals from States farther
cast, varied in their background, education, and culture. But the
particular group that was found only in Colorado consisted of
“Spanish-American” native-born descendants of the inhabitants of
the Southwest, when that country belonged to Mexico. Most of them
were natives not of Colorado but of New Mexico, where they had
grown up in picturesque little adobe villages in which no English
was spoken and in which the only contact with the outside world
came from an occasional tourist in search of local color or from the
younger men who went out in search of work during the summer
and returned to the village during the winter. The group found
in Colorado was made up of those who had left this old village life,
but even so, three of the men, although born in this country, spoke no
English.

Within the foreign groups doubtless quite as marked contrasts in
cultural background might have been found, but they were not so
easily perceived by American observers. Among those in each group,
however, were marked differences in their adjustment to life in this
country. Most of the men had been in the United States for a num-
ber of years, so that very few had not had some time to become acus-
tomed to a new mode of living. The great majority of the foreign
born had lived in this country 15 years or more. (Table 2.) This
was true not only of the foreign-born group as a whole but of every
national group except Mexicans, and most of these had lived in this
country at least five years. In fact, the length of residence and the
national composition of the entire group are surprising to those who
have been in the habit of thinking of the track workers as composed
exclusively of the “greenest” foreigners.

Long residence obviously is no guaranty of familiarity with the
ways of doing things in this country. Seventy-five of the foreign-
born workers and 131 of the foreign-born wives had not learned
to speak English. The 75 men were distributed as follows: 43 Mexi-
cans—34 in Chicago, 8 in Colorado, and 1 in Minnesota; 17 Italians—
13 in Chicago, 2 in Pennsylvania, and 1 each in Minnesota and Con-
nnecticut; 12 Poles—8 in Chicago, 2 in Minnesota, and 2 in Massa-
chusetts; 3 others—1 in Chicago, 1 in Minnesota, and 1 in Penn-
sylvania.
TABLE 2.—Length of residence in the United States and nationality of foreign-born father; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Length of residence of father in United States</th>
<th>Total</th>
<th>Italian</th>
<th>Mexican</th>
<th>Polish</th>
<th>Scandinavian</th>
<th>German</th>
<th>Other</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>283</td>
<td>75</td>
<td>74</td>
<td>38</td>
<td>18</td>
<td>15</td>
<td>23</td>
</tr>
<tr>
<td>Less than 5 years</td>
<td>10</td>
<td>1</td>
<td>9</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5 years, less than 10</td>
<td>31</td>
<td>3</td>
<td>26</td>
<td></td>
<td></td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>10 years, less than 15</td>
<td>25</td>
<td>3</td>
<td>19</td>
<td></td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>15 years and more</td>
<td>171</td>
<td>68</td>
<td>18</td>
<td>34</td>
<td>17</td>
<td>14</td>
<td>20</td>
</tr>
<tr>
<td>Not reported</td>
<td>6</td>
<td>1</td>
<td>1</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Although those that did not speak English had certain obvious difficulties in getting the most for their money in American communities, ability to speak the language was not in itself an indication that the families were sufficiently at home to get along with no more difficulty than the native born. Nor is length of residence or ability to speak English indicative of the extent to which families have broken with their older tradition or are still guided by it. In these subtler ways there were undoubtedly far greater differences from family to family than are registered in any of the figures that can be given.

Most of the section men had had very little schooling, as might be expected in a group doing this type of work. With a few exceptions, the men of foreign birth apparently had meager opportunities for education in their native countries. Some of the native Americans were little better off than the foreign born. The negroes in Georgia and many of the native whites in Kentucky and West Virginia had attended school to a negligible extent.

There were exceptions to the prevailing lack of formal education. The 77 foremen in the group studied must have learned, in school or out, to read, write, and keep simple accounts. Frequently the foremen’s wives had had as much education as the foremen themselves and often helped “keep the books.” Likewise, some of the laborers and their wives had had more than the minimum of education. For example, one of the section men in Wisconsin had completed grammar school and had had two years in a “seminary,” with courses in bookkeeping, and his wife had completed high school and had taught school for eight years. One man in Kentucky had finished two years of high school, and a wife in Wisconsin had completed two years in high school and had supplemented it with two months of continuation school with courses in household arts and care of infants.

INDUSTRIAL EXPERIENCE AND PERMANENCY OF TRACK JOBS

Connected with these differences in education and cultural background, and also with the size of the communities in which they lived, were differences in industrial experience and in the relation of the men to their jobs. No attempt was made in this study to obtain
the work history of each man, and hence no figures on their industrial history can be given. In the course of the study some facts were ascertained, however, that indicate great variety of industrial experience. For example, some of the men began to work on the tracks after a varied experience in other industrial work, usually but not always unskilled labor; some had come from better-paid work in the railroad shops after the disastrous strike of 1922; some had come from the mines following the depression in the coal industry; many had come from the farms. On the other hand, many had spent their whole industrial lives on the tracks; some had taken the only job available in the little community to which they were bound by family or more material ties; some had found this work on being demobilized at the end of the World War; some even had gone into the work that their fathers before them had done.

Likewise some differences were noted in the extent to which the men were committed to this work. At the time this study was made, however, the majority were committed to it for better or for worse, and, barring unforeseen upheavals, would spend their working lives on the tracks. The number of years they had worked on the tracks and in their present jobs (see following lists) indicates this quite clearly, for almost half of the group had been doing this work for 10 years or more, and after so long a period changes are not likely to occur. One hundred and twenty-seven of the men were relatively new to the work. Some of these apparently expected to stay, and considered that they belonged on the section. Others were already preparing to leave, some with definite plans for going back to the farms, some merely waiting and watching for the first chance for something better.

<table>
<thead>
<tr>
<th>Number of years at maintenance-of-way work</th>
<th>Fathers in maintenance-of-way work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total........................................</td>
<td>550</td>
</tr>
<tr>
<td>Less than 5 years...........................</td>
<td>127</td>
</tr>
<tr>
<td>5 years, less than 10.......................</td>
<td>149</td>
</tr>
<tr>
<td>10 years, less than 15......................</td>
<td>97</td>
</tr>
<tr>
<td>15 years, less than 20......................</td>
<td>65</td>
</tr>
<tr>
<td>20 years, less than 25......................</td>
<td>43</td>
</tr>
<tr>
<td>25 years and more...........................</td>
<td>56</td>
</tr>
<tr>
<td>Not reported..................................</td>
<td>13</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Number of years with same railroad</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Total........................................</td>
<td>550</td>
</tr>
<tr>
<td>Less than 5 years...........................</td>
<td>210</td>
</tr>
<tr>
<td>5 years, less than 10.......................</td>
<td>156</td>
</tr>
<tr>
<td>10 years, less than 15......................</td>
<td>80</td>
</tr>
<tr>
<td>15 years, less than 20......................</td>
<td>39</td>
</tr>
<tr>
<td>20 years, less than 25......................</td>
<td>34</td>
</tr>
<tr>
<td>25 years and more...........................</td>
<td>6</td>
</tr>
</tbody>
</table>

Also it was apparent that the men on the tracks differed greatly in their attitude toward the job itself. Quite apart from the wages it paid, which all disliked, some of them disliked the work intensely and complained bitterly of its hardships. The most extreme case, perhaps, was the man who found it harder on his mind than on his
body, as he thought the work in its very nature was degrading. More found this thing or that about the work unpleasant, but apparently had no particular feeling against the job as a job. Some compared it favorably with other jobs they had had. These said that it was more regular than farming and that they could rest when the day's work was done; that it was not so dangerous as mining and the income was more regular if not so large; or that it was pleasant than work in a factory because it was out of doors. These comparisons were made repeatedly in favor of work on the section. More rare were the men who had positive enjoyment from the work, pleasure in seeing the train go by, pride in being the best worker or the steadiest man on the gang, pride of workmanship that led one man to spend his holidays walking over the tracks that he had made safe. More than one man spoke of the importance of the work, as the safety of the trains depended on it, and seemed to get satisfaction from that thought. These attitudes came out in the course of conversation that accompanies the taking of a schedule; but in a study whose primary concern was with other things, nothing was learned about the reaction of the majority of the men to the day's work. What was learned was just enough to show something of its variety and something of the thoughtfulness of many workers about their working life.

### SIZE AND COMPOSITION OF FAMILIES

The size and composition of the families indicate the burden placed upon the family income. Although the 550 families included 1,674 children, or just over the traditional 3 per family, the family of 5 could not be considered typical. The largest number of families, 138 (35 per cent), had only 1 child, and 186 families had 4 or more children, including 26 families having 7 or more. (Table 3.) In 118 families the oldest child was under school age (that is, at an age when his demands on the income were relatively light), but in the other 432 at least 1 child was of school age. To complicate the picture even further, 50 families had as members of their household group relatives wholly or partly dependent on the family for support.

<table>
<thead>
<tr>
<th>Table 3.—Families having specified number of children under 16 years of age; families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Number of children under 16 years of age</strong></td>
</tr>
<tr>
<td><strong>Number</strong></td>
</tr>
<tr>
<td>---</td>
</tr>
<tr>
<td>Total</td>
</tr>
<tr>
<td>1</td>
</tr>
<tr>
<td>2</td>
</tr>
<tr>
<td>3</td>
</tr>
<tr>
<td>4</td>
</tr>
<tr>
<td>5</td>
</tr>
<tr>
<td>6</td>
</tr>
<tr>
<td>7 or more</td>
</tr>
</tbody>
</table>
Moreover, some families consisted only of the father, mother, and dependents, but 205 had children who had left school and hence might have been economic resources for the family. Some of these had left home and married, but in 173 families the older children were still living at home. These children were not all wage earners, as some could not find jobs and some girls were not expected to work; but they were all potential wage earners and should be counted among the families' economic assets.

Such, then, was the group of 550 families with whose children this study is concerned. Very briefly, it was a group composed of 236 native Americans of the white race, 71 negroes, and 243 foreign born, chiefly Italians, Mexicans, Poles, with fewer Scandinavians and Germans, and a sprinkling of other nationalities. Most of the foreign-born workers had lived in this country 10 years or more. More than three-fourths of the men had worked on the tracks 5 years or more, and nearly one-half had worked on the tracks for 10 years or more. They lived under different conditions of climate, in communities of varying sizes and types, and represented a large number of different traditional and cultural backgrounds. The average number of children per family was three, but the most common type of family was that with only one child, and there was no "typical" family, so far as size was concerned.

In view of the diversity among the families studied in the many factors that affect income and expenditure, it is clear that a simple statement of the average incomes and average expenditures for different items of the budget would be quite meaningless. Furthermore, with so small a group of families as this, showing great variation in a large number of significant factors, it is likewise clear that any attempt to break up the group into smaller groups homogeneous in respect to one factor and to compare one group with another is very dangerous. Accordingly, the material that follows is almost wholly descriptive. It attempts to show the families' incomes, the sources of these incomes, and the number of families and children who were underfed, inadequately clad, and badly housed. Little effort has been made to show whether the underfed child was black or white or of native or foreign parentage, from the old immigration or the new. The effects of too little food are the same, regardless of the color of the skin or the place of birth of the parents.
THE FAMILY INCOME

THE FATHER'S EARNINGS

EARNINGS AT MAINTENANCE-OF-WAY WORK

Earnings and wage rates.

The first item of the family income to be considered is the earnings of the father. Only 101 (21 per cent) of the section laborers made as much as $1,000 a year, the theoretical possibility for a man at full-time employment on the highest wage rate. (Table 4.) Six earned $1,250 or more, but these, although classed as laborers, had worked part of the year as foremen or assistant foremen. The largest number earned between $750 and $1,000, in which group the Interstate Commerce Commission average wage would fall; the number who earned less than $750 was considerably greater than the number who earned $1,000 or more. Twenty-nine men earned less than $500.

Table 4.—Annual earnings and occupation of father; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Annual earnings of father from maintenance-of-way work</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Occupation of father</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>Total...</td>
<td></td>
</tr>
<tr>
<td>Less than $500</td>
<td></td>
</tr>
<tr>
<td>$500, less than $750</td>
<td></td>
</tr>
<tr>
<td>$750, less than $1,000</td>
<td></td>
</tr>
<tr>
<td>$1,000, less than $1,250</td>
<td></td>
</tr>
<tr>
<td>$1,250, less than $1,500</td>
<td></td>
</tr>
<tr>
<td>$1,500, less than $1,750</td>
<td></td>
</tr>
<tr>
<td>$1,750, less than $2,000</td>
<td></td>
</tr>
<tr>
<td>$2,000, less than $2,250</td>
<td></td>
</tr>
<tr>
<td>Not reported</td>
<td></td>
</tr>
</tbody>
</table>

The foremen's earnings were fairly closely concentrated between $1,250 and $1,750, the earnings of only 10 of the 75 regular foremen not falling between these amounts. The one man who had earned less than $1,250 had worked as a laborer part of the year; the man who earned more than $2,000 worked part of the time as an extra-gang foreman. The largest group were those earning between $1,500 and $1,750, and the majority of the foremen earned $1,500 or more.

It is interesting to compare the earnings of both groups with the earnings of other workers whose incomes and expenditures have been studied since the World War. The number of such studies is small, especially in comparison with the number made during and immediately preceding the World War. Only three are available for
The family income comparison—a study of 467 unskilled factory laborers in Chicago, made by Dr. Leila Houghteling in 1924; a study of income and expenditures of 88 street-car men's families in San Francisco for the year June, 1924, to June, 1925, made by the Heller committee of the University of California; and a study of 100 Ford employees made by the United States Bureau of Labor Statistics in 1929.

The average earnings of the maintenance-of-way railroad men were only about half the annual earnings of the Ford employees, most of whom were on the Ford minimum rate, or the earnings of the semiskilled street-car men. (Table 5.) Their earnings are most nearly comparable with those of the unskilled factory workers, but even here the earnings of the third quartile of the section laborers are below those of the first quartile of the factory laborers. Even the earnings of the foremen are below those of both the Ford workers and the street-car men, and only a little above those of the unskilled factory workers.

Table 5.—Comparison of annual earnings of father in families of maintenance-of-way workers, with earnings of father in families of certain other groups

<table>
<thead>
<tr>
<th>Group</th>
<th>Mean</th>
<th>Median</th>
<th>First quartile</th>
<th>Third quartile</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maintenance-of-way workers:</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Earners</td>
<td>$828</td>
<td>$500-999</td>
<td>$300-749</td>
<td>$700-999</td>
</tr>
<tr>
<td>Foremen</td>
<td>1,663</td>
<td>1,500-1,749</td>
<td>1,250-1,499</td>
<td>1,660-1,749</td>
</tr>
<tr>
<td>Chicago unskilled factory laborers</td>
<td>1,668</td>
<td>1,500-1,749</td>
<td>1,250-1,499</td>
<td>1,660-1,749</td>
</tr>
<tr>
<td>Ford-foremen</td>
<td>1,667</td>
<td>1,500-1,749</td>
<td>1,250-1,499</td>
<td>1,660-1,749</td>
</tr>
<tr>
<td>Detroit—Ford employees</td>
<td>Not given</td>
<td>Not given</td>
<td>Not given</td>
<td>Not given</td>
</tr>
</tbody>
</table>

A question naturally arises as to how far this picture of the section workers' earnings is colored by the selection of the sample; to what extent, that is, a different selection of districts or of men would have changed the essentials, of the picture. Certainly the wage rates for the laborers varied from district to district. The lowest wage level was found in Georgia, with wage rates varying from 11 to 35 cents an hour; next was Kentucky, with the workers concentrated in the group between 30 and 35 cents; then Colorado, where virtually all the workers were paid between 35 and 40 cents; then the districts in the Middle West (Chicago, Wisconsin, and Minnesota), where the men were divided between the 35 to 39 and the 40 to 44 cent rate; and lastly the districts of Pennsylvania and West Virginia and of Massachusetts and Connecticut, with all the men earning 40 cents or more.

1 Houghteling, Leila: The Income and Standard of Living of Unskilled Laborers in Chicago (Chicago, 1927); University of California—Heller Committee for Research in Social Economics: Spelling Ways of a Semiskilled Group, University of California Press, 1931; Standards of Living of Employees of Ford Motor Company in Detroit. (Monthly Labor Review (U. S. Bureau of Labor Statistics), vol. 30, No. 6 (June, 1929). 2 Doctor Houghteling found no uniform significance attached to the term "unskilled," as distinguished from "semiskilled," and undoubtedly her group contained a significant proportion of those who, as compared with "common labor," might be classed as semiskilled.
The districts with lowest wage rates were naturally the districts in which the annual earnings were lowest. But the annual earnings in the various districts varied less than might be expected. It is significant that in only one district (Connecticut-Massachusetts) did as many as half of the laborers earn as much as $1,000, and in all the districts some men earned less than $750. (Table 6.) The median earnings for all but two of the districts were between $750 and $1,000, the two exceptions being Connecticut-Massachusetts, to which attention has already been called, and Georgia, where more than three-fourths of the laborers earned less than $750.

Table 6.—Annual earnings of laborers doing maintenance-of-way work in specified districts of residence

<table>
<thead>
<tr>
<th>District of residence</th>
<th>Laborers doing maintenance-of-way work</th>
<th>Annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Less than $300</td>
</tr>
<tr>
<td>Georgia</td>
<td>72</td>
<td>29</td>
</tr>
<tr>
<td>Minnesota</td>
<td>85</td>
<td>2</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>41</td>
<td>2</td>
</tr>
<tr>
<td>Kentucky</td>
<td>49</td>
<td>39</td>
</tr>
<tr>
<td>Colorado</td>
<td>45</td>
<td>10</td>
</tr>
<tr>
<td>Chicago</td>
<td>147</td>
<td>7</td>
</tr>
<tr>
<td>Connecticut</td>
<td>121</td>
<td>2</td>
</tr>
<tr>
<td>West Virginia</td>
<td>24</td>
<td>1</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>25</td>
<td>4</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>13</td>
<td>4</td>
</tr>
</tbody>
</table>

Table 7.—Annual earnings of foremen doing maintenance-of-way work in specified districts of residence

<table>
<thead>
<tr>
<th>District of residence</th>
<th>Foremen doing maintenance-of-way work</th>
<th>Annual earnings</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>$1,500 or under</td>
</tr>
<tr>
<td></td>
<td>77</td>
<td>28</td>
</tr>
<tr>
<td>Chicago</td>
<td>17</td>
<td>2</td>
</tr>
<tr>
<td>Minnesota</td>
<td>15</td>
<td>8</td>
</tr>
<tr>
<td>Georgia</td>
<td>13</td>
<td>2</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>10</td>
<td>2</td>
</tr>
<tr>
<td>Kentucky</td>
<td>4</td>
<td>2</td>
</tr>
<tr>
<td>Colorado</td>
<td>6</td>
<td>2</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>5</td>
<td>2</td>
</tr>
<tr>
<td>West Virginia</td>
<td>3</td>
<td>2</td>
</tr>
<tr>
<td>Connecticut</td>
<td>2</td>
<td>2</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>1</td>
<td>1</td>
</tr>
</tbody>
</table>

1 Includes 1 foreman whose annual earnings were $1,500, less than $1,750.

The number of foremen included in the study is much smaller, but relatively little difference was found in the districts visited in the wage rates or in the annual earnings reported. (Table 7.) For
example, both the groups earning between $1,250 and $1,499 and between $1,500 and $1,749 contained representatives of every district visited, and the very small group of 11 who earned $1,750 or more contained representatives of five of the districts.

**Unemployment and lost time.**

As might be expected from the fluctuation in the numbers of maintenance-of-way workers from month to month and from the amount of time lost by those at work as shown in the reports of the Interstate Commerce Commission (see p. 4), lost time was a considerable factor in the low annual earnings reported by the 550 men studied. This is shown by the following list, which gives the amount of time lost in weeks but takes no account of time lost in scattered days. Although the majority of the men had worked every week in the year—a remarkable record, especially in an occupation in which the numbers at work fluctuate as widely as they do in maintenance work—37 men had lost 12 weeks or more, 16 having lost 20 weeks or more; 30 men had lost 8 weeks but less than 12; and 42 had lost 4 weeks but less than 8. Thus 109 men (20 per cent of the entire number) had lost the equivalent of a month in the year. The figures differ from district to district, and the differences seem to be significant. The men with the longer periods of nonemployment are found almost exclusively in Wisconsin and Minnesota, with only an occasional worker from other districts losing as much as 12 weeks. It was impossible to obtain statements as to how much of this lost time was due to industrial unemployment and how much was due to sickness or other personal reasons. The variation by districts, however, is in accord with the variation to be expected in industrial unemployment. For example, the severe winter weather in the Northwest has led to the practice of reducing the force for approximately six months of the year to a mere skeleton—not more than one or two men to a section. On the other hand, in the districts visited in New England the 6-month lay off was not found, even though the weather was likewise severe and work was difficult.

<table>
<thead>
<tr>
<th>Number of weeks lost from maintenance-of-way work</th>
<th>Fathers in maintenance-of-way work</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>550</td>
</tr>
<tr>
<td>Note</td>
<td></td>
</tr>
<tr>
<td>Less than 4 weeks</td>
<td>284</td>
</tr>
<tr>
<td>4 weeks, less than 8</td>
<td>150</td>
</tr>
<tr>
<td>8 weeks, less than 12</td>
<td>42</td>
</tr>
<tr>
<td>12 weeks, less than 16</td>
<td>30</td>
</tr>
<tr>
<td>16 weeks, less than 20</td>
<td>15</td>
</tr>
<tr>
<td>20 weeks and more</td>
<td>8</td>
</tr>
<tr>
<td>Not reported</td>
<td>16</td>
</tr>
<tr>
<td>Total</td>
<td>7</td>
</tr>
</tbody>
</table>

Not all time lost, however, is in entire working weeks. Time may be lost in scattered days, which may amount to a good deal during the year, even though some work is done each week. No attempt is made to present statistics of the days lost by each man, because estimates of time lost in this way must necessarily be inaccurate, but the statements of the men give some idea of the causes of lost days or hours and of the amount of time lost in individual cases. First, no work was done on certain holidays. Only one railroad in the country was under agreement to pay for any holidays, and on

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Provided by the Maternal and Child Health Library, Georgetown University
that road the men had to remain on call where they could be reached in an emergency. For the men on other roads a holiday was an enforced lay off, leading to a reduction in the pay check.

Then there were days when work on the tracks was difficult or impossible because of bad weather conditions. Here again one railroad, the same that paid for holidays, was under agreement to pay for days when the weather was unsuitable for work on the tracks. Elsewhere the number of days lost for this reason depended on the vagaries of the weather and on the consideration or ingenuity of the individual foreman in finding work inside that the men could do. Many men reported that the foreman did not send them home because of rain unless it lasted too long. Others, however, expected to lose time whenever it rained.

Again, days might be lost by general short time, used instead of a reduction in the force. For example, in Connecticut during the winter months the gangs were maintained at full strength, but for four months each man lost one day a week. In Colorado and in Georgia this general short time was common, sometimes amounting to as much as two days a week for a period of four months. It was not clear whether the short time was occasioned by the difficulties of working on the track in winter, as in Connecticut, or by financial exigencies of the railway companies, which caused them to reduce their appropriations for maintenance, or by poor planning on the part of individual foremen.

Then there were lay offs for a day or a few hours when the allotted work was completed in less than regular time, or for some local reason. On certain gangs in Colorado, for example, the men had to lose one-half day every pay day in going to division headquarters where checks were issued. This in itself amounted to 12 days' lost time in the year. On another gang every man lost three days when the foreman went to a union convention and refused to let the gang work, as there was no one under whom he could leave it.

In addition to days lost for industrial reasons were the days lost for personal reasons. Here it is clear from the schedules that illness of the wage earner was the most important cause of missing days, followed by illness in the family and deaths. Some time also was lost for such things as fishing, hunting, short trips, and days in court. How much this amounted to is impossible to say. Probably days lost for such reasons were most incompletely reported of all, but the men who missed work when it was not necessary were apparently a small minority.

Probably the interrelation of the causes of lost time, as well as the great variation, can best be seen by looking at the individual reports. In the following paragraphs are given the reports of some men who had kept records and a few without records who remembered clearly the days they had lost.

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*Other roads may pay for holidays, but none was found nor heard of in the course of this study.

*The hardship of this compulsory loss of time was increased by the fact that the men had to furnish their own transportation to the town where payment was made.

* A study of the Pennsylvania R. R. covering January, February, March, July, August, and September, 1927, showed that the days laid off voluntarily by section laborers and extra gang workers averaged 1.3 per employee per month. Unfortunately the extra gang men were not separated from the section men in the Pennsylvania study. (Pennsylvania Railroad Wage Data, pp. 203-205. U. S. Bureau of Labor Statistics Bulletin No. 514, Washington, May, 1930.)
The first series are of men who had lost a few scattered days.

Minnesota: Weeks lost, 1 (death of brother-in-law); days lost, 7 (rain and illness).

Minnesota: Days lost, 25; days lost, 3 (rain; first time foreman had sent men home for bad weather).

Minnesota: Days lost, 5 (4 days illness, 1 day for funeral).

Pennsylvania: Weeks lost, 3 (illness); days lost, 9 (illness).

Massachusetts: Days lost, 6 (illness).

Massachusetts: Weeks lost, 1 (illness).

Colorado: Days lost, 6 (illness). Worked every Sunday and all holidays.

Georgia: Days lost, 1½ (illness). Works when sick because he cannot afford to lose time.

The next series is of men who had lost at least six working days by general short time. Most of these had also lost time for other reasons.

Connecticut: Weeks lost, 1 (industrial accident); days lost, 13 (general short time).

Connecticut: Days lost, 27 (4 holidays, 4 for illness, 2 for other personal reasons, 17 general short time).

Connecticut: Weeks lost, 4 (farming); days lost, 24 (8 holidays, 15 general short time, and 1 wife's illness).

Colorado: Days lost, 32 (1 holiday, 6 days bad weather, 19 general short time). Overtime, June to November, 2 to 6 hours daily laying new rail.

Georgia: Weeks lost, 1 (illness); days lost, 1 or 2 every "pay" day for 6 months. Had not kept record.

Georgia: Days lost, 52 (5 men doing 4 men's work all year). Had not kept record.

Georgia: Weeks lost, 1 (industrial accident); days lost, 13 (general short time).

The next series is the record of men who lost many scattered days for various reasons.

Kentucky: Weeks lost, 1 (lay off at Christmas); days lost, 24 (13 in scattered hours). Overtime 3 hours at regular rate, 26 hours at time and one-half. Kept no records of reasons for loss of time; thought most of them lost because of weather conditions, as has "health of an alligator."

Kentucky: Weeks lost, 1 (section lay off); days lost, 23 (3 holidays, 19 bad weather).

Kentucky: Weeks lost, 1 (section lay off); days lost, 23 (4 holidays, 19 bad weather).

Kentucky: Weeks lost, 1 (illness); days lost, 17 (7 holidays, 10 bad weather).

West Virginia: Days lost, 58 (4 days for trip; reason for others not given). Overtime 18 hours, 8 hours at time and a half.

Colorado: Days lost, 61 (37 general short time, 7½ going for pay check, 7 holidays, 3 when foreman went to union convention and gang could not work, 3 at death of baby, 4 at death of his father).

Colorado: Days lost, 52 (37 general short time, 9 going for pay, 3 when foreman went to union convention, 5 bad weather, 4 ill, 4 other personal reasons). Worked Sunday and holidays.

Colorado: Weeks lost, 1 (illness); days lost, 27 (21 illness—worked a 3-day week for 7 weeks); 7 holidays, 8 illness or trips to town).

These records indicate that irregular work within the week often played a significant part in reducing earnings and might amount to more than the time lost in periods of a week.

Overtime.

The effect of this lost time on the annual earnings was somewhat reduced by overtime work, for which extra pay is given, sometimes at time-and-a-half rates. How much this amounted to it was impossible to determine from the information obtained. Occasion-
ally a man estimated that his overtime just about balanced his lost time. This can not be counted on, however, and the man who works steadily tends to get more than the average overtime, as in most places the right to overtime, like the right to a job when the force is reduced, goes by seniority.

Whatever its effect on annual earnings it is clear that overtime can never compensate for irregular work. It does not provide an income in the lean months when the force is reduced and it does nothing to increase the regularity of income, without which intelligent planning of expenditures is well-nigh impossible. Furthermore, the income that overtime brings in is usually obtained at a human cost far heavier than the cost of regular work. When it is given, as it sometimes is, to the man who had been laid off, this is not true, but in general overtime goes to the men when they are fully employed without it. The gang in Colorado that worked 10 to 14 hours a day all through the summer months doing work usually done by extra gangs is exceptional. Overtime usually meant either Sunday or holiday work, inspecting the tracks, emergency work in connection with wrecks, snowstorms, and the like, or an occasional extra hour to finish up a piece of work not quite completed. The burden imposed by Sunday and holiday work depends a good deal on how the work is divided. If each man took his turn, they were very slightly above those of regular work. If one man in the gang had it all and worked even for four hours every holiday and Sunday in the year, the hardship was greatly increased. In most places the worker was at liberty to get another man to substitute for him, but the economic pressure was so great that most of the men assigned to Sunday duty missed very few Sundays. The emergency work, unavoidable as it may be, frequently meant night work and sometimes excessive hours at a stretch—as in the case of a man in Minnesota who had to guard cars of freight all night after a wreck, and whose wife sat up with him for fear he would go to sleep after his day’s work in the open air.

OTHER EARNINGS

Where annual earnings at the main job are low and employment is not regular, there is always a question of the possibility of adding to them by other work, and the further question of what any addition of this kind to the earnings may involve.

In this group of 550 men, 103 had found other employment in the year to supplement their earnings on the tracks. As might be expected, most of the 103 were in the lower earnings group: 58 earned less than $750, and 29 earned between $750 and $1,000. In other words, 24 per cent of the men earning less than $1,000 supplemented their earnings on the tracks, as compared with 9 per cent of the men who earned $1,000 or more. But even in the lowest earnings group the men who did not eke out their earnings by other labor were more numerous than those who did. Thus additional earnings from the father can not be counted upon at any wage level.

The meaning of the fathers’ additional work can be best understood by dividing the men into two groups—those who worked only

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"This is in addition to men who farmed on their account. (See p. 47.)"
in periods of nonemployment on the tracks and those who did additional work along with their regular employment. For 5 men it was impossible to determine the time during which the work was done, but of the other 98, 55 worked only when they had no other job and 43 worked at their extra job while they were employed full time on the tracks.

Twenty-six of the 55 men who worked at other things while they were not working on the section found nothing better to do than odd jobs—loading coal, wood, or ice on railroad cars, stripping tobacco for a few days at a time, getting an occasional day's work on a farm, shoveling snow, repairing fences, or working with a building contractor. The other 29 men were more fortunate; 9 had other work on the railroad, 7 worked as farm laborers, and 13 did miscellaneous types of work, such as work in a brickyard for 3 months, work in a mine for 12 days, work in a sand quarry for a week, work in a machine shop, work in a paper mill, work at a beet engine, and work specified only as "work in factory."

The earnings from these substitute jobs varied considerably. Some men, indeed, earned more at them than they did at their work on the tracks. This was true of most of the men who worked at other jobs on the railroad; it was also true of the man who worked in the brickyard, of the man who worked in a machine shop, of the one who tended a beet engine, and possibly of a few who worked in factories. For most of these men who profited by the change in work, the change in work was not caused by unemployment but was voluntary. For a short time they had an opportunity to do work that paid better than their regular work, or they had tried out other work in the hope that it might benefit them. For most of the men, however, the earnings they made from other jobs proved a poor substitute for their regular earnings. The men with odd jobs naturally fared the worst.

A few men reported that they earned a considerable amount at odd jobs. One man estimated that he earned a little more than $10 a week during the 20 weeks in which he was laid off. Another man, who earned $142 during his six months' lay off, gave a detailed account of his earnings. They consisted of $39.60 for operating a snowplow in three snowstorms, $20 for digging graves, $20 for acting as substitute janitor for a church, $23 for unloading coal for 6 days, and $39 for cutting wood for a farmer on two different occasions. These earnings, however meager they may be for furnishing a living during periods of unemployment, were exceptional for men who had to depend on odd jobs. Earnings of less than $100 or even of less than $50 were reported more commonly. Thus a man out of work 13 weeks estimated his earnings for the period at $23. Another, who lost 6 weeks, had had odd jobs only on 2 days, earning $10. One, who lost 4 months, earned $60; one, who lost 13 weeks, made $20 cutting ice; a man laid off for 20 weeks loaded cattle on cars a few times and earned $40.

The 43 men who had worked at other things at the same time that they were working on the tracks usually worked at odd jobs—loading coal, working in a neighboring garden, digging graves, hunting,

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7 Of these 43, 5 worked also during periods of nonemployment.
or trapping—but some had regular work that they did before or after work on the tracks. The types of work reported included acting as janitor for a church, taking care of a cow in the neighborhood, driving a neighbor to work, working as mechanic in a garage, working as a barber, selling articles on commission, working in a pool room, running a news agency, working in the beet fields, and running a supply store for an extra gang working in the district.

As can be seen from the mere list of jobs, the extra work varied in arduousness and in the time that it took. In some cases, as in those of the men who took neighbors to work, the effort and the time were both negligible. Occasional work in a neighbor's garden or milking a cow daily may have meant little. In other cases, however, the extra work was performed at great risk to the health of the workers. For example, a man in Colorado had lost only three workdays on the tracks and had worked every evening in the summer in bean, tomato, or onion fields. A man in Minnesota worked at a pool hall every Sunday and on three nights a week after his day's work on the tracks was done, and in addition he collected all the old bottles in the neighborhood twice a month and sold them to a junkman. A man in Connecticut with 7 children earned $18 as a member of the town police force and approximately $200 for work in a garage 4 or 5 hours "almost every night" during the summer months and on several Sundays.

<table>
<thead>
<tr>
<th>TABLE 8.—Annual earnings and time of extra work of father in families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual earnings of father from other than maintenance-of-way work</td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td></td>
</tr>
<tr>
<td>None</td>
</tr>
<tr>
<td>Less than $50</td>
</tr>
<tr>
<td>$50, less than $100</td>
</tr>
<tr>
<td>$100, less than $200</td>
</tr>
<tr>
<td>$200 or more</td>
</tr>
<tr>
<td>Not reported</td>
</tr>
</tbody>
</table>

1 Includes 2 working also during periods of nonemployment on tracks.
2 Includes 1 working also during periods of nonemployment on tracks.

Finally, a word should be said about the earnings of the man who ran a supply store for the extra gang that was working under him. Here it is not so much the amount of work that is questionable as the effect on the men in the gang. The man reported that he made "big money" while it lasted, and he was hoping for another opportunity in the near future. No examination of the accounts was made, and it is possible that in this particular case no advantage was taken of the men in the gang. Giving a foreman such oppor-
tunities, however, is against the best business practice of the day, as experience has shown that it invariably leads sooner or later to exploitation or suspicion of exploitation and general dissatisfaction.

The earnings of this group of men were naturally smaller than those of the men who did other work as a substitute for their work on the tracks. The difference, however, was not so great as might be expected. (Table 8.) For the group as a whole the earnings were very small, as only 30 of the 98 earned as much as $110 from their additional labor, and almost half the entire number earned less than $50.

**INCOME FROM OTHER SOURCES**

**EXTENT OF SUPPLEMENTING**

When the father's earnings are low, the question of supplementary income becomes very important. Only 117 (21 per cent) of the 550 families depended entirely on the money earnings of the father for their support. The other sources of income and the amounts received from each source, as given in Table 9, indicate the relative place of the various sources in the family economy. The table does not show the total income from sources other than the father's earnings nor the way in which the various sources were found together in the income of a single family.

**Table 9.—Annual income from sources other than earnings of father; families of maintenance-of-way workers**

<table>
<thead>
<tr>
<th>Annual income</th>
<th>Income from earnings of sons and daughters</th>
<th>Income from earnings of mother</th>
<th>Income from payments of boarders and lodgers</th>
<th>Income from miscellaneous sources</th>
<th>Income in kind</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
<td>500</td>
<td>550</td>
<td>550</td>
<td>550</td>
<td>550</td>
</tr>
<tr>
<td>Total</td>
<td>325</td>
<td>374</td>
<td>426</td>
<td>500</td>
<td>500</td>
</tr>
<tr>
<td>Less than $50</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td>50</td>
<td>50</td>
</tr>
<tr>
<td>$50, less than $100</td>
<td>25</td>
<td>30</td>
<td>30</td>
<td>25</td>
<td>11</td>
</tr>
<tr>
<td>$100, less than $200</td>
<td>19</td>
<td>19</td>
<td>19</td>
<td>19</td>
<td>11</td>
</tr>
<tr>
<td>$200, less than $400</td>
<td>14</td>
<td>14</td>
<td>14</td>
<td>14</td>
<td>14</td>
</tr>
<tr>
<td>$400, less than $800</td>
<td>9</td>
<td>9</td>
<td>9</td>
<td>9</td>
<td>9</td>
</tr>
<tr>
<td>$800, less than $1,000</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>$1,000 or more</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Not reported</td>
<td>6</td>
<td>5</td>
<td>5</td>
<td>5</td>
<td>5</td>
</tr>
</tbody>
</table>

1. Total earnings of sons and daughters.
2. Includes income from property and other investments, receipts from sale of home products, insurance on legacies received, sickness or accident benefits, contributions from sons and daughters not living at home.

Income in kind was received by four-fifths of the families, but with this exception, there was no one source from which as many as half the families received income during the year. The sources in order of frequency were income in kind, miscellaneous income, earnings of sons and daughters, earnings of the mother not received

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*One foreman reported that on his railroad any outside work was forbidden to foremen. He was selling some articles on commission in defiance of the rules and told about it with some reluctance.*
from boarders and lodgers, and payments of boarders and lodgers. In most of the families the amount received from any one source was small, but a few received from one of these sources amounts comparable with the earnings of the section workers. The largest amounts were received from earnings of sons and daughters and miscellaneous sources.

The meaning of each source of income, however, can not be learned from mere inspection of the figures. Each is sufficiently important to call for further analysis. Although income in kind was the form of supplementary income most often found, it seems best to consider first the sources of money income in the order of frequency of occurrence.

**EARNINGS OF SONS AND DAUGHTERS**

In 198 families (36 per cent of the group studied) the father’s earnings were supplemented by the earnings of sons and daughters. This compares with 23 per cent of the unskilled factory workers in Chicago and with 14 per cent of the street-car men in San Francisco whose earnings were supplemented in this way. The larger percentage found in the group of maintenance-of-way families is to be accounted for partly by their somewhat larger families and partly by the greater need for these earnings, and consequently the earlier age at which the sons and daughters were put to work. For example, in the families of the Chicago factory workers no child under 14, and only 7 under 16, contributed to the family income, and in the families of the San Francisco street-car workers only 8 under 16 contributed; but in the families of the section laborers 23 children under 14 and 39 children of 14 and 15—a total of 62 children under 16—were working either on full time or on part time when the study was made. The children under 14 worked after school hours, and in a number of instances the work was relatively light—odd jobs or errands for neighbors—work that is outside the scope of child labor laws. In other instances the work was obviously unfitted to children. The most extreme case of overwork noted was that of a boy of 12 in West Virginia who worked as a shoemaker’s helper 3½ hours every day after school and 12½ hours on Saturdays.

For the children of 14 and 15 the work was more varied. Nineteen of the 39 worked after school hours, but the others worked on full time. The limited opportunities available for children of this age and the general “blind-alley” character of the occupations have often been pointed out. In the communities in which many of these families lived the lack of suitable work for children was pointed out again and again by persons interviewed. This lack of work was probably one reason why even more children under 16 were not at work. But it means, too, that those who found work usually had particularly undesirable jobs.

In addition to the children who were working when the study was made, a number of others had worked in vacations in agricultural occupations. In West Virginia a number had worked in near-by apple orchards during the picking season; in Colorado they had
worked with their mothers in the beet fields; in Georgia they had worked at chopping or picking cotton and at picking peaches or labeling crates.

Earlier studies made by the Children's Bureau have shown that work of this kind is usually not suitable for children of school age. Long hours, work not adjusted to the strength of children, and undesirable moral conditions are often found in connection with such work.10

These children under 16 among those who were working partly account for the low earnings of the sons and daughters. (Table 9, p. 33.) They do not explain, however, the fact that in only 83 of the 192 families were the earnings of sons and daughters as much as $500, and in only 52 as much as $1,000. These figures seem particularly small in view of the fact that 291 sons and daughters of 16 or over and 180 sons and daughters of 16 or over were living at home. Their annual earnings were much affected by irregular employment. Thus of the total group of 291 of 16 or over living at home, 104, or more than one-third, were not working when the family was visited. This group of 104 included 53 boys and 51 girls; 62 were under 18 years of age, 28 were between 18 and 21, and 19 were 21 or over. A few were still in school; some, chiefly the older girls, did not want to work because of a tradition against it; some were unable apparently to hold jobs because of incapacity or behavior difficulties; but most were young people who had worked at some time during the year but were out of work when the family was visited or who had tried in vain to find work. Typical of this group were two men in one family in West Virginia. One, aged 26, had worked in the orchards for 17 weeks in the year and had not been home during that period. The rest of the year he had lived at home, doing odd jobs when he could, loading freight cars, butchering, and fighting forest fires, but most of the time he had been unable to find work. He estimated his total earnings for the time at home at less than $50. The other, a youth of 19, had also worked in an orchard for 6 weeks and on the trains on another section for 15 weeks at one period and 1 week at another. The rest of the year he too was at home doing odd jobs but earning even less than his brother.

Although the earnings of many of the sons and daughters seem low in view of the number of potential earners, in all but the 99 families in which the earnings were less than $100, they amounted to an appreciable figure in the family income, and in 52 families at least they came to more than section workers usually earn. The maximum earnings reported for the sons and daughters in any one family were $2,893. In 28 families the earnings amounted to $1,500 or more—$2,500 or more in 4 families, between $2,000 and $2,499 in 9 families, and between $1,500 and $1,999 in 15 families. These larger earnings were, with a single exception, the earnings of more than one wage earner. In 12 families they represented the earnings of two persons, in 7 of three persons, and in 8 of four persons or more. Furthermore, they almost invariably included at least one

adult wage earner. In fact, among the 28 families there were only 6 in which the oldest wage earner other than the father was under 21, and none in which he was under 18.

The importance of these earnings in the family budget, however, was not always so great as the figures suggest. Older sons and daughters, especially after the age of 18, seldom turn in all their earnings to the central fund from which disbursements are made. The amounts and proportions kept for themselves vary greatly, as do the terms on which contributions are made. It was difficult to find out from these families, as has likewise been found true in other studies of sources of income, the exact contributions of the sons and daughters who did not contribute all their earnings to the family fund. The figures obtained, though approximations, indicate clearly enough that in some families relatively large amounts were kept by these young wage earners. In 14 families the amounts kept for themselves were reported at $1,000 or more, in 23 at $500 but less than $1,000, and in 32 at $100 but less than $500.

There is some question, accordingly, about counting all the children’s earnings as part of the family income. To include them seems to misrepresent the situation. On the other hand, it is an equally serious misrepresentation to exclude entirely the portion of their earnings kept by the sons and daughters. It is usually available for the family to fall back on in emergencies and is often used in ways that increase the family’s comfort or pleasure. The total incomes in these families were so low that every effort should be made not to understate them. It has seemed best in this study, therefore, to include in the family income the total earnings of all the sons and daughters, regardless of their age or their contributions to the family.11 But in so doing it is necessary to make it very clear that there are limitations on the use of this portion of the income in providing for the younger children which do not attach to the father’s earnings.

MOTHERS’ EARNINGS FROM WAGE-PAID WORK

The second most common source of income in these families was the earnings of the mothers. One hundred and seventy-six (32 per cent) of the mothers in the maintenance-of-way families, as compared with 23 per cent of the wives of the factory laborers of Chicago and with only 16 per cent of the street-car men’s wives in San Francisco, had engaged in gainful employment.12

The gainful employment of the mother was closely associated with the low earnings of the father. (Table 10.) The proportion of wives at work decreases rapidly as the husband’s earnings increase. In the group in which the father’s earnings were less than $500, approximately three out of four wives worked; in the group in which the man’s earnings were $500 but less than $750, one out of two wives worked; in the next higher earnings group, one out of four wives worked; and so on until in the group earning $1,500 but less than $1,750, only one out of nine wives worked.

11 Including the total earnings is in accord with the practice of A. L. Bowley (Livelihood and Poverty, p. 28, London, 1915), but not in accord with recent American practice in income and expenditure studies. Neither answer to this difficult question can be satisfactory.

12 The Income and Standard of Living of Unskilled Laborers in Chicago, p. 54; Spending Ways of a Semiskilled Group, p. 369.
In contrast to the relationship between the father's earnings and the work of his wife, no definite relationship was found between the size of the family and her employment. To be sure the percentage of mothers employed was somewhat larger in families with 1, 2, or 3 children than in families with 4, 5, or 6, but no consistent progression existed, and the variations with size of family are much more suggestive of a chance distribution than of a causal connection. (Table 11.) In fact, the average number of children in the families with the mother employed is the same as the average for the whole group. Thus 513, or nearly one-third of those studied, were affected by the mother's employment.

The mothers' earnings varied from less than $50 to more than $1,000. (Table 9, p. 33.) Most of the workers, however, earned nearer the smaller than the larger figure; 107 earned less than $200, and only 19 earned as much as $500. The low earnings are to be accounted for partly by the fact that many of the women worked only part of the year or did part-time or occasional work, and partly by the low rates at which they were paid. No attempt has been
made to present the time worked and the rate of wages, but the kind
of work done was of the type in which low wage rates usually prevail
and much of it was of a casual and uncertain character.

<table>
<thead>
<tr>
<th>Occupation of mother</th>
<th>Families of maintenance of way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>570</td>
</tr>
<tr>
<td>Mother employed</td>
<td>176</td>
</tr>
<tr>
<td>At home</td>
<td>63</td>
</tr>
<tr>
<td>Washing and ironing</td>
<td>47</td>
</tr>
<tr>
<td>Dressmaking</td>
<td>7</td>
</tr>
<tr>
<td>Stripping tobacco</td>
<td>4</td>
</tr>
<tr>
<td>Other</td>
<td>8</td>
</tr>
<tr>
<td>Away from home</td>
<td>104</td>
</tr>
<tr>
<td>Day work</td>
<td>29</td>
</tr>
<tr>
<td>Factory operative</td>
<td>24</td>
</tr>
<tr>
<td>Other</td>
<td>51</td>
</tr>
<tr>
<td>Not reported</td>
<td>6</td>
</tr>
<tr>
<td>Mother not employed</td>
<td>274</td>
</tr>
</tbody>
</table>

Sixty-seven (30 per cent) of the gainfully employed mothers were
working at home, most of them at washing and ironing, a few at
dressmaking, a few at stripping tobacco, and a few at other work
done in the home, including running a store attached to the home,
running a “beauty parlor,” operating a telephone exchange, caret-
ing for a railroad station immediately adjoining the house, piecing
quilts, and collecting rents in the apartment building in which the
family lived. Most of this is work at which, it is generally recog-
nized, it is difficult to earn much even if the work is steady, and it
is usually irregular. Furthermore, although the children have the
advantage of the mother’s presence in the home, the attention that
her work demands and the undesirable features that it introduces
into the home life are such that it is little better for the children than
work outside the home.

The work that was done away from home does not show so clearly
on its face that it was low paid and irregular. Day work, which was
the occupation of the largest group of women, does, indeed, tell its
own story. “Factory operative,” on the other hand, covers such a
variety of occupational and industrial classifications that it tells
little. Some of those so classified, however, worked in seasonal
trades, such as canning and fruit packing, and some in a tobacco
factory in which the work was irregular. Others were engaged in
work that was not known to be irregular in itself and that very
possibly offered more regular employment than these women took.
The work classed as “other” includes work in laundries, work in
restaurants, work in cotton or beet fields or on fruit farms, cleaning
office buildings at night, “clerking” in department stores, prac-
tical nursing, work as telephone operator, demonstrating cosmetics
on commission, and playing an organ for various occasions. Most
of these are occupations that are poorly paid or irregular, or both.

The statement of the kind of work done gives no idea of the
amount of work sometimes required to make even the earnings reported. In some of the districts very low wages prevailed. For example, in Kentucky a woman who took in one washing a week for 49 weeks in the year earned only $49. In Georgia earnings of $85 represented one washing a week every week in the year ($39), cleaning a church once a week ($30), picking cotton 10 days ($8), and sorting pecans 4 weeks ($18). And, again in Georgia, earnings of $189 required the following work: Washing and ironing for 32 weeks (for 17 weeks, 2 washings and 1 ironing for $1.50 a week; for 35 weeks, 3 washings and 2 ironings for $2.50); extra washings, $8; cleaning two weeks, $5; work in the cotton fields 13 weeks, $36; work in gardens and orchards 6 weeks, $22. These cases were not exceptional but were typical of the districts in Kentucky and Georgia, where the prevailing scale of wages was $1 for a day's washing and ironing and from $1 to $1.50 for work in the fields.

The cost to the children of mothers who must work has often been pointed out. If the family income is sufficient to permit adequate expenditure for their care and for the housekeeping, it is quite possible that the children may not suffer from the mother's work. But in the families of the maintenance-of-way men no such happy condition existed. The mothers who worked were bearing a double burden. A few, indeed, did have help with the housework, and even fewer spent something to provide care for the children in their absence. But the amount spent was never more than a pittance, and the greater part of the work of caring for the children and the housekeeping remained with the working mother. In some families the children were obviously neglected, but more often the neglect was of the subtler kind that results from the fatigue of the mothers and their inability to give attention to anything but the most pressing needs of the children.

**PAYMENTS FROM BOARDERS AND LODGERS**

Income from another source, which might perhaps be classed as earnings of the mother, was the payments received from boarders and lodgers. Income from this source, however, has its own peculiar complications and family problems, so that it seems best to keep it separate from her other earnings.

One hundred and twenty-four of these families kept boarders and lodgers in the year of the study. Unlike wage-paid work on the part of the mothers, the keeping of boarders or lodgers was not closely associated with low earnings of the father. Among the families in which the father's earnings were relatively high, about the same proportion kept boarders as among those in which they were extremely low. But, of course, even the highest earnings found in this study were low compared with the general level of men's earnings, and all the families were in the group in which supplementing of one form or another might be expected.

The districts differed in the extent to which lodgers were taken. In Kentucky almost one-half of the families kept boarders; in Chicago, Wisconsin, West Virginia, and Pennsylvania, about one-fourth; in Minnesota, one-fifth; in Massachusetts, from one-fifth to one-sixth; and in Colorado, Connecticut, and Georgia, about one-eighth. The extent to which the differences were due to differences in oppor-
tunity or demand or to differences in tradition can only be guessed. It is suggestive, however, that in two of the three districts in which the proportions were lowest, Georgia and Colorado, most of the families were Negroes and Mexicans, both groups that have a high proportion of lodgers in the cities.13

The income received from these boarders or roomers varied from less than $50 to more than $1,000. (Table 9, p. 33.) In general the amounts received were not large; slightly more than 60 per cent of the families that took lodgers received less than $200, and only 13 per cent received as much as $400.

These payments represent the total payment received by the family, with no deductions for additional costs imposed by the keeping of these lodgers. In many instances no financial outlay was involved. The roomers were received into the dwelling the family was already occupying; they used such furniture as the family already had; they were given room only, not board, and the extra work they caused was done by members of the family or by the roomers themselves. Although a nice accounting would undoubtedly charge them with some of the overhead costs of the establishment, such as wear and tear on the furniture, as well as their share of the rent, the immediate effect on the income available for the use of the family was to increase it by the total amount of the lodgers' payments.

If the lodgers were given board as well as room, however, the expenditures of the family were definitely increased, and their income was increased only by the surplus of payments over expenditures. Knowledge of what this surplus is, however, demands much more careful accounts of expenditures than are kept by most families, and no attempt was made in this study to obtain estimates on this point. It is important to remember, however, that in some families, especially those in which the income from boarders and lodgers is reported large, the payments received exaggerate the money value of the boarders.

Supplementing the income by taking in boarders and lodgers also often involves severe hardships. The extra work that usually falls on the housewife, the crowding in a house that may be inadequate for the family itself, with the consequent dangers to health and self-respect, and the possible disrupting effect on family life of the presence of outsiders are patent. In some of the families in this group no such effects were apparent. Some of the roomers were closely related to the family and formed part of the family group; some of the homes were large enough to house another family without discomfort to the householder; in some families undoubtedly the family ties were so close as to be little affected by others with whom they shared their dwelling. But for the most part the income obtained by taking lodgers, in these families as in others, was attended by risks to the general well-being of the family group.

13 For the Negroes see Family Support and Dependency among Chicago Negroes, by Irene J. Graham, in Social Service Review, December, 1928, p. 531, which shows that 42 per cent of one-fourth of 2,601 Negro householding families in Chicago kept roomers not in family groups; and The Income and Standard of Living of Unskilled Laborers in Chicago, p. 48, which shows that 44 per cent of one-fourth of the 87 Negroes included in that group kept roomers.
THE FAMILY INCOME

INCOME FROM MISCELLANEOUS SOURCES

Two hundred and ten families received some income from the sources classified together as "miscellaneous"; 123 of the 210 received less than $100, but 23 received $500 or more. (Table 9, p. 33.)

Receipts from the sale of farm or garden products were the most common form of miscellaneous income, as 94 of the 210 families had something from this source. (Table 12.) These receipts, however, were very small; 57 of the 92 families that reported sales received less than $50, 75 received less than $100, and 82 received less than $200. In these 82 families the sale of the garden products was incidental to raising them for home consumption; hence the expenses connected with them and the work they involved are discussed in a later section. (See p. 48.) The amounts reported represent gross rather than net income, and usually some costs were connected with raising the products. Usually the additional outlay called for was very slight, and hence from the point of view of the family the amount received was clear gain.

Table 12.—Annual income from each type of miscellaneous source; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Annual income</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Income from sale of home products</td>
</tr>
<tr>
<td>---------------</td>
<td>-------------------------------------</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
</tr>
<tr>
<td>None</td>
<td>466</td>
</tr>
<tr>
<td>Total reporting income</td>
<td>92</td>
</tr>
<tr>
<td>Less than $50</td>
<td>15</td>
</tr>
<tr>
<td>$50, less than $100</td>
<td>18</td>
</tr>
<tr>
<td>$100, less than $500</td>
<td>7</td>
</tr>
<tr>
<td>$500, less than $1000</td>
<td>2</td>
</tr>
<tr>
<td>$1000, less than $5000</td>
<td>3</td>
</tr>
<tr>
<td>$5000 or more</td>
<td>13</td>
</tr>
<tr>
<td>Not reported</td>
<td>2</td>
</tr>
</tbody>
</table>

In the 10 families with an income from this source of $200 or more the situation was very different. The gardening or farming was on such a large scale that it may be regarded as a business venture. In these cases records of the expenses of the farm were usually available in some form, and consequently, net proceeds, and not gross income, were entered in the income column.

The work necessary to produce an income of $200 or more from the farm depended on the amount of hired help, the kind of farming engaged in, and the way in which it was combined with work on the railroad or other tasks. In five cases the largest part of the income came from the sale of dairy products, in two from tobacco farming, in one from a small vegetable garden, in one from a vineyard, and in one from fruits, vegetables, and dairy products. In most cases the larger income came from the kinds of farming that
required relatively little labor but some capital investment. Most of the work was done by members of the family; in only one case was hired labor reported, although in two others a grandfather who lived with the family was reported as doing "much or most of the work."

Two of the men had taken as much as four weeks off from their work on the tracks to attend to their farm duties, one had taken two weeks, and another had taken "a few days," but two of them had carried their part of the work, whatever their part may have been, along with their work on the section.

In general, the men did the work without complaint, and they gave little information about what this work, in addition to another full-time job, meant in their lives or in the lives of their families. One man told enough about his work, however, to show something of the burden that he and his family were bearing. They were a Polish family living in Massachusetts and for years had depended on farming for their living. Five years before this study their barn burned with all their cattle in it, causing a loss of $8,500. Since that time the father has been working on the tracks, trying to accumulate enough capital to get into the dairying business. At the time of the study he had seven cows and two horses, chickens, pigs, and geese for home use and enough land under cultivation to provide vegetables for the family and hay and grain for the livestock. His wife, her father who lived with them, and the children, the eldest aged 9, all helped with the work, and everything—plowing, cultivating, and harvesting; milking and churning; cutting, hauling, and sawing all the wood to be used for fires and in the construction of small buildings on the place; and all the repairs of the house—was done by the family. The division of work was not indicated beyond the fact that the father did the plowing, the mother the planting and cultivating of the garden. This man had taken two weeks off from his work on the tracks to do the harvesting, but the rest of the year he had worked steadily, even taking his turn at "walking the tracks" one Sunday out of three. To get his farm work done he got up at 4.45 and worked before starting on the tracks, and then worked afternoons and evenings until it was dark, sometimes as late as 10 o'clock. At the time of the study a man had been hired to work on the farm, and the family were hoping they could afford to keep him.

Second to income from farms or gardens was income from property or investments; 69 families received something from this source. Usually it was rent from apartments or dwelling houses, occasionally it was rent from a farm, or less frequently small dividends on stocks or interest on money loaned. The receipts here were much larger than those from the sale of garden produce; 45 of the 66 families reporting on this point had received $100 or more, 25 had received $300 or more, and 13 had received as much as $500.

The importance of this income in the families' living was not so great as the amount received might suggest. Often, especially if the receipts were large, they could not be spent as the family chose, but, in whole or in part, had to be put back into the property. The receipt of the income, that is, was conditional on its being used in ways that contributed little to the family's immediate physical comfort. Thus 41 of the 69 families received all or part of their income from renting part of the dwelling in which they were living. In
no case was the home owned free of encumbrance, and in all but three cases the payment made on the home during the year, plus taxes, cost of repairs, and incidental expenses, was greater than the income it brought in. Likewise, many of the families whose income came from property other than their home had expenses to meet in connection with the ownership of the property.

For example, one family owned a building with four apartments renting at $25 a month. A good part of the year, however, the apartments were vacant, so that the year's receipts were only $350. The taxes, including special assessments for paving, amounted to $30, and remodeling the building to make it rentable had cost $300. Another family owned a store renting for $75 a month, but it had been vacant for 10 months in the year. Total receipts were $150, and a new front and new floor, both necessary if it was to be rented, cost $400. These were extreme cases; usually there was some net income that could be used for current needs. Usually, too, a good share of the total receipts were planned for other purposes, and the significance of the total receipts lies in the possibilities they afforded for expansion of the families' resources rather than in their possibilities of physical comfort in the present.14

A third source of miscellaneous income was sickness or accident benefits, which were received by 42 families. (Table 12, p. 41.) Usually the amount received was less than $50, and in only seven cases was it as much as $100. The families receiving income from this source fall into two groups—24 that received payment because of illness and 18 whose benefit was received because of an industrial accident.

Twenty-four of the families included in this study drew sickness benefit in the year. The beneficiaries were not all men, but included some women and children. The person for whose illness payment was made was the father in 12 cases, the mother in 7, the father and mother in 2, the mother and children in 2, and the father, mother, and children in 1. Of the mothers who received benefits, at least three received it for confinement care. The carriers of the sickness insurance were not learned in all cases; they included, however, foreign societies or lodges, local commercial insurance companies, the Benefit Association of Railway Employees, and certain group insurance offered by railroad companies. None in the families studied was insured by one of the great insurance companies operating in a national market.

The amounts received by the families were in most cases very small—from $10 to $49 in 17 cases, from $50 to $99 in 5 cases, and as much as $100 in only 2 cases. They appear even smaller on closer examination, for the usual payment to the sick person was $2 to $5 a week, rising to $10 or more only in isolated instances in which the sick person had more than one policy. The larger benefits represented payments over a long period of time or for the illness of several persons. One man who drew $105 was ill and unemployed for

14 It appears, although it is not entirely clear, that in most studies only net income is counted in the family income. This is obviously better if provision for present needs only is considered, but it ignores the expansion factor. Here, as in other instances in which there was a question of what should be counted as income, the decision was to count the total possible. Thus the tendency is to overstate rather than to understated the family income.
3½ months; another who received $92 was absent from work for 11 weeks; one who received $80 last 2 months. A family receiving $150, the largest amount recorded, drew benefits for the mother, father, and five children, as follows: $2 a week for each child during 6 weeks' illness with whooping cough, $60; $12 a week from three policies for the mother during 6 weeks' illness with whooping cough and mumps, $72; $19 for the father from four policies for 1 week's illness with chicken pox. Thus close scrutiny of the sickness benefits shows that most of them went a very short way either in making up for the loss of earnings during the illness of the breadwinner or in meeting the extra expenses of sickness.

In addition to the 24 families receiving sickness benefits, 18 families received payment as the result of an industrial accident. In 2 families the accident occurred to a son who had gone to work, and in the other 16 it was an accident to the father. It is with the fathers who were hurt that this study is especially concerned.

The amounts received ranged from $16 to $160; 3 men received less than $50, 7 received between $50 and $100, 4 received $100 or more, and for 2 the amount was not given. All but 5 of the 16 received free medical care in addition to the cash benefit. The payment was reported to be from the railway company in 7 cases and from group insurance offered by the railway in 3 others; for 1 case there was no report of the source of payment, and for 5 it was reported to come from insurance for which the worker had made his own arrangements. In 6 of the cases in which the payment came from the railroad and in 2 of those in which it came from the group insurance it amounted to half the wages for the time lost, a common standard required in workmen's compensation laws for the workers covered by those provisions.

The severity of the injuries varied from such minor matters as "hurt fingers or feet," which necessitated at most the loss of several working days, to broken ribs and "injuries to spine," which meant a loss of 2 or 3 months and in one case 26 weeks. In 11 of the 14 cases reporting time lost it amounted to 4 weeks or more.

Although the information obtained is not sufficient to warrant any very exact statements, it appears that the uncertain rights of the injured worker are reflected in the payments received by this group of workers. The majority of those who had serious injuries appeared, indeed, to have received something approximating standard benefits under workmen's compensation laws. Others, however, owed their income to their own foresight in providing accident insurance; and some appeared to have received less than the seriousness of their injuries would have entitled them to under good workmen's compensation laws. Furthermore, the workers who reported the receipt of accident benefit, the group under consideration, were not the whole group of workers injured in the year of the study. A number of others visited reported that they had lost time because of industrial accidents but had received no income for the period of injury.16

16 No attempt was made to count these cases. It is to be remembered that under the employers' liability law the railroad company is not liable unless it can be shown to have been negligent.
Other sources of income included contributions received from children living away from home, reported by 25 families, and receipts of life insurance, legacies, or occasional profits at the gaming tables, races, and so forth, reported by 24 families. The cases in which the amounts received were as much as $100 were very few, although one family in each group received $500. The contributions of absent children usually came to the families with no strings attached to them and represented clear gain to the families. The legacies and small profits from gambling likewise represented an addition to the income that could be used as the families pleased, although there was some evidence of a feeling on the part of the recipients that money received by inheritance should not be drawn on for current living expenses. On the other hand, the insurance almost always came at the death of some person who had been living as a member of the family group and for whose burial the family was responsible. In a few cases the receipts entailed no obligations. One woman, for example, received $57.50 every month from the war risk insurance taken by her brother who was killed in the World War. Usually, however, the insurance actually did little, if anything, beyond paying the funeral expenses of the person from whom it came. It helped the family meet the extraordinary demands on their income, but it was not available for promoting the health and physical well-being of their family.  

INCOME IN KIND

In addition to the money income received by these families, 449 of the 550 (80 per cent) also received some income in kind. (Table 13, p. 50.) Some of this income in kind might perhaps be considered as part of the father's earnings, for it came as a perquisite with his job. But some of it, especially the income from gardens and livestock, was in part investment income, in part earnings of the father, and in part earnings of other members of the family. It seemed best to keep all the income in kind apart from the income in cash, and for that reason the perquisites that go with the job are considered here.

The total value of this income in kind, as nearly as it could be estimated, is given in Table 9, p. 38. Although for almost half the families (217 of the 449) the values were estimated as less than $100, the largest single group had an income in kind estimated at $100 to $200, and 52 families had an income in kind estimated at $200 or more. Even allowing for error, the income in kind is evidently a factor of some importance in the family living. The income in kind included a number of items that can be considered under the headings of perquisites and nonperquisites. The perquisites took two forms—the use of a house without payment of rent (although sometimes the tenant was responsible for repairs), and free fuel, occasionally including light.

In some cases this was clearly a matter of choice. The family that spent the entire insurance of $500 in the funeral of their eldest son could doubtless have had part of this for food, clothing, and shelter for the living members of the group. If a simpler funeral had been in accord with their ideas of what would show proper respect for the dead.
Perquisites.

Free fuel was the perquisite most commonly found; 393 families had all or part of their year's supply furnished them. Only a few families received all the fuel they had to have.

In a few cases coal was furnished. For example, in the Colorado camps and in some of those in Chicago the railroad ran in a car of coal for the use of the families in the camp. Sometimes the amount each family could take was limited, but more often, so far as the families knew, they could have all they wanted. Occasionally a family has been credited with free fuel when it probably amounted to nothing more than coal picked up along the tracks or taken from cars resting on the siding. It is doubtful whether such pickings should be counted as income; but it was difficult, if not impossible, to distinguish those families from families that reported that they had been given a right to pick up a certain amount of coal, and in any case the number involved was small.27

By far the most common form of free fuel was old railroad ties, which railway companies almost universally allow the section men to use. In a few places the company even hauls them in cars to the section lot where the families live, but in most places the men themselves have to haul them from piles along the right of way. This may be an easy matter if the workers live near the tracks and the car on which the men go to work can be utilized for the purpose. Nor is it difficult for the men who live at some distance if they have teams or wagons for hauling, but not many men were found who were so fortunate. Some were able to make a trade with a neighbor by which he hauled a load and took half for his work. Some had to hire the ties hauled, but these costs have been deducted in estimating the value of the fuel. More than one man told of bringing in a few ties at a time, their wives and children helping in the carrying of the ties and even of bringing tie by tie on their backs as they came from work at the end of the day.

Even when the ties are hauled, however, they are not ready for use. They must be cut or sawed into pieces that will go into a stove. And this sawing is no easy task. The wood itself is hard, and in its years of usage on the tracks it has had cinders, nails, stones, and tar ground into it, which deflect the saw. Some men that were visited did manage to cut it up with a handsaw, but more of them found that they had to have a power saw, which few of them owned. Clever and ingenious methods of getting such saws were used; some of the men rigged up saws by using an old automobile engine, some exchanged ties for the use of the power saw, and some worked for neighbors in exchange either for the use of the saw or for the cutting of the ties.

In view of the work that has to be done to make railroad ties usable as fuel, their extensive use speaks eloquently of the need to cut every corner. For no one claims that ties are good fuel. Only those who have burned or tried to burn them, however, know how undesirable they are. The stones and tar that make sawing difficult are still in them when they are put in the stove or furnace. Moreover, they

27 This practice of picking coal from the tracks may have been more common than the study showed. This only means that the number of cases was small in which the free fuel that was counted as income consisted of gleanings of this kind.
are water-soaked, so that they are hard to ignite and smoulder along without making a hot fire.

Thus the income that is credited to the families' accounts because of free fuel is not only earned income, just as surely as the money wages are earned, but income that has all the common disadvantages of truck payment. It has been valued at the price the family might presumably have had to pay for other fuel. Clearly this is an overvaluation, if the satisfaction received by the family is considered. For if the sum with which they have been credited were available in cash, probably no family would have chosen to spend it on ties rather than on other fuel, regardless of the relative number of heat units they might have bought in the two fuels.

The second most important perquisite was free rent. This was much less common than free fuel but was received by 168 families.

It was found in isolated camps in Colorado where only railroad houses were available, on the outskirts of Chicago, pretty generally in Kentucky and Georgia, and in isolated instances or not at all in other districts. This should perhaps be taken into account in considering the low wage rates in Georgia, Kentucky, and Colorado. However, houses were not furnished to all the workers in any district and no attempt was made by the railroads to create differential wage scales that took account of this form of income. The same company furnished houses to men on one section and not to those on another, and the same wage rate was paid to those on both sections. Or it furnished houses for some of the men on the gang, and the rest had to pay for shelter, but the hourly earnings were the same for both groups.

The value of this addition to the family income was very hard to estimate. The houses were unlike anything that could have been rented in the neighborhood; often they were old box cars whose value could not be estimated. As most of them were really unfit for human habitation (see p. 91), it has seemed sufficient to credit the laborers' families with $5 a month and the foremen's families with $10 a month increase in income without attempting to graduate the allowance in accordance with the condition of the house.

Nonperquisites.

The rest of the income in kind, the products of farm or garden, is unlike that previously considered in that it is not a perquisite attached to the job. Three hundred and forty-two families used some of these home-grown products during the year. Most of these were families that had a small vegetable garden or kept a few chickens. A relatively large number also kept pigs, which they killed for pork, and 56 kept cows. Usually the garden or livestock furnished goods for home consumption only (see p. 41), but 94 families also sold some of the products, and 10 had sufficiently large establishments to be considered as engaged in the business of farming. The present discussion is concerned, however, only with the products used at home.

In most of the families the value of these products, estimated on a basis of their costs in the retail market, was $10 or more, but in

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This does not agree with the figure given in Table 39, p. 91, because some families had free rent part of the year.
less than half was it as much as $50, and in less than a third was it as much as $100. On the other hand, in 29 families it amounted to $200 and more.

<table>
<thead>
<tr>
<th>Estimated value of home products used during year</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>550</td>
</tr>
<tr>
<td>None used</td>
<td>208</td>
</tr>
<tr>
<td>Less than $10</td>
<td>33</td>
</tr>
<tr>
<td>$10, less than $50</td>
<td>149</td>
</tr>
<tr>
<td>$50, less than $100</td>
<td>70</td>
</tr>
<tr>
<td>$100, less than $150</td>
<td>34</td>
</tr>
<tr>
<td>$150, less than $200</td>
<td>22</td>
</tr>
<tr>
<td>$200 or more</td>
<td>19</td>
</tr>
</tbody>
</table>

Two things should be kept in mind in interpreting these figures. The first is that they are only approximations, as it was seldom possible to obtain any exact statement of the quantity used. The second is that the values as given are gross rather than net, because the statements of cost of production were usually too vague to calculate net costs. The result, then, is clearly in the direction of overstating the value of the home products to the family. Sometimes this is undoubtedly serious. For example, many families that kept pigs and chickens said that they had never been able to make up their minds whether they gained financially by doing so; and records kept by some families showed costs of feeding of $10 to $20 for chickens and around $30 for pigs. There was less doubt about the gain from cows, but the costs were usually not negligible. If pasture had to be rented it cost from $3 to $24 a year, and the cost of hay, grain, and fodder was frequently reported at $30 to $40, or higher if the cow calved during the year. Moreover, to these "operating" costs the original outlay for cows, pigs, or chickens must be added to get the total cost of production.

On the other hand, for many of these families the cost of raising their products measured in money terms was not so great as would be supposed. More than one owner of a pig reported that he spent little on feed because he did not have the money to spend and that the pigs did not get fat as a result. Similarly, some of the families that had cows showed a good deal of ingenuity in getting feed at little expense. One woman got permission to mow the grass on the village baseball field for hay; another used the railroad right of way for pasture and let the cow go without grain or fodder, even though she reported that the milk suffered both in quantity and in quality. And usually the small vegetable garden had very little money spent on it; even seeds were frequently obtained as gifts or saved from last year's crop. Hence, although the gross values undoubtedly overstate the increase in the family income, the overstatement is not so great as it would be in a more prosperous group in which expenditures did not have to be watched so carefully.

But if the home products were often obtained with relatively little expenditure of money, they were not obtained without work on the part of the family. When the families kept the costs low by doing much of the work themselves, could they do it without paying a price in overwork? The information obtained does not make possible any definite answer to this question. It does show, however,
that the situation differed from family to family, and some of the situations found can be described.

First, some of the families felt no burden because of the relatively little work to be done. Chickens, a small garden, even a pig, can be managed quite easily, especially if there are older children to whom such chores may offer wholesome occupation outside school hours. Even without the help of children, under favorable conditions the work can be done without hardship by the mother and father sharing the work, or possibly even by either alone. Probably the majority of the families that raised home products for their own use only were in this group. One caution must be noted. A few of the men apparently enjoyed their work in the gardens, but it could offer to men who are engaged at hard manual labor eight hours a day in the open no such relaxation as it does to the sedentary office worker or even the manual worker confined in a factory during his working hours.

On the other hand, families were found for whom the raising of these home products meant a real burden. Even a small garden can require too much work if the mother has a number of small children, if she is not very strong, if the father's work is at some distance so that his gardening time is reduced, or if he has many other things to do about the place in addition to his daily work on the tracks. If this is true of the small garden, it is much more likely to happen with the real farm. Fortunately, few families were found in which the overwork was so pronounced as in the following case. It illustrates, however, what may happen if the family is particularly ambitious and the parents are not inclined to spare themselves.10

A family in West Virginia, a mile and a quarter from the nearest village station, included six children, the eldest a girl of 14, the youngest under 1 year of age. The family owned 11 acres, free of encumbrance, on which they had a large vegetable garden of 2 acres, kept a cow and from 30 to 60 chickens, and in the year of the study fattened 3 pigs. They had managed to keep out of debt and to buy their place. Neither the man nor his wife complained of hard work, but the work that they told of doing would seem too much to less patient workers. The mother did the housework and took care of the children, milked the cow, tended the chickens, churned butter with the help of her husband, did some work in the garden, and tried to do most of the family's sewing. Her husband, who had worked on the tracks all year, attended to the marketing in a town 5 miles away, required shoes for all the family, fed the animals, helped his wife churn the butter, and did the greater part of the work in the 2-acre garden. In addition, in the year of the study he had picked tomatoes from a neighbor's farm to get his family tomatoes for canning, as his crop had been spoiled by a storm, had built a barn for the cow, and was planning to plaster the kitchen.

This gives some idea of what getting their garden products meant to these families, even though it is impossible to draw up a neatly balanced account or a profit and loss statement that could be read by the accountant.

**THE TOTAL INCOME**

The various sources of the family income have been considered separately; there remains for consideration the combination of the various sources and the total income.

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10 Other men and women may have worked equally hard, although the facts did not show up here. This study was not concerned primarily with overwork of men and women, or even of children not gainfully employed. Accordingly the schedule contained no questions about who did the work on the place, and such information as was obtained came from chance conversation.
SOURCES OF INCOME

In 300 families the fathers' earnings were supplemented by earnings of others in the family, and in 59 of the 300 they were also supplemented by payments of boarders and lodgers. (Table 13.) The majority of these families also had income in kind. Thus it is clear that in most of the families studied the income came from several sources. In six families, in fact, the income was derived from earnings of the father, earnings of sons and daughters, earnings of the mother at wage-paid work, payments of boarders and lodgers, income in kind, and income from one of the sources grouped together under miscellaneous.

TABLE 13.—Source of annual cash income other than father's earnings, by presence or absence of income in kind; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Source of annual cash income other than father's earnings</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>No source</td>
<td>550</td>
</tr>
<tr>
<td>Earnings of others in family</td>
<td>137</td>
</tr>
<tr>
<td>Mother</td>
<td>101</td>
</tr>
<tr>
<td>Mother and children</td>
<td>130</td>
</tr>
<tr>
<td>Earnings of others in family and payments of boarders and lodgers</td>
<td>120</td>
</tr>
<tr>
<td>Mother</td>
<td>25</td>
</tr>
<tr>
<td>Mother and children</td>
<td>12</td>
</tr>
<tr>
<td>Children</td>
<td>21</td>
</tr>
<tr>
<td>Payments from boarders and lodgers</td>
<td>64</td>
</tr>
<tr>
<td>Other only</td>
<td>4</td>
</tr>
<tr>
<td>Source not reported</td>
<td></td>
</tr>
</tbody>
</table>

SIZE OF INCOME

The total amount of the year's income is probably of more interest than its sources. Here it is advisable to distinguish the income in money from the total, which includes the income in kind, both because the data about the former are more reliable and because only income in money can be used by the family in accordance with their ideas of the most urgent needs. Table 14, which gives both the money income and the total income after an allowance for the value of the income in kind has been added, merits careful study. The incomes of these families ranged from less than $500 to more than $3,000.22 Whether money income or income including an allowance for income in kind is considered, the largest number of families are found in the income groups between $750 and $1,250; 147 families, approximately one-fourth of the entire number, had incomes of less than $1,000, and 277 families, or slightly more than half, had incomes of less than $1,250.

22 This total includes both foremen and laborers, and the question arises as to whether the upper income levels represent foremen and only foremen, as did the upper wage levels in Table 4 on father's earnings. In this case, however, this is not true. Study of the records shows that although the lower-income groups contain no foremen, the higher groups do contain laborers.
THE FAMILY INCOME

Table 14.—Annual cash income and total income; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Income</th>
<th>Families of maintenance-of-way workers</th>
<th>Total annual income</th>
<th>Annual cash income</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>500</td>
<td>550</td>
<td></td>
</tr>
<tr>
<td>Less than $500</td>
<td>28</td>
<td>6</td>
<td></td>
</tr>
<tr>
<td>$500, less than $750</td>
<td>58</td>
<td>119</td>
<td></td>
</tr>
<tr>
<td>$750, less than $1,000</td>
<td>119</td>
<td>131</td>
<td></td>
</tr>
<tr>
<td>$1,000, less than $1,250</td>
<td>128</td>
<td>112</td>
<td></td>
</tr>
<tr>
<td>$1,250, less than $1,500</td>
<td>63</td>
<td>73</td>
<td></td>
</tr>
<tr>
<td>$1,500, less than $1,750</td>
<td>55</td>
<td>57</td>
<td></td>
</tr>
<tr>
<td>$1,750, less than $2,000</td>
<td>27</td>
<td>38</td>
<td></td>
</tr>
<tr>
<td>$2,000, less than $2,250</td>
<td>22</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>$2,250, less than $2,500</td>
<td>21</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>$2,500, less than $2,750</td>
<td>15</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>$2,750, less than $3,000</td>
<td>8</td>
<td>9</td>
<td></td>
</tr>
<tr>
<td>$3,000 or more</td>
<td>21</td>
<td>23</td>
<td></td>
</tr>
<tr>
<td>Not reported</td>
<td></td>
<td>11</td>
<td></td>
</tr>
</tbody>
</table>

1 Includes an allowance for value of income in kind.

At this point comparison may be made with other groups. The father's earnings in the maintenance-of-way group were much lower than those of other comparable groups recently studied (see p. 21), but the section workers depended less exclusively on their own earnings for the support of their families than the groups compared. The comparison below shows, however, that their greatest income from other sources was not sufficient to bring their incomes up to the level of any of the groups with which comparison can be made.

Table 15.—Comparison of total annual income of families of maintenance-of-way workers with families of certain other groups

<table>
<thead>
<tr>
<th>Group</th>
<th>Total annual-income group in which list—</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Median</td>
</tr>
<tr>
<td>Maintenance-of-way workers</td>
<td>$1,000-$1,219</td>
</tr>
<tr>
<td>San Francisco street-car men</td>
<td>1,600– 1,799</td>
</tr>
<tr>
<td>Chicago unskilled factory workers</td>
<td>1,600– 1,799</td>
</tr>
<tr>
<td>Ford employees (at minimum wage)</td>
<td>1,712 (Mean)</td>
</tr>
</tbody>
</table>

Thus on the basis of total income the median for the section men was $400 below the median either for the San Francisco street-car men or for the Chicago factory workers and at least $450 below the average for the Ford employees. The upper and lower quartiles were almost equally far below, and the median for the section workers was below the lower quartile for the street-car men or the unskilled factory workers.

The differences in favor of the other groups are even greater than these figures indicate, because the definitions used in this study were broad enough to include all doubtful items, most of which were excluded in the other studies. The most important difference is
probably with regard to the inclusion of all of children's earnings, although some difference may be due to the inclusion of gross income from property.\footnote{The figures for the maintenance-of-way men are for laborers and foremen together. The position of median or quartiles would not be changed if foremen were excluded. For foremen alone the median and the lower quartile fall in the class $1,750-$1,996, the upper quartile in that of $2,000-$2,349: that is, they appear slightly higher than the corresponding quartiles in the other groups. The difference may be more apparent than real, however, because of the definitions of income, and for this reason the comparison can not be regarded as significant.}

### Size of income and district of residence.

Another question of some interest is whether the differences from district to district, which were noted in the father's earnings, persist in the total income or are ironed out by the supplementary income. Although somewhat greater variation in total income appears from district to district, the relative position of the districts remains about the same. (Tables 16 and 17.) Georgia, Kentucky, and Colorado are the districts with lowest incomes; Wisconsin, Minnesota, Chicago, Pennsylvania, and West Virginia form a middle group; and Connecticut-Massachusetts is the district in which the highest incomes are found. It would seem, therefore, that the differences in wage levels from district to district could scarcely be accounted for by differences in the opportunity to supplement the income.

### Table 16.—Annual income of families of laborers doing maintenance-of-way work in specified districts of residence

<table>
<thead>
<tr>
<th>District of residence</th>
<th>Families of laborers doing maintenance-of-way work</th>
<th>Annual income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$500, less than $750</td>
<td>$750, less than $1,000</td>
</tr>
<tr>
<td>Total</td>
<td>473</td>
<td>28</td>
</tr>
<tr>
<td>Georgia</td>
<td>72</td>
<td>20</td>
</tr>
<tr>
<td>Chicago</td>
<td>107</td>
<td>2</td>
</tr>
<tr>
<td>Kentucky</td>
<td>49</td>
<td>2</td>
</tr>
<tr>
<td>Colorado</td>
<td>43</td>
<td>2</td>
</tr>
<tr>
<td>Minnesota</td>
<td>85</td>
<td>1</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>41</td>
<td>1</td>
</tr>
<tr>
<td>West Virginia</td>
<td>24</td>
<td>2</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>16</td>
<td>1</td>
</tr>
<tr>
<td>Connecticut</td>
<td>21</td>
<td>1</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>13</td>
<td>1</td>
</tr>
</tbody>
</table>

### Size of income and composition of family.

The size of the income for the purpose of this study is interesting chiefly because it gives some clue to the ability of these families to provide for the children the conditions necessary to insure normal growth and development. No one can look at the income figures given here and not realize that many families must have been very inadequately provided for. Current estimates of the minimum cost of living for an "average" family at a "decent" or "fair" standard run from about $1,400 up, so that many of these families fall below any of the standards set.
THE FAMILY INCOME

TABLE 17.—Annual income of families of foremen doing maintenance-of-way work in specified districts of residence

<table>
<thead>
<tr>
<th>District of residence</th>
<th>Annual income</th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>$1,250 or less</td>
<td>less than $1,500</td>
<td>$1,750 or less</td>
<td>less than $2,000</td>
<td>$2,250 or less</td>
<td>less than $2,500</td>
</tr>
<tr>
<td>Total</td>
<td>77</td>
<td>2</td>
<td>21</td>
<td>19</td>
<td>20</td>
<td>5</td>
<td>17</td>
</tr>
<tr>
<td>Minnesota</td>
<td>11</td>
<td>1</td>
<td>6</td>
<td>5</td>
<td>3</td>
<td>1</td>
<td>2</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>10</td>
<td>1</td>
<td>3</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>8</td>
<td>1</td>
<td>4</td>
<td>2</td>
<td>1</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Chicago</td>
<td>17</td>
<td>4</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Georgia</td>
<td>12</td>
<td>3</td>
<td>7</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Kentucky</td>
<td>6</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Colorado</td>
<td>5</td>
<td>2</td>
<td>2</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>West Virginia</td>
<td>3</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Connecticut</td>
<td>2</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

These figures do not give much idea how many families were in the groups less adequately and how many in the groups more adequately provided for. Not only did the cost of living differ in the 10 States from which the families were drawn, but also the size and composition of the group dependent on the income varied. For this group differences in family composition were particularly important. These families were far from uniform in size and also far from being predominantly of the type that often has been called "normal": that is, father, mother, and 3 children. (Table 3, p. 22.) This diversity also extends to families in the same income group. (Table 18.)

TABLE 18.—Annual income and number of persons dependent on income; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Annual income</th>
<th>Families of maintenance-of-way workers</th>
<th>Total</th>
<th>Number of persons dependent on income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>3</td>
</tr>
<tr>
<td>$300 or less</td>
<td></td>
<td>550</td>
<td>89</td>
</tr>
<tr>
<td>$500, less than $1,000</td>
<td></td>
<td>147</td>
<td>46</td>
</tr>
<tr>
<td>$1,000, less than $1,500</td>
<td></td>
<td>205</td>
<td>21</td>
</tr>
<tr>
<td>$1,500, less than $2,000</td>
<td></td>
<td>65</td>
<td>10</td>
</tr>
<tr>
<td>$2,000, less than $2,500</td>
<td></td>
<td>45</td>
<td>4</td>
</tr>
<tr>
<td>$2,500, less than $3,000</td>
<td></td>
<td>26</td>
<td>2</td>
</tr>
<tr>
<td>$3,000 or more</td>
<td></td>
<td>25</td>
<td>4</td>
</tr>
<tr>
<td>Not reported</td>
<td></td>
<td>11</td>
<td>4</td>
</tr>
</tbody>
</table>

In all the lower-income groups this diversity in composition of family was pronounced. In the higher-income groups, especially the groups of $2,500 or more, the same diversity is not found, as neither group includes any families with three members only and the group of $3,000 and more included none with as few as four.
In other words, none of the largest incomes was found in the smallest families; but, unfortunately, large families were found in significant numbers in the lowest-income groups. The black lines in Table 18 have been drawn in such a way that if large incomes and large families and small incomes and small families were always found together the upper right and lower left quadrants would be vacant. Actually, however, 70 families are found in the lower left quadrant, which is reserved for small families with relatively large incomes, and 134 families are found in the upper right quadrant, which holds the large families with incomes below $1,500.

The age and sex distribution of the members of the family is another factor almost as important as their numbers in affecting the demands made upon the income. No attempt has been made to work out a scheme of classifying these families that takes account of the age-sex factors. The members of the family were classified as adults and children, however, and a glance at these findings gives some idea of the variations found even here. The 100 families of 5 members, which is closest to the "normal" family, consisted of 68 families of the mother, father, and 3 children, the "normal" family; 17 families with another adult included and only 2 children; and 15 families with 2 adults in addition to the parents and only 1 child. Even more striking is the variation in the 66 families of 7 members. Of these, 35 were families of 2 adults and 5 children, 15 of 3 adults and 4 children, 12 of 4 adults and 3 children, 3 of 5 adults and 2 children, and 1 of 6 adults and 1 child. This indicates why it is that in a group of families selected without any requirements as to uniformity of size or composition any classification by total income or income per person to show the relative adequacy of the income is unsatisfactory.

INCOME AND BUDGET STANDARDS

It is so important, however, to have an income classification that will mean something with regard to its ability to provide for the family that from time to time a number of devices have been used for this purpose. None has proved satisfactory for general use, and the best can hardly be used with the material obtained in this study. On the other hand, social agencies giving relief face the practical problem of forming an estimate of the needs of families of different sizes and composition. Many of them have worked out solutions to this problem that are formulated as "minimum budgets." Most of them limit their estimates of requirements to the things that are to be bought by a dependent family under care of the agency. Hence they are not applicable to families of independent wage earners who have not available the free services provided by the social agencies. The Chicago Standard Budget, a quantity-cost budget worked out for the Chicago Council of Social Agencies, however, provides an estimate of the additional needs of an independent family. Consequently it offers a possible measure of the

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22 Children were defined as boys or girls under 16.
23 For a recent review of these attempts see Scales for Family Measurements, by Faith M. Williams, in Journal of the American Statistical Association, March, 1930, Supplement, pp. 135–139.
cost of living at a given level for the different families in this study. Thus their income expressed in relation to their "budget" provides an economic classification of the families studied that is believed to be superior to total income or to income per person.

The Chicago Standard Budget required some modification before it could be used for families in other communities. Adjustments were made for differences in prices of food and light and heat, and adjustments in the quantity requirements for fuel and clothing because of differences in climate. The problem of the rent requirement, which might be expected to vary considerably, was solved by allowing each family the rent actually paid regardless of the housing conditions under which they were living. Thus the "budget" for each family was an estimate of the cost of living for a year at local prices, according to the standard set by the Chicago Standard Budget, for a family of its composition, taking account of requirements of boarders, of dependents who came and went, and of absences of members of the family group.

The resulting classification is shown in Table 19. Even after allowance is made for limitations and inaccuracies of these budget estimates, it is believed that this classification shows better than the income classifications previously given the economic status of the families. Like the income classifications, it indicates a wide range in the economic position of the families studied. In 57 families, 35 of foremen and 22 of laborers, the income exceeded the budget by $500 or more; in 112 families, all but 1 of which were laborers' families, the income fell short of the budget requirements by the same amount; and in 22 laborers' families the income fell short of the budget requirements by $900 or more. The total number of families with incomes definitely above the budget standard was 150 (28 per cent), whereas the number whose incomes were definitely below was 305 (54 per cent); 95 (16 per cent) had incomes equal to their budget requirements.

The difference between the pictures presented by the income classification (Table 18, p. 53) and by the budget classification is not very great. Three hundred and fifty families had incomes below $1,500, and 305 had incomes definitely below the budget level. Fewer families deviated from the standard by $500 or more, either above or below, when income is measured by their budget requirements than when a general scale is used. (Table 19.) Thus 94 families had incomes of $2,000 or more (that is, $500 above a $1,500 average budget), but only 57 families had incomes $500 above the budget requirements of the family; 147 families had incomes of less than $1,000, but only 112 had incomes $500 below the requirements of the budget.21

In order to understand these figures, a number of questions must be answered. At what kind of living was the standard aiming? How well did it succeed in translating general standards into goods and services? How good an indication is an income above or below budget of real opportunity to maintain the given standard?

21 On the other hand, there is less correspondence between incomes and the relation between budget and incomes than this might suggest. For example, some families with incomes of $2,000 and more—that is, with incomes $1,500 above the generalized budget level—were in fact less than $100 above their individualized budget.
The general standard at which the Chicago budget aimed can best be described in its own words. It was designed to "furnish everything necessary for a manner of living that will make possible a high standard of physical, mental, and moral health and efficiency for adults, the full physical and mental growth and development of children, and provision for their moral welfare." It is thus a "health and decency" standard rather than a mere standard of physical efficiency. On the other hand, it is strictly a minimum standard, in that it is designed to represent a scale of living below which families may not all live without physical, mental, or moral injury. As the requirements even for physical well-being have never been determined beyond reasonable doubt, and the number of ways of satisfying any accepted standard are legion, it is clear that the standard set must rest in part at least on judgment. This particular attempt to translate such general terms into concrete items represents the best judgment of a group of people who were familiar with conditions in the poorer quarters of the city and who were habitually trying to repair damages caused by living on a low income. It was reached after careful study of the problem, has been reexamined by an investigation of independent workers' expenditures, and is being constantly tested by use with dependent families in Chicago.

The items in the budget may be considered of two classes. First are those items that are necessary expenditures for all families, dependent or independent, and for which the amount necessary to maintain a given standard is approximately the same for independent families as for those dependent on relief. The second class consists of those items that either are unknown or occur on a lower scale in families to whom relief is being given.

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Table 19—Occupation of father and relation of annual income to standard budget; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Relation of annual income to standard budget</th>
<th>Total</th>
<th>Occupation of father</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Foreman</td>
</tr>
<tr>
<td>Total</td>
<td>520</td>
<td>77</td>
</tr>
<tr>
<td>In excess of standard budget</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100, less than $300</td>
<td>219</td>
<td>39</td>
</tr>
<tr>
<td>$300 or more</td>
<td>35</td>
<td>3</td>
</tr>
<tr>
<td>Equal to standard budget</td>
<td>355</td>
<td>10</td>
</tr>
<tr>
<td>Less than standard budget</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100, less than $300</td>
<td>195</td>
<td>4</td>
</tr>
<tr>
<td>$300, less than $500</td>
<td>108</td>
<td>3</td>
</tr>
<tr>
<td>$500, less than $700</td>
<td>85</td>
<td>1</td>
</tr>
<tr>
<td>$700, less than $900</td>
<td>172</td>
<td>1</td>
</tr>
<tr>
<td>$900 or more</td>
<td>28</td>
<td>1</td>
</tr>
<tr>
<td>$900 or more</td>
<td>11</td>
<td>2</td>
</tr>
</tbody>
</table>

*The Chicago Standard Budget for Dependent Families,* p. 6.
THE FAMILY INCOME

In the first class are food, clothing, rent, fuel and light, and household expenses. It is unnecessary to repeat here the schedule used for estimating the minimum necessary expenditure for these items. For a family of 5, with 3 children aged 13, 10, and 7 years, the yearly allowances in Chicago would be as follows:

- Rent
- Food
- Clothing and toilet articles
- Fuel and light
- Household supplies

Assuming rent at $25 per month, the total amount of the allowance for these items would be $1,406. It should be emphasized again that these are the amounts estimated as necessary for dependent families as well as independent, the amounts which guide most of the case-work agencies in Chicago in giving relief. Although there is room for dispute about each item, there seems little doubt that on the whole they are in accord with currently accepted ideas of the minimum level on which families should be expected to live.

Probably more serious questions arise about the second class of expenditures, those that are different in independent and dependent families. It is apparent that the judgment of the group of social workers who stand behind it have scarcely the same validity here as for these expenditures of the dependent family with whose lives they are perforce more familiar. It is of interest, therefore, to see how large these more doubtful items bulk in the total. Although the amounts vary somewhat for families of different size, the schedule for a family of 5 with 3 children under 14 was used in making estimates in this study, and is given below.

Chicago Standard Budget estimates of miscellaneous expenses for an independent wage earner's family of five per year

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Care of health</td>
<td>$84</td>
</tr>
<tr>
<td>Savings and insurance</td>
<td>129</td>
</tr>
<tr>
<td>Education</td>
<td>38</td>
</tr>
<tr>
<td>Recreation</td>
<td>24</td>
</tr>
<tr>
<td>Furniture</td>
<td>36</td>
</tr>
<tr>
<td>Organization or church</td>
<td>48</td>
</tr>
<tr>
<td>Incidents and emergencies</td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>396</td>
</tr>
</tbody>
</table>

In other words, if no expenditure at all were to be allowed for such items, the budget standard would be reduced by less than $400. Such a standard, however, would provide neither for health and decency nor even for health alone. A reduction of these more doubtful items to half their present size would reduce the year's budget by less than $200, and a two-thirds reduction would reduce the total by only $250.

The effect of a reduction in these items of the budget has been conard. Actually, as will be shown in subsequent sections (see p. 87), the

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20 There is no real basis for this assumption. Most of the families in this study paid less than that, and recent estimates of the cost of decent housing run not lower than $35 per month. The figure $25 is thus an overconservative estimate.

21 Some allowance for many of these items is made for the dependent family, but not on the scale indicated.
more liberal in the allowances for them than many other minimum budgets. The budget allowance of the National Industrial Conference Board for these items is $205 for a family of four and $235 for a family of five. On the other hand, if the Chicago standard be compared with actual expenditures of families with low incomes, it does not appear unduly high. Families that spend less than the standard for these items do not spend an adequate amount on food, and, conversely, families whose expenditures for food is adequate spend far above the budget standard in these miscellaneous items.28

An income below the budget by as much as $800, then, is below the budget allowance for the physical necessities as estimated by competent social workers; an income below the budget by $100 but less than $800 is up to the allowance for physical necessities with a margin for other expenditures that some framers of minimum budgets have considered adequate, although it is below the allowance of the Chicago budget and an income "equal" to the budget (that is, one which does not vary from the budget by as much as $100 either way), although it covers the allowance for physical necessities and virtually covers the Chicago allowance for other needs, still fails to provide an allowance for these other needs according to the standards actually maintained by families of the income groups whose food expenditure is just below the budget estimates. It is perhaps as well to state emphatically at this point that this use of the allowance for physical necessities as a measuring rod implies no judgment that they are more important than the less material needs of the family or that an income which merely covers the allowance for those items would, if spent only for those purposes, secure even the physical well-being of the family, or that it would be intelligent expenditure of such an income to spend it all for those items. No such belief is held; the only reason for the use of the allowance for physical necessities as a standard is that the allowances for these items are more nearly standardized from budget to budget, and that it provides a convenient measuring rod to indicate degrees of inadequacy.

The question still remains as to how good an index of opportunity to maintain the given standard is provided by the relation of the income to the budget. Here it is important to recall certain rules followed in estimating both incomes and budgets and to glance at some of the assumptions on which the standard is based. The budget allowance for rent represents the amount that the family will pay, except that the allowance was never placed above $30 a month. To the extent that the families lived in houses below the standard accepted by the Chicago budget, the tendency is clearly to exaggerate the ability of the income to purchase the goods required by the standard. Actually, as will be shown in subsequent sections (see p. 87), the

28 These generalizations are based on an analysis of the expenditures of the 12,000 white families studied by the United States Bureau of Labor Statistics in 1918-19. (Cost of Living in the United States, U. S. Bureau of Labor Statistics Bulletin No. 557, Washington, 1921.) When corrections are made for changes in the price of food, the average expenditure for food did not reach the level of the Chicago Standard Budget for income groups below $2,100, although it was very close to the standard for the group earning $1,500 but less than $2,100. On the other hand, the average expenditure for the items included in the Chicago budget as miscellaneous reached $350 for the income group $1,500 but less than $1,500, and was well over $450 for the group $1,500 but less than $2,100.
great majority, if not all, of the families did live in houses below this standard. Hence the effect of figuring rents on the basis of the amount paid is in the direction of understating the poverty of the families.

Again, in figuring incomes, everything that any member of the group received was counted, even though its very receipt was conditioned on part of it being spent for other things than ordinary household expenses, and even though some of it was not controlled by the parents and might not be used for the benefit of the children. Such income was received by a number of families and in some amounted to substantial sums. The effect, then, on the inclusive definition of income used in this study is likewise to exaggerate the ability of the income to maintain the standard. This is probably especially true with regard to the larger incomes and means that the figures as given undoubtedly overstate the number of families with a substantial margin above the budget.

Furthermore, in figuring the budget requirements all abnormal needs of the family were ignored. No account was taken of the need of any members of the family for special diets or for special care of health, of the demands occasioned by births or deaths or by relatives who do not live with the family but who are partly dependent on them for support, or of obligations already incurred, to mention just a few of the demands on income that make each family's minimum needs just a little different from its neighbor's.

Finally, attention should be called to the assumptions underlying the Chicago standard: That the mother of the family will be at home to devote all her time and attention to the care of her house and children, that she will buy with average intelligence, and that she will do a great deal of sewing for herself and the children. Unless these assumptions are realized it is not believed that the desired standard can be maintained at the figures given. The assumption that the mother had no other duties was not realized in 177 of the maintenance-of-way families. About the other assumptions no evidence that can be put in quantitative terms was gathered. Many of the women interviewed sewed for their families, and many seemed to the investigators extraordinarily careful and intelligent in their buying. In view of the limited opportunities of these women and of the observed inability of some of them, however, it would seem probable that a large number had less ability than the standard assumes.

All these things taken together mean that the number of families with incomes below budget are the minimum number with no real opportunity to reach the budget standard. In all probability many with incomes marked equal to or above the budget really belong in the group with incomes inadequate for the maintenance of the standard.

With this in mind, it is worth while to review the figures concerning the relation of the income to the budget requirements. Table 20 repeats the figures for the number of families and gives the number of children under 16 in each group. A total of 1,085 children were in the families with incomes below budget, and more than 800 were in families with incomes as much as $300 below. A larger proportion of children than of families (66 per cent as compared with 57 per
 cent) were in the low-income groups; and actually 8 per cent of the
children in this study were found in families in which the income
was $900 below an estimate of the minimum amount needed for
healthful living.

<table>
<thead>
<tr>
<th>Relation of annual income to standard budget</th>
<th>Families of maintenance-of-way workers</th>
<th>Children under 16 in families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Per cent distribution</td>
</tr>
<tr>
<td>---------------------------------------------</td>
<td>--------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Total reported</td>
<td>550</td>
<td>100</td>
</tr>
<tr>
<td>In excess of standard budget</td>
<td></td>
<td></td>
</tr>
<tr>
<td>$100, less than $500.</td>
<td>150</td>
<td>28</td>
</tr>
<tr>
<td>$500 or more</td>
<td>57</td>
<td>11</td>
</tr>
<tr>
<td>Equal to standard budget</td>
<td>84</td>
<td>16</td>
</tr>
<tr>
<td>Less than standard budget</td>
<td>392</td>
<td>57</td>
</tr>
<tr>
<td>$100, less than $100.</td>
<td>186</td>
<td>20</td>
</tr>
<tr>
<td>$300, less than $300.</td>
<td>83</td>
<td>14</td>
</tr>
<tr>
<td>$300 or more</td>
<td>112</td>
<td>21</td>
</tr>
<tr>
<td>$500, less than $700.</td>
<td>58</td>
<td>11</td>
</tr>
<tr>
<td>$700, less than $900.</td>
<td>33</td>
<td>6</td>
</tr>
<tr>
<td>$900 or more</td>
<td>22</td>
<td>4</td>
</tr>
<tr>
<td>Not reported</td>
<td>11</td>
<td></td>
</tr>
</tbody>
</table>
FAMILY EXPENDITURES

FACTORS IN MANAGEMENT OF INCOME

The majority of the children in this study were living in families in which the income was insufficient for healthful living. But to those who are interested in child welfare it is not enough to know this. It is also essential to know how the children in these low-income groups—those in families with incomes above the budget as well as in the poorer families—actually fare. It is of importance to know where the cuts in living costs were made if the meaning of low incomes is to be interpreted in terms of the welfare of children. Accordingly, the family expenditures were analyzed and the goods and services they received were evaluated in an attempt to find out how far the families spent what was considered necessary for each item and how far they got goods that met the minimum requirements. In the analysis of expenditures, only expenditure in money was considered; that is, no attempt was made to add the value of income in kind to money expenditures to get the total value of the goods consumed, as it was felt that the values obtained in this study for items included in income in kind were too rough to be used for this purpose. On the other hand, goods bought but not paid for were included. Account was taken of the produce in kind in evaluating the foods used. Thus, if a family spent $100 for fuel and had free railroad ties of an estimated value of $50, the expenditures for fuel would be listed as $100, but the fuel consumed would be listed as $150; if a piece of furniture was bought on installments in the year of the study for $50 and if only $25 had been paid on it, the expenditure would be listed as $50.

PLANNING EXPENDITURES

Before analyzing the individual items in the budget it is well to call attention to some special factors affecting the spending of money in such a way as to get the most from every dollar. The limited education of the majority of the housewives and the inability of a number to speak English have already been noticed. This suggests difficulties certainly, but it tells little of the real skill or lack of skill displayed by these families in the management of their small incomes. Unfortunately no information was gathered that tells this in objective quantitative terms. The observations of the Children's Bureau investigators, however, may be of value to those interested in a qualitative picture of the group. The general impression was that many of the families put great care and thought into buying. Families were found, certainly, that led a hand-to-mouth existence, apparently never planning their expenditures and never quite knowing what they did with their money. The estimates of such families were seldom usable, and their presence in the group accounts for a
large proportion of the “not reported” class in the tables that follow. These families were apparently exceptional, and it seems quite safe to say that for most of the families whatever fault was to be found with the management of their income was not chargeable to unwillingness to give thought to its expenditure. Not many planned so definitely as the man who figured up what his check would be the night before each pay day and then worked out just how it would be spent. Nor did many women consider emergencies so carefully as the one who always put up a few quarts of peaches which were to be eaten only in case of sickness. But many bought their winter’s supply of potatoes at one time, studied “ads” and took advantage of sales prices, used mail-order houses, had a definite time for buying the children’s winter clothing, kept their grocery bills within a fixed amount, or showed in similar ways that they were working on the “neglected art of spending money.”

LIMITATIONS ON BUYING

On the other hand, because of their poverty many families had to buy at stores that gave credit even though they knew of cheaper markets in which to buy.

Village stores.

For many families more serious difficulties were imposed by living in little villages with a poor assortment of stores. Some villages, indeed, had no stores, and the families living in them had to buy at a store some distance away. Most places, however, had some kind of store, but many had only one, usually of the “general” type.

Whether on the whole the prices charged at these general stores were higher than those in neighboring towns where each store had its competitors is difficult to say. Many complaints were made about local prices, however, and the families certainly felt that they could do better in near-by towns. But perhaps the matter of prices was not so serious as the limitation in the goods offered for sale. Here again the stores were so varied that general statements are difficult, but in many even a casual inspection showed very serious deficiencies in the food offered for sale, particularly the fruits and vegetables. In some places, too, there was no organized channel for the sale of milk. The store did not carry it, and no dairy company operated in the community. Sometimes it could be bought from local farmers, but places were visited in which not even this could be done.

The following descriptions, taken from the reports of the Children’s Bureau investigators, show something of the best and the worst conditions found:

P was a settlement in Kentucky consisting of a section gang and a few farmers. The total population was reported as 120. There was one store, selling food and some clothing. It was clean but not well stocked. Most of the persons interviewed said that the stores in X were cheaper, but prices that the investigator obtained showed little difference.

About M, a settlement of 75 persons, the report was as follows:

The food supply in the local stores was limited as to variety. There were few choices as to vegetables or fruit, and the meat consisted almost entirely of forms of pork. There were only small stocks of furniture and clothing; the families bought many of these supplies from mail-order houses. They did not
notice that local prices were higher, to any marked degree, than those in X. In the two stores observed food supplies were kept under glass or out of the dust in other ways.

Typical of the worst conditions found are the following from little places with 100 or fewer inhabitants:

The prices for food and clothing in the general store were very high. One family interviewed cut their grocery bill in half by shopping in B instead of in A. Prices for three articles bought in B and A were as follows; these were paid by two maintenance-of-way workers, brothers, who lived in A. One shopped in B and one in A.

<table>
<thead>
<tr>
<th></th>
<th>in A</th>
<th>in B</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lard, 8 pounds</td>
<td>$1.55</td>
<td>$1.00</td>
</tr>
<tr>
<td>Coffee, per pound</td>
<td>.45</td>
<td>.37</td>
</tr>
<tr>
<td>Floor, 25 pounds</td>
<td>1.35</td>
<td>.89</td>
</tr>
</tbody>
</table>

The prices, of course, might not have been for goods of the same quality. They represent merely what the families had to pay in two communities for the cheapest articles that would serve their purpose.

The prices in C were very high. One store was a little lower than the others, but one man said the prices there were "the highest in the country." The families interviewed thought the trouble was that the grocer knew how much he could get out of everyone and went the limit.

Lard, 10 pounds, $1.75 to $2.
Potatoes, 50 cents a peck; 1 bushel varied from $1.50 to $1.80.
Coffee, 25, 46, and 55 cents a pound.
Bulgar, 46 cents a pound (farmer's).
Flour, 25 pounds, 1.40.
Pinto beans, 10 pounds, 1.10 (12½ cents a pound).

The most important thing in C was the entire lack of important food items. The people could get fresh milk only by going to the farmers, and it was hard in winter to get any at all; they could get no butter at the store and no beef. The stores kept bacon. They kept no fresh fruits, and of vegetables only potatoes, cabbage, and onions. They kept some canned vegetables, but the families could not afford to buy them. In wintertime the families lived on pork, potatoes, beans, and onions because there was nothing else. The stores sold mostly staples, like flour or sugar.

The one store in D was a center for the life of the community. It was owned by the two wealthy families that owned most of the land. The store sold groceries, coal, some hardware and furniture, overalls, shoes, and some dry goods. It extended credit to all the inhabitants. Almost everything that the people needed was bought there and put on the bill. It lent money, many people preferring to borrow from the store when they needed cash to borrow from neighbors. The store handled installment buying for stores in X, selling things that it did not carry. Installments were paid regularly to the X store, and the amount was put on the bill in D. Except occasionally in summer, when the checks were high, many of the maintenance-of-way men had to turn in their entire checks to the store.

Because of the difficulty of getting to X and the fact that the maintenance-of-way men were usually enough behind so that they had to turn over most of each check to the local store, there was little opportunity to buy anywhere else. The foreman's wife had had groceries sent out from X, but the laborers had neither cash nor credit to do this. This limited them to the prices and stock of one store. They got butter only irregularly in winter and no oleomargarine. Fresh meat and milk could be bought only occasionally from the farmers. The store was clean and fairly well stocked with canned goods. No vegetables were on the shelves at the time of the visit, and oranges were the only fruit.
Families interviewed in D complained of high prices in the store. Even in summer fresh vegetables were prohibitively expensive. Some said that when the 6-cent-a-day raise was given the maintenance-of-way men prices went up at the store more than enough to absorb the raise. The following prices were obtained.

- Flour, 48 pounds, $1.15, and $1.25.
- Sugar, 7 cents a pound, $5.90 for 100 pounds.
- Lard, 16 cents a pound.
- Butter, 40 cents a pound; carried very seldom.
- Eggs, 34 cents a dozen.
- Pork (only salt pork), 25 cents a pound; no fresh meat sold.
- Milk, no fresh milk sold; could be bought from farmers for 30 cents a gallon.

The instances just cited not only show some of the limitations of the local stores; they also show some of the reasons why the families studied traded at them when, in theory at least, they could use either mail-order houses or stores in near-by communities. The limiting factors obviously were the need for credit and the difficulties of transportation. Families who owned automobiles or who had friends that did could overcome the transportation difficulties, but many families were not so fortunate.

Company stores.

Another type of store to which special attention should be called is the old-fashioned company store, or something very much like it, in fact whatever it may be in law. This was found in two of the districts studied, Atlanta and Colorado. In Atlanta the store, known locally as the "grab," served a group of negro families living in the railway yards at the edge of the city. It was popularly supposed to belong to the railway company. It granted credit to the workers on the railroad, and the railroad deducted the amount due the store from the earnings of the men before the pay check was made out. The men reported that they were not required to trade at this store, but that after they once started they never seemed able to pay their bills and go elsewhere. Most of them thought it more expensive than others, as its name indicates. Prices obtained by the Children's Bureau investigators confirmed this impression, as is shown in the following list:

<table>
<thead>
<tr>
<th>Item</th>
<th>Company Store Price</th>
<th>Retail Store Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>24 pounds of flour (same brand)</td>
<td>$1.80</td>
<td>$1.58-$1.70</td>
</tr>
<tr>
<td>4 pounds of lard</td>
<td>.78</td>
<td>.60</td>
</tr>
<tr>
<td>1 pound of coffee (same brand)</td>
<td>.35</td>
<td>.45</td>
</tr>
<tr>
<td>5 pounds of sugar</td>
<td>.33</td>
<td>.33</td>
</tr>
<tr>
<td>1 dozen eggs</td>
<td>.45</td>
<td>.29-.35</td>
</tr>
<tr>
<td>1 pound of sausage</td>
<td>.35</td>
<td>.30</td>
</tr>
<tr>
<td>1 pound of pork chops</td>
<td>.40</td>
<td>.28</td>
</tr>
</tbody>
</table>

In Colorado there were no company stores, but two types of arrangements were found, both bearing a close resemblance to the company store. In some communities the foreman arranged for the men to get credit at a certain store in a neighboring city, and the bills were deducted from the men's pay checks. In others the foreman himself ran a commissary. He got goods from a certain wholesaler prescribed by the company but not officially connected with it; he sold them on commission at prices prescribed by the wholesaler, granted credit, and deducted the account from the men's earnings.
The difficulties that such a system puts in the way of carefully planned expenditures need no restatement. All the familiar evils appear here—the man who found himself further and further in debt, so that he could trade only at one store; the man who saw only a few cents in cash at each pay period; the man who did not know what his pay checks were because the deductions were made before he drew his wages. The opportunities for exploitation that the system offers and the ill feeling that it causes even when exploitation can not be proved are also well known, as well as the subjection in which it keeps the workers. The following instances illustrate these difficulties anew, even though they show that the institution of the company store was often an attempt to meet a real need:

A was nothing more than a section camp and a beet dump. The nearest stores were 4 miles away. The foreman maintained a commissary but kept only staples and a few articles of clothing. He reported that many articles were higher priced than those in town, and he very frankly told the men so and urged them to buy those articles in town.

In B the foreman kept a commissary and also established credit for men at certain stores in a neighboring city. The men were free to trade elsewhere if they had cash or could establish their own credit. They seldom had cash, and storekeepers were not often willing to give credit when they knew that purchases from the foreman’s store would be taken off the pay check. Another store was near the camp. It carried only canned goods and bread. The foreman’s wife said that they had started the commissary three years before the study because they found that this store was cheating the men. The owner of the store said that the foreman had taken his business away. He could do nothing to get back his trade because the bills at the foreman’s would be paid first, and there was seldom anything left from the men’s small checks.

In C the foreman would not run a commissary. He had had one six or seven years before the study but gave it up. It made his job of getting work out of the gang much more difficult. Men would have so much of their pay held back that they became discontented, sulky, and lazy.

DEDUCTIONS FROM PAY

Deductions from the men’s wages by the railroad reached formidable proportions only where the company stores were found. The practice, however, was much more widespread. Wherever group insurance was found, deductions were made by the railroad company; many companies likewise deducted for insurance carried in the Benefit Association of Railway Employees; some companies deducted for hospital fees, which may be regarded as sickness insurance; and occasionally families were encountered that were buying watches or even articles of wearing apparel and having payments deducted from the father’s wages. As has been indicated, the total amount deducted was usually not large, and the men got most of their earnings in cash. Undoubtedly, however, any deductions from earnings represent a control over expenditures by the employing company that can easily lead to friction or be turned into a real abuse.

The care with which the buying was done and the expenditures planned and the special difficulties imposed by need of credit, by limited markets, and by company stores and deductions from wages affected all the expenditures and the goods the families obtained for
the money they spent. As regards the personal factors, no comparison with other groups is possible; but as regards the external or community factors, it is clear that large numbers of this group had difficulties that were not encountered by any of the groups with which they have been compared, for those groups were all dwellers in large cities with wide markets on which to draw.

FOOD EXPENDITURES

Table 21 gives the year's expenditure for food. These figures are significant only as showing the whole the expenditure for food made in the family income, for, as has been indicated, a large number of families used home products for part of their food supply. The total expenditure ranged from less than $200 to $1,000 and more. All but 13 per cent of the families, however, spent $300 or more, and only 13 per cent spent as much as $800. The median expenditure was between $400 and $500.

Table 21.—Annual expenditure for food; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Annual expenditure for food</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
</tr>
<tr>
<td>Total</td>
<td>550</td>
</tr>
<tr>
<td>Total reported</td>
<td>465</td>
</tr>
<tr>
<td>$100, less than $200</td>
<td>7</td>
</tr>
<tr>
<td>$200, less than $300</td>
<td>55</td>
</tr>
<tr>
<td>$300, less than $400</td>
<td>27</td>
</tr>
<tr>
<td>$400, less than $500</td>
<td>91</td>
</tr>
<tr>
<td>$500, less than $600</td>
<td>90</td>
</tr>
<tr>
<td>$600, less than $700</td>
<td>72</td>
</tr>
<tr>
<td>$700, less than $800</td>
<td>40</td>
</tr>
<tr>
<td>$800, less than $900</td>
<td>18</td>
</tr>
<tr>
<td>$900, less than $1,000</td>
<td>10</td>
</tr>
<tr>
<td>$1,000 or more</td>
<td>35</td>
</tr>
<tr>
<td>Not reported</td>
<td>55</td>
</tr>
</tbody>
</table>

If these expenditures be compared with those of the other groups of low-paid wage earners that have been studied, they appear quite low. The average for the Ford workers, $556, is nearest the figure for the section workers' median; the median for the unskilled factory workers in Chicago was between $600 and $699; and the median for the San Francisco street-car men was $780. Evidently, then, the purchase of food took a relatively small amount from the purses of the section workers, although a significant number of families had spent amounts comparable with the expenditures of other groups.

The meaning of the low food expenditure in the maintenance-of-way families can be learned only by reducing the expenditure to a per man per day basis and separating the families whose gardens contributed materially to their food supply from those whose expendi-
FAMILY EXPENDITURES

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Famili expenditures for food represented approximately the total value of the food consumed, as is done in Table 22. The importance of the home products in reducing food expenditure is shown by the fact that almost one-half of the families with gardens that contributed materially to their food spent less than 20 cents per adult male unit per day, whereas less than one-fifth of the families without gardens spent so little. But only the expenditures of families without gardens give any clue to the adequacy of the food consumed. These show that many families were spending amounts far below any generally accepted standard of what is necessary. Only 26 spent as much as 50 cents per man per day, which is the standard of the National Industrial Conference Board for the lowest food expenditures in 12 industrial cities; only 76 (21 per cent) spent as much as 40 cents, the standard of the Chicago Standard Budget; and 58 spent less than 20 cents, or less than half that called for by the Chicago Standard Budget.

Table 22.—Daily food expenditure per adult male unit and value of home products; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Daily food expenditure per adult male unit</th>
<th>Families of maintenance-of-way workers</th>
<th>Value of home products</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Less than 50%</td>
</tr>
<tr>
<td>Total</td>
<td>550</td>
<td>800</td>
</tr>
<tr>
<td>Less than 20 cents</td>
<td>130</td>
<td>58</td>
</tr>
<tr>
<td>20 cents, less than 25</td>
<td>81</td>
<td>64</td>
</tr>
<tr>
<td>25 cents, less than 30</td>
<td>87</td>
<td>59</td>
</tr>
<tr>
<td>30 cents, less than 35</td>
<td>71</td>
<td>57</td>
</tr>
<tr>
<td>35 cents, less than 40</td>
<td>48</td>
<td>44</td>
</tr>
<tr>
<td>40 cents, less than 45</td>
<td>40</td>
<td>29</td>
</tr>
<tr>
<td>45 cents, less than 50</td>
<td>26</td>
<td>21</td>
</tr>
<tr>
<td>50 cents or more</td>
<td>27</td>
<td>26</td>
</tr>
<tr>
<td>Not reported</td>
<td>52</td>
<td>40</td>
</tr>
</tbody>
</table>

1 Includes 258 families reporting no home products.

Compared with the expenditures of other groups, these are likewise low. Of the unskilled Chicago factory workers, 57 per cent spent up to the Chicago budget standard, or 40 cents per male adult. Of the 98 San Francisco street-car men, only 3 spent less than 40 cents per man per day and only 19 spent less than 55 cents.

Some of the maintenance-of-way workers, however, lived in districts in which food prices were somewhat lower than in Chicago. Accordingly, if the expenditures are to be compared with the standard set by the Chicago budget, it is desirable to correct them for price differences in the different communities. Such correction is very rough, as no general study of prices was made in each community, but it is believed that the corrected figures give a better picture

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1 Compared from figures given for family of four, requiring 72,700 calories per week, with the men's requirements to 3,500 per day. See The Cost of Living in Twelve Industrial Cities, p. 13 (National Industrial Conference Board, New York, 1928).

2 The Income and Standard of Living of Unskilled Laborers in Chicago, p. 90. Doctor Houghteling's figures are given in terms of yearly expenditure per adult male.
CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

than the uncorrected ones. Accordingly, Table 23 gives for families with small gardens or none the number below, equal to, or above the Chicago budget standard corrected for local price differences. This makes the picture somewhat brighter than that given by Table 22, page 67, but the difference is not very great. Two hundred and fifty-five (72 per cent) instead of 279 (79 per cent) of the 355 reporting spent less than the budget standard for health and efficiency.

Table 23.—Value of home products and relation of food expenditure to standard budget; families of maintenance-of-way workers in specified districts of residence

<table>
<thead>
<tr>
<th>District of residence</th>
<th>Value of home products</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Chicago...</td>
<td>124</td>
</tr>
<tr>
<td>Minnesota...</td>
<td>109</td>
</tr>
<tr>
<td>Wisconsin...</td>
<td>51</td>
</tr>
<tr>
<td>Kentucky...</td>
<td>55</td>
</tr>
<tr>
<td>West Virginia-Pennsylvania...</td>
<td>44</td>
</tr>
<tr>
<td>Georgia...</td>
<td>85</td>
</tr>
<tr>
<td>Connecticut-Massachusetts...</td>
<td>41</td>
</tr>
<tr>
<td>Colorado...</td>
<td>50</td>
</tr>
</tbody>
</table>

1 Includes 208 families reporting no home products.

The figures for the separate districts are likewise interesting. They show that although the proportions varied from district to district, in no district did as many families spend up to the budget standard as spent below it. In general, the differences between districts were about what one might expect from the prevailing wage levels. Georgia, of course, stood out almost in a class by itself.

Although low food expenditures must be expected from the low incomes, it is significant that the proportion of families with total incomes up to the budget (43 per cent of those reporting their incomes) was almost twice as high as the proportion of this group whose food expenditures were up to the budget standard. A much larger proportion of the families with incomes below the minimum budget than of the families with incomes equal to or above the minimum budget, however, had not spent up to the budget standard for food expenditure. Of the 209 families with incomes below the budget estimates, 181 (87 per cent) spent less than 35 cents per man per day for food (that is, spent less than the budget requirements in the districts of lowest food prices); 13 spent 35 cents and less than 40, which is just about the budget level in some districts and below

Provided by the Maternal and Child Health Library, Georgetown University
it in others; and only 15 managed by cutting in other ways to spend for food as much as 40 cents per man per day. (Table 24.) On the other hand, among the families having an income up to the budget requirements the majority (92 of 148) spent as much or very nearly as much as the budget estimates. Fifty-one families whose incomes were theoretically up to the budget, however, spent less than the budget estimate for food. This number is larger, both absolutely and relatively, than the number who spent as much as the budget allowance for food on an income lower than the budget. Some of these cases are doubtless to be explained by the fact, already noted, that the income as computed is sometimes greater than the income actually available for current living expenses. Sometimes, no doubt, this cutting might have been avoided if the family or the housewife had known more about the health costs of inadequate diet. For example, a family in Wisconsin, whose expenditure for food was almost up to the budget standard at the time of the study and whose diet was rated excellent, told of economies in the past that they considered ill advised. They had decided to buy a house because rents in the community were high and because they felt they needed the security that comes with home ownership. For years, therefore, they scrimped on food and clothing, until, some four years before this study was made, it was discovered that the eldest boy had in-"pient tuberculosis, caused by undernourishment. This was sufficient to make the parents decide that whatever else was let slide food must be sufficient.

Table 24.—Daily food expenditure per adult male unit, value of home products, and relation of annual income to standard budget; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Daily food expenditure per adult male unit</th>
<th>Value of home products</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Income</td>
</tr>
<tr>
<td></td>
<td></td>
<td>$50 or more</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>Less than $50 1</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Equal to or in excess of standard budget</td>
</tr>
<tr>
<td>Total</td>
<td>155</td>
<td>235</td>
</tr>
<tr>
<td>Less than 35 cents...</td>
<td>261</td>
<td>235</td>
</tr>
<tr>
<td>Less than 20 cents...</td>
<td>120</td>
<td>56</td>
</tr>
<tr>
<td>20 cents, less than 25...</td>
<td>81</td>
<td>64</td>
</tr>
<tr>
<td>25 cents, less than 30...</td>
<td>57</td>
<td>56</td>
</tr>
<tr>
<td>30 cents, less than 35...</td>
<td>73</td>
<td>57</td>
</tr>
<tr>
<td>35 cents, less than 40...</td>
<td>48</td>
<td>44</td>
</tr>
<tr>
<td>40 cents, less than 45...</td>
<td>20</td>
<td>75</td>
</tr>
<tr>
<td>45 cents, less than 50...</td>
<td>26</td>
<td>21</td>
</tr>
<tr>
<td>50 cents or more...</td>
<td>27</td>
<td>26</td>
</tr>
<tr>
<td>Not reported...</td>
<td>32</td>
<td>40</td>
</tr>
</tbody>
</table>

1 Includes 208 families reporting no home products.
In other cases, however, it would take more than a better understanding of the harm caused by an inadequate diet to change the expenditures. The other values to be served may seem more important than physical health, or the extraordinary demands on the income may be so urgent that they have to be met, be the costs ever so heavy.

Adequacy of Diet

An independent approach to the study of the adequacy of the diet may be made by studying the food used. If the information here was as reliable as the information on expenditures, it would obviously be preferable, as it is well known that differences in food habits and differences in skill in buying and preparing food may affect the quality of diet obtained for a given expenditure. It is doubtful, however, whether information on kinds of food used and amounts of each kind is as accurate as the information about their cost. Hence it is not clear that the one approach is any better than the other, but the use of this second approach serves as a check up on the other. At the same time it makes it possible to bring into the picture the large group of families a considerable portion of whose food comes from home products. Although information obtained from estimates of food used during the preceding year is too inexact to lend itself to nice quantitative statement, such as is customarily used in diet evaluation, it did seem possible to grade the diets roughly into three classes, distinguished as A, B, and C. The grading was by a trained dietitian. A class A diet is one in which the foods used in something like the quantities reported would undoubtedly satisfy accepted standards for mineral content; a class B diet is one that might possibly come up to the standard, but probably does not; and a class C diet is one that is definitely deficient.

The standards for A and B diets are indicated more specifically in the following statement:

<table>
<thead>
<tr>
<th>Class A</th>
<th>Class B</th>
</tr>
</thead>
</table>
| Milk...
| 1 pint per adult male unit
| 5 per day___  
| Almost 1 pint
| Vegetables...
| Daily (in addition to Irish potatoes)
| One or other “practically” daily
| Fruit...
| Daily
| One or other 4 or 5 times weekly
| Meat...
| Daily
| One or other 4 or 5 times weekly
| Egg...
| Daily
| 1 time weekly

The diets of 182 families (34 per cent) of the 529 that could be graded were graded A. (Table 23.) This is higher than the percentage of families (28) that had spent up to the standard of the Chicago Standard Budget. This difference is due almost entirely, however, to the inclusion of the families who raised a significant part of their own food supply. If only the families who had in-

---

*The two are usually treated as equally reliable, but to those who have taken the schedules it usually seems apparent that the housewife knows less accurately the exact amount she buys than the cost of the article. Furthermore, variations from season to season, about which information was not obtained, often affect the goods purchased more than they do the amount spent.

**Equally imperfect information has often been reduced to quantitative terms, but the elements of uncertainty are so many that a statement of calories consumed or grams of protein, phosphorus, calcium, etc., would pretend to a precision entirely unwarranted by the original data.

---

*In the computation of adult male equivalents the scale used was the Hartley scale for protein-mineral factor. This has the effect of allowing more than 1 pint of milk per day for children.
significant gardens or none are included, the same proportion were graded A (28 per cent of those graded) as spent up to the budget estimates for food requirements. On the other hand, virtually half of the families with gardens sufficient to count were graded A. This may be because of the influence that the garden exercises on the selection of foods, or because the families with gardens were, by that very fact, in a better economic position than the others. At all events it emphasizes the importance of considering the families with gardens in any general statements about the diet of the families in this study.

Table 25.—Diet grade and value of home products; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Diet grade</th>
<th>Families of maintenance-of-way workers</th>
<th>Value of home products</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>Less than $30</td>
</tr>
<tr>
<td>Total</td>
<td>559</td>
<td>205</td>
</tr>
<tr>
<td>A</td>
<td>182</td>
<td>108</td>
</tr>
<tr>
<td>B</td>
<td>203</td>
<td>122</td>
</tr>
<tr>
<td>C</td>
<td>144</td>
<td>119</td>
</tr>
<tr>
<td>Not reported</td>
<td>29</td>
<td>16</td>
</tr>
</tbody>
</table>

* Includes 28 families reporting no home products.

These grades are very likely higher than would be given the diets if the information were more complete, for in all cases of doubt the diet was given the higher of the two possible grades. Furthermore, the grades were given solely on the basis of food values and took no account of poor preparation of the food, of monotonous diets, or of food ill adapted to the special peculiarities of the individual. All these things enter into current ideas of what constitutes a satisfactory diet. For example, the Chicago Standard Budget lays it down as a principle that "the food must be of a kind suited to the digestive capacity of the person for whom it is intended and must be made sufficiently attractive, through variety and other elements of choice, as to enable each person to eat the required amount." It was not because such factors were not considered important but only because the information about them was uncertain and uneven that they were ignored in the grading scheme. The result, however, is that very probably not all the diets graded A were as good as that prescribed by the Chicago Standard Budget or by generally accepted standards.

In the group as a whole, then, 34 per cent of the families (including 32 per cent of the children) had diets that seemed, on the infor-

---

*Chicago Standard Budget, p. 7.
*It should be observed that the standard for grading was not the Chicago Standard Budget requirements. The differences were not very great, and the general level was about the same.
mation available, easily adequate, and 66 per cent of the families (with 68 per cent of the children) had diets that seemed at least doubtful; of the latter, 38 per cent had diets that were possibly adequate and 27 per cent had diets that were markedly deficient. (Table 26.) Twenty-seven families in this group had diets that were so deficient that they form almost a distinct class; they had practically no milk, vegetables, or fruit, and in some instances inadequate protein as well. Such a family was the A family in Wisconsin, consisting of the father, mother, and four children, the eldest aged 8. They were totally dependent on the father's earnings of $925. Their food expenditure was only 19 cents per man per day. The children, even the three under 7, never had milk; butter was used by the father only; no cereals were used; a dozen eggs were bought a month; and they had very few vegetables except in the season when their small garden furnished a few carrots, parsnips, tomatoes, and onions. Another example of extremely low diet was the B family of Georgia negroes, with six children dependent on an income of $750. Their food expenditure amounted to only 11 cents per man per day; this was supplemented by vegetables from a small garden and eggs from a few chickens, but their total value was not in excess of 3 cents per man per day. Their grade for milk, eggs, vegetables, and fruit was B, but they had almost no meat and no butter. They reported that except when they had vegetables in the garden the meal often consisted of fried salt bacon and biscuits or corn bread, "but it is very hard to fill the children up on a meal of this kind." The father often went to work without breakfast in order to leave what food there was for the children.

TABLE 26.—Diet grade for families and for children under 16 years of age; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Diet grade</th>
<th>Families of maintenance-of-way workers</th>
<th>Children under 16 in families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Per cent distribution</td>
</tr>
<tr>
<td>Total</td>
<td>520</td>
<td>100</td>
</tr>
<tr>
<td>Total reported</td>
<td>520</td>
<td>100</td>
</tr>
<tr>
<td>A</td>
<td>132</td>
<td>34</td>
</tr>
<tr>
<td>B</td>
<td>230</td>
<td>38</td>
</tr>
<tr>
<td>C</td>
<td>144</td>
<td>27</td>
</tr>
<tr>
<td>Not reported</td>
<td>21</td>
<td>61</td>
</tr>
</tbody>
</table>

Adequacy of diet and income.

On comparison of the diet grades of the maintenance-of-way families with their incomes, it is seen that the percentage (43) with incomes up to the budget standard was larger than the percentage (34) with adequate diets. Two hundred and thirty-two of the 547 families with diet grades below A had incomes below the budget estimates, but the majority of the families that had satisfactory diet grades had adequate incomes by the budget standard. (Table 27.)
Although the correspondence between income and diet was not perfect, the number with incomes theoretically adequate and diet grades below the standard was greater than the number with incomes below budget and diets up to the standard.

Table 27.—Diet grade and relation of annual income to standard budget: families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Diet grade</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td>Equal to or in excess of standard budget</td>
</tr>
<tr>
<td>Total</td>
<td>550</td>
</tr>
<tr>
<td>A</td>
<td>182</td>
</tr>
<tr>
<td>B</td>
<td>202</td>
</tr>
<tr>
<td>C</td>
<td>112</td>
</tr>
<tr>
<td>D</td>
<td>27</td>
</tr>
<tr>
<td>Not reported</td>
<td>27</td>
</tr>
</tbody>
</table>

In accounting for the discrepancy, two factors are to be considered, aside from possible errors in grading and in income estimates. One is the fact, to which attention has already been called, that families with an income counted up to budget did not always spend up to the budget standard for food and that in a very few cases a food expenditure up to the budget standard was found with income below the budget. The other is the influence of the housewife's skill and intelligence in the selection of foodstuffs. The budget estimates are based on the assumption that the housewife will have in mind "the value of food materials in proportion to their cost," and it is specifically stated that unless she has this knowledge an adequate diet can not be expected on the given expenditure. Hence it might be expected that in a group of women whose opportunities for learning have been rather limited, some would fail to obtain an adequate diet on the budget allowance for food. On the other hand, the budget estimates make some concessions to prevailing habits and tastes, and it is possible that some women manage a good diet on a lower expenditure.

Adequacy of particular items of diet.

Further light can be thrown on the meaning of these diet grades and some clue gained, perhaps, to the women's knowledge of food values by a study of the points at which the diets were most frequently lacking and most frequently satisfactory. Table 28 gives the grades for the various items of diet used.

More families came up to the standard for meat than for any other item on which they were graded, with the single exception of vegetables. Indeed, many families used more meat than is approved by standards of dietitians and spent for meat a disproportionate amount from the point of view of getting the greatest food value from every dollar. This suggests that an inadequate knowledge of food
values or an unwillingness to buy with the single idea of promoting physical efficiency had something to do with the number of substandard diets. This suggestion is reinforced by the order of the other articles; milk was last on the list, fruit, next to last, then butter, eggs, and finally vegetables, which were used in satisfactory quantities by 413 of the 530 families that could be graded in that particular.

<table>
<thead>
<tr>
<th>Grade</th>
<th>Consump-</th>
<th>Consump-</th>
<th>Consump-</th>
<th>Consump-</th>
<th>Consump-</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>tion of</td>
<td>tion of</td>
<td>tion of</td>
<td>tion of</td>
<td>tion of</td>
</tr>
<tr>
<td>Total</td>
<td>milk</td>
<td>vegetables</td>
<td>eggs</td>
<td>butter</td>
<td>fruit</td>
</tr>
<tr>
<td>A, probably up to standard</td>
<td>550</td>
<td>550</td>
<td>550</td>
<td>550</td>
<td>550</td>
</tr>
<tr>
<td>B, appreciably below standard</td>
<td>520</td>
<td>435</td>
<td>302</td>
<td>621</td>
<td>123</td>
</tr>
<tr>
<td>C, used seldom, if at all</td>
<td>142</td>
<td>107</td>
<td>132</td>
<td>96</td>
<td>167</td>
</tr>
<tr>
<td>Not graded</td>
<td>22</td>
<td>20</td>
<td>10</td>
<td>18</td>
<td>19</td>
</tr>
</tbody>
</table>

The number of families graded high on their use of vegetables suggests that the great majority of women were acting on a belief or following a tradition that is in line with the best modern thought on the subject of diet. A number of reservations need to be made, however, before that suggestion can be accepted. In the first place, it is probable that here more than elsewhere the families have been graded too high. The dietitian who graded the families noted that "grading the vegetable group is more difficult than grading any other food group, unless it be fruits, owing to the fact that the information on both vegetables and fruits is frequently less specific in nature than that pertaining to the other groups." This is because the use of vegetables and fruit is not so likely to be regular as is the use of milk, for example, and the families can not remember very accurately the variations from time to time. The chances are, therefore, that the actual use was somewhat less than the grades indicate.

In the second place, for the purposes of this grading a vegetable, unless it was an Irish potato, was a vegetable, and no attempt was made to grade the families on their selection of vegetables. Obviously this is a weakness in the grading scheme, but it was unavoidable on the basis of the information obtained.

Finally, some families probably used vegetables as much as they did simply because they could get vegetables in a way that they could not get other foodstuffs, for 342 of the 550 families had gardens. Sometimes, certainly, they had gardens with a definite desire to obtain vegetables rather than to get food of any kind; sometimes, possibly, they had unconsciously established the habit of eating vegetables so that they would buy them if the opportunity for having a garden was taken away. But undoubtedly some of the families graded A in vegetables would not have bought vegetables in preference to other foods if all foodstuffs had had to be bought.

The grades for milk call for some comment. The standard used was 1 pint per adult male unit per day. (See footnote 6, p. 70.)
Only 222 families, less than one-half the number whose milk consumption could be graded, appeared to use as much as 1 pint per adult male unit per day. Of these 222, only 69 clearly used this much milk; the others were somewhat doubtful, but probably came very close to the standard.

This underconsumption of milk, which is in line with the findings of other studies, means that the children almost necessarily fail to get as much calcium as is needed for their growth and development. It is particularly disconcerting in view of the effort that has been made in recent years to popularize milk by means of milk "campaigns" and other educational work. Some of these women were so isolated socially or geographically, however, that they were apparently unaware that milk was important, speaking of it as a "fancy thing," poor people could not afford or as a "luxury" to be given only to babies. Some who knew that milk was good for children, evidently knew little of the amount that children need, for they spoke with pride of giving young children "a glass every day." Others had heard of the value of milk, but were not convinced of its value; still others knew that they were using too little milk and regretted it, but did not see how they could afford more. A dietitian would probably have advised more milk even if it meant cutting other expenditures, which already were very low. In some families, however, in which the food expenditure ran around 10, 15, or 20 cents per adult male unit per day, and even then took more of the pay check than the family could afford, the choice of a place to cut would have presented a problem almost unsolvable.

This somewhat detailed study of the points at which the diets failed seems to indicate that the diets might have been improved if the women who prepared the food had had greater knowledge of food values. But the number of diets that could have been made adequate in this manner is relatively small, for most of the mothers had to feed their family on less than any dietitian considers sufficient, and most of those who had the wherewithal had adequate diets. Many of them did amazingly well on small sums. In fact, the outstanding impression left with the investigators who visited the families, the persons who worked on the office analysis of the material, and especially the dietitian who graded their food, was the skill with which many of these women managed their small incomes and made them go further than seemed possible. They canned and stored a surprising amount of fruits and vegetables from the garden, in view of their limited equipment and storage space; they showed interest in preparing well-balanced meals and in applying in their own homes what they had learned in domestic service; they followed eagerly suggestions made in publications on the care of children issued by State or city health departments or made by schools or clinics. Not all or even most of the women visited displayed these abilities, but some did; and had there not been women initiated who would be unusual in any group, the diets would have been far worse than they were.

On the whole, then, the study of the diets suggests the importance of more education in food values, especially in the need for milk, but it shows equally clearly that such education can accomplish little unless some means are found for increasing the families' income.
CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

CLOTHING

EXPERIENCES

Two hundred and thirteen (44 per cent) of the 489 families reporting expenditures for clothing during the year spent $100 but less than $200, and the median also was found here. (Table 29.) As the economic position of these families was on the whole lower than that of other workers recently studied, it is to be expected that their expenditures for clothing would likewise be lower. The mean expenditure for the Ford workers was $211 and the median for the San Francisco street-car men was $216.9

Expenditures and budget allowances.

The expenditures not only were lower than those of other groups studied; they were lower than theoretical budget allowances considered necessary for health and decency. For a family of five, the Chicago budget allows $280 and the National Industrial Conference Board allows $274.10

Table 29.—Annual expenditure for clothing and specified number of children under 16 years of age; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Annual expenditure for clothing</th>
<th>Children under 16 in the family</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>Less than $100.</td>
<td>500</td>
</tr>
<tr>
<td>Less than $100.</td>
<td>97</td>
</tr>
<tr>
<td>$100, less than $200.</td>
<td>11</td>
</tr>
<tr>
<td>$200, less than $300.</td>
<td>85</td>
</tr>
<tr>
<td>$300, less than $400.</td>
<td>105</td>
</tr>
<tr>
<td>$400, less than $500.</td>
<td>41</td>
</tr>
<tr>
<td>$500 or more.</td>
<td>22</td>
</tr>
<tr>
<td>Not reported.</td>
<td>6</td>
</tr>
</tbody>
</table>

In view of the way these budget allowances and the actual expenses of other workers concentrate in the class from $200 to $800, it is significant that 310 of the maintenance-of-way families (63 per cent of those reporting) spent less than $200 and that only 74 (15 per cent) spent $800 or more. The significance of this low expenditure is increased by the fact that the expenditures of other groups and the theoretical allowances are either for standard families of four or five members or for families that actually ran very close to the standard, whereas the expenditures of this group are for families of varying size. Table 29 divides the families into groups according to the number of children under 16. In each group the median expenditure was $100 but less than $200, although the percentage of those with

9The figures for Chicago unskilled factory workers were not tabulated.
10The Chicago budget assumes 3 children aged 13, 16, and 7; the figure would be reduced to $252 for 3 children aged 12, 8, and 2; the ages used by the National Industrial Conference Board in computing their average for 12 industrial cities.
expenditures of less than $200 decreases with the number of children. Among the families that had four or more children, however, 83 per cent had spent less than $200 a year for clothing.

The division of the families into groups by the number of children under 16 helps to make the expenditures comparable and hence to indicate the general standard maintained. It leaves out of account, however, variations in age and sex, which affect the cost of clothing, and variations in the number of adults who are clothed from the family income. Clearly, what is wanted for better indication of the standard maintained is not the expenditure per family but the expenditure for some more comparable unit. Unfortunately, no scale for measuring clothing requirements has been devised that is even as satisfactory or has been as generally accepted as the scales for measuring food requirements. As the allowances of the Chicago Standard Budget are used in this study as a base line from which to measure expenditures, it has seemed best to accept here that estimate of the relative costs of clothing for persons of different ages and sex. The cost of the man's clothing was counted as 1, and the total number of clothing-cost units in the family was computed. A family of 2 adult male units for clothing is simply one in which the clothing allowance of the Chicago Standard Budget would be twice the allowance for a man head of the household. The expenditure of the family for clothing was then expressed in terms of these adult male clothing-cost units, or adult male units. The Chicago Standard Budget allowance for a man's clothing is $70; the figures of the National Industrial Conference Board vary from $66 to $76 in different cities. These figures need to be kept in mind in reading Table 30, which shows 366 families (75 per cent) of those reporting spending less than $85 per adult male unit, 266 families spending less than $50, and only 79 spending $75 or more. The standard of expenditure appears lower when the expenditures are reduced to a unit-cost basis than when the family is taken as a unit.

<table>
<thead>
<tr>
<th>Annual expenditure for clothing per adult male clothing unit</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>Total reported</td>
<td>488</td>
</tr>
<tr>
<td>Less than $25</td>
<td>65</td>
</tr>
<tr>
<td>$25, less than $50</td>
<td>361</td>
</tr>
<tr>
<td>$50, less than $75</td>
<td>200</td>
</tr>
<tr>
<td>$75, less than $100</td>
<td>93</td>
</tr>
<tr>
<td>$100 or more</td>
<td>54</td>
</tr>
<tr>
<td>Not reported</td>
<td>25</td>
</tr>
</tbody>
</table>

The scale worked out as follows: Father, 1; mother, 0.75; working son or daughter or child in high school, 1.5; child, 13 to 16, 0.95; child, 10 to 12, 0.75; child, 5 to 9, 0.99; child, 2 to 4, 0.42; child under 2, 0.28.
The number of families spending below the budget standard is probably exaggerated, as some of these families were living in warmer climates than that of Chicago, and hence could maintain the same standard of comfort on a lower expenditure. After such adjustment as is possible for Kentucky and Georgia has been made, the figures show 355 families (73 per cent) of the 489 that spent less than the budget estimates for clothes, 49 (10 per cent) that spent at about the budget estimates, and 85 (17 per cent) that spent more than the estimates.

Once again it is worth noting that the number (355) that spent less than the budget allowance is appreciably greater than the number (305) whose income was below the estimate of the amount needed to maintain the given standard. On the other hand, the percentage whose expenditure for clothing was below the budget was almost exactly the same as that whose expenditure for food was below the budget allowance. (See p. 68.)

Expenditures of different members of family.

The expenditures considered up to this point have been the expenditures of the family as a group. It is worth while, however, to consider the expenditure of different members of the family group in an attempt to learn who were the ones who fared the best. The children could not be considered individually from the data obtained, but had to be considered collectively in each family. Reports were obtained for 490 fathers, 490 mothers, and the children in 490 families. One hundred and eighty-six fathers, 129 mothers, and the children in 108 families reported expenditures approximately up to the budget allowance. (Table 31.) The father's higher expenditure is easily accounted for, partly by his control of the purse and partly by his greater exposure to the weather, and hence greater need of warm clothing. The position of the children, lowest in the group, is more surprising, but may possibly be accounted for by a greater number of gifts of children's clothing and more making over of clothing of older members of the family. It may not mean a lower standard of clothing.

Table 31.—Annual expenditure per adult male clothing unit for family, father, mother, and children's clothing: families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Annual expenditure per adult male clothing unit</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Expenditure for family clothing</td>
</tr>
<tr>
<td>Total</td>
<td>550</td>
</tr>
<tr>
<td>$65 or more</td>
<td>122</td>
</tr>
<tr>
<td>Less than $65</td>
<td>305</td>
</tr>
<tr>
<td>Not reported</td>
<td>62</td>
</tr>
</tbody>
</table>

Articles of clothing purchased by fathers.—Study of the accounts yields interesting information about the purchase of the larger items in the clothing budget and shows better than mere total expenditures

11 Complete reports for the family were obtained in 488 cases.
what it meant to spend little on clothing. The men's clothing lent itself most easily to exact statement of articles purchased. Eighty men, approximately 1 in every 7, reported buying overcoats within the given year, the same proportion as among the Ford unskilled employees. If they wore overcoats only as long as provided for by the Chicago Standard Budget or by the estimates of the National Industrial Conference Board, which provide for an overcoat once in every three and one in every four years, respectively, 1 in every 3 or 4 would have bought overcoats. Furthermore, in this count virtually anything that served as an overcoat was counted; 29 coats were bought for less than $10 and possibly should not be included. They had been bought at rummage sales or secondhand stores, and part of their usefulness was gone. Similar 'bargains' may have been found among the Ford employees; but the theoretical budgets do not figure on the purchase of such overcoats. If these 29 are left out of account, 51 men only, or not much over 1 in 11, bought overcoats during the year.

The price paid for overcoats in this group of 51, of whom 50 reported the price, varied from $10 to $37. Eighteen paid between $10 and $15, virtually the price estimated by the Chicago Standard Budget; 11 paid between $15 and $20, about the allowance of the budget of the National Industrial Conference Board; 8 paid between $20 and $25, the average for the Ford workers; 7 paid between $25 and $30; and 6 paid $30 or more.

Suits were bought by 122 men, or 1 in 4, which again is a smaller number than would be expected if the standard of the Chicago Standard Budget, of the National Industrial Conference Board, or of the Ford group was maintained by this group of workers. Six of the suits, like 29 of the overcoats, were bought secondhand and were not suits as figured in the budget estimates. The amount spent for suits by the other 113 men who reported ranged from $10 to $75; 39 spent less than $25, and 56 spent $30 or more. The economy of buying the more expensive suits is often preached, but the original expense is hard to meet on a low income, and it is interesting to find that so many of these low-paid wage earners managed to buy suits somewhat better than the cheapest possible.

Another item of some interest is the expenditure for shoes, because the work on the tracks is particularly hard on them. The information on the expenditure for shoes is probably less reliable than that on suits and overcoats, as the number of shoes purchased is not so easily remembered. But it is believed to be sufficiently accurate to represent within reasonable limits the scale of expenditure. Eighteen men reported that they spent nothing on shoes during the year under review because shoes were given them or they got along with old ones; 163 reported expenditures of less than $10; 116 reported expenditures of between $10 and $15, which is just about the allowance of the Chicago Standard Budget and the National Industrial Conference Board and which was the average expenditure of the Ford workers; 84 reported expenditures of between $15 and $20;
45 reported expenditures of between $20 and $25; and 32 reported expenditures of $25 or more, amounting in two cases to $79 and in two others to $11 and $42. In brief, a total of 307 men reported expenditures for shoes as great as the budget allowance and 161 reported expenditures in excess of the allowance. This is much larger than the number of men (186) whose total clothing expenditure was up to the budget estimates. It indicates quite clearly that the budget allowance for shoes was below a decent minimum for this group who worked on the tracks.

Other items were in the budget for which the allowances also seemed low in view of the expenditures, namely, that for work trousers, overalls, and jumpers, for which $10 is allowed in the National Industrial Conference Board budget and $11.20 in the Chicago Standard budget, and for work gloves, estimated at about $1 in the National Industrial Conference Board budget and at $4.40 by the Chicago Standard Budget. The work of the section men very possibly demands more in these lines than ordinary unskilled work. At any rate it was not at all unusual to find men not particularly well dressed and very careful of their expenditures who spent from $15 to $25 for overalls, jumpers, and work trousers, and men in the upper-income groups sometimes spent between $30 and $40 for these articles. Similarly, of those reporting their expenditures for work gloves, 262, or well over half, reported expenditures of more than the budget allowance; most of them estimated their expenditures between $5 and $10, but 75 reported that it was more than $10 and 16 that it was more than $15. Furthermore, there was repeated evidence from the men who spent the smaller amounts that they did not have the clothes that they really needed for their work.

Articles of clothing purchased by mothers.—In the women’s clothing information was tabulated for two articles only—dresses other than house and work dresses and coats. One hundred and fifty-three women bought coats during the year, and 288 bought dresses or material for dresses. The Chicago Standard Budget provides for at least one dress14 a year and for two coats, one light and one heavy, every three years. As a group, then, the women in these families fell far below these standards, but the prices paid by those who did buy either dresses or coats ran considerably above the prices allowed by the Chicago Standard Budget. For example, the Chicago Standard Budget allows $15 for a heavy coat and $9 for a light coat. Of the 151 women who reported the price of coats, only 50 paid less than $15, 28 paid between $15 and $20, 23 paid between $20 and $25, 12 paid between $25 and $30, 20 paid between $30 and $40, 10 paid between $40 and $50, and 8 paid $50 or more, with $80 representing the highest price paid. Similarly the Chicago Standard Budget makes no provision for a dress to cost more than $7. Of the 287 women who had new dresses and reported their cost, 144, or almost exactly one-half, spent $10 or more, and 32 spent $25 or more, with the maximum expenditure reported at $76.

This expenditure above the budget estimates is partly accounted for by an overrepresentation of the more prosperous families among

14 It provides specifically for 6 house dresses, 1 woolen dress to last two years, one "best" dress to last two years, and 1 cotton dress. It is not clear how this cotton dress differs from the house dresses already provided for.
those buying women's coats and dresses, for 88, or more than one-half, of those buying coats, and 137, almost one-half, of those buying dresses had incomes above the budget. Naturally the expenditures of these families ran larger than those whose incomes were below the budget. A study of the expenditures of the two income classes, however, shows that expenditures above the budget estimates were not confined to the families whose incomes were above the budget. In the amount spent for dresses, 56, or more than one-third, of the women with incomes under the budget estimates went over the estimate of the Chicago Standard Budget; in the amount spent for coats, 41, or more than one-half, of the 75 with incomes below the budget went over the amount allowed by the budget for a heavy coat and 13 went over the amount allowed for two coats. This suggests two questions, to which the answers are unknown: Were the women, even those with very low incomes, buying on the whole better articles than the budget allowed and wearing them longer, so that over a period of years their expenditures for coats and dresses would be no greater than the budget allowances? Or is the conventional standard of what must be paid for coats and dresses higher than the budget standard, regardless of the time the garments can be worn?

**Inventory and grade of children's clothing.**

The analysis was made of the children's clothing, based not on the articles bought during the year but on an inventory of the articles they had at the time the schedule was taken. The object was to see how many children actually had the articles of clothing included in the list of the Chicago Standard Budget. The families in which the child had the prescribed articles apparently in fair condition were given a grade of A, meaning here, as in the grades for food and housing, that they were apparently up to the budget standard. Those whose clothing was incomplete but not lacking in the more essential garments or whose clothing although badly worn was not in rags were graded B, and those whose clothing was ragged or very scant were graded C.

By these grades the situation of the children appears far better than it did as portrayed by the expenditures. (Table 32.) In 295 families (38 per cent) of the 534 who were graded the children's clothing seemed to be up to the budget standard, whereas in only 108 families (22 per cent) of the 490 reporting expenditures was the expenditure on children's clothing as much as the budget allowance.

The information available was not sufficient to determine which of the two methods of appraising children's clothing—namely, by expenditures and by an inventory—present the truer picture. Clothing, especially when it is not seen, is particularly difficult to grade, and in general the attempt was to grade up rather than down. On the other hand, the expenditure figures are only estimates, and clothing costs are not easy to remember. Furthermore, it is undoubtedly true that the expenditure for clothing did not always cover the entire value of clothing acquired during the year. In a number

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1 The condition of the garments was noted only when the agent saw them and was rated by their ragged condition. Probably many not seen were equally ragged and are counted here as in fair condition when more complete knowledge would mark them down.
of families gifts from relatives, from employers, or even from relief agencies made possible a relatively high standard of clothing on a very low expenditure. Also it is possible that by being constantly on the alert for "bargains" at fire sales, rummage sales, and what not, by patronizing secondhand stores, or buying clothing already worn by more prosperous friends, and by making over for the children the clothing of older brothers and sisters or the parents, even more than was estimated as possible in figuring the budget allowance, the standard of clothing actually maintained was above what the expenditure would indicate. Such economies were extensively practiced. Over and over again, for example, women reported making night clothes and underwear out of flour or sugar sacks, which in the Chicago Standard Budget estimates are to serve only as dish towels. Likewise they reported that they made the little boys' coats and pants from cast-off trousers and overcoats of their fathers or older brothers, and some told of making over stockings. This goes far beyond the assumption of the Chicago Standard Budget estimates that children's dresses, boys' waists, underclothing, and other articles not requiring special dressmaking skill will be made at home."

### Table 32.

**Grade for Children's Clothing and Relation of Annual Income to Standard Budget; Families of Maintenance-of-Way Workers**

<table>
<thead>
<tr>
<th>Grade for Children's Clothing</th>
<th>Families of Maintenance-of-Way Workers</th>
<th>Annual Income</th>
<th>Total</th>
<th>Equal to or in Excess of Standard Budget</th>
<th>Less than Standard Budget</th>
<th>Not Reported</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Number</td>
<td>Per cent Distribution</td>
<td>Number</td>
<td>Per cent Distribution</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td></td>
<td>558</td>
<td>100</td>
<td>234</td>
<td>100</td>
</tr>
<tr>
<td>Grade Reported</td>
<td></td>
<td></td>
<td>534</td>
<td>100</td>
<td>227</td>
<td>100</td>
</tr>
<tr>
<td>A</td>
<td></td>
<td></td>
<td>285</td>
<td>38</td>
<td>137</td>
<td>60</td>
</tr>
<tr>
<td>B</td>
<td></td>
<td></td>
<td>172</td>
<td>33</td>
<td>72</td>
<td>42</td>
</tr>
<tr>
<td>C</td>
<td></td>
<td></td>
<td>152</td>
<td>29</td>
<td>38</td>
<td>8</td>
</tr>
<tr>
<td>Grade Not Reported</td>
<td></td>
<td></td>
<td>16</td>
<td>7</td>
<td>7</td>
<td>9</td>
</tr>
</tbody>
</table>

Although, as a result of these economies, the grades for clothing were higher than the expenditures indicated, it is not so clear that the standard of dress contemplated by the framers of the Chicago Standard Budget was maintained. That standard was based on the idea that "the clothing of even very young children should never be of a kind or style so different from those among whom they are thrown as to cause self-consciousness." Thus the possibility of these made-over garments maintaining the given standard depends both on the skill of the woman who makes them and on the standard of the group with whom the children associate. Some of the women had sufficient skill so that the visitors were impressed by the neat appear-
ance of the children, but many, possibly most of the women, had had little opportunity to learn other than by doing. Possibly few had had so difficult a time or had so persevered against odds as the woman who tied her little boy to a table on which she had placed a piece of paper and traced the outline of his form to serve as a pattern for his pants.

Very likely, then, the children's clothing was neither so good as was indicated by the inventory nor so bad as was indicated by the expenditures. Probably not more than one-third and not less than one-fourth of the families in this group of 550 clothed their children as well as the standard set up as necessary for children in families in Chicago.

Attention should not be confined to the families in which the children's clothing was relatively good. The clothing of the children in 132 (29 per cent) of the families was graded C. These were families in which the children lacked shoes, warm underwear, or outer garments, or in which the children's clothes were either in rags or so mended that they were not fit to wear. Unfortunately there is no reason to think this number is exaggerated, and it is quite possible it is too small.18

One other question of interest is the correspondence between the clothing grades and the income of the family. As might be expected, the majority of the families with incomes above the budget provided clothing for the children that was up to the budget standard, whereas most of those that had incomes below the budget failed to maintain this standard for their children. (Table 32, p. 82.) Remembering the necessarily rough approximation of the grading, too much significance should not be attached to the numbers in the various groups. Although other factors enter in to determine the standard of the children's clothing, however, the most important apparently is the income of the family in relation to the demands on it. That is, on the whole, the families that have incomes up to budget do not suffer their children to go poorly clad, and those with incomes below are forced to do so.18

HOUSING EXPENDITURES

The first question with regard to the housing of these families is the ownership. One hundred and seventy-two families owned or were buying their homes, and 378 were tenants. Of the home owners, 75 owned their homes free of encumbrance.

The proportion of home owners is a little higher here than in the group of Chicago factory workers (31 per cent as contrasted with 27 per cent), about the same as the proportion of the Ford workers studied, and much lower than the proportion of the 98 San Francisco street-car men, of whom 40 owned their homes all year and 11

18 The information on which a family was given a grade of C rather than B came largely from the investigators' descriptive notes. It was inevitable that such notes were used more freely for families that stood out as worse or better than the majority of those visited. Hence, as the general standard was low, only extreme cases of lack of clothing were likely to be noted.

18 These figures may tell quite as much about the grading scheme as they do of the factors determining the clothing standards of the children. As a test of the grading they seem satisfactory; that is, they are roughly in accord with what might be expected.
more owned them part of the year. In considering the significance of these comparisons, account must be taken of the number of workers in the maintenance-of-way group who lived in small towns and rural districts, where home ownership is usually more prevalent and easier to manage than in cities.

As home ownership is often taken as an index of prosperity, it was interesting to see how far it was associated in these families with an income above the budget estimate of requirements. The majority of the owners had incomes equal to or above the budget and the majority of tenants had incomes below this standard (Table 33); that is, on the whole, the owners were more prosperous, but the difference was not very great. In this group of 165 home owners whose incomes were known, an assignment to the more prosperous rather than the less prosperous group by virtue of their home ownership would have been wrong in 72 cases. This, of course, accords with common knowledge about the strength of the desire for a home of one's own and the sacrifices that will be made to get one.

Table 33.—Ownership of home and relation of annual income to standard budget; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Ownership of home</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Annual income</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>-------------------</td>
<td>-------</td>
</tr>
<tr>
<td>Total</td>
<td>570</td>
</tr>
<tr>
<td>Owned</td>
<td>172</td>
</tr>
<tr>
<td>Rented</td>
<td>398</td>
</tr>
</tbody>
</table>

Concrete information about what these 72 families had endured in order to own their homes was lacking except for a few. Attention has already been called to the family in which the sacrifice of food in order to buy a home brought on tuberculosis. (See p. 69.) In a number of families, too, the mother gave the desire to pay for a home as a reason for her working. On the other hand, sometimes the home came by way of inheritance or the first payment was made possible in this way. Sometimes the purchase was made in more prosperous days, as in days of "war wages." But over and over again the section laborers' families emphasized that the first payment was not made from maintenance-of-way wages.

Table 34 gives the amount spent for housing by renters and by owners. The expenditures of the families that rented were strikingly low. Outside of the 152 who received free rent the largest number paid between $100 and $200, and only 26 paid as much as $500. Counting in those who received free rent,90 313 families (84

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90 The rental of these houses was estimated at $5 a month for laborers and $10 for foremen. It was certainly well under $200.
per cent) of those reporting spent less than $200. Although it is a difficult matter to estimate what must be paid in rent to obtain decent housing, and although many of the families in this group lived in small communities, where housing costs might be expected to be low, it is almost inconceivable that housing conforming to any accepted standard could be obtained for less than $200 a year, which is less than $17 a month.  

Table 34—Annual expenditure for housing by tenants and owners; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Annual expenditure for housing</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>None</td>
<td>520</td>
</tr>
<tr>
<td>Less than $100</td>
<td>109</td>
</tr>
<tr>
<td>$100, less than $200</td>
<td>185</td>
</tr>
<tr>
<td>$200, less than $300</td>
<td>62</td>
</tr>
<tr>
<td>$300, less than $400</td>
<td>34</td>
</tr>
<tr>
<td>$400, less than $500</td>
<td>16</td>
</tr>
<tr>
<td>$500, less than $600</td>
<td>14</td>
</tr>
<tr>
<td>$600, less than $700</td>
<td>28</td>
</tr>
<tr>
<td>$700, less than $800</td>
<td>4</td>
</tr>
<tr>
<td>$800, less than $900</td>
<td>3</td>
</tr>
<tr>
<td>$900, less than $1,000</td>
<td>2</td>
</tr>
<tr>
<td>Not reported</td>
<td></td>
</tr>
</tbody>
</table>

1. Amount paid for property payments on home includes payments on principal, interest, taxes, repair, etc.
2. Families living in company house in which rent was a perquisite.

For comparison with rents paid by other groups studied, all of whom lived in large cities, the rents paid by maintenance-of-way workers in Chicago are better than those paid by the whole group. Of the 91 tenant families in this group, 31 lived in rent-free dwellings, 31 paid less than $200, 14 paid between $200 and $300, and 15 paid $300 or more; that is, the median rental was between $100 and $200, and only about one-sixth paid as much as $300. With these figures may be compared those for the unskilled factory workers in Chicago whose median rental was between $200 and $300, with 35 per cent paying $300 or more; those for the San Francisco street-car men whose prevailing rental, paid by three-fifths of the tenants, was between $205 and $349; or those for the Ford workers, which averaged $301. In other words, the Chicago track workers who did not own their homes and did not receive free rent spent less for their housing than other city workers whose expenditures have been studied.

Before the amounts spent by families that owned their homes are considered, a word needs to be said about what is included in housing costs for these families. For estimating housing costs the families were divided into two groups, the first and larger group being those that owned or were buying a single-family dwelling, the second group being those whose home formed part of a larger dwelling yielding some income. For the first group expenditures for housing as used here include all cash expenditures on the house during the year, and only those; that is, they include all payments regardless of the proper...
accounting distribution of the items between cost of shelter and investment, and they do not include allowance for depreciation or interest on paid-in capital.\textsuperscript{22} For the second group the expenditure on housing was counted as the rental value of their apartment, as indicated by the rent received from other apartments in the building, and the balance paid on the house was counted as investment.\textsuperscript{23}

The expenses incurred by families that owned their homes were on the whole somewhat higher than the rent paid by tenants. There are a number of reasons for this. In the first place, although 75 owned their homes free of incumbrance, the rest had mortgages on which interest and usually something on the principal had to be paid. Then often, especially if the payments were large, the families had improved their property in the year of the study. Some of the accounts of the families spending $400 or more show what was being done in this way, and show, too, that the larger amounts were sometimes paid with savings.

A family with an income almost $500 above the budget standard and owning the home without encumbrance spent $586 on it during the year of the study, $56 for taxes and $520 for putting in a bath and electric lights. They drew money from the bank for the bath.

A family with an income nearly $700 above the budget standard incurred expenditures of $732 on the home—$430 for principal and interest payments; $271 for repairs, which included a new roof and redecorating the inside; $69 for taxes; and $12 for insurance. They had heavy expenses for sickness during the year and ended more than $600 in debt.

A family with an income below the budget allowance for food, clothing, and shelter incurred expenses of $360 on the home, which they owned outright; $360 was for wall paper and a new floor and $360 for taxes, which included a special assessment in addition to the regular taxes. At the end of the year $150 was still due on the roof and $225 on the taxes.

A family with housing expenses of $424 met them out of income. The expenses consisted of $157 taxes, $24 insurance, $18 for connecting the house with a sewer, and $225 for enclosing a porch for a sun parlor.

Expenditures of $651 met out of income consisted of $180 regular payments; $50 for paper and paint, which was put on by the family; $157 for a new furnace; $102 for taxes; and $47 for insurance.

Finally, it is possible that the larger expenditure of the home-owning families in part reflects somewhat better housing conditions. At any rate, as is shown in a later section (see p. 91), there is reason

\textsuperscript{22}This usage is in accord with that followed in the cost-of-living studies compiled under the Heller Committee for Research in Social Economics of the University of California. See How Workers Spend a Living Wage, by Jessica B. Peckoff, p. 192, footnote 10 (Cost of Living Studies, II, Berkeley, 1929), for discussion of reasons for this treatment of housing costs. It should be emphasized, however, that because of the items included and excluded the figures throw no light whatsoever on the vexed question of the economics of home ownership.

\textsuperscript{23}There seems to be no precedent for this mixing of two methods of dealing with payments made by those who owned their homes. Perhaps the buying of apartment houses has not been found in other studies that deal with ownership payments on the basis of cash expenditures.
to think that the home owners lived in better houses than the tenants.

Although the housing expenses of owners were a little higher than those of tenants, they too ran low. Slightly more than a majority of the home owners spent less than $200 during the year on their houses. An important factor in keeping these costs so low was the practice, so general that it might almost be called universal, of using home labor for a great deal of the work. The following statements are typical.

Repairs, $15, for roofing and paint; family did work.
Repairs, $7, for paper and paint; mother did the work herself.
Repairs, $177; family did work; pipes for plumbing to replace old, $5; father installed.
Repairs, $15; Paint, $12; father painted exterior, mother and children painted floors; calcimine and cement to replace walk to toilet, $200; father did work.

Occasionally, too, a statement was found like the following, indicating that costs were low because needed repairs were not made: “Father has not been able to make any repairs on house, although it needs to have roof fixed, and whole house must soon be painted to preserve finish.” Such notations were rare, however, and apparently the majority of home owners managed to make at least the most imperative repairs.

HOUSING CONDITIONS

Size of house and number of inmates.

The amounts spent for shelter certainly suggest inadequate housing accommodations. But more valuable information on this point can be obtained from an analysis of other data about the houses. Table 35 gives information as to their size. Most modern housing standards call for a 5-room house for a family of five and no house that has less than 3 rooms for a family with even one child. The houses occupied by the section men were far below this standard. Eighty-one houses had only one or two rooms, and 293 had less than five rooms.

Table 35.—Number of persons in household and number of rooms occupied by household; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Number of persons in household</th>
<th>Families of maintenance-of-way workers</th>
<th>Number of rooms occupied by household</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td>1</td>
</tr>
<tr>
<td>Total</td>
<td>550</td>
<td>15</td>
</tr>
<tr>
<td>3</td>
<td></td>
<td>84</td>
</tr>
<tr>
<td>4</td>
<td></td>
<td>90</td>
</tr>
<tr>
<td>5</td>
<td></td>
<td>10</td>
</tr>
<tr>
<td>6</td>
<td></td>
<td>81</td>
</tr>
<tr>
<td>7</td>
<td></td>
<td>59</td>
</tr>
<tr>
<td>8</td>
<td></td>
<td>81</td>
</tr>
<tr>
<td>9</td>
<td></td>
<td>38</td>
</tr>
<tr>
<td>10</td>
<td></td>
<td>14</td>
</tr>
<tr>
<td>11</td>
<td></td>
<td>11</td>
</tr>
<tr>
<td>12 or more</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Provided by the Maternal and Child Health Library, Georgetown University
The size of the houses and the number of persons per room are shown in the following lists:

<table>
<thead>
<tr>
<th>Number of persons per sleeping room</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>550</td>
</tr>
<tr>
<td>Less than 2</td>
<td>110</td>
</tr>
<tr>
<td>2, less than 3</td>
<td>102</td>
</tr>
<tr>
<td>3, less than 4</td>
<td>118</td>
</tr>
<tr>
<td>4 or more</td>
<td>129</td>
</tr>
<tr>
<td>Not reported</td>
<td>1</td>
</tr>
</tbody>
</table>

The crowding can be measured better by the number of persons per room and per sleeping room. One hundred and ninety-three families had no more than 1 person for every room, the accepted standard to-day; 215 had more than 1 person but less than 2; and 142 had 2 or more persons for every room.

Only a little more than one-third of the families had the prescribed minimum number of rooms and of sleeping rooms. The sleeping rooms were more crowded than the houses as a whole, as in 248 families (45 per cent of the total) there were 3 or more persons to every sleeping room and in 129 families there were 4 or more. Instances were found of 8 persons living in a 1-room dwelling; of 9 persons, and even of 12 persons, in 2 rooms; and of 11 persons in 3 rooms. One sleeping room was found used by 9 persons, 8 were each used by 8 persons, 10 were each used by 7 persons, 11 were each used by 6 persons, and 21 were each used by 5 persons.

Sanitary conveniences.

On the whole, the houses were poorly equipped with the sanitary conveniences considered a minimum in modern housing standards. Only 100 had baths, 176 had private flush toilets, and 244 had sinks with running water. (Table 36.) Although most of the districts in which modern conveniences were strikingly scarce did not include a city, there were exceptions. In Georgia, where there were 25 workers from the city of Atlanta, only 1 family lived in a house with bath, only 2 had private flush toilets, and 4 had sinks with running water. In the Chicago district, also, 29 houses were without sinks and 91 were without baths. The Chicago houses having no sinks were not in the city proper, but were on the outskirts in the railroad yards, where the city has no authority to enforce the housing code applying in the city limits.

These figures give little idea of the inadequacy of the conveniences. Frequently the house that did not have a sink with running water was dependent for its water supply on wells or springs at some distance whose water might or might not be pure; or the family without
a private flush toilet shared primitive toilet accommodations with a
number of other families. Nine families had no toilets of any
description. (Table 37.)

Table 36.—District of residence and specified conveniences in dwellings occupied
by families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>District of residence</th>
<th>Families having sinks in dwelling</th>
<th>Families having private toilets in dwelling</th>
<th>Families having bath in dwelling</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>244</td>
<td>176</td>
<td>100</td>
</tr>
<tr>
<td>Chicago</td>
<td>95</td>
<td>77</td>
<td>33</td>
</tr>
<tr>
<td>Minnesota</td>
<td>83</td>
<td>46</td>
<td>32</td>
</tr>
<tr>
<td>Wisconsin</td>
<td>28</td>
<td>12</td>
<td>19</td>
</tr>
<tr>
<td>Kentucky</td>
<td>1</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Georgia</td>
<td>4</td>
<td>2</td>
<td>1</td>
</tr>
<tr>
<td>Pennsylvania</td>
<td>7</td>
<td>3</td>
<td>1</td>
</tr>
<tr>
<td>West Virginia</td>
<td>2</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Connecticut</td>
<td>15</td>
<td>12</td>
<td>8</td>
</tr>
<tr>
<td>Massachusetts</td>
<td>18</td>
<td>13</td>
<td>8</td>
</tr>
<tr>
<td>Colorado</td>
<td>6</td>
<td>4</td>
<td>2</td>
</tr>
</tbody>
</table>

Table 37.—Type and location of toilet and specified number of families sharing
     toilet with families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Type and location of toilet</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>536</td>
</tr>
<tr>
<td>Flush toilets</td>
<td>229</td>
</tr>
<tr>
<td>Within the house</td>
<td>194</td>
</tr>
<tr>
<td>In other building</td>
<td>35</td>
</tr>
<tr>
<td>Privies</td>
<td>312</td>
</tr>
<tr>
<td>No toilet</td>
<td>0</td>
</tr>
</tbody>
</table>

Lighting and heating.

The houses were likewise poorly equipped for lighting and heating. The number of houses heated by furnaces or other types of
central heating was not ascertained, but the great majority depended
on stoves for their heat.24 Houses with gas and electricity were
probably more common, but about half the families depended for
their light on kerosene lamps or candles, 279 houses had electricity,
167 had gas, 146 had both, and 250 had neither. These conveniences,
although they simplify the tasks of the housekeeper and add appreciably
to the family’s comfort, are obviously less directly concerned
with their health and the decency of their surroundings than ade-
quate plumbing. Yet more houses were equipped with electricity
than with baths, sinks, or inside toilets.

24 This is evident from the information obtained as to fuel, as well as from the general
impressions of the investigators.
A simpler and in some respects a more valuable picture of the housing conditions can be given by the use of a grading scheme similar to that used for food and clothing. In this grading scheme it has been possible to take account of three items only—overcrowding, sanitary conveniences, and certain obvious defects, such as location in a basement, dark rooms, and dilapidation. The standard for crowding used was a combination of that of the United States Bureau of Labor Statistics, one person to a room, and that of the Chicago Standard Budget, which requires no more than two persons to a sleeping room and enough rooms for sleeping to permit segregation of the sexes. For cities the standard for sanitary conveniences was the generally accepted one of sink, bath, and inside private toilet. For country districts a somewhat lower standard was arbitrarily adopted—water on the premises and a private toilet not obviously in insanitary condition. It is doubtful whether this is justified by anything but certain prevailing notions about what conveniences can be done without in country districts, but it serves to distinguish the better houses in districts where virtually no modern conveniences are found. On the basis of these standards, then, houses were graded A if they were neither overcrowded nor lacking in the prescribed sanitary conveniences and had none of the obvious defects mentioned. They were graded B if they fell below the standard in one of the three respects, and C if they fell below in two or three.

Only 150 families (29 per cent) and 306 children (19 per cent) were living in houses that could be considered acceptable even when the houses in the country were not required to have modern sanitary facilities. (Table 38.) If the more rigorous city standard had been applied throughout, only 40 families with 76 children would have been in houses graded A. Even the larger figure of 150 families gives a smaller number up to standard with regard to housing than with regard to either food or clothing, for 182 families were graded A on diet and 205 on children's clothing. (See pp. 73 and 82.)

<table>
<thead>
<tr>
<th>Housing grade</th>
<th>Number of families of maintenance-of-way workers</th>
<th>Number of children under 16 in families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Per cent distribution</td>
<td>Per cent distribution</td>
</tr>
<tr>
<td>Total reported</td>
<td>550</td>
<td>1,674</td>
</tr>
<tr>
<td>Total</td>
<td>556</td>
<td>1,588</td>
</tr>
<tr>
<td></td>
<td>100</td>
<td>100</td>
</tr>
<tr>
<td>A</td>
<td>150</td>
<td>306</td>
</tr>
<tr>
<td></td>
<td>29</td>
<td>19</td>
</tr>
<tr>
<td>B</td>
<td>158</td>
<td>306</td>
</tr>
<tr>
<td></td>
<td>39</td>
<td>42</td>
</tr>
<tr>
<td>C</td>
<td>178</td>
<td>617</td>
</tr>
<tr>
<td></td>
<td>34</td>
<td>39</td>
</tr>
<tr>
<td>Not reported</td>
<td>34</td>
<td>89</td>
</tr>
</tbody>
</table>

Furthermore, the figures on the number with satisfactory housing, like all the figures giving grades, are undoubtedly an over-
statement. To be sure, the data on housing were more specific and
dent themselves more readily to objective measurement than those
on food or clothing. Within the limits covered by the grading
scheme the figures are probably quite accurate. But there are im-
portant factors in decent housing about which no information was
obtained and which, accordingly, had to be ignored in grading.
Most housing standards to-day add requirements about the arrange-
ment of the rooms for convenience, ventilation, and social decency;
requirements about the size of the rooms; and requirements about
the neighborhood. Houses are more likely to fall down in these
respects than in the respects for which information was obtained.
Likewise, even superficial observation showed that the neighbor-
hood seldom measured up to the usual requirements. In the cities
the section workers' houses were located in the most undesirable
districts; in the smaller places they were all too likely to be in
districts not connected with sewer or water or on the outskirts of
the town too close to the tracks for comfort or safety. If it had
been possible to take into account all the requirements for decent
housing, a few houses might have measured up, but certainly their
number would have been very small.

Table 39 gives the housing grades for the different classes of occu-
pants—tenants and owners. Tenants may be classified into two
groups—occupants of rent-free company houses and renters. The
proportion of owners whose housing came up to standard was
greater than that of renters, which in turn was much greater than
that of occupants of company houses. Almost two-thirds of the
company houses were below standard for both crowding and sanita-
tary conveniences, so that they were graded C.

<table>
<thead>
<tr>
<th>Housing grade</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
</tr>
<tr>
<td>A</td>
<td>150</td>
</tr>
<tr>
<td>B</td>
<td>188</td>
</tr>
<tr>
<td>C</td>
<td>173</td>
</tr>
<tr>
<td>Not reported</td>
<td>34</td>
</tr>
</tbody>
</table>

Most of the company houses fell into three or four rather well-
marked types, so that it is possible to describe them in more detail.
(See pictures facing p. 92.) One type was the box car, usually but
not always taken off its wheels and planted on the ground with or with-
out a foundation. Sometimes the box car stood by itself; sometimes two
were put together, or additions were built onto it, usually by the
occupants. Inside likewise there was some variation; the car some-
times had one room, and sometimes the occupants had partitioned it.
It was seldom plastered, and usually it was impossible to heat in
winter, and was suffocatingly hot in summer. Usually some opening served as a chimney, but frequently this drew poorly and smoke filled the small room. Keeping any neatness or order in such a dwelling with young children around required efforts on the part of the housekeeper that appeared little short of miraculous. Furthermore, a car was usually placed along with a little group of others near the railroad tracks. Sometimes the ground surrounding it was covered with cinders; sometimes it was hard, sun-baked clay, which could be put into grass only with great labor; sometimes it was soft dirt, which became almost an impassable bog when heavy rains came; occasionally it was grown with grass or weeds, which could be kept down, and which made possible a touch of green that was not unattractive. But always the neighboring tracks provided dangerous playgrounds for the children, and usually the smoke and cinders from the trains made constant work for the particular housewife. Some specific descriptions of box cars follow. The first four were located on the outskirts of Chicago.

A section laborer lived in a house that was one of a group of box cars along the railroad right of way. It was up a steep cinder bank from the street. The family of mother, father, five children (four boys aged 16, 18, 10, and a girl aged 4), and the children's uncle occupied the box car, which was not partitioned off but was all one room. In the year before the study the walls were covered with tin inside and outside, and the car was raised from the ground. This made it much warmer. The car had no sanitary conveniences of any kind. Water was carried from a hydrant near by, and one car in the group was fitted up as a toilet for the use of three families and of two cars occupied by single men.

A car occupied by six persons, father, mother, and four boys, the oldest 15, the youngest not yet a year old. had been partitioned off to form two bedrooms and a narrow hall, used only for the heating stove and as a runway. The hall had no window and was too small for a living room. A shed or "lean-to" had been added on, built originally for a kitchen but now used as a dining room, and a second shed had been built for a kitchen. Screens, evidently homemade, were on the bedroom doors and at front and rear outside doors. The car had no sanitary conveniences. Water had to be carried from an office of the railroad company, several rods away. The toilet was an old-fashioned pit privy in the yard, used by two families. The family was crowded, and the car was cold. The car was placed in a low, rather marshy space between railroad yards and main tracks. The ground was damp most of the time except where there were cinders. The 7-year-old child had to walk two blocks through the railroad yards and across the main tracks to go to school.

A box car occupied by a family of seven, father, mother, a son aged 18, a daughter of 14, and three younger boys, was one of a row facing the main "street" of the camp, which was directly adjoining the tracks. It was partitioned off into three rooms by wood and plaster-board partitions. One flush toilet was provided for the use of the 20 families in this camp. The mother of this family complained, as did other women in the camp, that the air above the floor was so cold, even with a hot fire in the stove, that her feet ached. She had washed the floor some hours before the investigator of the Children's Bureau called, but it had only begun to dry. She was disappointed in her home because of the water and mud which surrounded it when it rained.

The box car was also found in many of the Colorado camps, and the descriptions that follow are from Colorado.

A box car of one room was occupied by a family of four, the father, mother, and two children under 4 years of age. It was in poor condition. Its floor
Two Box Cars Used as Houses

Cement "Section" House

Frame Houses

Company-Owned Houses

Provided by the Maternal and Child Health Library, Georgetown University
Main Street of Typical Town in Which Section Workers Lived

House Owned by Section Foreman

House Owned by Section Laborer
and walls were worn and dirty, and it had no foundation, only posts to keep the car level. The floor was good, but the windows and doors did not have proper screens, but the windows had none. The cracked and worn from the rains. In winter the car was hard to keep warm because of cracks around the doors and windows.

The toilet, which served two families, was poorly constructed and was propped with a tie to keep it from tipping over. Water was carried from the stock pens about one-fourth block away.

The railroad tracks were about 15 feet from the front door. Two switching tracks, usually occupied by coal and freight cars, were between the house and the main track.

The camp, of which this box car was a part, was about a half mile back from the main road in a secluded and rather attractive spot at the foot of the hills but so close to the railroad tracks that inside the house it was impossible to tell while trains were going by. The car was in poor condition; the floor was badly cracked and warped, so that linoleum used to cover it quickly got lined and worn from the ridges in the floor. The car had a ceiling, and the housewife had papered half of it and hoped to be able to paper the rest soon. There were large cracks above and below the door, approximately one-half inch wide. In winter the family had to stuff these with rags, and this made it hard to go in and out, as the rags had to be pulled out and put back each time the door was opened.

The car had no conveniences; water was obtained from a “cistern” filled every week by the railroad company. One toilet of the old-fashioned privy type served two families.

The box car in which a family of three were living had just been taken off the tracks the day before the interview. The car seemed in sound condition, but had no foundation. It had four small windows and a door. All the windows had glass, but one was badly cracked and had a newspaper pasted over it to hold it together. The floor was fairly good, and the roof likewise was fair; it was supposed to leak at one end only.

A toilet of the privy type was supposed to be used by the family interviewed and two single men in the nearest box car, but it was the best toilet in the camp, and other families used it, too.

Even this box car represented an improvement over the family’s shelter for six months of the year. From December to June no box car in the camp was vacant, and the best this family could find was the shack built by the foreman for a winter hovel. This was a building shaped like a box car but smaller. It was built by standing old ties on end and laying others across them for a roof. The spaces were filled with mud and the whole covered with tar paper. Rough boards were laid for a floor. There was space for a window, but no glass, so that in winter the space was stuffed with sacks. Cracks under the door and in the walls also had to be stuffed. The roof leaked so badly that the mother spent most of her time “dancing things around.” She used to say to her husband that “it would be better to be outside and get wet all over.”

Another type of company house, found in Georgia and Kentucky, was the rudely constructed two or three room 1-story frame dwelling, either detached or semidetached. This general type included a number of variations—the shack without paint or whitewash, the brightly painted cottage, the 2-family dwelling that seemed designed to look as much like a box car as possible, and the one or two-family L-shaped house.

Few, if any, of these houses were provided with running water or modern toilets. For some of them, however, good water was accessible, and each one had a toilet. Some were kept in good repair.
their chief fault being their small size, but some were in thoroughly bad condition, quite as bad as the box cars. A few descriptions of these houses follow.

A house of two rooms was occupied by a family of five. The front or sleeping room had no windows; it had a door to the kitchen and one to the porch, but the room was so dark that the front door had to be kept open in order to get any light. The house was situated right beside the tracks. It had no modern conveniences of any kind; the family got water from a well which also supplied three other families in the camp.

A house of two rooms was occupied by a family of seven. It had no conveniences, but had a private outside toilet, one of a row at the back of the section lot. The family reported that the railroad had a hole dug under the toilets on the theory that the earth would absorb or drain off the refuse, but this had not been the result. It was practically full, hardly usable, and had been reported repeatedly to the local health office, with no result.

Water had to be “toted” from a well 100 yards down a hill. According to the family, the railroad was supposed to be responsible for cleaning this out; but although it had needed it for many months, nothing had been done.

Another 2-room house was occupied by seven persons. It was well painted and kept up, but had no conveniences. The family had a private outside toilet, but the door was torn off and had been that way “since way back yonder in the summer.” No water was on the premises, and the family carried water from the foreman’s house one-half block away.

A family of five had a 2-room house, one of a group of very rudely built, unpainted shacks on the section lot. No water was on the premises, but drinking water was obtained from a well 55 yards away, the water of which was reported good by the health officer two years before the study. Water for washing came from a pool several minutes’ walk away. A toilet once on the premises had been “tore down by order of the boss” six years before the study. The family had nothing but the woods.

A section house of two rooms was occupied by eight persons. The house was well built but crowded. A toilet was on the premises, but all water had to be carried from a spring over the hillside. It was “pretty hard to carry it all up on wash days,” the mother said. This house and one other were surrounded on two sides by woods and on the other two sides by railroad tracks, which curved at this place. The only way to get out of the place was to walk the tracks or to cut across 8 or 10 sets of tracks. Furthermore, the tracks were often filled with standing freight cars, and quite often the men forgot to uncouple two cars to leave an exit. Then the only way to cross the tracks was to crawl under the cars.

A third type of company house was the cement row of three or four small dwellings. This was more substantial and for the most part more attractive in appearance than the types previously discussed. The quarters for each family, however, were no larger than the two or three room frame houses; the toilet accommodations were not necessarily any better; complaint was frequently made that the cement floors were cold; and the middle houses in the row had the disadvantages of lack of light, frequently found in row houses when special care is not taken to insure adequate light and air.
These three types of houses were the ones most commonly furnished by the railroad companies to the families visited in this study. A number of houses were found, however, which were not of any of these types. For example, the foremen's houses were larger and usually better constructed, and a number of the laborers lived in company houses that were larger, less standardized, and on the whole more attractive than the types of houses previously described.

Although the houses furnished by the railroads were on the whole inferior to those paid for by the workers, it should be added that this was due in part to lower housing standards in the communities in which company houses were found. In Georgia, in which some of the worst conditions were found, cursory inspection indicated that the company houses were certainly no worse and very possibly a shade better than the shacks occupied by the poorer negro groups. In Colorado, likewise, whatever might be true of box cars, the cement rows compared very favorably with the adobe houses occupied by the beet workers.

**FOOD, CLOTHING, AND HOUSING COMBINED**

In the preceding discussion food, clothing, and housing have been considered separately. It has been shown with regard to each of these items that the majority of the families did not spend as much as the budget allowance and apparently did not maintain the standards laid down by the budget as essential for health and decency. But it was shown, too, for each item that a substantial minority of the families, not far from one-fourth of the group, were apparently up to the budget standards.

A more important question remains to be considered. How many families maintained the budget standard, not in one but in all of these basic necessities?

**EXPENDITURES**

The consolidated expenditures for all three purposes suggest the answer. The great majority of these families spent less than $1,000 for these items, and only 78 spent as much as $1,200. (See following list.) As the Chicago Standard Budget allowance for a family of 5 is $1,200, the National Industrial Conference Board estimate for a family of 4 is $1,091, and the average expenditure of the Ford employees for an average family of 4.5 persons was $1,156, it is apparent that the expenditures for these maintenance-of-way families are very low. To be sure, the expenditures did not in many families cover the total value of the goods used, for, as has already been seen, a number of families had gardens and lived in houses for which they paid no rent. The value of this income in kind, however, was seldom as much as $200, and hence it could bring very few of these families up to the minimum general standard recommended. Furthermore, the standards given are all standards for an "average" family of four or five members, and many families of these railroad employees were larger than that average. Finally, when all the limita-

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\[A\]verage for four small cities; that for medium or large cities is higher.
tions of the figures are taken into account, they still indicate that the number whose expenditure for the three purposes was below standard was in excess of the number whose expenditure for any one group of expenditures fell below. For 138 families the expenditures for food, clothing, and housing combined were less than $600, which is about the estimate of the amount needed to obtain adequate food for a standard family.

Annual expenditure for food, clothing, and housing

<table>
<thead>
<tr>
<th>Families of maintenance-of-way workers</th>
<th>550</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $1,000.</td>
<td>241</td>
</tr>
<tr>
<td>Less than $400.</td>
<td>33</td>
</tr>
<tr>
<td>$400, less than $900</td>
<td>105</td>
</tr>
<tr>
<td>$900, less than $1,400</td>
<td>115</td>
</tr>
<tr>
<td>$1,400, less than $1,900</td>
<td>88</td>
</tr>
<tr>
<td>$1,900, less than $2,400</td>
<td>90</td>
</tr>
<tr>
<td>$2,400 or more</td>
<td>73</td>
</tr>
<tr>
<td>$2,400, less than $3,000</td>
<td>31</td>
</tr>
<tr>
<td>$3,000, less than $3,600</td>
<td>35</td>
</tr>
<tr>
<td>$3,600, less than $4,200</td>
<td>15</td>
</tr>
<tr>
<td>$4,200, less than $4,800</td>
<td>15</td>
</tr>
<tr>
<td>$4,800 or more</td>
<td>6</td>
</tr>
<tr>
<td>Not reported</td>
<td>71</td>
</tr>
</tbody>
</table>

**FOOD, CLOTHING, AND HOUSING GRADES**

Another attempt to get a picture of the combination of good housing with good food and adequate clothing was made by grading each family A, B, or C for its standards in the three respects taken together. Grade A was given to those families whose clothing, food, and housing were all graded A. Grade B was given to families that were graded B in all three items, or that had some combination of A and B, or that had grade A in two items combined with grade C in the third. Grade C was given to the families that had that grade in all three, or that had some combination of B's and C's, or that had two C's with one A.

In interpreting the results it is important to remember that grade A for housing was given to families in country districts although they lacked modern sanitary conveniences, and that the clothing grades ran much higher than the expenditures for clothing indicated as probable, so that the question whether grades or expenditures presented a more accurate picture of the clothing standards these families maintained is left unanswered. Thus these combination grades undoubtedly err on the side of showing too many rather than too few families who were up to standard or nearly up to standard in all three items.

Of 486 families with 1,502 children that could be graded, only 42 families with 82 children were given grade A, signifying that they were up to the budget standard in food, housing, and clothing. (Table 40.) The largest group, both of families and of children, were in grade B, but 39 per cent of the families with 47 per cent of the children were in grade C. Although these figures indicate that a small number of families maintained the budget standards in all
three respects, they indicate also that no such large number as the items taken separately would suggest failed to reach them in any respect. In fact, 298 families with 784 children came up to the standard in at least one item; 188 families with 718 children failed to reach it in any.

Table 40.—Grade of living conditions (food, clothing, and housing combined) for families and for children under 16 years of age; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Grade of living conditions</th>
<th>Families of maintenance-of-way workers</th>
<th>Children under 16 in families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
<td>Per cent distribution</td>
</tr>
<tr>
<td>----------------------------</td>
<td>--------</td>
<td>-----------------------</td>
</tr>
<tr>
<td>Total reported</td>
<td>550</td>
<td>100</td>
</tr>
<tr>
<td>Total</td>
<td>495</td>
<td>100</td>
</tr>
<tr>
<td>A</td>
<td>42</td>
<td>9</td>
</tr>
<tr>
<td>B</td>
<td>254</td>
<td>62</td>
</tr>
<tr>
<td>C</td>
<td>290</td>
<td>63</td>
</tr>
<tr>
<td>Not reported</td>
<td>64</td>
<td>12</td>
</tr>
</tbody>
</table>

FOOD, CLOTHING, AND HOUSING AS RELATED TO OTHER EXPENDITURES

In view of these low grades and low expenditures, it is of interest to see what part food, clothing, and shelter took of the total income. The following list gives the amount of the income that was left after these payments were made. In interpreting the figures it is well to have in mind the allowance for “other things” made by the various standards. The Chicago Standard Budget estimates other necessary expenditures for a family of five at $670, the National Industrial Conference Board at $388. For the Ford employees the difference between the average income and the average expenditure for food, clothing, and housing was $556. In brief, then, it appears that somewhere between $400 and $600 might be regarded as a reasonable estimate of what other items in the family living should cost. Exactly 200 of the maintenance-of-way families had incomes that allowed for expenditures according to the lower level, and 120 had incomes allowing other expenditure of $600 or more. For the majority of the families, then, the expenditure on food, clothing, and shelter, low as it was, left an inadequate amount for expenditure on other items.

<table>
<thead>
<tr>
<th>Annual expenditure for other than food, clothing, and housing</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>550</td>
</tr>
<tr>
<td>Less than $100</td>
<td>34</td>
</tr>
<tr>
<td>$100, less than $200</td>
<td>79</td>
</tr>
<tr>
<td>$200, less than $300</td>
<td>164</td>
</tr>
<tr>
<td>$300, less than $400</td>
<td>82</td>
</tr>
<tr>
<td>$400, less than $500</td>
<td>56</td>
</tr>
<tr>
<td>$500, less than $600</td>
<td>30</td>
</tr>
<tr>
<td>$600, less than $900</td>
<td>120</td>
</tr>
<tr>
<td>$900 or more</td>
<td>71</td>
</tr>
<tr>
<td>Not reported</td>
<td></td>
</tr>
</tbody>
</table>
A marked discrepancy exists between the 120 families that had more than $600 of their income left after food, housing, and clothing had been accounted for and the 42 whose standards in these three items were apparently up to the budget level. This may be explained in a number of ways, aside from the one that immediately suggests itself; namely, that the families preferred to spend their money on other things. In some of the families with the largest incomes the expenditure was not controlled from a single source, and the older children whose earnings formed a large part of the total had special uses for their money. Some of the funds counted as income came with strings to them and had to be used for payment on property as a condition of their receipt. In a number of cases demands were made on the income that virtually left the family no choice about meeting them or spending their money for the ordinary necessities. Finally, many families lived in communities in which housing of the standard required for the grade of A was not to be procured, and of necessity their housing accommodation and expenditures were low.

The relative importance of these various factors can not be estimated. The point is that the figures do not indicate the number of families that could possibly be said to choose low standards in the three fundamentals in preference to low standards in other things.

HOUSEHOLD OPERATION

FUEL AND LIGHT

The largest item in the operation of the household is the cost of fuel and light. The amount that must be spent for fuel, if a comfortable standard of warmth is to be maintained, depends so much on climate and local prices that the expenditures for this purpose are given by districts. The expenditures for fuel and light were low; 221 families, almost half of those whose expenditures were reported, spent less than $50 during the year; 160 families spent between $50 and $99; and only 119 spent $100 or more. (Table 41.)

Most of the families had some free fuel, so that the expenditure allocated to fuel does not measure the amount consumed. In Georgia and Kentucky, perhaps even in Pennsylvania and West Virginia, it is possible that with the use of railroad ties families might keep comfortably warm in their small houses on an expenditure for fuel of less than $50. In Colorado a number of families had all their fuel furnished, and hence in those districts the low expenditure may not be indicative of discomfort. But for Minnesota, Wisconsin, Chicago, Connecticut, and Massachusetts these low expenditures seem to indicate too little fuel for warmth, as no coal was furnished in these districts and railroad ties could hardly supplement other fuel to the extent necessary for comfort.

Although the use of free fuel compensates to some extent for the low expenditures, such fuel has many disadvantages. It is only necessary to recall what has already been said of the undesirable qualities of railroad ties as fuel and the effort that is put into obtaining them, to see that they hardly meet the standard of the Chicago Standard Budget that "fuel should be of the kind best
adapted to the facilities * * * for its use." Furthermore, when fuel is obtained with so much difficulty, there is always a temptation to send the children to pick up coal on the tracks or even to take a few pieces from cars standing near by. This temptation, of course, is especially great when the families live near the tracks, as many of these families do. In other words, the opportunity to get railroad ties does not entirely remove one of the more serious dangers connected with low expenditures for fuel. Hence in this connection the low expenditures of this group of families have especial significance.

TABLE 41.—District of residence and annual expenditure for fuel and light; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Annual expenditure for fuel and light</th>
<th>Families of maintenance-of-way workers</th>
<th>District of residence</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Chicago, Minnesota, Wisconsin, Connecticut and Massachusetts, Colorado, West Virginia and Pennsylvania, Kentucky, Georgia</td>
</tr>
<tr>
<td>Total</td>
<td>150</td>
<td>124/100/21/21/12/8/44/55/85</td>
</tr>
<tr>
<td>Less than $50</td>
<td>221</td>
<td>37/29/6/3/33/18/34/70</td>
</tr>
<tr>
<td>$50, less than $100</td>
<td>160</td>
<td>27/41/21/12/8/19/10/10</td>
</tr>
<tr>
<td>$100, less than $150</td>
<td>84</td>
<td>32/18/13/11/1/1/1/2</td>
</tr>
<tr>
<td>$150, less than $200</td>
<td>28</td>
<td>9/6/5/8</td>
</tr>
<tr>
<td>$200, less than $300</td>
<td>7</td>
<td>3/2/2/2</td>
</tr>
<tr>
<td>$300, less than $400</td>
<td>2</td>
<td>1/2/1/3</td>
</tr>
<tr>
<td>Not reported</td>
<td>10</td>
<td>16/16/6/6/8/4/1/3</td>
</tr>
</tbody>
</table>

FURNITURE AND FURNISHINGS

Expenditures.

The cost of furniture and furnishings is included here in the cost of operating a household, although it is more or less customary to make a separate category for it. The expenditures, as given in the following list, include only amounts actually paid out in the given year, not necessarily the total cost of furniture purchased. They do include, however, all payments made regardless of whether the article was purchased in the year or at some time in the past. Furniture has been given a somewhat narrower definition in this study than it sometimes has. It does not include radios and musical instruments, because their function is clearly the provision of recreation; and it does not include cleaning and washing equipment, except washing machines and vacuum cleaners, solely because very little information was obtained about the purchase of brooms, washtubs, wringers, and occasional cooking utensils.

<table>
<thead>
<tr>
<th>Annual expenditure for furniture and furnishings</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>750</td>
</tr>
<tr>
<td>Less than $10</td>
<td>160</td>
</tr>
<tr>
<td>$10, less than $50</td>
<td>388</td>
</tr>
<tr>
<td>$50, less than $100</td>
<td>96</td>
</tr>
<tr>
<td>$100, less than $200</td>
<td>44</td>
</tr>
<tr>
<td>$200, less than $300</td>
<td>8</td>
</tr>
<tr>
<td>$300, less than $400</td>
<td>2</td>
</tr>
<tr>
<td>Not reported</td>
<td>82</td>
</tr>
</tbody>
</table>
For most of the families the expenditures for furniture were not large. One-third reported that they had spent less than $10; a little more than one-third that they had spent between $10 and $50. Only a little less than one-third had spent as much as $50, and only 11 per cent had spent as much as $100. As might be expected, these expenditures are lower than those of the groups with which the maintenance-of-way men have been compared. The average for the Ford workers was $71; 27 the median for the San Francisco street-car men was $50. The Chicago budget allowance for replacement of bedding and linen is $18, and its total allowance for furniture is $48.28 Thus the majority of the families spent not only less than other workers with whom they can be compared but also less than estimates of minimum requirements. On the other hand, 54 families spent $100 or more, which is at least twice as much as the budget allowance.

In very few of the families, even those spending relatively little, did the expenditure for furniture represent simple replacement costs. Some were paying for the furniture with which they had set up housekeeping, usually not because this had taken place within the year but because the furniture had been bought on installments; some families were replacing more expensive articles of furniture, usually stoves, which had worn out; some were getting new furniture to provide for expansion in the size of the household; some were making up in this year, which was a relatively good one for them, arrears in the past when nothing had been spent; some were expanding their way of life and providing conveniences, comforts, or luxuries that had hitherto been denied them; and some were doing several of these things.

When all this is taken into account, the amount spent for furniture looks smaller than the figures at first sight seem to indicate. A proper interpretation of the figures demands, obviously, that the replacement costs be separated from the costs of additions and betterments and that the latter be divided into those that brought the families up to the budget standard and those that took them beyond that standard. Unfortunately, on the data obtained no such separation is possible.

It is possible, however, to note the type of articles that were being bought which were above the budget standard. The list includes electric washing machines; electric sewing machines; kitchen cabinets; enameled stoves, more elaborate than strict necessity required; vacuum cleaners; parlor "suites"; floor lamps; and easy-chairs. The list contains a striking number of articles that lighten the work of the housewife or relieve its drudgery by making the kitchen attractive.

Other things to be noted in connection with the purchase of furniture were the prevalence of installment buying and the number of articles that were bought secondhand. Occasionally a family was found that bought new goods and did not buy unless cash could be paid. But by far the larger number either bought secondhand articles or bought on installment, except in the purchase of bedding and minor articles. The advantages and disadvantages of installment

27 The average as given was $88.55, but musical instruments and toys, amounting to $17.66, were deducted to make the figures comparable.
28 Computed by subtracting cleaning materials and miscellaneous from the total furnishings allowance.
buying are well known and are all illustrated in the accounts of these families.

Descriptions of furniture in homes.

More important than the year's expenditure for furniture in understanding the comfort or lack of comfort in which the families were living is a general inventory of their furniture and equipment. No such inventory was taken, but the investigators described the furniture, as far as they could observe it, with more or less fullness. These descriptions make it apparent that with rare exceptions the homes were very simply furnished, but that some of them were comfortable, homelike, and even attractive; many would just pass as possible; and others could only be described as bare. Probably the most uncomfortable conditions were found among the Mexicans in Chicago and in Colorado who were fairly recent immigrants and had made little headway in acquiring household goods. Among them it was not unusual to find homes such as the following:

House had only the very necessary furniture, 1 stove (kitchen range), 1 cupboard, 2 tables, 2 beds, several straight chairs, 2 homemade, rough wooden benches, and a sewing machine.

The furniture for a family with four young children consisted of 3 beds, 1 double and 2 single; a cookstove; a small heater; 3 tables, made by the father from wood belonging to railroad; 6 cheap kitchen chairs; a cupboard, made by the father; a sewing machine; a bench, made by the father; and 4 homemade lace curtains. The investigator noted that every effort was made to make this place look homelike.

A family with three children, the eldest 10 years of age, and a lodger had furniture consisting of 1 double bed, 1 cot, an extra mattress and spring used by the eldest boy, 2 stoves, 3 tables (1 homemade, 2 bought secondhand "years ago," all in poor condition), 4 chairs, 1 bench (homemade), 3 curtains, a sewing machine, and 2 large trunks.

OTHER HOUSEHOLD ITEMS

The information obtained as to the cost of keeping the house clean—that is, the cost of soap, cleaning powders, stove polish, starch, bluing, matches, etc.—has not been tabulated, as it was not believed sufficiently complete to be useful. Clearly every family spent something for these things, and equally clearly the totals would never amount to a great deal, at the most $25 or $30 for the year. For most of the families the total costs of household operation in addition to the expenses already discussed consisted of nothing more than these necessary items for cleaning and washing. Eighty-eight of the five hundred and fifty families, however, reported expenditures for service or for laundry sent out. Of these, 54 reported that they had had laundry done, 23 had had help in the home, and 11 had had both forms of assistance.

The number sending laundry out is small in comparison with corresponding numbers in groups of better-paid wage earners studied. Thus the 65 who sent laundry work out at some time dur-

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 provided by the Maternal and Child Health Library, Georgetown University
ing the year constituted but 12 per cent of the total families, as compared with 22 per cent of the Ford employees and 61 per cent of the San Francisco street-car men. On the other hand, the proportion reporting service in the home is about the same in all groups—6 per cent of the maintenance-of-way families, 5 per cent of the Ford workers, and just over 7 per cent of the street-car men.

This expenditure for help with household tasks was not, as might be supposed, very closely related to the economic position of the family. The income for 86 of the 88 families was given; for 45 it was at least equal to the budget estimate of needs, and for 41 it was below the estimates. Various circumstances led to the hiring of help for work that in most minimum budgets is assumed to be done by members of the family. Twenty-one women were gainfully employed outside their homes and used part of their earnings for help with the household tasks, usually in the form of care of the children while they themselves were away. A group of women living in camps on the outskirts of Chicago sent part of their washing to the laundry. The difficulty of carrying water, the crowded quarters, the smoke and soot which soiled the clothes as they dried, together with the availability of commercial laundries, are sufficient explanations in these cases. Finally, a number of women had help with the household tasks because of their own illness or that of some member of the family. Usually this help was obtained only for a short period of the year. Thus it appears that very few of these families paid for service or laundry outside the home unless unusual circumstances made it particularly difficult or impossible for the housewife to perform all the tasks with such help as the other members of the family could give.

The cost of the service varied from less than $10 for the year to $221. The largest amount was spent by a family that sent part of the laundry out all year and paid a woman $7 a week to take care of the house and two children, aged 4 and 1, for 26 weeks of the year, when the mother herself was working. Such an amount was exceptional; most of the families, 58 of the 86 reporting expenditures for these purposes, spent less than $50, and of these 29 spent less than $25. Of the 28 that spent $50 or more, 18 spent less than $75 and only 5 spent as much as $100.

MEDICAL SERVICE AND CARE OF HEALTH

EXPENDITURES

Every study of the amounts spent for medical care has shown a wide range of expenditure. The present study is no exception; perhaps it even goes beyond what might be expected in a group of the kind studied. The range found was from nothing to $896.30. Although the majority of the families paid very small amounts, 62 (12 per cent) of those reporting spent $100 or more, which is well over the budget allowance, and 24 spent $200 or more. (Table 42.) The proportion of families with low expenditures was definitely smaller and the proportion with high expenditures definitely larger among

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50 Expenditures include costs incurred in the year covered by the study regardless of whether they were met within the year or were still to be paid.
those with incomes up to their budget than among those with in-
comes below budget. On the other hand, 22 families with incomes
below the budget had spent $100 or more, definitely more than the
budget allowance, and 74 of the 169 families whose expenditures
were $50 or more had incomes below the budget.

Table 42.—Cost of medical care and relation of annual income to standard
budget; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Cost of medical care</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td></td>
<td></td>
</tr>
<tr>
<td>$200 or more</td>
<td>550</td>
</tr>
<tr>
<td>None or less than $25</td>
<td></td>
</tr>
<tr>
<td>$25, less than $50</td>
<td></td>
</tr>
<tr>
<td>$50, less than $75</td>
<td></td>
</tr>
<tr>
<td>$75, less than $100</td>
<td></td>
</tr>
<tr>
<td>$100, less than $200</td>
<td></td>
</tr>
<tr>
<td>$200, less than $500</td>
<td></td>
</tr>
<tr>
<td>$500 or more</td>
<td></td>
</tr>
<tr>
<td>Not reported</td>
<td>48</td>
</tr>
</tbody>
</table>

Expenditures of families spending $200 or more.

The fact that the majority of the families spent very little on
medical service probably has the greatest significance for this study,
but the high expenditures of a small group are more striking, and
for that reason are considered first. A detailed analysis of the 24
families that spent $200 or more reveals some interesting points.
In the first place, 14 of the 24 families had expenses of $500 or
more. 7 had expenses of $500 or more, and 2 had expenses of $800
or more. Further light is also thrown on the families' ability to
pay. Eighteen of the 23 whose incomes were known had incomes
up to the budget level. Of these 18, however, there were 9 whose
incomes were not enough above the budget to allow for the medical
expenses actually incurred. Thus, of the 23 families whose incomes
were known, only 9 had incomes sufficient to maintain the budget
standards and to pay for the medical care they received during the
year.

How were these heavy expenses met? Of the nine families whose
incomes were in theory adequate to pay medical expenses of this
amount without cutting under budget standards, seven actually did
meet them out of current income, and no evidence appeared that
their customary standards were lowered in order to make these pay-
ments. The other two families went into debt. In one, however,
the family's income was less adequate than it appeared. As has been
explained, all budgets were figured on the assumption that the
mother was in the home and able to give all her time to her house-
keeping duties. In this family the mother not only worked at wage-
paid employment but boarded her brother and his young child. Any
case worker would increase the budget estimates in such a situation, and a study of the expenditures shows an expenditure of $83 for laundry, directly traceable to the mother’s work, and an expenditure of 48 cents per man per day for food, which may be partly accounted for by the mother’s working. A case analysis of the family income in relation to the demands on it, therefore, would have shown this family to belong to the group unable to afford medical expenses of $200. The second family that went into debt, although their income appeared to allow for meeting this expenditure, presented a somewhat different situation. Their margin above their budget had already been reduced $400 by unusual expenses in improving their home, and when they incurred expenses of $800 in connection with the mother’s illness they drew $225 from the bank, their savings of eight years, and went into debt for $650. Thus in both families the debts are easily explained without reference to “extravagant” standards of living or unwillingness to pay for the care received.

The more interesting question concerns the way these expenses were met by the 14 families with incomes considered inadequate to cover such expenses. Of the 11, 8 went into debt, 2 used past savings, and 4 paid their bills out of current income by cutting expenditures at some other place. Unfortunately it was not possible on the basis of the information obtained to see just where these cuts came. It was clear that these families did not maintain the budget standards in food, clothing, and housing, but it was impossible to tell whether they maintained their customary standards in these respects or had cut because of the costs of illness.

Ten of the 24 families were known to have gone into debt to meet their medical expenses, and to these should be added the single family whose income for the year was not learned, making 11 of the 24 families that went into debt, 2 that used savings, and 11 that paid out of current income, although for 4 of the 11 the income was below budget. If the number of families whose income in fact proved inadequate be added to those for whom in theory it was inadequate, the total is 17 out of the 24 families.

It is interesting to see where these families were living and what services they had to bring the costs up to this level. It might be thought that they were all families in small communities in which free services were not well organized, but this was not always true. Of the 17 families with expenditures beyond their budgets, 7 were living in Chicago, 1 in Minneapolis, 1 in Pittsfield (Mass.), and 1 in New Britain (Conn.), all places in which some community provision for free medical care has been made, and the other 7 were scattered in small places in which such care is difficult to get except as individual doctors give their services without cost.

In only 9 of the 17 families could the expenditure be traced to a single illness or even to a single member. Those families in which it could consisted of 5 in which the mother’s illness, 3 in which a child’s illness, and only 1 in which the father’s illness was the sole or outstanding cause of the high expenditure. Most of the charges for individual services appear reasonable enough, and often very low, for in most cases in which the large expenses were incurred there was a period of hospitalization and often a major operation as well.
FAMILY EXPENDITURES

A brief account of each of these 17 families will make it possible for those who are interested to see the whole situation more clearly than it can be shown in the more general statements. They are arranged in the order of the amount of their expenditures.

A Polish family in Connecticut consisted of father, mother, two sons over 16, and two children under 16. Their income was almost $2,000, just about equal to the budget estimates of their needs. The expenses caused by sickness were $894. The mother had appendicitis, necessitating an operation, "many doctors and hospital," which cost $700; the eldest son, a man of 26, developed tuberculosis and was sent to a sanatorium at a cost of $170. One child had a tonsillectomy, which cost $7; measles cost another $7; and medicine for the family cost $10.

The family met this extraordinary expense by drawing on past savings and turning available assets into cash. They used $105 in the bank at the beginning of the year; $24 received as first payment from the sale of a car belonging to the son who had tuberculosis, and $700 that they received from the sale of a farm in Poland owned by the mother. This was a forced sale, and the family estimated that they might have received $500 more if they could have waited. The family food expenditures for the year were also far below the budget allowance, and the dietitian found their food inadequate.

A native white family, the father a foreman in Massachusetts, had an income around $2,400 for a family of five. They owned their home free of encumbrance. This put them about $700 above the minimum budget for a family of that size. Before the year of the study the family got along with no striking difficulties; they lived on the father’s regular earnings, and either used his "overtime" earnings to fix up their home or put them into a savings account. The year of the study their surplus over their budget was reduced $400 by improvements on their house not allowed for in the budget estimates. This left them $300 above the budget estimates; but the expenses of the mother’s illness, which included an operation for mastoiditis and consultation with a specialist in a city 100 miles or more distant, amounted to $800. Furthermore, there were indirect expenses not included in this $800 but attributable to the sickness of the mother. Board was paid for two children, aged 8 and 5, while their mother was in the hospital; $3 a week was paid for 14 weeks for help with the housework; extra costs were incurred for gasoline used on trips to doctors in neighboring cities. The family met these extraordinary expenses by drawing on their savings of eight years ($325) and going into debt for $650.

An Italian family in Chicago consisted of the parents, two grown sons living at home, and two children under 16. The total income for the year was $2,400, compared with a minimum budget of $1,975 for a family of that size. The sickness expenses during the year were $767, occasioned by the illness of the eldest son, aged 21, with diabetes. He had special treatments daily for six months at a cost of $24 a week, and for 10 weeks after changing to another doctor at a cost of $14 a week. The family’s expenditures for food, for clothing, and for housing were all low and were all graded B. The other expenditures also were kept low, as the mother said they could economize on everything except the special diet and medical attention for the son who was ill. The extent to which the economy was carried is indicated by the mother’s refusal to spend 40 cents for an Italian film shown in the neighborhood because she figured that 40 cents would buy quite a bit of food. They had managed to keep out of debt except for a $36 grocery bill.

A native white family in Georgia with four children, the youngest 2, the eldest 13, had an income of $1,500 cash and income in kind with an estimated value of $900. This was almost $400 above their budget, but their sickness costs were more than $900. The mother had a serious abdominal operation and was in a hospital five weeks. Her hospital bill was $157; and her doctor’s bill was $230. A 6-year-old boy dislocated his hip, which cost $30 for doctors
and X rays: the 2-year-old boy was circumcized at a cost of $15; the father had abscesses on his neck and a severe "bilious spell," so that his total bill was $34, and he also had dental work costing $65. The remaining $30 was the cost of two visits to the doctor by children with tonsillitis and of medicine not included in the expenses of sickness. The family bought very little clothing during the year; "we can do without things much better than to worry over buying them and being in debt." By rigid economy they had paid off all the hospital bill at the end of the year, but still owed $900 on the doctor's bill. The doctor was a friend and would not press for payment, "but that makes it all the more necessary to get it paid off." With all the medical service they had had they needed more. Three children had bad tonsils which were to be removed as soon as the family could get the present doctor's bill paid off.

A native white family living in Minneapolis had an income $200 over the minimum budget, but their expenses for medical care were $500, of which $520 was occasioned by the mother's acute anemia. The itemized bill was as follows:

<table>
<thead>
<tr>
<th>Item</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sanitarium, 3 weeks, at $27.50</td>
<td>$82.50</td>
</tr>
<tr>
<td>Two blood transfusions, at $90</td>
<td>180.00</td>
</tr>
<tr>
<td>Hospital, 2½ weeks, at $25</td>
<td>62.50</td>
</tr>
<tr>
<td>Hospital supplies</td>
<td>1.00</td>
</tr>
<tr>
<td>Two minor operations</td>
<td>110.00</td>
</tr>
<tr>
<td>Clinic treatment, sun ray</td>
<td>69.00</td>
</tr>
<tr>
<td>Special medicine, 2 bottles, at $7.50</td>
<td>15.00</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>520.00</strong></td>
</tr>
</tbody>
</table>

The family went into debt $550, borrowing $400 on a small house they owned in another town, which stood idle and brought no income; $130 from the father's family; and letting bills run up to $20. They also cut payments they were making on furniture from $10 to $5 a month, and were living in dread of losing the furniture, on which they had been paying for a year and a half.

An Italian family in Chicago, with six children under 16 and four working children, had an income $400 above the minimum budget. The older children, however, kept for themselves more than the budget allowance for their expenditures, leaving an income for family purposes just about at the budget level. The medical expense for the year was more than $500—$400 for an operation on the father, $85 for confinement care for the mother, and $55 for dental work for the older children. The father borrowed $500 when he was ill and $300 when the baby was born. The expenditures for both food and clothing were below the budget allowance.

An Italian family in Chicago, whose income was not learned, had medical expenses around $600 when the father had a tumor which had to be removed. He was out of work seven weeks, and after his return to work had to miss many days and parts of days. They still had an unpaid doctor's bill of $100. The children had very little clothing, and the family had had a rather large but indeterminate amount of relief from friends who took up contributions and from their church.

An Italian family living in Pittsfield, Mass., consisted of eight persons—the parents; two sons, aged 18 and 16; a girl of 15 who had left school; and three younger children. Their income, including the earnings of the three working children, was $2,508, and their minimum budget was $2,436. The sickness costs during the year were $420, accounted for as follows: Boy, aged 10, appendicitis operation at hospital, $147; box, 16, pneumonia, doctor and hospital charges $113 (both boys were in hospital four weeks); mother, "female trouble," doctors and chiropractors, $67; father, "rheumatism," visit to doctor, $4; son, 18, "cold," visit to doctor, $3; girl, 13, sore eyes, visits to doctor, $6; boy, 16, teeth pulled, $6; medicine for family,
$46 (not stated whether prescribed or bought on own initiative). The family's food expenditure was low, only 23 cents per man per day; the clothing expenditure was likewise below budget; but they saved $200 during the year. There is nothing to indicate whether the general standards were cut because of the costs of sickness or were maintained at their usual level.

An Italian family in Chicago with an income of $1,650 and a minimum budget of $1,530 had a series of illnesses. The four children had tonsillitis, one child had pleurisy and influenza, another had trouble with his ears, another had a skin infection, and the mother had influenza. The total costs were more than $300. As their income was only $150 above their budget and as they were buying property, they got badly behind. They raised $200 on their house through a building and loan society and another $500 by borrowing at the bank, offering as security a house owned by the man's father-in-law; and finally they moved out of their own home, which they rented for $40 a month, enough to keep up the payments, to a smaller place renting for $30, where they felt crowded, "as if in jail."

A German family of five in Wisconsin, with an income around $1,500, almost $500 below the minimum budget, incurred medical expenses of approximately $350. The mother had "heart trouble" and was very ill from March to July. Her doctor's bill was $300. The family still owed $280 on this, $100 to their grocer, and $82 on the rent, making a total of $412 due during the year. "Sickness has kept us in debt for years."

An Italian family in Chicago with an income about $100 below their budget incurred medical expenses of more than $300. The mother had "heart trouble" and had weekly injections given by the doctor. Two hundred and seventy dollars of their bill was still unpaid, but they were not greatly worried over this, as the physician came from the same town in Sicily that they did and they knew he would wait.

A Mexican family with two young children living in Chicago had an income of $1,100, $100 less than the minimum budget required. The expenses for medical service were $317, distributed as follows: $36 doctor's bill for confinement care, including three prenatal examinations; $250 hospital charges for "operations" after birth of child (mother was in hospital four weeks); $19 to doctor for two visits to mother after operation and three visits to baby; and $2 for medicine. The family reported that the only debt was $18 due the grocer, but they also reported expenditures $110 in excess of their income for which they could not account. The food expenditure was low, 28 cents per man per day, although the dietitian graded them A because of the liberal use of fruits, vegetables, and eggs. The expenditure for clothing was above the budget allowance, but the children's clothing was not up to the budget standard. The rent paid was $10 monthly, and the housing conditions were very poor. Other expenditures reported were $20 for furniture, $50 for the child's christening, $5 to the church, $21 for car fare to take the father to work, $45 for life and accident insurance for the father, and $50 sent to the mother's mother in Mexico.

A native white family in Colorado consisted of three children under 16 and seven children 18 or over, none of whom lived at home but most of whom came home when they were out of work or were ill. In fact, in the year of the study these older children among them counted as one additional person in the household dependent on the "family" income, which did not include their earnings. This income was $1,300 in cash, plus $100 in the form of rent and fuel. Their minimum recommended budget was $1,525, or $125 more than the income. The expenses occasioned by sickness were $225, of which $200 was spent for one of the older children, a girl of 18, who had anemia. This covered the hospital charges, the doctor's bills, and the costs of two blood transfusions. The other $25 was the cost of the mother's illness with pneumonia, and was
CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

itemized as follows: Ambulance, $18; hospital bill, $36; and two doctors, $38.
The food expenditure was less than 30 cents per man per day, and the diet
was graded B. The clothing expenditure was almost up to the budget allow-
ance, and the children's clothing seemed reasonably adequate. The point of
strain seemed to be that they had no margin on which to save.

An Italian family in Chicago had expenses for medical care of $277; their
income was less than $1,000 for a family of five. They spent less than the
budget allowance on food and on clothing and incurred a debt of $500, of
which $300 was borrowed from a real-estate company. $75 was unpaid doctor's
bills, $75 was arrears on payments on their home, and $50 was unpaid grocery
bills. The largest expense was occasioned by the illness of the father, who
had been out of work for three months with what he could only describe as
"poisoned stomach" and for a doctor's and hospital bill of $150. The next
item was $80 for tonsillectomy for the two children. A third child also had
his tonsils taken out, but he went to a public hospital for free service. The
other two could not wait for vacancies there. In addition, all three children
had had whooping cough, and a boy of 6 had "chorea major." At the time of the visit the man was still unable to work and was greatly worried
over the immediate situation.

A native white family with four children lived in a small town in Massa-
chusetts. The mother, as well as the father, was working. Their income was
$2,500; the minimum budget, which assumes that the mother is at home, was
$2,200. The apparent margin would be appreciably reduced or would vanish
entirely, however, if proper allowance were made for increased expenses due
to the mother's working. The family's expenditures showed an item of $83
for laundry, and only the larger pieces were sent out.
The sickness expenses for the year were $296, of which $150 represented the
doctor's bill for an appendectomy for a child aged 8 and $44 the hospital bill,
$25 the doctor's bill for a tonsillectomy of a child aged 15 and $11 the hospital
charges, $20 for dentistry (pulling teeth) for the mother, and $6 for doctor's
bills in minor illnesses.
The family owed $229 on these bills and $50 at the grocery store and had
borrowed $13 from a relative. The food expenditure was relatively high, 48
cents per man per day, but the diet was graded B; the clothing expenditure
was below the budget allowance, and the clothing grade was B.

A Mexican family in Colorado with an adopted child, an infant under 1 year,
had an income just up to their budget. The baby was very ill with convulsions
for four months, and by the time she was well they had spent $200 that the
woman had saved from her earnings in previous years. The account could not
be itemized. The family only knew that they called the doctor when the baby
had convulsions, that he charged $1.50 for a day visit and $2 for a night visit,
that they paid him from the mother's savings, and that the money was gone.

A native white Kentucky family with seven children under 16 and an income
of $1,000, of which only $850 was in cash, usually managed to "get along."
The year of this study, however, when they had medical expenses of $214, they
went into debt for $224. They owed $122 to the doctor, $75 at the grocery store,
$14 at a clothing store, and $10 to the section foreman. The occasions for the
large medical expenses were as follows: A boy of 9 had had typhoid and pneu-
monia, 3 children had had scarlet fever (this also reduced the income, as the
father was quarantined), 1 child had had convulsions, 5 children had had whoo-
ping cough, the father had had "indigestion," the father and the two oldest
children had had trouble with their teeth requiring dental work, and a seventh
child was born during the year. The mother was much worried over their
debts. She would not mind how hard she had to work nor what they denied
themselves, so long as they could keep out of debt. When they were in debt
she said that she felt they were disgraced and she could not rest at night, how-
ever tired she might be,
FAMILY EXPENDITURES

There are the families whose expenditures for medical care ran highest in the year of the study. Although the number of families in the group with such high outlays for medical care is small, this is only one year in the history of these families. The number that at some time have incurred or will incur similar expenses is much larger. Over and over again in response to an inquiry about hard times in the past came a tale not unlike these just rehearsed. “The hardest time I remember is when the children or father were sick, and the doctor’s bills took all our savings,” or “We went into debt and have just gotten out” or “are still paying.” Unfortunately, the information is too indefinite for statistical purposes, but it is enough to make it certain that the hardships of the 17 families are representative of those of the group to a much greater extent than the ratio of the 17 to the total of 550 indicates.

Expenditures of all families.
The expenditures of the majority of the families for medical care have already been characterized as not excessive. Comparison with the expenditures of other wage earners shows that the expenditures of this group run somewhat lower than those of others, and it is a matter of common observation that the majority of low-paid workers go without much-needed medical care. (Table 43.) The percentage of these maintenance-of-way families who spent less than $25 and less than $50, respectively, is appreciably larger than in the group of Ford workers. It is also somewhat greater than the poorest group studied by the Costs of Medical Care Committee or the 3,281 policyholders of the Metropolitan Life Insurance Co., whose expenditures were studied for six months only. Although the numbers of these workers for whom information was obtained are not large, the differences seem to warrant the conclusion that the families of the maintenance-of-way workers are probably faring particularly badly with regard to medical care.

Table 43.—Comparison of expenditures for medical care by families of maintenance-of-way workers and families of certain other groups

<table>
<thead>
<tr>
<th>Expenditures for medical care</th>
<th>Percentage of families spending specified amounts</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Maintenance-of-way workers—100 families for 1 year</td>
</tr>
<tr>
<td>Less than $25.</td>
<td>45</td>
</tr>
<tr>
<td>Less than $50.</td>
<td>66</td>
</tr>
<tr>
<td>Less than $100.</td>
<td>88</td>
</tr>
<tr>
<td>$100 or more.</td>
<td>12</td>
</tr>
</tbody>
</table>

ADEQUACY OF MEDICAL SERVICE

Indications of inadequate medical services.
The significance of the difference between the expenditures of the maintenance-of-way families and those of other groups is increased by the fact that they were a group among whom more rather
than less sickness might be expected because of their inadequate food and poor housing. Likewise, some direct evidence indicates that the general health of these railroad employees was not being maintained and that they would consequently need to spend more than the minimum for medical service in the future. Altogether, in 250 families for whom no medical expenses were reported, there was definite evidence of physical disability, as shown by cards from the school doctor or nurse, or the mother's report of doctor's statements, or occasionally direct observation by the Children's Bureau investigator of disabilities that even a layman can recognize, such as crossed eyes and crippled conditions. In addition, 92 other families had surface indications of poor health sufficient to suggest to social workers the need for medical examination. These numbers, of course, must not be taken too exactly; only a physical examination of every member of the family could give reliable data. It is almost certain, however, that they understate rather than overstate the number suffering from disabilities needing medical attention.

Then, again, certain needs of these families were not met because the family could not afford the expense, or economics were practiced that resulted in inadequate service. For example, a negro boy of 17 in Georgia had been advised to have an operation for appendicitis, but had not done so because of the expense. In a Mexican family in Colorado the father needed glasses, but had not been able to buy them, and the mother had been attended at childbirth by a midwife because, as she said, the midwife's charges were $10, the doctor's charges $25. But the midwife had not attended to the child's eyes, and at the time of the visit one eye was badly swollen and discharging. A family in Kentucky had delayed calling a doctor when their child had influenza until it developed into pneumonia. The family believed that this might have been prevented if they had called the doctor earlier. Such examples might be multiplied; but, after all, they only emphasize what must be apparent, namely, that when families have incomes so low that every penny counts they will not call the doctor unless they are very ill, and they will put off expenditures for glasses, for dental work, and for correction of minor ailments. Ample evidence was found that families included in this study economized at these points, even though it is impossible to say how many really injured their health by so doing.

Medical facilities available.

Another important matter in determining the medical service these families received was the medical facilities available in the communities in which they lived. A thorough study of these facilities could not be added on to a study of family expenditures, but such facts were learned as could be gathered by a lay person without intensive study.

The first thing to be noted is the absence of doctors in many communities. Forty-five 11 of the 108 communities about which reports were obtained had no doctor in the community itself. In some of these a doctor was only a few miles distant, but in some none was within 10 or 15 miles. In this day of rapid transportation these communities were in the following districts: Colorado, 14; Georgia, 9; Minnesota, 8; Kentucky, 6; West Virginia and Pennsylvania, 6; Wisconsin, 2.

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11 These communities were in the following districts: Colorado, 14; Georgia, 9; Minnesota, 8; Kentucky, 6; West Virginia and Pennsylvania, 6; Wisconsin, 2.
distances are not great, but a doctor’s charges for going to another community are often higher, and the absence of a doctor in the community itself appeared frequently to cause hesitation in seeking his services. In some of the towns, whatever the training of the doctors may have been, the absence of hospital or clinical facilities and the lack of opportunity for professional contacts and a varied medical experience made them less skillful than the doctors found in larger communities. Precautions now considered necessary were often omitted. One woman reported that her doctor thought prenatal examinations “all nonsense.” The only doctor in another community was reported to be drunk most of the time. This is not to suggest that none of these small-town practitioners was both conscientious and able, but merely to point out that some families in this group had had no opportunity to get a competent physician and still less chance of obtaining from their private practitioner advice on how to keep well.

Hospital facilities were generally limited. Only 27 communities visited outside the cities had hospitals. Some of these were small private hospitals with no free beds and nothing to indicate that they could give the care expected in a first-class modern hospital. On the other hand, many of these communities were served by hospitals at a county seat or larger city that was not visited. Thus, in Colorado, Denver hospitals were considered part of the hospital facilities in many of the towns; in Wisconsin, the State hospital at Madison always entered into the picture, and in Minnesota, the university hospital at Minneapolis served patients from every part of the State. In fact, all of the communities visited were served by some hospital within what one might call a reasonable distance, and each hospital provided some way of receiving free hospitalization in cases of great need. In some places facilities were unequal to the demands made on them, so that patients for free beds could not always be accommodated, and not all communities were in reach of such excellent hospitals as those named.

In the health education and early detection of disease among the poor the importance of medical inspection in the schools, of infant-welfare centers or conferences, and of specialized clinics of various kinds has been widely recognized. The communities in which these maintenance-of-way workers were living, scattered, as they were, in 10 States and differing in size and general character, varied greatly in the services of this type that they offered.

Medical inspection in the schools was the most general public health supervision offered the children. A number of communities, however, had nothing that even passed by the name of medical inspection. In Georgia, outside Atlanta, only 3 of the communities visited had any medical inspection in the schools; in Minnesota, 9 of the 18 towns outside the twin cities; in Kentucky, 2 towns; in Colorado, 3 towns; and in Wisconsin 1 town were without any system of school medical inspection. Although most of the places had something of this nature, the type of work done was not uniform. Sometimes the examination was made by a doctor, sometimes by a nurse; sometimes examination was made once a year or once in two years; sometimes the periodic examination was supplemented by the work of a nurse who either at the schools or by home visits attempted to
see that bad physical conditions were corrected or improved; sometimes it included as a matter of routine the Schick test and administration of toxin-antitoxin free of charge if the parents were willing. The only places, outside Chicago, Minneapolis, St. Paul, and Atlanta, where inspection service was offered that included examination of the school children by a doctor once a year, follow-up work by nurses who got to each school once a month or oftener or who had enough time with their other work to make home visits a reality, were the small cities in Connecticut, the towns in Massachusetts, two of the three places in Georgia that had medical inspection, and two counties in Colorado. In these last the ability of the maintenance-of-way workers to profit by the service was limited by the fact that numbers of them lived at some distance from schools and were unable to send their children to school.

In some of the places not included in this list there was evidence of systematic care and real work in connection with school medical services; nurses visited the schools and even the homes frequently, organized diphtheria-immunization “campaigns,” or did other educational work. But in many places all the indications were that the inspection was quite inadequate. For example, in one town in Minnesota a county nurse who planned to visit all schools in the county once a year was not able to get to the school in this town in the year of the study. In a town in Wisconsin the city nurse who was in charge of the school medical inspection visited the schools only in time of epidemics. In a town in Pennsylvania a doctor examined the children every two years, but no organized follow-up work was done to insure the correction of defects.

Particularly discouraging was the number of places visited in which, for one reason or another, vaccination against smallpox was not required at all or was required only in time of epidemic. According to reports, no vaccinations were made in the towns in West Virginia and in most of the towns in Wisconsin and in Colorado, where only one of the four counties represented enforced vaccination; in Connecticut an epidemic had caused action the year before the study, so that at the time of the study it was believed that most of the children had been vaccinated. In Colorado the situation was particularly serious; the schools in one county had been closed the preceding year by a smallpox epidemic; in another county there was an epidemic at the time of this study and no efforts were being made to vaccinate the population.

Thus the picture one gets of the medical work for school children in the towns in which these families were living is extremely spotted. Although the survey of these services made for this study was necessarily incomplete, it was sufficient to indicate that in many communities the service fell far below recognized standards, and that much remains to be done before this group of children and others in the same communities are given health supervision that is now available to school children in better organized communities. Further-

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22 In none of these States did the law require the compulsory vaccination of all school children. In West Virginia, however, a regulation of the State department of health required a certificate of vaccination or proof of immunity before admission to school. In Colorado and Wisconsin the State board of health can require vaccination in time of epidemic; and in Connecticut the town school committee might require vaccination at any time.
more, its absence throws new light on the low expenditures of these families for medical service. Undoubtedly conditions that call for correction go unattended to partly because they are not called to the attention of the parents.

Infant-hygiene services were much less general than medical inspections of school children. Although the movement to extend this work to country districts is relatively new, so much emphasis has been placed on it and so much has been accomplished in a short period that it may be forgotten that only a beginning has been made. In Connecticut, where most of the communities included were small cities, infant-health conferences meeting regularly at least once a month were found in every town visited. In Wisconsin, 6 of the 14 towns included had regularly established conferences and 2 others were in a district regularly served by itinerant conferences; 6 had no such service. In the other States, however, health conferences were very rare. In Pennsylvania a health conference in Johnstown was available for the towns in this study, but its work was largely limited to Johnstown. In Georgia a conference at Macon reached some of the communities included in this study. Of the Kentucky towns, only Winchester had baby conferences, in Colorado only Colorado Springs, in Massachusetts only Pittsfield; Minnesota and West Virginia had no infant-health conferences in or serving the communities in which the maintenance-of-way families lived.

In a few of the communities having no conferences at frequent intervals, yearly conferences were held, to which mothers were encouraged to bring their babies, and in others public-health nurses, some of whom were subsidized by Federal funds, did educational work by home visits to expectant mothers or mothers with young babies. Most of the communities, then, showed some evidence of the newly awakened interest in the health of mothers and children, even though in relatively few had this interest developed to the point where centers were established for continuous supervision of the child's health.

Other clinics in the communities were rather rare. A number of tuberculosis or "chest" clinics were held either at regular intervals or from time to time; a few venereal-disease clinics and a few orthopedic clinics or conferences were found in the larger cities. But outside the cities practically no clinics offered a well-rounded service, with special facilities for diagnosis and the advice of specialists.

In brief, then, this attempt to look at the medical services available in the communities in which these families were living reinforces the suggestion of inadequate medical care that came from a study of their expenditures for this purpose. It goes beyond that, however, in indicating that even if these families had more adequate incomes, their medical services might be expected to remain inadequate as long as community resources necessary for the early detection of disease and for education in its prevention and treatment are still unprovided. The problem of the organization of medical and health services appears quite as important as the problem of increasing the families' ability to pay.

*This study was made while Federal funds were still being used as grants in aid under the maternity and infancy act.*
Total expenditures.

After the expenditures for food, clothing, shelter, fuel and light, furniture and equipment, and care of health have been accounted for, the next group of expenditures to be considered are those whose object is the advancement of the family or the promotion of its mental and spiritual well-being. They include all expenditures on education; expenditures on recreation, including recreational equipment and its upkeep, such as automobiles, radios, phonographs, and other musical instruments, and on vacations; expenses of ceremonial occasions, such as weddings, christenings, and funerals; contributions to church or charity; organization dues; gifts other than contributions to the support of relatives for whom there is legal responsibility; expenditures for personal goods or services such as haircuts, shaving, and tobacco; incidentals, like stationery and stamps, insurance premiums, and other forms of saving or provision for the future.

The expenditures for some of these items are hard to get, either because they occur irregularly and in small amounts or because most families are reticent about them. In fact, so unsatisfactory is information on many of them that no attempt will be made to present the expenditures separately. It is believed, however, that the totals are more accurate than many of the parts, chiefly because in computing the total "unaccounted for" expenditures were added, in the belief that for the most part these were distributed among the items in this group. In some cases, therefore, the advancement expenditures as given are probably exaggerations of the actual expenditures. The total expenditures, accordingly, are given in Table 44.

Table 44.—Annual expenditures for advancement and relation of annual income to standard budget; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Annual income</th>
<th>Families of maintenance-of-way workers</th>
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</thead>
<tbody>
<tr>
<td></td>
<td>Least than $100</td>
</tr>
<tr>
<td></td>
<td>Total</td>
</tr>
<tr>
<td>---------------</td>
<td>-------</td>
</tr>
<tr>
<td>Total</td>
<td>550</td>
</tr>
</tbody>
</table>

This was not done as a matter of course. If it was thought that a considerable portion of the expenditures that were unaccounted for went elsewhere, the advancement expenditures were not computed.
The meaning of low expenditures in this field has already been suggested. In all likelihood they affect the welfare of the children quite as seriously as low expenditures for any other purpose. For whatever may have been true under other conditions, at the present time, without adequate expenditures under this head, it is almost if not quite as difficult to maintain family morale as it is to provide adequate nourishment for the body on a low food expenditure. The difference is that standards of adequacy are harder to determine, partly because they vary more from individual to individual and partly because their measurement is perhaps impossible and certainly undeveloped. Some idea of what may be regarded as high or as low expenditures is suggested by the estimates that have been included in the theoretical minimum standard budgets and by the average expenditures as reported by other groups. The allowance of the Chicago Standard Budget is $420; that of the National Industrial Conference Board $156 in the town where car fare was not included and $204 in a city where car fare was a necessity in order to obtain recreation. These allowances make no provision for ceremonial occasions, for the purchase of equipment for recreation, for gifts outside the family, and that of the National Industrial Conference Board makes no provision for savings except insurance to "provide for the cost of burial."

The average expenditures of certain groups that have been studied are not very far from these figures. The average expenditure of the Ford employees in Detroit was $261; the average reported by the Bureau of Labor Statistics in 1918 was $207 for all income groups, $227 for the income group between $1,500 and $1,800, and $284 for the income group between $1,800 and $2,100. This would indicate that expenditures below $200 may certainly be considered low and that probably those between $200 and $300 are about in line with usual standards.

Among the maintenance-of-way families reporting, 256 spent decidedly less than any of these standards, 96 more spent near the standard level, leaving 129 whose expenditures were above the amount believed to be a decent minimum. (Table 44.) In some families the expenditures were very much above the minimum standard, as would be expected from the range in income represented. On the whole, the families with the more adequate income spent the larger amounts for advancement. Fifty-one families whose incomes were up to the budget level expended less than $200, however, and 25 families whose incomes were below the budget expended $300 or more, including 5 families whose expenditures for these purposes were $500 or more.

An interesting question is, How did the number of families that spent less than the minimum standard compare with the number...
who spent below for food, for clothing, and for shelter? Unfortunately, the comparison can not be made in any satisfactory way, because the food and housing expenditures of many of these families do not represent the total cost of the goods used. Comparison with the limited groups whose expenditures for that purpose are significant is only fairly satisfactory, for there is reason to believe that the groups are not representative. Comparison with the latter group, however, would seem to show that the families are quite as anxious and quite as likely to spend up to the standard for the less material satisfactions as for other things, or, conversely, that no more families skimmed on these optional expenditures than skimmed on food, clothing, or housing. This has important implications for those concerned with drawing up theoretical budgets. It suggests that even if the goal be limited, as that of few budgets to-day is limited, to insuring physical efficiency, adequate allowance must be made for these items whose claims are not so generally recognized.

The meaning of these expenditures can be understood better by looking at the different items that made them up, although it is impossible to give a financial accounting for each and every item. For some this is possible, however, and for all some idea of the general range of the expenditures and the purposes for which they were made can be gained.

Provisions for future needs.

The expenditures classified under provisions for future needs include insurance premiums, cash savings, and all expenditures in connection with investments, other than the expenses connected with the purchase of a single family dwelling used by the family as a home. No attempt is made to give the total amount of such expenditures during the year of the study, for the item of cash savings at least is extremely hard to get and there are many reasons for believing that not all were reported. Five hundred and three families (91 per cent of the total reported) had one or more of these forms of saving.

Insurance was the most common form of savings: 497 (90 per cent of the 550 families) paid insurance premiums in the year. This compares very closely with the 87 per cent of the Ford workers and the 90 per cent of the San Francisco street-car men who carried insurance, in spite of the fact that the incomes among the maintenance-of-way men were much smaller. The amounts spent for insurance likewise compare quite closely with the expenditures of the San Francisco street-car men, but they are distinctly lower than those of the Ford employees. Almost half (223) of the maintenance-of-way families reporting their expenditures spent less than $50 for insurance (see following list), and the median for the street-car men was $52. But only 31 per cent of the Ford employees spent less than $50 and only 6 per cent spent less than $25, as compared with 25 per cent of the maintenance group.

<table>
<thead>
<tr>
<th>Annual expenditure for insurance</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>550</td>
</tr>
<tr>
<td>None</td>
<td>33</td>
</tr>
<tr>
<td>Less than $25</td>
<td>112</td>
</tr>
<tr>
<td>$25, less than $50</td>
<td>111</td>
</tr>
<tr>
<td>$50, less than $75</td>
<td>97</td>
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</tbody>
</table>
The amount of insurance that can be purchased for a given expenditure depends on a number of factors, and no attempt is made to present here the total value of the insurance carried. Some clue to what these payments might be expected to purchase is given in the budget of the National Industrial Conference Board, which allows $41 a year for a family of five for burial insurance only, and in the Chicago Standard Budget, which allows $120 for a life policy of $5,000 to $7,500 if the insurance is taken out while the wage earner is in the early twenties. According to these figures the 112 families that spent less than $25 for insurance were not providing even for the cost of burial for their families, the 111 that spent from $25 to $49 were not more than covering the cost of burial, and only 48 families (those spending $125 or more) were providing insurance of the amount suggested by the Chicago Standard Budget and the United States Bureau of Labor Statistics as necessary to afford real protection to the family if the breadwinner should die while the children were still dependent. Of the remaining 181 that spent $50 but less than $125, the 97 that spent less than $75 could not be getting much more than burial insurance, hardly enough to tide the family over the period of adjustment if the father should die.

In these families, however, a number of things must be taken into account before it is safe to conclude that this was the actual protection obtained. Wage earners frequently carry their insurance in companies whose standing is somewhat insecure. Particularly was this true among the group of negroes in Georgia, most of whom had their insurance in local "burial societies." Then, again, in families on a very low income level especially, payments are frequently started and not kept up. In many, very likely most, such cases the insured does not know his rights of conversion or withdrawal, and he often ends the year with no insurance policy and no funds returned when he has made payments far in excess of the cost of term insurance to the amount of his original policy. This occurred in several families included in this study. Finally, the insurance payments included not only those for life insurance but also those for accident and sick benefits. The cost of such insurance is relatively high, and hence an estimate of the protection obtained based on costs of life insurance, even of industrial policies, probably overestimates the value of the policies.

On the other hand, two factors made for errors in the other direction. One hundred and seventy workers paid union dues not counted in their insurance payments, and most of them were entitled to death benefits of $500 to $1,000, depending on the length of their membership. Then, probably an even larger number, although no count was made, shared in group insurance. This is cheap insurance, and, furthermore, at least part of the cost is borne by the employer. Many of those paying less than $25 a year had this

<table>
<thead>
<tr>
<th>Annual expenditure for insurance</th>
<th>Families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td>$75, less than $100.</td>
<td>65</td>
</tr>
<tr>
<td>$100, less than $125.</td>
<td>19</td>
</tr>
<tr>
<td>$125, less than $150.</td>
<td>18</td>
</tr>
<tr>
<td>$150, less than $200.</td>
<td>20</td>
</tr>
<tr>
<td>$200 or more.</td>
<td>12</td>
</tr>
<tr>
<td>Not reported.</td>
<td>45</td>
</tr>
</tbody>
</table>
form of insurance, and hence had more protection than their payment suggests.22

Outside of insurance the most common form of investment was the purchase of real property. Usually this property served both as a home and as a source of income or future income, and, as has been explained, the amount paid out in excess of the rental value of the quarters occupied by the family was counted as savings. Twenty-four families were paying out on this property, which served a double purpose, sums greater than the rental value of their homes. The amounts ranged from $50 to $1,200, but reached $1,000 in two cases only, and $500 in seven cases. For the largest number of families, 11 of the 24, the savings made were between $100 and $500. In every case these savings were made possible by the income that the family received from the property.

Some of the families purchased real property that was not to serve even in part as a family home, usually farms on which they hoped at some later time to make a living.

No other forms of investment were at all common. A few families in Pennsylvania were buying stock in the railroad company by which they were employed, $50 shares paid for in installments. Only one man was found who seemed actively interested in this investment; the others made it because it seemed to be expected of them. A few families likewise reported that they always tried to keep a little in a loan association run by the railroad company, as they got interest on the money and could get help if they needed it or if they desired to buy a home. One man had stock in a cooperative creamery. But for the most part such savings as were made were of small amounts and were kept either on hand or in a bank so that they were readily available. The investments in property might, if fortune favored them, provide something for old age; the rest were hardly more than enough to provide for the next emergency.

**Church, charity, and organizations.**

Contributions to their church, or to charity, or dues to organizations were paid by 449 families. The amount contributed was reported for 410 families; 183 contributed less than $10; 137, $10, less than $25; 108, $25, less than $50; and 32, $50 or more. In all, then, 140 of these families gave to church, charity, or organization at the rate of 50 cents or more a week.

Contributions to their church, as might be expected, were made more frequently and in larger amounts than contributions to any other organization; 375 families reported some contribution to the church, ranging in amount from less than $5 to $200 reported by one family, with a number reporting between $50 and $100. The importance of these contributions and the interest in church activities by some of the families that contributed the larger amounts is shown by the following statements:

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22 No attempt was made to study the group policies in force, either the scale of benefits or the conversion privileges. Usually such policies provide term insurance, so that no provision is made for old age in the insurance, and they may or may not be convertible into individual policies if the worker leaves the employ of the company. One thing was very marked about the group insurance held by these workers. The worker did not know to what benefits he was entitled nor what his rights of conversion were. In many cases he did not know that the company paid part of the costs, and usually he did not know whether taking the insurance was compulsory or optional. He knew how much was deducted from his pay check, and there, in the majority of cases, his knowledge ceased.
A family with an income of $500 and more above the minimum budget gave $200 to the church, as follows: Few rent, $25; weekly contributions for father, mother, and children, $8, totaling $156; special gifts, always made at Christmas and Easter, $18; membership in a society to obtain masses for the members at death, $2.40. The investigator noted “mother and father both active in church; mother has charge of Christmas decorations.”

A family with an income $300 above the budget gave $54 to the church—$12 for a pew, $12 in the collections, $15 in “special” collections, and $15 for a bazaar, at which they were in charge of a booth. This family’s interests were described as “bound up in the activities of the church.”

A family with an income $400 above their budget gave $88 to the church and auxiliary organizations—$41 from the mother, who “tithed” her board money, giving to the church, to the ladies’ aid, and to the Sunday school; $30 from the father, who made a weekly contribution of 10 cents, an annual gift for the “preachers’” salary amounting to $30, and other contributions of $15; $7 for the children, who gave 10 cents a week to the church, 5 cents a month for missions, and 2 cents a week to Sunday school. The family was very active in church affairs. The father was a “steward” of the church, president of the Epworth League, superintendent of the Sunday school, and teacher of one of the classes. His wife taught a Sunday-school class of 46, and was a member of the ladies’ aid society and the missionary society. She and her husband were both active members of a prayer circle. These people were also active in civic affairs in the community, in the parent-teacher association, and in the railroad union.

The statements above are taken from the families that contributed most to the church. They were also from the more prosperous groups studied; but contributions to the church were not limited to the more prosperous, nor were those who took an active part in its activities only those who contributed most. For example, a family that contributed $15 to the church reported that church activities were their chief interest outside the home. The mother belonged to the sewing circle and ladies’ aid society, the father to the denominational “brotherhood,” and the children to the junior mission band. Similarly, a family with an income more than $400 below their budget were much interested in the Salvation Army. They gave only $2 during the year, but were active workers. The father was the most important local officer and sometimes was occupied as many as four evenings a week with revival meetings. His wife, too, took part in the work and had recently been made a sergeant.

On the other hand, some families felt definitely deprived of a chance to take part in church activities because they felt they could not make substantial contributions. For example, one man said that he would like to join the church, but regular contributions were expected from members and “you can’t do everything on the wages we get.” Another family reported that they had always belonged to a church, but now had no definite church connection. They missed it very much, but did not see how they could afford regular contributions or expenses connected with membership in church societies, such as the ladies’ aid. Such cases probably were not typical of most of those who took little part in the activities of the church, as many families were clearly indifferent to church work, and some were isolated socially or geographically, so that they had no opportunity to take part in its activities. But probably a great many, less articu-
late than the two just cited, felt vaguely or quite definitely that church activities were for those who could contribute in money and that an attempt to enter into anything more than the religious services would be presumptuous unless they could help with financial support.

Less needs to be said about the other organizations to which contributions were made. The organization that came next to the church in order of support was the union, the Brotherhood of Maintenance-of-Way Employees, to which all men on the tracks are eligible. Of the 550 men studied, 170 paid union dues for all or part of the year. The dues were $4.50 a quarter, or $18 a year. For this the men got the services of the union in negotiating wage agreements and sometimes in settling local disputes, and in addition they were entitled to death benefits, the amount of which depended on the length of membership. Some of the men, too, found in union affairs a field of activity that contributed much to their education and general development. These were the active union members—local officers, delegates to national conventions, and occasionally interested privates in the ranks.

A much smaller number of families (70) contributed to charity. The amounts contributed were small, usually less than $5, but even these small amounts recall the statement of Charles Booth a half century ago. "The poor," he wrote, "are very generous, but out of what fund, except the exchequer of the belly, is generosity to be indulged?"

Costs of automobiles.

Another item in these expenditures that calls for some consideration is the cost of buying or maintaining automobiles. The automobile is singled out for special consideration, partly because many people are interested in the use of automobiles by families on low incomes and partly because, for the families studied, the automobile had such a variety of uses that it is difficult to classify its cost under any heading. Almost invariably it provided the family with some recreation, but in most cases its total cost can not be charged to recreation, for it was also used for other purposes, and sometimes primarily for others. It was used to take the working members of the family to work, the children to school, or the housewife to markets in which she could buy in cash-and-carry stores. It was sometimes used to bring in the railroad ties that served as fuel, or, more frequently, its engine was removed from the body to provide the power to saw the ties.

Among this group of 550 families, 165 (30 per cent) reported some expenditure in the year of the study for either the purchase or the upkeep of a car. Eighty-five of these families had incomes equal to or above minimum budget standards, 77 had incomes below the standards, and for 3 the income was not given. Clearly in this group at least ownership of an automobile was no indication of economic prosperity.


The corresponding percentage for the Ford workers was 50; for the San Francisco street-car men it was also 30.
Closer acquaintance with the car-owning families discloses how different were the forces that impelled them to buy and what different parts the car played in the family life. A few families that were relatively prosperous could pay the expenses connected with automobile ownership without feeling any particular strain. Other families had barely enough to live on, but preferred to cut on clothing and other forms of recreation to have a car. One family that had always been thrifty, had planned their expenditures, and had managed well on an income below budget, usually coming out a little ahead, yielded to the lure of a car and invested their savings of years in it. The man and his wife had had "hard words" before this was done, but all were enjoying the car, and the food, clothing, and housing were kept up to accepted standards.

Another family, against its better judgment, bought a secondhand car for $150 after the man had sat on his front steps watching the cars "go whizzing by" until he could stand it no longer. By the time he was visited he thought he probably should not have done it, for "a little money" that his wife had laid by for the winter's coal had had to be used to repair the car, and the family were trying to keep warm in a Minnesota winter on wood. Also there were bills at the grocery, which his wife was determined to pay off, and the men on the section laughed at the hair cut his wife gave him. Still he thought they had had $150 worth of pleasure from the car. It enabled them to go fishing in a lake about 18 miles away almost every evening and Sunday during the summer months, to visit relatives at Christmas, and to spend a week in a brother-in-law's "shack" at a more distant lake.

Occasionally a family had not stopped to ask if they could afford a car and lost the respect of their neighbors because of their irresponsible, happy-go-lucky ways—"always out in that car and debts all over town."

Over and over again, so often that it needs special emphasis, occurred the family in an isolated district to whom the automobile seemed a necessity. The importance of this factor of isolation is shown by the fact that in the Chicago district only 5 per cent of the families owned automobiles, whereas in the other districts, except Connecticut and Pennsylvania, the proportion was at least one-third, even in Georgia, where the incomes were lowest. In Colorado, 33 of the 50 families spent something on automobiles during the year. The reasons for buying a car if a man lived 4 or 5 miles from his work and had no means of transportation, or if there was no grocery store in the village and groceries were not delivered, or if the children had no means of transportation to school need no comment. Only less obvious was the importance of an automobile to families living in places where train service was so poor that it was almost impossible to get out of the community and back the same day by train, and where the local store had poor stock and charged high prices.

Equally important is the fact that in places with only a handful of people the automobile offered the only means of recreation and of escape from the small circle seen daily, the only chance to visit relatives or see anything beyond the confines of the small community.
Occasionally the car was bought frankly to lighten the monotony of existence, because a young woman wanted "some fun out of life" and could not endure an existence made up exclusively of "eating, sleeping, and housekeeping." But whatever the motive for buying the car, whatever the chief use to which it was put, its importance in providing recreation in these isolated districts was always apparent. The family that had a car had something in the way of recreation; the family that had not, had virtually nothing.

This perhaps will suffice to show why these families bought cars and what they got out of their ownership. An important question for this study is their cost. The reports of the amounts spent on upkeep seemed incredibly low, and for this reason they were not tabulated. It is clear, however, that it would be a mistake to think of costs at anything like the amount they run in more prosperous families. The families with which this study is concerned kept the running expenses low by making their own repairs, by doing without garage space, by putting the car up in winter, and by limiting the use of the car. Such reports as "try to use car as little as possible to save gas," or "hardly ever use auto," or "use car practically for business only, as we can't afford pleasure drives" were frequent.

More reliable information was obtained about the capital investment in the cars bought in the year of the study. With a single exception, the cars were not new but were bought secondhand. Usually they were cheap cars originally and had seen several years' use before they were bought by these families. Most of those costing more than $50 were bought on time, but were entirely paid for at the end of the year studied. The figures given below usually, although not always, represent the entire cost of the car. They help to explain how families with low incomes were able to buy automobiles, and they tell a great deal about the kind of cars that the families bought.

<table>
<thead>
<tr>
<th>Amount spent on purchase of an automobile in year of study</th>
<th>Families purchasing automobiles</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than $50</td>
<td>19</td>
</tr>
<tr>
<td>$50, less than $100</td>
<td>13</td>
</tr>
<tr>
<td>$100, less than $300</td>
<td>8</td>
</tr>
<tr>
<td>$300, less than $500</td>
<td>8</td>
</tr>
<tr>
<td>$500 or more</td>
<td>2</td>
</tr>
</tbody>
</table>

Ceremonial occasions.

Another group of expenses included in this broad miscellaneous classification are those connected with weddings, christenings, confirmations, and funerals. Sixty-three families had spent something for one or more of these purposes; 33 families spent something for funerals, 19 for christenings or baptisms, 6 for weddings or engagements, and 5 for confirmations or first communions.

As on these occasions there is a chance for large, often "extravagant" expenditures, the amounts spent on each are of special interest. The expenditures on christenings and confirmations were less than $25 in 11, and as much as $50 in only 6, of the 20 cases in which the expenditures were given. Only one family spent less than $50 on...
weddings or engagements, and three spent $100 or more—one $100, another $325, and a third $640. The family making the last expenditure had an income $500 or more above the budget estimates for their ordinary expenditures, but, as it happened, the cost of the wedding was almost covered by the money taken in at the celebration, for the family were Poles, among whom it is customary for the wedding guests to contribute gifts in cash. The other families spending $100 or more were not so well off; their total income was not up to the budget estimates for ordinary expenditures, and all or the greater part of the expenses recorded came from the family purse.

The funeral expenditures showed much wider range; of the 30 for which the cost was given, 11 were less than $50, 8 were $50 but not $100, and 11 were $100 or more. Of these 11, 6 were between $100 and $200, 3 were $200 but less than $300, and 2 were $300. Thus in general the amounts spent on funerals were surprisingly low. A recent study of nearly 8,000 funerals for adult industrial policy-holders of the Metropolitan Life Insurance Co. showed their average cost to be $363, and the average cost for 557 children’s funerals was $134.46 Many of the funerals in the maintenance-of-way families were funerals of children; none during the year under review was the funeral of either father or mother. Hence, perhaps comparison with the cost of children’s funerals is the better. But even so, it is clear that relatively few families in the group spent the average for children’s funerals. Perhaps nothing tells more clearly of the poverty of the group than their low expenditure for funerals.

Recreation.

The amounts reported as spent for recreation were in most cases very low; but as expenditures for this purpose are particularly difficult to remember, no attempt is made to present a classified statement of the amounts. A study of the reports of the social life of the families and of the resources of the communities in which they lived leads inevitably to the conclusion that for most families the total expenditure must have been less than $50 a year, in addition to the expenditure on automobile and on ceremonials, part of which is chargeable to recreation, and the contributions to church membership which often resulted in a rather active social life.

Study of the expenditures reported shows that for the most part they were confined to occasional visits to the “movies” and to church or school entertainments. The amounts spent in this way might run as high as $90 or $100 during the year if the whole family went to the movies once a week. But these were exceptional cases; many of the families lived where motion-picture shows were not easily accessible, and most of the others reported that they went only occasionally. Furthermore, the expenditure for movies was frequently limited to the older children, and perhaps their father, the mother reporting that she went “almost never.”

Other types of expenditure reported occurred less frequently, but included an occasional party given by the family; attendance at dances; hire of an automobile; purchase of musical instruments, bicycles, and toys; gifts to friends or relatives for Christmas, wed-


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Provided by the Maternal and Child Health Library, Georgetown University
dings, and other occasions; fishing and hunting licenses and equipment; excursions to other communities; and very rarely "good times" or drinking parties for the father.

In general, the list speaks for itself and tells a story of simple and relatively inexpensive pleasures, even on the part of the families that spent more generously on recreation. Two types of expenditure call for special comment, as they are often thought of as outside the list of the indulgences of those with inadequate incomes. These are the purchase of musical instruments and the excursions to other communities.

Radios, phonographs, piano players, or other musical instruments were bought by 82 families in the year of the study. For 80 families the income was known, and in 36 of these it was below the minimum budget estimates of needs. Evidently the ownership of this type of musical instrument is no indication of an adequate income.

The cash expenditures within the year on these instruments, not the cost of the instruments, were reported for 80 families. In 81 it was less than $25, in 18 it was between $25 and $50, in 16 it was between $50 and $100, and in 15 it was $100 or more. Thus in more than half the families the amount spent on the instrument was less than $1 a week, which is comparable with an amount that might easily have been spent on weekly trips to the movies.

Little need be said about the meaning of these expenditures and about the possibilities that they offer of superior as well as inferior music and of family pleasures within the home. It is important to remember, however, that the value of mechanical music is increased in small communities in which no other music is available and there is little opportunity for recreation. In such communities the phonograph or radio, like the automobile, serves as a means of escape from the monotony and isolation.

Excursions or trips to other communities, usually for vacations, were reported by 51 families. The importance of this getting away, in keeping actively interested in the life around them, is widely recognized, yet provision for it has never been included in the theoretical budgets that provide only minimum necessities. It is of special interest, therefore, to find that of the 50 families whose incomes were known and that reported expenditures for this purpose, 29 had incomes equal to or above, and 21 had incomes below the minimum budget estimates.

The amounts spent were usually not large, reaching $100 in 3 cases only, reaching $50 in 8 more, and not reaching $25 in 32. The largest expenditure was $400, which represented the cost of a trip to Italy at the death of the man's father. The money for the trip was borrowed on his insurance policy. In the other families in which the expenditure reached $100, $120 was spent by the eldest son, who was working, on a trip for himself and two younger brothers to Niagara Falls, and $125 was spent by one man to attend the national convention of his trade union.

The other trips were not always so modest as their cost suggests, for an important factor in many of them was the "pass" furnished by the railroad company. Thus one man living in Minnesota took two children to the Pacific coast to visit relatives and spent only
Another family living in Colorado had a week in Los Angeles at a total cost of $25. Not many trips were as extensive as these, but in 22 families the cost of the trip was materially reduced by free transportation.

These trips varied from family to family in the purpose or occasion for the trip, in the members who enjoyed it, and in the time that it took. The most common purpose was a visit to relatives; others were attendance at union conventions and simply the families’ desire for change or new scenes. For example, the father of a family with an income just about up to the budget spent $85 on a trip to Oklahoma to see his mother, whom he had not seen for 15 years. Another family spent $10 for the entire family to go on a week’s visit to relatives. They traveled on a pass, and hence this represented the cost of incidentals. A man and his wife in Wisconsin spent $50 going to the union convention in Detroit and later visiting relatives in Cleveland and Buffalo. The man was a delegate to the convention and had his expenses paid, so that the $50 was largely the cost of his wife’s trip. A man in Massachusetts spent $20 on an 8-weeks’ visit to relatives, his first trip in 18 years. An American family in West Virginia, in which the father was 52 years old, had always wanted to visit New York. Accordingly, in August of the year of the study he took his wife and two youngest children, traveled on a pass, and sat up all night on the train. When they reached New York they were tired, but not too tired to be impressed by the tall buildings and by the “money tied up in wickedness.” The man wanted to ride in a subway, but his wife was afraid. The total cost of the trip was only $10, and it was still, at the time of the study, a vivid memory and an interesting subject for conversation.

Expenditures for vacations, purchase of musical instruments, dances, and the like were found only in the families that spent relatively large amounts for recreation. Such families, as has been indicated, were in the minority, with the great majority spending only very small amounts for this purpose. The recreational life of the families, however, can be gauged entirely by their expenditures. Attention is called once more to some of the families who were interested in the work of the church and found in it an active social life. Some of the men, moreover, and to a less extent their wives, found a similar outlet for their energies and contact with their fellows in the work of the union. Furthermore, some families apparently managed to have social contacts and diversions without the expenditure of much money; families that had a large circle of friends and relatives with whom they visited; families that enjoyed each other’s society and made their own recreation; families that were close enough to streams, lakes, mountains, or woods to have picnics or fishing excursions with no appreciable addition to their ordinary expenses. But when all these things are taken into account and when allowance is made for understatement of the recreation taken, it is still clear that many families had far less recreation than is generally considered necessary for a tolerable life. In a few cases this lack of amusements was in accord with the families’ own ideas of what was right, and the parents at least did not feel deprived.
at going without them. But the majority had no compensation in such a feeling, and to them lack of recreation meant dull monotony or an unsatisfied longing for good times. For the most part the families had little to say about this. Only occasionally would something come out that showed how they felt about their lack of recreation. One man said with evident longing that for 17 years he had not been inside a theater. A woman said she did not know what it was to step outside the house, not even to go to church. A man told of walking with two other maintenance-of-way men to a dance hall some distance away. But no one had the price of admission, so they looked in the windows and walked back home.

Education, personal expenditures, incidentals.

The total amount spent for educational purposes or on personal expenditures, or for such incidentals as stamps, stationery, and gifts, was not ascertained with sufficient accuracy to be reported. Enough was learned about the expenditures in each group, however, to throw some light on the families' manner of living.

The expenditures for education were usually very limited; they included pencils, paper, schoolbooks where books were not furnished, sometimes tuition in a parochial school, sometimes a newspaper (daily or weekly), and very rarely subscriptions to magazines or the purchase of books. In other words, in most families the only expenditures for educational purposes were the required expenses for children in elementary schools and the minimum necessary to keep the family at all posted on current events. Such expenditure might run as high as $40, $50, or $60 when several children attended parochial school and the family took a daily paper, but, as nearly as can be determined, in the majority of the families the educational outlay was not more than $25, often not more than $10.

A few families spent more for education than this minimum provided. The largest expenditure reported was $377, which paid the share of the cost met by the family of the eldest daughter's attendance at normal school. The next largest was $215, which was spent for tuition and laboratory fees for the eldest son in a university in the city in which the family lived. Other expenditures that provided education above the minimum went for a course at a sewing school, a correspondence course in salesmanship, a correspondence course in hairdressing, and for music lessons, which were reported by nine families.

The reports of expenditures for personal goods were very incomplete, but enough was learned to make it clear that they were usually limited to tobacco, hair cuts, and unremembered incidentals, with a few families purchasing jewelry or tools not connected with the man's work. The information obtained does not warrant any statement of the number of men who used tobacco, but it does show the amount spent by 217 who reported their expenditures for this purpose. Of these, 32 reported expenditures of less than $10, 73 reported between $10 and $20, 46 between $20 and $30, 40 between $30 and $40, and 26 reported $40 or more. This compares very closely with the expenditures of the Ford employees, who averaged $23, and of the San Francisco street-car men, whose median expenditure was $28.
FAMILY EXPENDITURES

OTHER EXPENDITURES

In addition to the expenditures for sundries that might be classified under advancement there were other expenditures which are not readily classified. They include expenditures of older working children for which they do not account to the family and which are not controlled by the mother or father. These may be spent partly for clothing and partly for purposes that bring them within the group of advancement expenditures. They are not so classified, partly because they can not be divided up properly and partly because usually, although not always, they have little effect on the family life as a whole, and particularly little on the children under 16, with whose welfare this study is primarily concerned. Under other expenditures are also included garden expenses, which might perhaps have been classed with expenditures on food and which certainly do not belong with the group of advancement expenditures; certain occupational expenses, such as a telephone for a foreman, car fare to work, moving when the worker is transferred from one section to another, or board and room for the father when he is sent away from home for short periods of time; taxes other than real-estate taxes; expenditures resulting from legal entanglements, including the cost of lawsuits and fines for infraction of the law; contributions to the support of dependent relatives for whom the family is legally responsible; and payments on old debts.

Obviously this is a miscellaneous with nothing that binds it together and makes it a group whose totals are important. Obviously, too, many of the items are either small or of infrequent occurrence. Some, such as the expenditures of working children or the garden expenses, are here solely because of the limitations of the material or the way in which certain other items have been handled. Others are expenses that the family must meet and for which minimum budget estimates make no provision. The frequency with which these occur, therefore, and their magnitude are of some interest.

First is the question of payments on debts previously incurred for living expenses. As used here this does not include installment payments on goods acquired earlier whose purchase was being completed, but merely payments on obligations that the family had been supposed to meet in the past. As such they are in sharp contrast with savings, which represent provision for the future.

Only 44 families made payments on past indebtedness. In 9 of these the payment made was less than $25, in 8 it was between $25 and $50, and in 12 it was more than $100. The largest payment recorded was $750, made by a family in Colorado that had gone into debt in an unfortunate venture in farming. The next largest was $450; 1 was $265, and the remaining 8 were between $100 and $200. The families making these largest payments had incomes that were relatively adequate, although all reported that it took rigid economy to pay their debts. Six of the families that paid as much as $100,

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This does not represent the total number of families making such payments, because families whose debts incurred in the year of the study equalled or exceeded the payments made on debts incurred before the year of the study were not included. For example, if a family paid off debts of $100 incurred before the year of the study but incurred new debts of $100 or more, it was not considered as paying off old debts. The payments given, then, represent the difference between the payments on old debts and the amounts of new debts incurred.
however, had incomes below or just barely up to the minimum budget requirements, and of those that paid the smaller amounts, 16 had incomes below budget and 8 had incomes more than $300 below the estimates.

Another expenditure to which attention should be called is the contribution to the support of dependent relatives of such close relationship to the mother or father that statutory liability for their support is usually imposed by the poor law. These relatives, even though living in other cities or even in other countries, have a moral claim on the family that has a regular income, and the contributions to their support have a very different meaning from gifts to relatives made on ceremonial occasions or for special purposes. A number of families in this group of 550 helped support close relatives not living with the family. The amount of their contributions was usually small, but one family with an income below the minimum budget requirements contributed $20 a month to the man’s mother, and eight others contributed $100 or more.

Finally, a word might be said about the families that found themselves involved in difficulties with the law. One man, accused of shooting another, was acquitted, but had $906 costs to pay; another who killed a man, possibly in self-defense, was fined $95; another was sued because he, as foreman, had guaranteed the accounts of some of the men in his gang who did not pay. These families were few in number, but they are worth noting, as they show something of the difficulties of living on a minimum budget and something of the complexities of life for which a budget never provides.
EXPENDITURES VERSUS INCOME

The success or failure of the maintenance-of-way families in obtaining the goods and services needed for decent living have been considered. The question remains as to their success or failure in keeping their expenditures within the limits set by their income. Not quite half the families, 248 of the 535 reporting, succeeded in keeping their expenditures within their incomes in the year of the study. Thus 287 families spent more than their incomes.

The significance of these figures is not easily interpreted. The common explanations of failure in this respect are: (a) Low income, (b) high standards of living, and (c) family improvidence. A little reflection on the circumstances under which families allow expenditures to go beyond bounds suggests that any of these explanations are too simple. Study of these 550 families shows quite conclusively that they are too simple for these cases.

The size of the income in relation to the ordinary accepted needs of the family is indeed another factor of real importance. A somewhat larger percentage of families with incomes below the minimum budget than of those with incomes up to the minimum budget failed to live within their income, but the numbers involved are small, and the difference between the two groups can not by itself be regarded as significant. (Table 45.) Significance is added by the fact that the percentage failing to live on their incomes decreases steadily with increase in income; 45 per cent of the group with the highest incomes, as compared with 63 per cent of the group with the lowest incomes, failed to live on their incomes.

Table 45.—Relation of annual income to minimum standard budget and to expenditures; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Relation of annual income to minimum standard budget</th>
<th>Families of maintenance-of-way workers</th>
<th>Relation of annual income to expenditures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>Total reported</td>
<td>Total reported</td>
</tr>
<tr>
<td></td>
<td>Number</td>
<td>Per cent</td>
</tr>
<tr>
<td>Total</td>
<td>535</td>
<td>287</td>
</tr>
<tr>
<td>In excess of minimum standard budget</td>
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<td></td>
</tr>
<tr>
<td>Equal to minimum standard budget</td>
<td>250</td>
<td>118</td>
</tr>
<tr>
<td>Less than minimum standard budget</td>
<td>285</td>
<td>205</td>
</tr>
<tr>
<td>Equal to allowanice for basic necessities</td>
<td>198</td>
<td>104</td>
</tr>
<tr>
<td>Less than allowance for basic necessities</td>
<td>137</td>
<td>101</td>
</tr>
<tr>
<td>Not reported</td>
<td>11</td>
<td>8</td>
</tr>
</tbody>
</table>

1 Amount of debts incurred plus use of savings accumulated prior to schedule year.
On the other hand, if some support is given to the theory that the size of the income has much to do with annual deficits, even more support is given to the belief that, at least in the low-income groups with which this study deals, size of income is not the sole factor to be considered. Thus, of the 150 families that had an income definitely above the budget estimates, 67 had a deficit at the end of the year.

The relation of a deficit to the standard of living may be tested in two ways. First, the deficits incurred by the families that failed to maintain the budget standard in food and clothing and housing may be compared with those that succeeded in maintaining the minimum budget standard. The proportion of families that had deficits was about the same in both groups. (Table 46.) Second, high expenditures on advancement may be taken as evidence of high standards of living. No difference with regard to going into debt is apparent between the families that spent up to the budget level and those that spent below the level on these items. (Table 47.) These two tests, then, cast considerable doubt upon the high standards of living interpretation of debts as applied to these families. Of course, such a relationship might be shown if families on the same income level were compared. The numbers in each in the present study are too small to show anything of the relationship if it existed, but the figures give no support to the idea of such relationship. That is, in almost every economic group the proportion in debt is about the same for those who spent up to the budget level for advancement and for those who spent below the budget allowance.

**Table 46.—Grade for living conditions (food, clothing, and housing combined) and relation of annual income to expenditures; families of maintenance-of-way workers**

<table>
<thead>
<tr>
<th>Grade for living conditions</th>
<th>Families of maintenance-of-way workers</th>
<th>Relation of annual income to expenditures</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total reported</td>
<td>Deficit 1</td>
</tr>
<tr>
<td></td>
<td>Number</td>
<td>Percent</td>
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<td>C</td>
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</tbody>
</table>

1 Amount of debts incurred plus use of savings accumulated prior to schedule year.
2 Per cent not shown where number of families is less than 50.

The figures on expenditures for advancement likewise cast doubt on family improvidence as the explanation of deficits of the families in this study, for, in general, those who use the term "improvidence" mean a higher expenditure on advancement than the income permits or than appears necessary for the maintenance of decency.

Other factors that need to be considered in interpreting the significance of these deficits are the method of meeting the deficit, the
amount of the deficit and the resources of the family, and the occasion for the deficit, as well as the attitude of the family toward it.

Table 47.—Annual expenditure for advancement and relation of annual income to expenditures; families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Annual expenditure for advancement</th>
<th>Families of maintenance-of-way workers</th>
<th>Relation of annual income to expenditures</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total</td>
<td>Total reported</td>
<td>Deficit 1</td>
</tr>
<tr>
<td>Number</td>
<td>Number Per cent</td>
<td>Number Per cent</td>
</tr>
<tr>
<td>________________</td>
<td>________________</td>
<td>________________</td>
</tr>
<tr>
<td>Total</td>
<td>500</td>
<td>293</td>
</tr>
<tr>
<td>Less than $200</td>
<td>250</td>
<td>248</td>
</tr>
<tr>
<td>$200 or more</td>
<td>250</td>
<td>224</td>
</tr>
<tr>
<td>Not reported</td>
<td>15</td>
<td>62</td>
</tr>
</tbody>
</table>

| Amount of debts incurred plus use of savings accumulated prior to schedule year. |

Most of the families that reported deficits in the year (251 of 257) met them by going into debt, although 91 families were able to draw on past savings to help them and 36 avoided debt entirely by so doing. In general the debts were in the form of bills overdue, most frequently at grocers or doctors, but occasionally money had been borrowed from friends or relatives, and even more rarely at a bank or a small loan company.

The burden of the debt depends on its amount and the resources of the family. Many of the debts were quite small, 114 being less than $50, but 45 were between $50 and $99, 35 were between $100 and $199, and 48 were $200 or more, with 13 amounting to $500 or more; for 14 families the amount of the debt was not reported. The difficulties of paying these larger debts from the incomes available to most of these families can easily be imagined, and even the smaller amounts must be felt as a real burden when the income is far below the minimum budget estimates of the requirements for current living. Some of the families, to be sure, had resources that made possible the payment of the debt without cutting below the customary standard of living. For example, some families owned property that might be sacrificed in an emergency to pay the debt; some had children almost old enough to go to work, so that their future income held prospects of being larger than their present; and in some the father expected soon to be made a foreman and would then be able to pay off any debts incurred. Such families, however, were exceptional, no more typical of the whole group, possibly even less typical, than the families at the other extreme for whom this year's debt had to be added to debts accumulated in the past and for whom even a small debt incurred in the year of the study meant a deeper plunge into a hole that seemingly had no bottom. Typical of a number of families was the native white family in Kentucky with an income almost $300 below the minimum budget, of whom the investigator wrote:

The family have never been completely out of debt at grocery store. Each year is like the one before in that they accumulate debts in winter, buy what
children of maintenance-of-way employees

clothing they can in spring and fall, pay off debts and pay on furniture in
summer, and start winter again at the same place. The grocery bill is 3
years old.

The occasion for the debt, likewise, is of importance in interpreting
its meaning. For quite a group of families the deficit was occasioned
by unpredictable or nonrecurring demands.\(^1\) The most important
of these were the demands caused by sickness. These have already
been discussed, and it is sufficient to add that in sickness the urgency
and immediacy of the need join with its unpredictability to cause
families to go into debt. And the meeting of this demand, regardless
of the ability to pay from income, tells little or nothing of the
family's providence or improvidence or of its dislike of debt.

Another extraordinary demand less frequently found was that
occasioned by weddings or christenings. Here it is clear that the
willingness to meet this expenditure when it could not be met from
income tells something of the importance attached to such ceremonial
occasions. The significance depends somewhat on whether such
expenditures are made from past savings or by going into debt.
Most of these families used savings that they had accumulated for
this very purpose, and only a few ran into debt.

A different type of extraordinary demand was that caused by the
families' attempts to improve their economic position. A number
of families made improvements on their property within the year
for which they were unable to pay out of income. Occasionally past
savings were drawn on, but more frequently the improvements were
only partly paid for.\(^2\) Use of either past or future income for such
capital expenditures is in accord with the best business practice, and
its significance is quite obviously different from its use for ordi-
nary demands or for the extraordinary demands already considered.

All these factors are of importance both in explaining why fami-
lies went into debt and in understanding what these debts meant to
the family after they had been incurred. The fact that all the
factors were operating in the group studied goes far in explaining
why the correlation between deficits and income was not more
marked. It also shows how impossible it is to draw any conclusions
about the providence or improvidence, or, more generally, the value
schemes, of the families concerned from their success or failure at
living on their income. Yet these personal factors are not to be
ignored. Great differences were found among the families in their
feeling about debts or about their use of savings, differences that
affected not only their willingness to resort to debt but the burden
that they bore when they had done so.

When all these things have been taken into account it is clear
that the unbalanced budget meant different things in different fami-
lies. One general meaning was common to all, however, and should
not be ignored. A deficit always meant that the family that in-
curred it found their income unsatisfactory, so unsatisfactory that

\(^1\) This group is not the same as the group that went into debt on an income above the
budget standards. It neither includes all the more prosperous families nor is it limited
to them.

\(^2\) A question to which considerable thought was given was: Should these be handled as
installment buying was handled so that in the year's expenditures only the payments
actually made were counted? The decision, which may be ill advised, was against it,
chiefly because that treated differently improvements paid for out of savings and improve-
ments for which the family went into debt.
they spent, even if their income did not provide the wherewithal. This fact, moreover, needs to be read in connection with the facts already given which show that their expenditures were below accepted minimum standards even with the debts incurred included. Care must be taken not to interpret the absence of a deficit in 248 families as evidence that those families found their incomes more nearly satisfactory. Their dissatisfaction with their present income may have been quite as acute, even though they avoided debts. The significance of the deficits in 287 families, then, lies in the fact that they present tangible evidence of active dissatisfaction and that at least these families found their incomes unsatisfactory.
INDIVIDUAL ACCOUNTS

The discussion up to this point has dealt with each item in the budget separately and has endeavored in this way to picture the kind of living obtained by the families covered by this study. A better understanding of what it means to live on a small income would be obtained if these quantitative statements were supplemented by careful study of each and every one of the 500 accounts. The presentation of any such number is manifestly impossible, but the accounts of 24 families are presented in some detail in the belief that the study of even this limited number will help in understanding what lies back of the figures in the preceding discussion.

The 24 families whose accounts are presented in this way were selected in an attempt to give some idea of the great variety that was found among the families studied. No claim is made that any family is representative of any thing except itself, and it is certain that the 24 families are not representative of the whole group. More than a proper proportion come from the lower end of the economic scale. This selection was deliberate because it was thought to be more important to put meaning back of the figures that showed the lowest incomes, and also because it is often assumed that when the income is very low little difference exists in the manner of living.

The first six families belong in the group whose income was either more than the budget estimates or less than $100 under the budget estimates. The families differed decidedly not only in the size of their income in relation to their normal recurrent needs but also in the contingencies that had to be met and in their manner of living. For example, in one family (No. 1) a married daughter lost her husband, and she and her child returned to her parents' household. In another (No. 4) the household accounts were complicated by sickness, and as a result an income that was quite a bit above the budget estimate for a family of its size sufficed only by the most rigid economy for all the items that make up the "sundries." A third family (No. 3) had a married son and daughter who helped by occasional gifts and by aid and counsel in plans for emergencies and for the future. None of the families spent quite in accord with the budget estimates, but none fell very far below the budget standards in food or clothing and only two were far below in housing. These families (Nos. 5 and 6) lived in company houses. None of the families had much leeway for frills. Some savings were made and some plans for more than the day’s necessities, but on the whole the impression left by the accounts of even these more prosperous families is one of rigid economy and plain, frugal living. The family (No. 2) that felt most pinched was the one whose income appeared to the outsider most nearly adequate for the year's requirements.
## INDIVIDUAL ACCOUNTS

**FAMILY NO. 1 (MINNEAPOLIS)**

Father 62, mother 59, girl 12; for 8 months of the year a widowed daughter with young son. Parents born in Scandinavia

### Income and minimum budget

<table>
<thead>
<tr>
<th>Income</th>
<th>Minimum budget</th>
<th>Apparent surplus of income over budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>$2,220</td>
<td>$1,434</td>
<td>$786</td>
</tr>
</tbody>
</table>

The daughter, however, did not turn in her earnings to the family fund. For 5 months she turned in nothing; for 3 months she paid $25 a month for room and board. Treating her as a boarder, the family's income and budget were as follows:

### Income

<table>
<thead>
<tr>
<th>Father's earnings (foreman)</th>
<th>Earnings of adult daughter</th>
<th>Income in kind, garden products and fuel</th>
<th>Minimum budget (including food only for daughter and grandson)</th>
<th>Apparent surplus of income over budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>1,500</td>
<td>60</td>
<td>60</td>
<td>1,500</td>
<td>75</td>
</tr>
</tbody>
</table>

### Expenditures

Food (over budget; 39 cents per man per day, graded B) 572

Clothing (below budget, graded A) 107

<table>
<thead>
<tr>
<th>Father's clothing</th>
<th>Mother's clothing</th>
<th>Girl's clothing</th>
</tr>
</thead>
<tbody>
<tr>
<td>20</td>
<td>40</td>
<td>41</td>
</tr>
</tbody>
</table>

Much of the clothing worn by the members of this family had been given to them. The father's overcoat was 12 years old; his raincoat was a gift "years ago." His Sunday hat was 7 years old, and his caps had been discarded by his married son. Much of his clothing belonged to a son-in-law who recently died. He won all his overalls at union raffles. His personal appearance showed great cleanliness and neatness. His suits, although old, were kept cleaned and pressed so that they were suitable for church. His shoes lasted because he repaired them himself 3 or 4 times a year.

The mother did not wear out many shoes, as her rheumatism kept her at home. Much of her clothing had belonged to her grown daughters or consisted of gifts from the children.

The girl's clothing was very pretty and suitable, judging from what was shown the investigator and what she wore at the interview. The older sister at home made her 5 dresses in the spring before the study from scraps picked up at sales. Much of her underwear was silk and rayon, gifts from relatives and friends. All the family presented a good appearance.

### Housing (own home, graded A)

<table>
<thead>
<tr>
<th>Housing (own home, graded A)</th>
<th>Taxes</th>
<th>Repairs (done by family)</th>
<th>Fuel and light</th>
</tr>
</thead>
<tbody>
<tr>
<td>147</td>
<td>98</td>
<td>40</td>
<td>117</td>
</tr>
</tbody>
</table>

The house had all modern conveniences—bath, sink, gas, electricity.

Coal, 3 tons 42
Hauling and sawing ties 36
Electricity 27
Gas 12
Furniture and household supplies

One chair........................................... $30
Sewing machine repaired........................... 1
Laundry.............................................. 5
House was comfortably and attractively furnished.

Medical services

Mother—major operation......................... $30
(No explanation given for low cost.)
Medicine............................................. 27
Girl—dental work.................................. 3

Advancement and similar expenses

Savings.............................................. $400
The father planned to save $500 per year; he had no pension
rights and had to provide for old age.
Union dues (includes insurance)................. 18
Church and charity.................................. 11
Car fare to church................................. 10
Gifts, chiefly at Christmas....................... 35
Education........................................... 15
Newspapers......................................... 13
Magazine............................................ 1
School incidentals................................ 1

Recreation

"Movies" (father weekly, girl monthly)........... $20
School play (scout dues, etc.).................... 18

Unclassified items

Telephone (occupational expense for foreman).... 52
Taxes, not property................................ 37
Garden expenses................................... 7

Total expenditures.............................. $1,035

The most striking item in these accounts is the $400 savings, a
figure which is almost exactly that of the surplus of income over
the minimum budget estimates. The savings program was care-
fully planned and was held to quite consistently, in spite of pres-
sure exerted by the girl at home and her older brothers and
sisters to spend on the scale at which their friends were spending.
The parents would have liked to give the children what they
wanted, but felt that the most important thing was to lay by
for the future so that they would not be a burden on the children.
The family gave some interesting glimpses of their past, which
showed that they had always been thrifty and hard working.
The parents reported that they had always saved every cent possible
and had made an extra penny in any way they could contrive.
They had a cow and sold milk; they kept chickens; they lived for
years on farms to eke out the father's earnings; and they kept
boarders. The two periods of greatest strain in the family
affairs were caused by illness—once when the father had an
operation that laid him up for two months, and once when one
of the children was sick for a whole winter and the family had
had hospital expenses of $4 a day in addition to the surgeon's
charges. In both instances, however, they were able to meet
the costs from their savings.
INDIVIDUAL ACCOUNTS

FAMILY No. 2 (GEORGIA)

Father 46, mother 30, girls of 12 and 9. Parents native white. Lived in small community

Income and minimum budget

Income.................................................................................................................. $1,671
Father's earnings.................................................................................................... 1,530
Income in kind, rent, railroad ties, a few vegetables............................................. 141
Minimum budget................................................................................................... 1,223
Apparent surplus of income over budget.............................................................. 448

Expenditures

Food (35 cents per man per day, graded A)...................................................... 528
Fruits and vegetables used all year, good variety: meals planned.

Clothing (above minimum budget)......................................................................... 461

Father's clothing.................................................................................................. 231
Overcoat, $18; raincoat, $5; hats (3), $12; sweaters, $3; shoes (14), $79; overalls, $14; work gloves, $3; shirts, $28; underwear, $28; work pants, $7; socks, $16.

Mother's clothing.................................................................................................. 119
Coat, $20; sweater, $4; house dresses (9), $27; other dresses (2), $25; shoes (3), $15; stockings, $4.50; underwear, $14; hats (2), $9; aprons, $1.

Children's clothing................................................................................................ 129
Coat for 1, $12; hats for both, $5; sweaters (2), $8; dresses (18), $23; best dresses (2), $13; shoes (8), $31; stockings, $21; underwear, $14; night clothes (4), $2. Children were adequately clothed; mother had to have all sewing done.

Rent (housing graded A, country standard)......................................................... Free.
The family had no rent to pay, as they lived in a section house. The house had six rooms, which were in good repair. Water was on premises but not in house. A privy was used as a toilet.

Fuel and light........................................................................................................ 21

Hauling ties........................................................................................................... 15
Kerosene................................................................................................................ 6

Furniture and household supplies......................................................................... 91

6 pairs sheets......................................................................................................... 24
Cooking stove cost $65; installments paid, $20.................................................... 20
Laundry.................................................................................................................. 47

Medical services.................................................................................................... 13
“General medicine,” not prescriptions................................................................. 4
Dentistry................................................................................................................ 9
Family did not believe in doctors.

Advancement and similar expenses....................................................................... 295

Insurance.............................................................................................................. 92
Only father insured; $61 paid for policies dropped in year.
Organization dues (union and Masonic).............................................................. 20
Church.................................................................................................................. 32
Phonograph (given up after payment of a few installments)................................. 12
Watch (installments paid on $63 watch).............................................................. 24
Tobacco ($1.50 per pay period)............................................................................ 36
138  CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

Advancement and similar expenses—Continued.

Education

- Tuition (4 months, at $8) ........................................ $77
- Schoolbooks (family moved; had to buy 2 sets of books) ........ 32
- Newspapers........................................................................ 25

Unclassified Items

- Contribution to son living away from home (ill and almost destitute) .... $150
- Taxes (road and personal property) ...................................... 5
- Telephone (required for foreman, 2 months only) .................... 6
- Garden................................................................................... 8

Total expenditures .................................................................... 1,576

The expenditure of the family was $46 greater than their income. The deficit was accounted for by bills outstanding—$35 at one store, $12 at another, and $8 for union dues. The family had not been in debt before year of study.

The family had almost no recreation. The mother felt that the children had too little, but it was not easy to find more in the little community. She was rather retiring and did not make friends easily. She was ashamed to go to church in this new community because her clothes were poor and she needed false teeth. She contrasted herself with the wife of another foreman in the same town who drove a car, had new clothes often, and went out almost every day. On the other hand, she said that the family was in debt and she preferred to stay home and wear old clothes rather than to go in debt for things they did not actually need.

**FAMILY NO. 3 (WISCONSIN)**

Father 56, mother 56, and boy 14, in second year at high school. Lived in small town. Two older children, a son of 29 and a daughter of 23, had left home, but lived in neighboring towns and took an active interest in their younger brother.

**Income and minimum budget**

- Income ............................................................................. $1,435
- Father's earnings (includes 2 months as substitute foreman) ....... $1,120
- Mother's earnings (doing odd jobs, sewing, catering, selling flowers) ................................................................. 150
- Boy's earnings (paper route, odd jobs in vacation) .................. 90
- Income in kind .................................................................... 50

Minimum budget...................................................................... $1,276

Apparent surplus of income over budget............................... 140

**Expenditures**

- Food (34 cents per man per day, plus garden produce valued at $20; graded A) ..................................................... $396
- Clothing........................................................................... $135
- Father's clothing (below budget) ......................................... 42
- Mother's clothing (below budget) ........................................ 26
- Boy's clothing (above budget) ............................................. 87

Boy's clothing was bought from own earnings. The whole family was "very well clothed." Possibly have hand-me-downs from grown children.

- Rent (housing graded A, country standard) ......................... $144
  6-room house, good residence district, sanitary conveniences not modern.
<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fuel and light</td>
<td>$110</td>
</tr>
<tr>
<td>Coal, 6 tons, at $8.50</td>
<td></td>
</tr>
<tr>
<td>Hauling and cutting ties</td>
<td>51</td>
</tr>
<tr>
<td>Electricity</td>
<td>25</td>
</tr>
<tr>
<td>Kerosene (oil stove)</td>
<td>24</td>
</tr>
<tr>
<td>Furniture and household supplies</td>
<td>25</td>
</tr>
<tr>
<td>Day bed</td>
<td></td>
</tr>
<tr>
<td>Materials for radio</td>
<td>20</td>
</tr>
<tr>
<td>Papering room</td>
<td>3</td>
</tr>
<tr>
<td>Medical services</td>
<td>53</td>
</tr>
<tr>
<td>Boy—tonsillectomy</td>
<td>20</td>
</tr>
<tr>
<td>Father—2 treatments a week for “bad hips”</td>
<td>24</td>
</tr>
<tr>
<td>Dental work, boy and mother</td>
<td>9</td>
</tr>
<tr>
<td><strong>Advance and similar expenses</strong></td>
<td>483</td>
</tr>
<tr>
<td>Insurance (father, $3,000; mother, $1,500; boy, $500)</td>
<td>359</td>
</tr>
<tr>
<td>Other savings (probably greater)</td>
<td>100</td>
</tr>
<tr>
<td>Church and charity</td>
<td>24</td>
</tr>
<tr>
<td>Education (boy's books)</td>
<td>10</td>
</tr>
<tr>
<td>Allowance to boy, $1 per month</td>
<td>12</td>
</tr>
<tr>
<td>Tobacco for father</td>
<td>5</td>
</tr>
<tr>
<td>Telephone</td>
<td>24</td>
</tr>
<tr>
<td>Unaccounted for</td>
<td>158</td>
</tr>
</tbody>
</table>

Some of this undoubtedly was savings and some recreation; some probably went for household supplies or care of garden, and hence is wrongly classified.

**Total expenditures** 1,366

The older children in this family worked their way through school, one through college and the other through normal school, and they were planning that the youngest boy should have a good education. His interest seemed to be in electricity, and consequently the engineering course at the State University was his objective.

The parents were active in community affairs, the church, the "Royal Neighbors," and an association engaged in "clarity work." They had many friends among their neighbors, but spent most of their evenings at home alone. They were interested in the development of their youngest boy and encouraged his interest in electricity by getting him material, from which he built a radio, and technical magazines, which he enjoyed reading. His mother said that she helped her eldest son too much when he was little, and consequently she was careful not to do too much for this boy. She watched his recreation carefully, none the less, and, as he was younger than most of the boys in his class at school, encouraged his participation in affairs at the church, Sunday school, Christian Endeavor, and the like, and his membership in organizations like the Boy Scouts.

**FAMILY No. 4 (KENTUCKY)**

Father 31, mother 28, girls 8 and 4. Parents native born. Man has worked as a section hand off and on since 1914 and steadily since 1925. Lived in country

**Income and minimum budget**

**Income** 736

Father's earnings

Rate, 33 1/3 cents an hour; lost 102 days, including Sundays and holidays; lay off at Christmas of 10 days; wife's illness, 6 days; own illness, 7 days; overtime (estimated), 20 hours at 50 cents, 10 hours at 25 cents; substituted for wife while she was ill, $15.

121711 32 10
### Financial Summary

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mother’s earnings (11 months)</td>
<td>$165</td>
</tr>
<tr>
<td>Caretaker of railroad station at $15 a month and rent and coal.</td>
<td>Free</td>
</tr>
<tr>
<td>Minimum budget</td>
<td>$1,727</td>
</tr>
<tr>
<td>Apparent surplus of income over budget</td>
<td>$197</td>
</tr>
</tbody>
</table>

### Income Breakdown

- **Mother’s earnings (11 months):** $165
- **Caretaker of railroad station at $15 a month and rent and coal:** Free

### Expenditures

#### Food
- **Board from father’s nephew (8 weeks, at $8.25):** 2.25
- **Receipts from livestock (profit on corn, $25; milk sold, $1):** 26
- **Income in kind, fuel, rent, home products:** 225

#### Clothing
- **Father’s clothing:** 76
  - Overcoat, $5; suit (secondhand), $12; shoes ($2); brushes, $1; underwear and socks, $8.75; rubbers, $2.
- **Mother’s clothing:** 86
  - Coat, $20; sweater, $5; house dresses, $8; other dresses, $18; shoes ($4), $17; underwear and stockings, $16; hat, $6.
- **Children’s clothing (graded A):** 63
  - Both had coats, $15; caps, $6; 12 homemade dresses, $9; shoes, $18; stockings and underwear, $11; rubbers, $4.

#### Rent (housing graded C)
- Free

#### Furniture and household operation
- **Furniture, sheets, mattress, and chairs:** 31
- **Household supplies:** 11
- **Help with housework:** 112
- **Laundry:** 63
- **Help in the home:** 49

#### Medical services
- **Insurance (face value, $2,200—every member insured):** 63
- **Organization dues:** 23
  - Father belonged to Odd Fellows and Masons. Paid union dues for three quarters, but discontinued membership on account of expenses.
- **Church:** 14
- **Education:** 15
  - **Newspapers and magazines:** 9
  - **School supplies:** 4
  - **Recreation (father and child of 8–6 “movies”):** 2
## INDIVIDUAL ACCOUNTS

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expenses of garden and livestock</td>
<td>$124</td>
</tr>
<tr>
<td>Cow feed</td>
<td>$77</td>
</tr>
<tr>
<td>Chickens—bought</td>
<td>$57</td>
</tr>
<tr>
<td>Chicken feed</td>
<td>$4</td>
</tr>
<tr>
<td>Garden</td>
<td>$4</td>
</tr>
<tr>
<td>Payment on debt ($90 paid, $43 from savings)</td>
<td>$47</td>
</tr>
<tr>
<td>Total expenditures ($21 in excess of reported cash income)</td>
<td>$1,153</td>
</tr>
</tbody>
</table>

The family reported that for the 2 years before the study the mother had not been well, and these had been the hardest financially in their experience. Before her illness the family had tried to save $10 a month, but sometimes bought things for their home instead. The mother and father were ambitious for the children and tried to dress the girl of 8 as well as other children in the school. On the whole, they felt that they were respected in the community. The father said that the extra money and other aid they received for taking care of the railroad station enabled them to make out pretty well except in times of heavy expense caused by illness. He felt, however, that his earnings at maintenance-of-way work should be sufficient to support the family decently.

### FAMILY NO. 5 (MINNESOTA)


### Income and minimum budget

<table>
<thead>
<tr>
<th>Income</th>
<th>1,008</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father’s earnings on tracks</td>
<td>712</td>
</tr>
<tr>
<td>Pay checks as follows:</td>
<td></td>
</tr>
<tr>
<td>1927 Total 1st pay 2d pay</td>
<td></td>
</tr>
<tr>
<td>December</td>
<td>$15.00</td>
</tr>
<tr>
<td>January</td>
<td>14.15</td>
</tr>
<tr>
<td>February</td>
<td>15.93</td>
</tr>
<tr>
<td>March</td>
<td>23.59</td>
</tr>
<tr>
<td>April</td>
<td>75.08</td>
</tr>
<tr>
<td>May</td>
<td>107.28</td>
</tr>
<tr>
<td>June</td>
<td>113.90</td>
</tr>
<tr>
<td>July</td>
<td>82.33</td>
</tr>
<tr>
<td>August</td>
<td>56.39</td>
</tr>
<tr>
<td>September</td>
<td>76.04</td>
</tr>
<tr>
<td>October</td>
<td>82.53</td>
</tr>
<tr>
<td>November</td>
<td>32.48</td>
</tr>
<tr>
<td>Total 1928</td>
<td>$989.82</td>
</tr>
</tbody>
</table>

To this should be added deductions of $16.65, of which $8.40 was for insurance in the Benefit Association of Railway Employees and $8.25 for hospital fee.

During winter months he worked approximately 5 days a month. Earnings were high during May and June because he operated wood burner part of the time at 5½ cents per hour.

Other earnings of father (cutting logs)                                  | 36     |

Income in kind, rent, fuel, garden products                               | 255    |

### Minimum budget                                                        | 1,668  |
| Deficit                                                               | 35     |

### Expenditures

| Food (graded B)                                                       | 297    |
| Also had garden products and eggs with an estimated value of more than $100. Eggs abundant, 5 to 7 dozen a week. Potatoes (year’s supply) and other vegetables in season. |        |
CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

Clothing (below budget for all but mother)............................ $161

Father's clothing.................................................. $55

- Hats, $3; sweater, $5; shoes (2), $7.50; overalls (3), $8;
- work gloves (20), $7; shirts (2), $2; underwear (4), $11.50;
- extra pants, $3.75; rubber boots (2), $4.50; socks (10), $3.50;
- work jumper, $2.

Mother's clothing.................................................. $78

- Coat (last old one 12 years), $40; house dresses (4), homemade,
- $4; other dresses (2), homemade, $5; shoes (2), $10; house
- slippers, $2; cotton stockings (4), $1.60; silk stockings (3), $3.75;
- underwear (homemade), $3.50; hat, $5; rubber boots and galoshes,
- $3.50.

Boy's clothing..................................................... $27

- Cap, $1.25; lumberjack, $2; shoes (2), $5; stockings (6), $2;
- underwear (2), $3; night clothes (homemade), $1.50; rubbers,
- $2.90; pants and overalls, $8; blouses (4), $2.

Rent (housing graded C)............................................. Free

- Two rooms; no modern conveniences.

Fuel and light...................................................... $42

- Right to cut stumpage and hauling of wood..................... $30
- Gasoline .................................................................. $12

- Summer—1 gallon week for stove, $3.97; 1 gallon month for
- lamp, $1.05. Winter—5 gallons month (7 months) for lamps,
- $7.35.

Furniture and house supplies.......................................... $14

- Sheets, homemade, (6)............................................. $2
- Dining-room table, secondhand .................................... $12

Medical services (dental work for mother).......................... $1

Advancement and similar expenses.................................... $187

- Insurance (hospital fee and sickness and accident policy for father)
- Savings ................................................................ $30
- Upright of automobile (cheap car, 3 years old, bought secondhand)
- Church ................................................................ $37

- Mother and child attended regularly every 2 weeks.
- Recreation ................................................................ $38

- Whole family went to "movies" on Saturday nights and a
- few extra times during the year.
- Education (supplies for child at school, 15 cents a month)....... $1

Unaccounted for.......................................................... $35

Garden expenses.......................................................... $45

- Chicken feed, $2 every 3 weeks.................................. $34
- Hens .................................................................... $11

Total expenditures......................................................... $748

The family reported that this was the least on which they could
live. They hoped that the father would be foreman soon, as he
was first man on gang. A foreman's wage of $120 per month
would enable them to live "decently." Their first demands were
a better house and more food.

FAMILY No. 6 (COLORADO)

FATHER 29, MOTHER 23, GIRL 5, BOY 3, AND BOY 11 MONTHS. Parents born
in Mexico. Lived in country.

Income and minimum budget........................................ $1,050

Income....................................................................... $935

Income in kind, rent, fuel, few garden products................. $115

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**INDIVIDUAL ACCOUNTS**

Minimum budget .................................................. $1,145
Deficit ........................................................................ 95

**Expenditures**

<table>
<thead>
<tr>
<th>Classification</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food (23 cents per man per day; graded B)</td>
<td>360</td>
</tr>
<tr>
<td>Had a few fresh vegetables from own garden</td>
<td></td>
</tr>
<tr>
<td>Clothing (about budget allowance; all graded A)</td>
<td>219</td>
</tr>
<tr>
<td>Father's clothing (somewhat above budget)</td>
<td>87</td>
</tr>
<tr>
<td>Overcoats (2), $9; hats (2), $3.50; suit, $25; shoes (6), $16; overalls (4), $8; work gloves (6), $8; shirts (8), $9.90; underwear, $3.96; work trousers, $1.60; socks (9), $2.25; rubber boots, $2.25.</td>
<td></td>
</tr>
<tr>
<td>Mother's clothing (below budget)</td>
<td>47</td>
</tr>
<tr>
<td>Sweater, $8; house dresses (7), $5.75; other dress (1), $2.10; shoes (5), $16; stockings (14), $8; underwear (6), $6.25; night clothes (6), $4; hat, $1.50.</td>
<td></td>
</tr>
<tr>
<td>Children's clothing (slightly below budget; graded A)</td>
<td>85</td>
</tr>
<tr>
<td>Rent (housing graded C)</td>
<td>Free</td>
</tr>
<tr>
<td>Mother lived in company house of 2 rooms. Toilet was</td>
<td></td>
</tr>
<tr>
<td>shared by 4 other families.</td>
<td></td>
</tr>
<tr>
<td>Fuel and light (ties free; coal and oil bought from railroad)</td>
<td>36</td>
</tr>
<tr>
<td>Furniture and household supplies</td>
<td>70</td>
</tr>
<tr>
<td>Bed, spring, and mattress (cost $28; owed $5)</td>
<td>23</td>
</tr>
<tr>
<td>Four sheets</td>
<td>4</td>
</tr>
<tr>
<td>Other bedding</td>
<td>9</td>
</tr>
<tr>
<td>Curtains</td>
<td>4</td>
</tr>
<tr>
<td>Trunk</td>
<td>10</td>
</tr>
<tr>
<td>Picture</td>
<td>8</td>
</tr>
<tr>
<td>Supplies</td>
<td>12</td>
</tr>
<tr>
<td>Medical services</td>
<td>32</td>
</tr>
<tr>
<td>Childbirth and aftercare, physician (3 visits)</td>
<td>30</td>
</tr>
<tr>
<td>&quot;Home remedies&quot;</td>
<td>2</td>
</tr>
<tr>
<td>Advancement and similar expenses</td>
<td>125</td>
</tr>
<tr>
<td>Savings</td>
<td>44</td>
</tr>
<tr>
<td>Insurance (hospital fee deducted from check)</td>
<td>9</td>
</tr>
<tr>
<td>Purchase of bicycle (cost $35, owed $20)</td>
<td>15</td>
</tr>
<tr>
<td>Father had to have bicycle to get to town where shopping was done.</td>
<td></td>
</tr>
<tr>
<td>County fair (rides, raffles, shows)</td>
<td>20</td>
</tr>
<tr>
<td>Hire of auto (paid for oil and gas and used neighbor's car)</td>
<td>4</td>
</tr>
<tr>
<td>Tobacco (60 cents per pay day)</td>
<td>14</td>
</tr>
<tr>
<td>Unitemized</td>
<td>19</td>
</tr>
<tr>
<td>Unclassified items</td>
<td>93</td>
</tr>
<tr>
<td>Garden expenses (seed and fertilizer)</td>
<td>3</td>
</tr>
<tr>
<td>Payment of old debt</td>
<td>90</td>
</tr>
<tr>
<td>Total expenditures</td>
<td>935</td>
</tr>
</tbody>
</table>

The father and mother were trying to save to educate children for better jobs than father had. They wanted rugs or linoleum for the cement floor, and a phonograph, as the child of 5 was fond of music, but they had not been able to afford them. The small amount spent for recreation is explained by "nothing to do except stay home."

The next group of six families belong to the class whose income is below the budget by more than $100 but not by $300. The deficits run from $120 to $270. None of the families maintained the budget.
standards in the three items of food, clothing, and housing, but all but two came up to the standard in at least one of the items. Attention is called particularly to the economies in clothing, to the unfilled needs for medical attention, to the low expenditure on advancement and similar expenses in three of the six families, to the items of expenditure not allowed for in any theoretical budget, and to the fact that in two of the six families the expenditures were carefully planned, so carefully that one man could tell just how many pay days had to elapse before he could buy such necessary and relatively inexpensive articles as work gloves.

**FAMILY No. 7 (KENTUCKY)**

Father 19, mother 18, boy 7 months. Parents native born. Lived in small town

<table>
<thead>
<tr>
<th>Income and minimum budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
</tr>
<tr>
<td>Father's earnings</td>
</tr>
<tr>
<td>Income in kind, rent and fuel</td>
</tr>
<tr>
<td>Minimum budget</td>
</tr>
<tr>
<td>Deficit</td>
</tr>
</tbody>
</table>

**Expenditures**

Food (33 cents per man per day, only slightly below budget; graded A) 322

Clothing 151

Father's clothing

- Overcoat, $24.50
- Suit, $27.50
- Hats and caps (5), $6.75
- Shoes (3), $11.25
- Overalls (4), $7
- Work gloves (13), $5.85
- Shirts (2), $3.50
- Rubber boots, $1.45
- Socks (8), $2.20
- Neckties, $1

Mother's clothing

- Coat, $19.50
- House dresses, homemade (3), $22.50
- Other dresses, homemade, $6
- Shoes (1), $4
- Stockings (3), $1
- Underwear, homemade, $2.50
- Night dresses (2), $1.95
- Hat, $1.98
- Galoshes, $1.98

Infant's clothing

- Dresses (18), homemade, $7.20
- Underwear (homemade), $2.13
- Shoes, $1.90
- Stockings (8), $2
- Bonnet, $1.25
- Sweater, 98 cents
- Night clothes (2), homemade, 30 cents
- Diapers (24), $2.90

The family was simply but neatly and attractively dressed. The mother took great pride in keeping the baby very clean.

Rent (housing graded B) Free

The family lived in a 3-room section house, without modern conveniences of any kind.

Fuel and light

- 1 ton coal, $5.75
- 1 gallon oil every 2 weeks, at 18 cents, $4.32

The family used railroad ties almost exclusively for both heating and cooking because father got them free. He cut and hauled them himself.

Furniture and household supplies 171

- Installments on furniture bought at marriage 75
- Stove (bought in the spring) 38
- Installments on kitchen cabinet 30
- Linoleum for all rooms 15
- Curtains, 1 pair for bedroom 1
- Sewing machine (small, cheap machine, secondhand) 10
- Cooking utensils (enamel, to match kitchen cabinet) 2
INDIVIDUAL ACCOUNTS

Medical services.............................................................. $36

Prenatal care ........................................................................ 6
Delivery—doctor, $18; nurse, $10.......................................... 28
Visit to doctor once afterwards............................................ 2

Advancement and similar expenses...................................... 24

Tobacco—24 pay days, at 60 cents......................................... 14
Barber—12 times, at 35 cents................................................ 4
Car fare and gas for brother's car........................................ 1
Unaccounted for..................................................................... 5

Total expenditures.................................................................. 714

Bills due at grocery store....................................................... 10

This family could not remember any expenditures for recreation. They went to town a few times to buy supplies, took occasional rides in brother's car, fished in creek near by, and visited with neighbors. Church services were infrequent, and neither of the parents had gone because of the baby.

The railroad had never put the father on their insurance list, and he had never asked for it, as he felt he could not afford such a luxury. He also felt that he could not afford to belong to a union.

FAMILY NO. 8 (PENNSYLVANIA)

Father 38, mother 28, boy 8, and 1-year-old baby. Lived in small town

The 1-year-old baby was the son of the mother's brother whose wife died in childbirth. His father clothed him and gave his sister occasional gifts as payment for taking care of him. The 8-year-old boy was the son of the mother by a former marriage. The father of the family, who had also been married before, had a son, aged 12, who lived with his grandfather, but for whose clothing he was responsible.

The Children's Bureau investigator noted that "this is one of the most accurate schedules taken. Family keep all their receipted bills in order. Father spent an entire evening before schedule was taken working out estimates of his expenses. Always plans expenditures in advance."

Income and minimum budget

Income ................................................................................. 1,072
Father's earnings................................................................. 1,017
Income in kind, chickens and garden products.................... 55

Minimum budget..................................................................... 1,252
Deficit.................................................................................... 180

Expenditures

Food (30 cents per man per day, graded B).............................. 367
Also had 86 dozen eggs in year and garden vegetables for 3 or 4 months.

Clothing (including clothing for boy 12 not living at home)........ 151

Father's clothing...................................................................... 28
Shoes (2), $8.50; overalls and work trousers, $4.50; work gloves, $1.50; shirts (3), $4.75; underwear (3), $3.46; rubber boots, 1.50; jumper, $1.50; socks, 90 cents; cap, 98 cents.

Mother's clothing.................................................................... 52
Cost $15: house dress, 75 cents; other dresses (2), $17.75;
shoes (2), $8.50; stockings (5), $4; hat $2.40; underwear (6), $3.94.
CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

Clothing—Continued.

Children's clothing (boy 12, boy 8)  
- Coats (2), $13.50; sweater, $2.90; suits (2), $24; shoes (5), $11; stockings (10), $2.50; underwear (8), $3.96; gloves (2), $4.78; extra pants and overalls, $8.85; blouses (6), $3.14; caps, $1.56.

The father's best coat, hat, shoes, and suit were left from his wedding. At the time of the visit his gloves were badly worn, but he could not get a new pair until pay day after the next one. The mother's coat was paid for out of their savings. Her best dresses were good-looking. She washed them herself and was very careful of them. She had fallen arches and had a hard time finding built-up shoes at a low price. Her mother and brother gave her nightgowns. In the spring she had bought a felt hat so that she could wear it for winter, too. The 12-year-old boy's Sunday shoes had been half soled twice and patched once, and his winter underwear was very ragged. The mother had had to wash and dry a pair of socks quickly so that he could dress up and go to an entertainment.

Rent (8 months, at $12 a month)  
- 96

Fuel and light  
- 36

Coal, 6 tons, at $5 (picked up wood in near-by woods)  
- 30

Electricity  
- 15

Furniture and household supplies  
- 114

Bed, 2 pillows, shoe-repair kit, and two "scooters" bought second-hand when neighbor moved  
- 8

Monthly payments on furniture bought when married  
- 120

Soap, 50 cents each pay day  
- 14

The family had only 2 roller towels and 3 sheets; 1 of which hung in front of shelf on which pans were kept, and the furniture was only sufficient for 2 rooms.

Medical services  
- 23

Doctor's bill  
- 22

Dentist for boy of 8  
- 1

All had colds; 1 child had bronchial cough; mother had ulcers in mouth; the child of 8 needed glasses; the father's bridge work in mouth needed fixing; and the mother did not feel well. They were hoping to get medical attention pay day after next.

Advancement and similar expenses  
- 196

Insurance policies for all the family  
- 22

Other savings—$2 monthly for railroad stock for 8 months  
- 15

Upkeep of automobile  
- 53

License, $11; gasoline, $37; tire and tube, $11; no estimate for oil. Father bought car in 1926 before he worked for railroad.

Church  
- 6

Tobacco, 50 cents each pay day  
- 12

Unaccounted-for incidentals  
- 11

Unclassified Items  
- 35

Chicken feed (based on record for 4 months)  
- 19

Taxes (school, county, and borough)  
- 16

Total expenditures  
- 1,073

The excess over reported cash income ($36) was obtained by drawing $27 from previous savings and by a gift of $9 from relatives. The lack of money was shown in other ways. The father did not know what to do. He was getting more and more discouraged, but he could not find another job and had no money to go elsewhere to look for one.
## INDIVIDUAL ACCOUNTS

### FAMILY No 9 (MINNESOTA)

Father 44, mother 39, a daughter 20, son 17, and 6 children under 18, the eldest 15, the youngest 3. Lived in small town

### Income and minimum budget

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$2,204</td>
</tr>
<tr>
<td>Father's earnings (11 months as foreman, at $120, and $33 overtime)</td>
<td>1,355</td>
</tr>
<tr>
<td>One month lost through industrial accident, but did not apply for compensation; had medical service from railroad.</td>
<td>527</td>
</tr>
<tr>
<td>Earnings of boys, 17 and 15 (odd jobs in summer)</td>
<td>80</td>
</tr>
<tr>
<td>Accident benefit for father (see above)</td>
<td>50</td>
</tr>
<tr>
<td>Dividends from stock in public-utility corporation</td>
<td>12</td>
</tr>
<tr>
<td>Income in kind, fuel and garden products</td>
<td>189</td>
</tr>
<tr>
<td>Minimum budget</td>
<td>2,386</td>
</tr>
<tr>
<td>Deficit</td>
<td>182</td>
</tr>
</tbody>
</table>

### Expenditures

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food (18 cents per man per day, graded B)</td>
<td>662</td>
</tr>
<tr>
<td>Family also had liberal yield of potatoes and other vegetables from their garden; mother canned 40 quarts of tomatoes, 40 quarts of cucumbers, stored 7 bushels of potatoes, 5 gallons sauerkraut, &quot;a great many squash and pumpkins.&quot; Milk was lacking from diet.</td>
<td>275</td>
</tr>
<tr>
<td>Clothing (not much more than half the budget allowance)</td>
<td>34</td>
</tr>
<tr>
<td>Father's clothing</td>
<td>34</td>
</tr>
<tr>
<td>Hat, $3.50; shoes (2), $7; overalls (4), $8; work gloves (7), $3.70; shirts (3), $3.75; underwear (2), $2; night clothing, $1.25; socks (10), $3.05; rubber boots, $3.50.</td>
<td>36</td>
</tr>
<tr>
<td>Mother's clothing</td>
<td>205</td>
</tr>
<tr>
<td>Coat, $20; shoes, $3; dresses (1), $2.98; stockings, $1; underwear (homemade), $1; hat, $3; galoshes, $4; silk stockings, 85 cents.</td>
<td>205</td>
</tr>
<tr>
<td>Children's clothing (including boy 17 and girl 15; graded C)</td>
<td>180</td>
</tr>
<tr>
<td>Coat, $4; sweaters (3), $12; dresses (homemade), $9; suit (boy 17), $22; shoes (25), $72; stockings, $12.99; underwear, $9; galoshes (6), $6.85; extra pants, $30; overalls, $3; blouses and shirts, $15.50.</td>
<td>180</td>
</tr>
<tr>
<td>The condition of the family's clothing was noted by the investigator. The father had warm shirts and underwear, but did not buy them in the year of the study. His extra pants were made out of some heavy cloth used in a process in paper manufacturing. A relative worked in a paper factory and sent him the cloth when it could not be used any more. The mother made the pants; they were very warm. The mother wore the eldest daughter's old stockings around the house and had warm underwear. She made other underwear and night clothes from flour sacks. Her daughter bought her a pair of rayon bloomers. The mother had made and made over all the girl's dresses, and she took great pains to make them nicely. The youngest children had pretty gingham dresses with embroidery, plents, and bloomers.</td>
<td>180</td>
</tr>
<tr>
<td>Rent (housing graded B)</td>
<td>180</td>
</tr>
<tr>
<td>The family had 6-room frame house, in need of paint, and 1 acre of ground.</td>
<td>180</td>
</tr>
<tr>
<td>The house had electricity but no plumbing.</td>
<td>70</td>
</tr>
<tr>
<td>Fuel and light</td>
<td>225.40</td>
</tr>
<tr>
<td>Coal, 4 tons, at $11 (tiles free), $44; gas, $2.19; electricity (3 months at $2.10, 5 months at $1.75)</td>
<td>225.40</td>
</tr>
</tbody>
</table>

Provided by the Maternal and Child Health Library, Georgetown University
Furniture and household supplies.............................................. $85

Installments on heater for parlor (total cost $96)...................... 60
Blanket......................................................................................... 5

House was clean, neat, and comfortable; 3 rooms had linoleum on the floor, and the front room had a carpet and braided rugs. There was a heavy leather chair, bright cover on old leather couch, family pictures, and desk with papers neatly arranged.

Medical services........................................................................ 20

Child with running ear—doctor once......................................... 1
Child with sore on face—doctor once........................................ 1
Diphtheria immunization (4 children)........................................ 3
Deutist (mother and boy 17).................................................... 15

Father also had medical attention when hurt, but railroad paid doctor. School reported 1 child under weight. Child’s ear was still troubling him.

Advancement and similar expenses........................................... 242

Insurance..................................................................................... 91

Father’s hospital fee, $17.40; group insurance for $1,500, $8.40; other life and accident, $88.25. Total on father, $4,500. Children (5), $7—$1,000 carried seven months.

Savings—$2 per month to building and loan society.................. 60

Had been doing this 4 years.

Upkeep of automobile (discontinued make; used very little)........ 13

“Movies” (boy 17, girl 15, go 3 times a month; others go “occasionally”).

Church......................................................................................... 3

Education..................................................................................... 11

Paper and pencils for school children, $4.50; mouth “tax” for eldest boy, $1.35; newspaper, 45 cents per month, $5.40.

Unaccounted for........................................................................... 50

Most of this probably belongs in “advancement and incidentals,” although some perhaps in household supplies.

Unclassified items..................................................................... 510

Personal expenses of daughter aged 20. Girl gave her mother and others clothing, but made no regular contribution to family.

Total expenditures.................................................................... 2,024

The father of this family had been a foreman for 16 years. The family had been for years in much the same condition as they were at the time of the study. They had had no bad luck and no prolonged sickness. They hoped to be able to save more, but $400 was all they had saved in 16 years.

Recreation and also expenses about which the family had any choice were kept at a minimum, as well as food, clothing, and housing. The smallness of the oldest daughter’s contribution to the family was approved by the family. In fact, her mother often told her to keep more for herself; she was young, pretty, and smart.

FAMILY NO. 10 (WEST VIRGINIA)

Father 34, mother 32, boys 12, 9, and 5. Parents native born. Lived in small village

Income and minimum budget

Income......................................................................................... 1,660

Father’s earnings........................................................................ 970
Mother’s earnings (3 weeks in canning factory)......................... 30
Income in kind, fuel and products of small garden.................... 60
INDIVIDUAL ACCOUNTS

Minimum budget............................................. $1,287
Deficit .................................................. 227

Expenditures

Food (25 cents per man per day, graded B).................. 461
Also had some vegetables from garden and usually spent Sunday with mother's family on near-by farm.

Clothing (adequate; children's graded A).................. 133

Father's clothing (largest item, $6.75 for work gloves).................. 29
Mother's clothing (largest items—shoes, $9; dress $6).................. 26
Children's clothing (largest item, $2.50 for shoes).................. 78
The father got a Sunday suit and coat 3 years and a sheepskin coat 3 years before the study. He had a new sweater, a plaid slipover, worn only on Sunday. The boys each had a new suit in the spring before the study, so they were pretty well fixed. The older children were ashamed to wear torn shoes and patched pants to school.

Housing (own home, graded A, country standard) taxes........ 23
The house was a 6-room, unpainted frame house without modern sanitary conveniences.

Fuel and light............................................. 58
Coal, 5 1/2 tons, at $6.75........................... 37
Wood, 2 loads, at $5................................. 10
Hauling railroad ties (ties free).......................... 1
Kerosene, 1 gallon a week.............................. 10

Furniture and other housekeeping items..................... 67
Cot and mattress........................................ 24
6 plain chairs.......................................... 18
6 window shades......................................... 5
Soap, 92 cents per pay period.......................... 15
Care of children while mother worked........................ 5

Medical services......................................... 15
Mother had "fallen stomach" and made 10 visits to doctor.
Father hurt foot at work, but had railroad doctor; no charge.

Advancement and similar expenses......................... 259

Insurance.................................................. 63
Whole family had industrial policies; father also had railroad group insurance, including life, accident, and health.
Ceremonials—funeral for mother's mother..................... 80
Upkeep of automobile.................................... 31
License, $13.50; tire and tube, $11; 30 gallons gas, $7.
Union dues.............................................. 18
Church (irregular)........................................ 3

Education................................................ 16
New books, $9.75; secondhand books, $1.50; tablets and pencils (2 tablets, 3 pencils per pay day), $1.50.

Movies .................................................... 2
Dog feed (12 bushels corn meal)........................... 12
Tobacco, $1.40 per pay period.......................... 34

Unclassified items........................................ 43

Mother's mother, pneumonia, doctor's bill................... 25
Taxes—head, road, and personal property.................... 5
Garden expense (plowing, $2; seeds, $5)..................... 7
Past debts paid......................................... 6

Provided by the Maternal and Child Health Library, Georgetown University
Total expenditures: $1,059

This is $59 in excess of their reported cash income. Of this, $31 is accounted for by unpaid bills and the rest by errors in the estimates.

This father said he was not earning a living wage; he could not have bought his house except that he had a small sum willed to him on his father's death, which served as a first payment. Although "war wages made payments easy" at first, he had difficulty in keeping them up; the last payment was made in 1926.

The father expected to be made a foreman in the near future. He hoped to give the children a high-school education, although it would be difficult because of the cost of books and the high standard of clothing in high school. He wanted to fit them for something better than track work.

He was interested in the question of saving. "What's the use of working if you can't save?" he asked. He had decided that working was worth while for him because his children were his investment, but he would be ashamed not to save if he were a foreman.

FAMILY No. 11 (CHICAGO)
Father 29, mother 26, girls 10 and 8. Parents Mexicans; in United States 3 years

Income and minimum budget

- Income
  - Father's earnings (40 cents an hour; 70 cents, overtime)
  - Income in kind, railroad ties

- Minimum budget estimate
  - Deficit

Expenditures

- Food (32 cents per man per day, graded B; little milk)
- Clothing
  - Father's clothing (largest item, shoes, $25)
  - Mother's clothing
  - Children's clothing (above budget; largest item, shoes, $42)

- Rent (housing graded A)
- Fuel and light
- Ice
- Soaps and toilet supplies
- Laundry
- Advancement and similar expenses
- Insurance ($2.75 per month, company group insurance)
- Church

Income $1,100

Food: 480

Clothing: 190

Rent: 192

Fuel and light: 30

Ice: 16

Soaps: 6

Laundry: 36

Advancement and similar expenses: 60

Insurance: 33

Church: 2
INDIVIDUAL ACCOUNTS

Advancement and similar expenses—Continued.

Recreation................................................................................................................. $15
   "Movies" for whole family once a month, $12; twice to park,
   cost $1.25; including car fare, popcorn, ice cream, etc., $2.50.
School supplies (paper, pencils, etc.)................................................................. 4
   Unclassified item—car fare to town for shopping once a month................. 2
Total expenditure........................................................................................................ 1,030

The family was worried because they have no margin for an
emergency. The only place they could cut would be food or
clothing.

FAMILY No. 12 (CHICAGO)

Father 32, mother 30, girl 7, girl 5, boy 4, girl 11 months. For 10
months of the year they had a lodger and boarder. Lived in a railroad
camp on the outskirts of city.

Income and minimum budget

Income....................................................................................................................... 1,255
   Father’s earnings (36 weeks, at 37 cents per hour; 16 weeks at
   39 cents).................................................................................................................. 930
   Payments of boarder, 10 months, at $20............................................................ 200
   Income in kind, rent, fuel, and small garden’s produce.................................... 125
Minimum budget........................................................................................................ 1,527
   Deficit...................................................................................................................... 272

Expenditures

Food (26 cents per man per day, graded B)............................................................ 608
   Garden products not worth more than $5 to $10.

Clothing (about budget allowance)......................................................................... 261
   Father’s clothing (above budget)......................................................................... 103
      Suit, $37; shoes (9), $32; socks (16), $8; hat, $2; sweater, $5.50;
      overalls and jumper, $4; work gloves (24), $0.50; shirts (3), $4;
      underwear, $1.25; rubber boots, $2.50.
   Mother’s clothing.................................................................................................... 57
      Coats (2), $24; dresses (2), $10; shoes, $3.50; house slippers
      (12), $12; stockings (9), $3.25; underwear (homemade), $2;
      aprons, 46 cents.
   Children’s clothing (graded C)........................................................................... 101
      Coat (girl 7), $7.50; cap, 50 cents; sweater $3.50; dresses (8),
      homemade, $6; suit (boy), $1.25; shoes (40), $38; stockings (48),
      $12; underwear (homemade), $3.50; overalls (boy), $7.50; baby
      dresses (4), 80 cents.
      An inventory of the children’s clothing showed that only the
      child in school had a coat and cap. The 3 older children together
      only had 4 suits of underwear, and none of them had night
      clothes. The parents were sorry that they could not pay more for
      the children’s shoes; they recognized that cheap ones did not pay,
      as they wore out fast and were not worth repairing, but they
      never had enough money to buy better ones.

Rent............................................................................................................................. Free
   The family lived in a box car partitioned off to make 3 rooms
   and having a shed built on for a kitchen; 2 beds and 1 crib, hung
   from the ceiling. An old-fashioned privy was shared with another
   family, and water was carried from the company office several
   rods away.

Fuel and light (kerosene for lamps)......................................................................... 3
   Coal and wood were furnished by railroad company.

Furniture and household operation......................................................................... 145
   Bed, $10; sewing machine, $65; 2 mattresses, $17; 4 sheets, $3;
   household incidentals, including laundry occasionally before and
   after confinement, $50.
Medical services ........................................... $15
  Mother, cold after baby was born; doctor at house  5
  Child of 5, "ear trouble"; doctor at house  4
  Mother, confinement (no prenatal or postpartum care), midwife  6
  Child aged 4 also had trouble with ear, but family felt they
could not afford a doctor.

Advancement and similar expenses ................................ 26
  Church ........................................... 24
  School supplies .................................... 1
  Car fare to town occasionally .............. 1

Support of dependent relatives ................................ 72
  $1 a month to mother's sister in Mexico ... 12
  $5 a month to father's orphan brother in Mexico  60

Total expenditures ......................................... 1,130

The remaining families were drawn from the poorest families
included in this study. All of them had incomes $800 or more
below the minimum theoretical budgets; seven had incomes more
than $500 and one more than $900 below such budgets. Most of these
families fell far below the budget standards with regard to one or
more of the basic items—food, clothing, and housing. One family
(No. 13), by spending almost nothing on "sundries" and by not
calling the doctor except for serious illness, however, kept up to
the budget standard in both food and clothing and fell only slightly
below in housing, although their income was $521 below the budget.
Another family (No. 22), with an income almost $600 below the
budget, kept within striking distance of the standard in food and
housing and up to the standard in clothing. But the parents in
this family were unusually well educated, and the family had gifts
not counted in their income.

The distribution of their incomes varied even among these families
with exceedingly low incomes. Most families, to be sure, spent little
on advancement—little, that is, for recreation, reading matter, organi-
ization membership, and little in provision for the future. Yet
some families even in this group of the very poor spent up to the
budget estimate on these items. For example, one family (No. 21),
with a cash income of only $852 to provide for a family with four
children saved $200. In these cases provision for the future ran the
expenditures up to the budget level, for the amount spent on present
pleasures by these families was very small. Attention is called
especially to the man and his wife who said they would rather give
to the union and to the church than eat (family No. 14), and to the
sense of deprivation experienced by some of the families who kept
their expenditures on "sundries" below the budget standard.

The families in this lowest-income group faced the problem of
living on an inadequate income with very different gifts and with
native abilities developed by different opportunities. Family No. 22,
in which both the mother and the father had a high-school
education, was unusual. But the differences between family No. 15
and family No. 16, both native-born American families, between
family No. 17 and family No. 18, both families from eastern Austria,
and among families Nos. 19, 20, and 21, all Mexicans in Colorado, are
hardly less striking than the differences among the families of the different national groups. Family No. 22 undoubtedly gives a picture of the meaning of this very low income under the most favorable circumstances conceivable—intelligent parents, with good education, youth, health, and relatives in better circumstances helping in various ways in the daily living and ready to do more if emergencies developed. Such circumstances can not be expected for many families of the track workers, and it is significant that this family was new to the tracks and would probably not remain there long. Family No. 18 represents a much more usual condition; ignorance, debts, and sickness made an inadequate income all the more inadequate. But whether the best or the worst is looked at, the picture of the families in this lowest-income group is one of very great poverty in which the children are deprived of most of the requirements for decent, healthful life.

**FAMILY NO. 13 (KENTUCKY)**

Father 33, mother 27, girl 6, and boy 1. Parents native white. Lived in small town

**Income and minimum budget**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>$849</td>
</tr>
<tr>
<td>Father's earnings at maintenance work</td>
<td>716</td>
</tr>
<tr>
<td>Father's other earnings—8 days stripping tobacco</td>
<td>16</td>
</tr>
<tr>
<td>Receipts from sale of chickens</td>
<td>5</td>
</tr>
<tr>
<td>Income in kind, fuel, eggs, garden products</td>
<td>112</td>
</tr>
<tr>
<td>Minimum budget</td>
<td>1,170</td>
</tr>
<tr>
<td>Deficit</td>
<td>321</td>
</tr>
</tbody>
</table>

**Expenditures**

Food (27 cents per man per day, graded A)------------------ 360

Also have garden products and eggs.

Clothing-------------------------------------------------- 162

Father's clothing

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Work caps, $6; sweaters (2), $2.50; shoes (5), $18; overalls (5), $11.25; work gloves (6), $3; shirts (7), $7.25; underwear (5), $3.36; rubber boots, $4; socks (20), $4.</td>
<td>60</td>
</tr>
</tbody>
</table>

Mother's clothing (above budget)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sweater, $1.25; house dresses (8), $7; other dresses, $14; shoes (5), $15; stockings (20), $15; underwear (5), $8.20; night dresses (2), homemade, $1.40; hat, $1.98; rubbers, $1.40.</td>
<td>63</td>
</tr>
</tbody>
</table>

Children's clothing (graded A)

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coats for 2, $3.50; hats, $2.25; dresses (3 for girl of 6), $6.75; baby dresses (13), $2.60; shoes (3), $0.98; stockings (17), $3.85; underwear, $5; night dresses, $1.50; rubbers, $5 cents.</td>
<td>39</td>
</tr>
</tbody>
</table>

Rent ($12 a month; housing graded B)----------------- 144

Family used 4 rooms in 9-room frame house, 1 sleeping room for whole family. There was a private outside toilet, but water had to be carried across railroad tracks. The family could have rented a cheaper house, but it was too far for 6-year-old child to go to school; they could have lived "on the lot" in a company house, but mother did not want her children to catch contagious diseases as they did there. They could not endure the noise and lack of privacy of the 2-family company houses.

Fuel and light------------------------------------------ 23

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Two tons coal, at $6.50 (father picked up rest on tracks), $13; 2 gallons kerosene per pay day, $9.60.</td>
<td>13</td>
</tr>
</tbody>
</table>

Household supplies (blankets, $9; rug, $11; soap, $11)------------------ 31
CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

Medical services

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Child, aged 1, pneumonia (doctor 7 times)</td>
<td>$27</td>
</tr>
</tbody>
</table>

The whole family had influenzia, but they could not afford a doctor—"that is how child got pneumonia. It is what happens when people have so small an income that they delay in calling the doctor."

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father, leg hurt at work</td>
<td>$1</td>
</tr>
<tr>
<td>Father and mother, dental work</td>
<td>$5</td>
</tr>
</tbody>
</table>

Advancement and similar expenses

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance, 85 cents a month group insurance</td>
<td>$10</td>
</tr>
<tr>
<td>Policy $1,000, or $2,000 if killed in accident; also had $1,500 life as a World War veteran.</td>
<td>$20</td>
</tr>
<tr>
<td>School supplies</td>
<td>$2</td>
</tr>
<tr>
<td>Newspaper</td>
<td>$1</td>
</tr>
<tr>
<td>Hair cuts</td>
<td>$7</td>
</tr>
<tr>
<td>Church (collection &quot;a few times&quot;)</td>
<td>$1</td>
</tr>
</tbody>
</table>

The family spent nothing for organizations, recreation, or other miscellaneous items. The father would have liked to join the union but did not see how he could possibly afford $18 a year.

<table>
<thead>
<tr>
<th>Service</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Poultry</td>
<td>$15</td>
</tr>
<tr>
<td>7 dozen eggs for setting hens, $2; chicken feed, $13.</td>
<td>$18</td>
</tr>
</tbody>
</table>

Total expenditures

<table>
<thead>
<tr>
<th>Total expenditures</th>
<th>Amount</th>
</tr>
</thead>
</table>

This is $46 in excess of their reported cash income; $30 is accounted for by bills overdue and $16 by errors in estimates.

FAMILY No. 14 (KENTUCKY)

Father 50, mother 44, boy 18, girls 13 and 11. For 2 months of the year a married daughter whose husband had deserted her lived in the home with her 3 children. Lived in small town.

The family had only three rooms, so that the crowding was serious. It was made worse by the fact that a fourth room under the same roof, intended as part of the dwelling, was occupied by a married son, also a section laborer, and his family with 2 children. Although their housekeeping was independent, the families were much together. The investigator reported that on her several visits the house seemed a mass of children and always one crying. The father said that sometimes he thought he would "go straight up and never come down" with the noise and extra expense, but he couldn't bear to refuse either child when they needed a home.

Income and minimum budget

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father's earnings (based on record of time and overtime)</td>
<td>$675</td>
</tr>
<tr>
<td>Mother's earnings</td>
<td>$243</td>
</tr>
</tbody>
</table>

Washing, 24 weeks at $6, 18 weeks at $5, and 10 weeks at $4. Picking turkeys for meat market, 2 days for $5. Mother was ill as a child; it left her feet badly twisted, so that she could not wear shoes. She wore several pairs of stockings and made a "shoe" of old rags. Her feet got very tired and sore, but she continued to take in washings, kneeling in a chair to do the work. The father was "ashamed" that his wife had to work.

<table>
<thead>
<tr>
<th>Earnings of boy 18</th>
<th>Amount</th>
</tr>
</thead>
</table>
| This boy worked about 6 months of the year as a laborer on railroad and in grocery warehouse. He stopped school at the age of 14, when he was in the fifth grade. The county nurse made arrangements to have him excused because he acted so badly that no one could manage him. He had had odd jobs from time to time, but had worked more steadily the summer of the study than at any previous time. His father spoke of him as a "bad boy."

Income in kind, fuel and rent

<table>
<thead>
<tr>
<th>Income</th>
<th>Amount</th>
</tr>
</thead>
</table>

78
INDIVIDUAL ACCOUNTS

Minimum budget for family (without daughter and 5 children).......................... $1,426
Deficit.................................................................................................................. 109
Budget with allowance for board for dependents for 2 months.......................... 1,536
Deficit.................................................................................................................. 260

Actually, however, the 18-year-old son gave only $50 to the family and was dependent on family for board and room only. Subtracting $270 from the income (the amount he kept for himself) and estimating the budget to allow for his board only, the result is:

Income (total value)........................................................................................... 1,649
Minimum budget—without dependent relatives.................................................. 1,342
Deficit.................................................................................................................. 307
Budget—with dependent relatives for 2 months................................................. 1,442
Deficit.................................................................................................................. 383

Expenditures

Food (33 cents per man per day, graded C)....................................................... 631
Clothing (graded C for whole family)................................................................. 76
Father................................................................................................................. 34
Mother................................................................................................................ 19
Children (girls 13 and 11).................................................................................. 23

The father's overcoat was not fit for Sunday. It was given him by a relative. The father bought a suit 3 years before the study for $24.50 and took 2 years to pay for it. He did not go to church in winter because he was ashamed of his clothes. His Sunday hat and shoes were the same as his work clothes, but newer. The mother described herself as "quilting" his shirts and overalls instead of patching them. The mother's coat was a gift from the church, and her dresses were given her by her daughters, all secondhand. She had had 6 new hats in 4 years, no shoes because she was crippled. A coat and hat of one of the girls were given by her married sister.

Rent (housing graded B)..................................................................................... Free
Fuel and light..................................................................................................... 48
Coal, 6 tons; also used railroad ties................................................................. 41
Oil for lamps..................................................................................................... 7
Medical services................................................................................................ 35
Girl 13, typhoid fever, doctor 3 times................................................................. 6
Son 18, "indigestion," doctor once................................................................. 2
Married daughter, "flu," doctor 4 times......................................................... 8
Medicine............................................................................................................ 1
Mother and 2 children, dentist...................................................................... 12
Father, glasses.................................................................................................. 6

The family went to see a doctor as little as possible. The children were pale, thin, and underdeveloped.

Furniture and housekeeping supplies................................................................ 24
Mattress and 2 blankets—total cost $23, paid out............................................. 7
Soup, 70 cents per pay period........................................................................... 17
Advancement and similar expenses................................................................... 212
Insurance........................................................................................................... 87

Insurance was carried on older children who had left home, as well as on all members at home. The father had several policies. It was planned to give up some of the insurance on the older children before another winter.

Union dues....................................................................................................... 18

121711—32—11

Provided by the Maternal and Child Health Library, Georgetown University
Adancement and similar expenses—Continued.

Church

The father said he "would rather pay his union dues than eat." The mother felt the same way about church.

Recreation, phonograph, cost $95; paid during year

The phonograph was bought by 18-year-old son, but the father had to sign papers. The mother urged him to do it, hoping it would have a "steadying influence" on the boy.

Education (school books, $4; tablets, pencils, $4.50)

Tobacco, 70 cents per pay period

Unaccounted for

Total expenditures (exclusive of expenditures of son 18)

This is $68 in excess of total money income. The family went into debt to this amount; they owed the doctor, the dentist, the grocer, and the clothing store; they had borrowed $10 from friends and had old debts, incurred before the year of the study, bringing their total indebtedness to $100. The investigator noted that they "have never been completely out of debt: always go in debt in winter and start in spring to pay it back."

FAMILY No. 15 (Connecticut)

Father 33, mother 30, and 7 children, the eldest aged 11, the youngest 1 year. The man's father, who was foreman of the gang, was about to retire and his son expected to succeed him. They were well known and highly respected in the little community.

Income and minimum budget

Income

Father's earnings on the section

Assistant foreman and trackwalker, $23.52 a week; lost 17 days in winter, at $3.92; overtime, $82.

Father's other earnings

Member of town police ($3 per arrest)

Repair of cars at garage

Work 4 to 5 hours "almost every night" in summer; sometimes all day on Sundays.

Income in kind, fuel

Minimum budget

Deficit

Expenditures

Food (30 cents per man per day, graded A)

Mother wanted children to get gold star at school for milk and fruit eaten. Family had occasional gifts of vegetables from neighbors.

Clothing (about half budget)

Father's clothing (above budget by $24)

Shoes (6), $27; work gloves (52), $13; overalls and work pants, $19; stockings, $10.80; rubber boots, $9.95; underwear and night clothes, $7; shirts, $3, sweater, $4.50; hats, $3.50.

Mother's clothing

Dress, $7.38; shoes, $3.45; hat, $3.56; scarf, $1.95; nightgowns

Children's clothing (graded B)

Lumberjacks (3), $10.50; shoes (22), $31; stockings, $4.40; underwear and nightclothes, $12; rubbers (12), $7.93; overalls and pants, $9; blouses, $1.
Clothing—Continued.

His sister-in-law gave the father his best overcoat; his other overcoat belonged to a brother who died. His raincoat really belonged to his father, and his suit was 3 years old. The mother's best dress was the first she has ever had ready-made. Her house dresses were very simple and pretty. She made most of the clothing from remnants bought at bargain sales, for which she watched. She made her 2 little felt hats from 20-cent strips of felt. Half a dozen paternal and maternal relatives brought huge bags of partly worn clothing outgrown by their own children for the children in this family, or the family could not manage.

Rent ($10 a month; housing graded B) --------------- $120

The house had 4 rooms. It had an outside privy, but a sink in house and gas. The mother's chief longing was for a better house.

Fuel and light

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Coal, 3 tons</td>
<td>45</td>
</tr>
<tr>
<td>Gas, $3.75 per month</td>
<td>45</td>
</tr>
</tbody>
</table>

Furniture and household operation

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 dozen sheets and pillowcases</td>
<td>22</td>
</tr>
<tr>
<td>Clothes to wet wash, 81 a week for 18 weeks</td>
<td>18</td>
</tr>
</tbody>
</table>

This was the first year that the mother had not done her own washing. Her husband came home one day and found her hardly able to straighten up after a day at the washboard. He threatened to throw both her and the washboard out of the window if she ever did it again.

Medical services

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Medicines for minor ailments</td>
<td>3</td>
</tr>
<tr>
<td>Visit to doctor after birth of last child</td>
<td>3</td>
</tr>
<tr>
<td>Mother, dental work</td>
<td>11</td>
</tr>
</tbody>
</table>

Advancement and similar expenses

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education (newspaper, at 20 cents a week)</td>
<td>15</td>
</tr>
<tr>
<td>Church</td>
<td>11</td>
</tr>
<tr>
<td>Tobacco for father, 45 cents a week</td>
<td>23</td>
</tr>
<tr>
<td>Funeral flowers for friend</td>
<td>3</td>
</tr>
</tbody>
</table>

Unaccounted for

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>45</td>
</tr>
</tbody>
</table>

Personal tax

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total expenditures</td>
<td>1,497</td>
</tr>
</tbody>
</table>

The $40 more than cash income reported is accounted for by a gift of $40 in cash from relatives. Most of the relatives were better off financially than this family.

**FAMILY NO. 16 (KENTUCKY)**

Father 38, mother 28, 5 children, 11, 9, 7, 4, and 2. Lived in small town

**Income and minimum budget**

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father's earnings (33½ cents per hour; much lost time)</td>
<td>615</td>
</tr>
<tr>
<td>Mother's earnings (washings, usual earnings $4.50 a week)</td>
<td>234</td>
</tr>
<tr>
<td>Receipts from boarder, 6 weeks, at $8</td>
<td>38</td>
</tr>
<tr>
<td>Sale of eggs</td>
<td>1</td>
</tr>
<tr>
<td>Income in kind, rent, fuel, eggs, garden products</td>
<td>108</td>
</tr>
</tbody>
</table>

Minimum budget

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minimum budget</td>
<td>1,721</td>
</tr>
<tr>
<td>Deficit</td>
<td>927</td>
</tr>
</tbody>
</table>

Provided by the Maternal and Child Health Library, Georgetown University
**Children of Maintenance-of-Way Employees**

**Expenses**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food (19 cents per man per day)</td>
<td>$471</td>
</tr>
<tr>
<td>Clothing (graded C)</td>
<td>129</td>
</tr>
<tr>
<td>Father’s clothing</td>
<td>25</td>
</tr>
<tr>
<td>Mother’s clothing</td>
<td>38</td>
</tr>
<tr>
<td>Children’s clothing</td>
<td>66</td>
</tr>
<tr>
<td>The family also had some gifts, especially the father, of clothing</td>
<td></td>
</tr>
<tr>
<td>considered worn out. The mother made clothes for herself</td>
<td></td>
</tr>
<tr>
<td>and children. She bought material at 10 and 15 cents a yard</td>
<td></td>
</tr>
<tr>
<td>and made clothes carefully and tastefully. The clothing supply</td>
<td></td>
</tr>
<tr>
<td>of all members of the family was very scanty. Grade C.</td>
<td></td>
</tr>
<tr>
<td>Fuel and light (coal oil for cooking and lamps)</td>
<td>100</td>
</tr>
<tr>
<td>Furniture and household supplies</td>
<td>48</td>
</tr>
<tr>
<td>Installments on 2 quilts</td>
<td>9</td>
</tr>
<tr>
<td>Installments on coal-oil stove ($41 still due)</td>
<td>15</td>
</tr>
<tr>
<td>Soap, $1 per pay period because of washing</td>
<td>24</td>
</tr>
<tr>
<td>Medical services</td>
<td>65</td>
</tr>
<tr>
<td>Mother, “pain in side,” doctor and medicines</td>
<td>18</td>
</tr>
<tr>
<td>Chiropractor</td>
<td>38</td>
</tr>
<tr>
<td>Diphtheria immunization, 3 children</td>
<td>3</td>
</tr>
<tr>
<td>Vaccination, 3 children</td>
<td>3</td>
</tr>
<tr>
<td>Scarlet fever immunization, 3 children</td>
<td>3</td>
</tr>
<tr>
<td>Advancement and similar expenses</td>
<td>157</td>
</tr>
<tr>
<td>Insurance</td>
<td>75</td>
</tr>
<tr>
<td>The father had a $1,000 policy; it was group insurance at 85</td>
<td></td>
</tr>
<tr>
<td>cents a month. He was also entitled to $500 death benefit from</td>
<td></td>
</tr>
<tr>
<td>union. Rest of family also insured; they paid $2.50 every 2</td>
<td></td>
</tr>
<tr>
<td>weeks in industrial policies; mother could not think of having</td>
<td></td>
</tr>
<tr>
<td>county bury any of family.</td>
<td></td>
</tr>
<tr>
<td>Union dues</td>
<td>18</td>
</tr>
<tr>
<td>Church</td>
<td>3</td>
</tr>
<tr>
<td>School supplies (50 cents per month)</td>
<td>5</td>
</tr>
<tr>
<td>Tobacco (30 cents per pay period)</td>
<td>7</td>
</tr>
<tr>
<td>Hair cuts</td>
<td>18</td>
</tr>
<tr>
<td>Unitemized</td>
<td>31</td>
</tr>
<tr>
<td>Garden expenses (seed and plowing, $2; chicken feed, $13)</td>
<td>35</td>
</tr>
<tr>
<td>Total expenditures</td>
<td>985</td>
</tr>
</tbody>
</table>

This was $99 more than cash received and was accounted for by bills due—$25 to doctors and $74 to stores. The family did not see how they would ever get out of debt.

**Family No. 17 (Pennsylvania)**

Father 44, mother 37, boys 15, 10, 8, 6, 4, 2; girls 12, 2; boarder.
Parents born in Austria. Lived in small town

**Income and minimum budget**

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income</td>
<td>1,644</td>
</tr>
<tr>
<td>Father’s earnings</td>
<td>1,034</td>
</tr>
<tr>
<td>Earnings of boy 15</td>
<td>10</td>
</tr>
<tr>
<td>Earnings of girl 12</td>
<td>5</td>
</tr>
<tr>
<td>Receipts from boarder, 12 months, at $32 a month</td>
<td>384</td>
</tr>
<tr>
<td>Sale of calf</td>
<td>11</td>
</tr>
<tr>
<td>Income in kind, garden, cow, chickens</td>
<td>200</td>
</tr>
</tbody>
</table>
**Expenditures**

**Food (22 cents per man per day, graded A)**
- Also had eggs, milk, and vegetables.

**Clothing (not more than one-third of budget, graded D)**
- **Father's clothing** (just above the budget)
  - Hats (2), $5.50; shoes (3), $12; overalls (6), $10.50; jumpers (6), $9; work gloves (12), $9; shirts (6), $10.60; underwear (5), $6; rubber boots, $1.50; socks, $1.80.

- **Mother's clothing**
  - Shoes, $2.85; hat, $2.95; 4 house dresses (homemade), $1.80; 1 other dress (homemade), $1.50; stockings (3), 70 cents.

- **Children's clothing** (largest items—shoes (24), $4.50; stockings (51), $10.80)

**Housing (own house; graded B)**
- The family owned a 7-room, unpainted frame house. It had a sink in house, electricity, and a toilet on premises. It was very crowded, as there were 11 persons in 4 sleeping rooms.

**Medical services**
- Mother, sore throat, visit to doctor, $2; father, "flu," visit to doctor and medicine, $3; boy 6, vaccination, $1.50; children, aged 15 and 12, dental work, $17; girl 12, glasses, $11.50.
CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

Advancement and similar expenses

Insurance ($1,500 life; mother, $1,000; children, each $50) $94

The father and mother's policies also paid sickness and accident
benefit.

Investment, 8 payments of $5 for stock in railroad $40

The father said he did not know whether purchase of stock
was compulsory. He was willing to buy it because he made some-
thing on it last time. He planned to sell as soon as he had paid
for it and could get more than $50 for it. (This was before the
stock-market crash of 1929.)

Church ($1 a month; special collections, $5) $17

Family very much interested in church; always had Easter
festival at their house.

Automobile hire

Once for mother to go to doctor; about 20 times to take family
to church.

Toilet, 10 cents' worth every other day all year $18

Unaccounted for $69

Cow and chickens

Chicken feed, 100 pounds a month, at 83 cents $36

Cows—grain, $30; pasture, $15; and hay, $61 $106

Total expenditures $1,719

This was $275 in excess of the reported cash income, accoun-
ted for by debts incurred as follows: Grocer, $83; taxes past due, $50;
interest on mortgage, $25; bill at clothing store, $7; borrowed from
bailor, $80; borrowed from relatives, $50.

The mother explained that the family went into debt more in
the year of the study than in other years because food and cloth-
ing cost more as the children grew older.

FAMILY No. 18 (Pennsylvania)

Father 36, mother 32; 6 children, 11 to 1. Born in Czechoslovakia.
Lived in a small town

Income

Father's earnings $1,102

Earnings—child 11 (picked wild berries and sold them) $1,038

Income in kind, fuel, garden products, chickens $61

Minimum budget $1,116

Deficit $614

Expenditures

Food (24 cents per man per day, graded C) $677

Clothing (about half the budget) $172

Father's clothing $55

Mother's clothing $19

Children's clothing (graded C) $78

The father had no Sunday overcoat. He bought his suit some
years earlier when working in Connecticut. He had not been able
to buy summer shirts and underwear, and had only 1 work shirt.
Every year the maternal grandmother, who was working and had
no one to help, sent her daughter's clothes. In the year of the
study she sent cloth for 2 house dresses, 20 yards dress goods for
children, 20 yards petticoat cloth, and 20 yards jersey from which
mother made underwear. Only 1 child wore warm underwear;
the 2 oldest refused to. Their coats were light and they wore
cotton dresses all winter. Girl 11 wanted some silk stockings, so
mother got her a pair for $1.50, which she tore the first Sunday
she wore them. The children seemed ragged and dirty to the
investigator.
INDIVIDUAL ACCOUNTS

Housing (graded C) 896
Rent 65
Seven months at $5; 3 months at $6 (after electricity installed). House had 3 rooms, 1 a sleeping room. It had an outside privy toilet, and no sink.
Wall paper for house (mother put on) 1

Fuel and light 32
3 “loads” (about 1½ tons a load) coal, at $6, $18; wood-
hauling 3 loads railroad ties, $2.25; electricity, 5 months, at $1.25, $6.25; kerosene, 7 months, 2 gallons each pay day, $5.60.

Housekeeping items (soup, 15 cents a week) 8

Medical services 9
Child 4, face cut, 3 times to doctor 6
Mother, girls 11 and 4, dentist 3

Advancement and similar expenses 164

Insurance (father, $1,050 life, including sickness and accident benefits) 53
Investment ($2 a month for 8 months for railroad stock) 16
Church 48
Only $18 was contributed to the church, $30 being spent in transportation to church, which was in another community.

Recreation 1
The only expenditure family could remember was 30 cents for 3 children in school to go to high-school operetta, and 55 cents for father and 3 children to go once to “movies” in nearest city.

Tobacco 39
Hair cuts (for girl 11 and father) 7

Unclassified items 56

Personal taxes (father, $14; mother, $6) 20

Chicken feed ($3 sack a month) 36

Total expenditures 1,164

This total is $121 greater than the reported cash income; $40 of this was accounted for by debts ($20 at the store and $20 borrowed from the man’s father) and $82 was drawn from savings made in past. The family lived for a time in Connecticut, where father worked in a paper mill at 45 cents per hour and mother worked in a factory. When they returned to Pennsylvania and the tracks in 1927, a year before the study, they had $300. The last of that was used to meet the expenses of the year of the study.

Both parents were uneducated and could neither read nor write. The father spoke English, but his wife did not. She had little understanding of the care of children. All the children, even the baby, aged 17 months, were given coffee and very little milk. The baby was still nursing and was fed whenever she called for it. The children went to bed irregularly, “when tired.” The day of the interview the mother had decided to wean the child; in spite of the fact that it was her sixth child she had very little idea of how to go about it beyond refusing to take the child when she demanded it. The suggestion of substitution or gradual breaking off was quite new to her. She was evidently doing the best she knew how, for she held quite firmly to her purpose and endured the screams of the child.

Although relatively little sickness was reported during the year and little was spent for medical care, the children, especially the two oldest ones, looked anything but well. The oldest, a girl of 11, was described as “thin, hollow chested, noticeably stooped.” The second, aged 9, was the one about whose health...
Total expenditures—Continued.

The family were really disturbed. She was reported as under weight by the school doctor. She had a tonsillectomy in the year preceding the study, and the doctor who performed the operation thought she would be better after that. She did not seem better, however, and got thinner all the time. The Children's Bureau investigator reported that she was "so thin, especially in the face, that she is really hideous. The skin is drawn tight over her cheek bones and she has deep creases around her mouth." Her mother said she coughed a good deal and her sister added "even in summer."

The expenditures for all the physical necessities were very low, as were the actual living conditions. Some families having a low expenditure for clothing were adequately clothed, but this was not true of this family.

It is worthy of note that, in spite of poverty, the father was buying railroad stock. He felt that he had to buy it, and this view was held by a number of the section laborers.

**FAMILY No. 19 (COLORADO)**

Father 38, mother 38; 5 children, the youngest 3, the eldest 11. Parents born in Mexico. Lived in railroad camp in country.

<table>
<thead>
<tr>
<th>Income</th>
<th>$861</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father's earnings</td>
<td>$741</td>
</tr>
<tr>
<td>Income in kind, rent and fuel</td>
<td>$250</td>
</tr>
<tr>
<td>Minimum budget</td>
<td>$1,480</td>
</tr>
<tr>
<td>Deficit</td>
<td>$619</td>
</tr>
</tbody>
</table>

**Expenditures**

Food (15 cents per man per day, graded D) ........................................ 432

Family used no fresh milk and very little fruit or vegetables; lettuce or cabbage a few times a year was a great treat.

Clothing (a little more than half the budget) ....................................... 205

Father's clothing.

Articles bought were chiefly work clothes, overalls (6), gloves, shoes, socks, 2 shirts (homemade), underwear, 1 hat ($2).

Mother's clothing.

Shoes, $1.98; stockings (4), $1.

Children's clothing (graded B) ..................................................... 159

Overalls (for 3 oldest boys), $57.60; blouses, $18; shoes, $35; stockings, $22; lumberjacks (for 3 oldest boys), $17; dresses, $1.20; baby dresses, $1.

The father's overcoat was bought in 1923. He had had 6 pairs of overalls and 2 jackets in the schedule year. He said that he usually bought the mother 1 good pair of stockings at $1, but had not been able to in the schedule year. Every 2 months he bought the 3 older children 2 pairs of overalls, 2 shirts, 2 suits of underwear, and 1 pair of shoes apiece. Every pay day for about 8 months he had bought 2 pairs of stockings apiece for all the children.

Rent (housing graded C) ................................................................. Free

The family lived in a 2-room company house which had no conveniences. Water had to be carried about one-half block, and the family shared 2 toilets (1 for men and 1 for women) with 4 other families.

Fuel and light (kerosene for lamps) ............................................. 6

Wood given by railroad.

Furniture and household items .................................................. 38

Blanket, $4.50; dishes, $8; rent of stove, $12; household incidentals (not itemized), $20.
INDIVIDUAL ACCOUNTS

Medical services........................................................................ $8
   Child 4, "flu" (doctor, $5; medicine, $3).
Advancement and similar expenses........................................ 52
   Insurance..............................................................................
      Hospital fee of 75 cents a month provided medical care for the
      father; he received no cash benefit. The father had railroad
      insurance, but paid no premium and did not know amount.
Church .................................................................................. 1
   Father went occasionally; had to walk to town, and mother did
   not go.
Book (Spanish primer).............................................................. 1
   Father taught boy II to read Spanish in the evening.
Phonograph records (3)............................................................. 3
   Tobacco, $1.50 each pay period.............................................. 36
   Unaccounted for..................................................................... 2
Total expenditures.................................................................... 741

The family's chief ambition was to move to town where there
was a school. Three of the children were of school age, but no
school was available, and only the 11-year-old boy had ever
been to school. He went "almost a year" when they lived in Kansas
and was very anxious to continue.

FAMILY No. 20 (COLORADO)

Father 28, mother 27; 4 children, 7 years to 6 months. Parents born in
Mexico; father came to United States when 2, mother when 12. Lived
in railroad camp in country

Income and minimum budget ................................. $836
   Father's earnings at section labor................................. 708
   Earnings of father and mother "in the beets"............... 8
   Worked "an hour or so" evenings for "about 2 weeks,"
   Income in kind, fuel and rent.................................. 120
Minimum budget....................................................... 1,290
Deficit .............................................................................. 454

Expenditures

Food (22 cents per man per day, graded D)...................... 398
   Family used no milk except when baby was living, no butter,
   and few vegetables except potatoes. The mother had no idea
   that milk was an important article in children's diet. She and
   father laughed uproariously at the question, "Does child aged
   3 have milk?" "He has teeth," was the answer.

Clothing (not much more than half the budget).................. 154

   Father's clothing........................................................... 65
      Overcoat, $10; hat (sombrero), $12; shoes (3), $14; overalls
      and jackets, $7.85; work gloves (24), $7.92; shirts (4), $4.65;
      underwear (4), $5; socks (20), $4.
   Mother's clothing......................................................... 40
      Shawl, $9.88; shoes and slippers, $13.75; stockings, $5; sweater,
      $2.45; house dresses (6), $6; underwear, $1.50; nightdresses,
      $1.50.
   Children's clothing (graded C)....................................... 49
      Stockings, $9; overalls, $10.00; rest small amounts.

The family was purchased from a large mail-order house. Usually
more of clothing was bought there, but in the year of study family
was short of cash and so had to buy from the commissary.
Rent (housing graded C)______________________________ Free

The family had 1 room with 1 window in a cement company house. They shared a toilet with 5 other families. The house had no conveniences of any kind. Water had to be carried from a pump half a block from the house.

Light (kerosene for lamps)____________________________ $8

Railroad ties were used for fuel; the men in the camp helped one another with hauling and cutting, so that there was no expense.

Furniture and housekeeping items________________________ 30

Religious picture, $14; soap, $10; tooth paste, $.50.

Medical services_________________________ 55

Father's father (last illness), doctor____________________ 10

Baby who died (scarlet fever), doctor and hospital________ 101

Mother (childbirth), doctor__________________________ 35

Delivery and 2 visits afterwards.

Advancement and similar expenses______________________ 194

Insurance__________________________ 8

Hospital fee to railroad, 75 cents a month for 9 months, 50 cents for 3 months when earnings were low. Provided medical care as needed by father.

Church_________________________ 1

Father had gone only since his uncle came to camp and took him.

Funerals (paternal grandfather and young baby)__________ 160

Tobacco, $1.05 each pay day_________________________ 25

No expenditure for organizations, newspapers, recreation, education. The 7-year-old boy was in school only part of the year, when he lived with his father's uncle in a larger town. The father could not afford to pay transportation charges ($1 per week) to nearest school. The baby should have had a christening feast, but this had to be postponed because of funeral expenses. The father could go to no parties.

Transportation to get pay_____________________________ 16

Men were required to report at division point; no trains were available and they had to furnish own transportation. One man in camp with automobile took gang at 75 cents a man a trip. Two months before the study father's uncle came to camp. He took father in his car free, but father had paid $1 for gasoline.

Total expenditures------------------------------ $855

This is $150 in excess of reported cash income. Error in estimates $23; debts of $116 as follows: $66.50 due on funerals; $20 owed doctor for mother's last confinement; $15 owed store, mostly for clothes; $8 owed store in city for groceries; and $10.75 owed friend.

FAMILY No. 21 (COLORADO)


Income and minimum budget

Income ____________________________ 972

Father's earnings________________________ 832

Income in kind, rent and fuel________________________ 120

Minimum budget________________________ 1,302

Deficit_____________________________ 330
## Expenditures

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Food (21 cents per man per day, graded C)</td>
<td>$358</td>
</tr>
<tr>
<td>Diet especially weak in milk; 1 quart daily for 4 children. Vegetables and fruit insufficient.</td>
<td></td>
</tr>
<tr>
<td>Clothing (slightly more than half the budget)</td>
<td>165</td>
</tr>
<tr>
<td>Father's clothing</td>
<td>62</td>
</tr>
<tr>
<td>Mother's clothing</td>
<td>32</td>
</tr>
<tr>
<td>Children's clothing (graded B)</td>
<td>71</td>
</tr>
<tr>
<td>Neither the father nor the mother bought coats in the schedule year. The mother bought 2 dresses (not house dresses) and spent $5.50 on silk underwear and stockings. Shoes and stockings for the children cost $48. The mother liked to order from mail-order house, but had to depend on the milkman's help to read the catalogue.</td>
<td></td>
</tr>
<tr>
<td>Rent (housing graded C)</td>
<td>Free</td>
</tr>
<tr>
<td>The family lived in 1 room in cement house. The house had no conveniences; the toilet was shared with 5 families and water had to be carried half a block.</td>
<td></td>
</tr>
<tr>
<td>Light (kerosene)</td>
<td>2</td>
</tr>
<tr>
<td>Railroad ties were used exclusively for fuel.</td>
<td></td>
</tr>
<tr>
<td>Household supplies (soap)</td>
<td>6</td>
</tr>
<tr>
<td>No furniture or other household supplies were bought in the schedule year. The house was furnished very poorly; the newest furniture was 2 years old. The bedding was inadequate.</td>
<td></td>
</tr>
<tr>
<td>Medical services</td>
<td>2</td>
</tr>
<tr>
<td>Mother went to doctor once during pregnancy because she felt ill. Father had free treatment for colds from railroad doctor.</td>
<td></td>
</tr>
<tr>
<td>Advancement and similar expenses</td>
<td>262</td>
</tr>
<tr>
<td>Insurance (hospital fee to railroad)</td>
<td>8</td>
</tr>
<tr>
<td>Father also had railroad insurance without charge.</td>
<td></td>
</tr>
<tr>
<td>Savings, lent to friends</td>
<td>200</td>
</tr>
<tr>
<td>Church (went to church 3 times in year)</td>
<td>1</td>
</tr>
<tr>
<td>Education, book for child 9</td>
<td>1</td>
</tr>
<tr>
<td>The education of the children presented a difficult problem in this community. No school was within walking distance, and no public conveyance was provided. For 5 months of the year a man with a car took the children to school, but he moved away. The boy of 9 was sent to live with some friends of the parents in another town; he did exceptionally well, but said he didn't like being away from home. At the time of the study a little group in the community were teaching themselves to read.</td>
<td></td>
</tr>
<tr>
<td>Recreation</td>
<td>40</td>
</tr>
<tr>
<td>All spent at 1 party. Father and mother and another couple “stood for” a couple who got married in another town. They hired a dance hall and had a big party.</td>
<td></td>
</tr>
<tr>
<td>Tobacco</td>
<td>10</td>
</tr>
<tr>
<td>Trips of mother to city</td>
<td>2</td>
</tr>
<tr>
<td>Transportation</td>
<td>40</td>
</tr>
<tr>
<td>Father to city to get his pay</td>
<td>18</td>
</tr>
<tr>
<td>Child 9 to school 5 months, at $1 a week</td>
<td>22</td>
</tr>
<tr>
<td>Total expenditures</td>
<td>$65</td>
</tr>
<tr>
<td>This is $13 in excess of reported cash income, the error very possibly occurring in savings estimate. The station agent spoke of this family with great respect. When they first came to the community they sent most of their money to Mexico and lived in a “scarcely civilized” fashion. They had learned a great deal, especially noticeable in the attractive clothes the mother had learned to make for the children.</td>
<td></td>
</tr>
</tbody>
</table>
CHILDREN OF MAINTENANCE-OF-WAY EMPLOYEES

Family No. 22 (Colorado)

Father 46, mother 32; 6 children, 7 years to 2 weeks. Parents native born. Lived in small town.

This family was obviously superior to most track workers' families in education and in understanding of the needs of children. The father graduated from high school in Omaha, Nebr., and the mother graduated from the State agricultural college in Colorado. Until 1927 the father was a carpenter for a railroad; he liked the work and he made "over $100" a month, enough to keep the family comfortably. The work kept him away from home a great deal, however, and he and his wife were both dissatisfied with this phase of it. In 1927 he was offered a job as life-insurance agent, but he proved unsuccessful at this, and during the venture he used all his savings and went into debt. In the spring of 1928 his father-in-law, who was station agent at C, got him this job as a section laborer. In spite of the low wages, he was glad to take it because his wife liked the town and they both thought the country life would be good for the children. Their plans for the future were indefinite, but, unlike most of the men in the group studied, he would probably not stay long on the tracks. He had no interest in becoming a foreman, and he could probably have got a better job.

Their life in this little community was very pleasant. They attended a number of school and community affairs, and the mother often gave piano or vocal solos at the meetings. The father played on the village baseball team, and both felt thoroughly at home in the community. The year of the study was a hard one for them financially and their debts had increased, but neither the man nor his wife seemed particularly worried over their situation, possibly because both had relatives who could be relied on in emergencies, and they did not expect to be always situated as they were.

The intelligent care given the 6 young children was noticeable. They were apparently being brought up strictly according to rules; all were fed on schedule only; they had regular times for going to bed and for taking naps, which even the eldest still took in summer; they were never rocked to sleep nor taken up after they had once been put down, lest they should form bad habits; they were not "handled" by friends who liked babies; they were taught at an early age to do for themselves, so that when the family was visited, the four eldest, aged 7, 5, 4, and 3, could all dress themselves and use the toilet with only such assistance for the younger ones as the older ones could give. Both parents, it was observed, spoke to the children in a low voice and managed them easily.

The accounts, however, tell a tale of insufficiency.

<table>
<thead>
<tr>
<th>Income</th>
<th>$943</th>
</tr>
</thead>
<tbody>
<tr>
<td>Father's earnings on tracks</td>
<td>$827</td>
</tr>
<tr>
<td>Father's other earnings (janitor for church 8 months)</td>
<td>$80</td>
</tr>
<tr>
<td>Benefits from sickness insurance</td>
<td>$36</td>
</tr>
<tr>
<td>Income in kind, railroad ties</td>
<td>$10</td>
</tr>
<tr>
<td>Minimum budget</td>
<td>$1,518</td>
</tr>
<tr>
<td>Deficit</td>
<td>$575</td>
</tr>
</tbody>
</table>

Expenditures

| Food (14 cents per man per day; graded B) | $321 |

The family also had some gifts of vegetables from the maternal grandparents' garden and food bought by them in excess of their needs. The value could not be estimated, but was probably an appreciable amount. The buying was very carefully done; for example, potatoes were bought in the fall at low price and stored.
The family was able to dress as well as they did because of gifts of clothing from relatives. Two of the father’s brothers had office jobs, so they had to dress well. They sent the father their old suits and overcoats. Their wives sent their clothes to be fixed for the mother and the children. The mother’s attitude was more one of superiority, because she was more thrifty and clever than her relatives, than that she was accepting charity. The material grandmother bought some new clothes for the children—overalls, underwear, and shoes. The 4 eldest children dressed alike in overalls and underwear and went barefoot. All the children were clean and neatly dressed. For boy of 7 the mother made over pants that looked very well. He would not wear them because all the other boys wore overalls to school.

The girls had several attractive dresses, all made over. The mother also had a large stock of things on hand to make over. She realized that these makeshifts could not be used indefinitely. At the time of the study the eldest boy was getting too big for his pants to be made from the good parts of his father’s old ones. Four sacks were used for nightgowns.

The house was a 6-room, 2-story, unpainted frame building, plastered inside. It was rather old and wind came in in winter, the mother said. It had no modern conveniences.

Coal, 11 tons, at $5.
Railroad ties, hauling 4 times, at $2.
Kerosene for stove.
Gasoline for lamps.

Soap, $1 a month.
Housekeeper.

For 4 weeks while mother was in hospital for confinement and immediately after return.

Child 4, infantile paralysis.
Child lost use of her arm; doctor gave electric treatments twice a week for 6 months. He then lent family battery, and they were continuing treatments at home under his direction. He expected to take child to hospital in Denver for further advice. The mother had a “shopping pass” to take child to doctor.

Mother, childbirth.

Hospital, 10 days.

Father had pneumonia and went to company hospital; no charge was made. The mother insisted he take case of “flu” to hospital at once; he lost 2 weeks and 1 day at this time.

The father had $4,000 life and $1,500 accidental death and “1 year’s wages” policy by railroad company without charge; he also had sick benefit and hospital fees. Mother had $1,000 life, and children had industrial policies.

10 cents a month to railroad family league, $1.20; 25 cents a week to church, $13.
Advancement and similar expenses—Continued.

Gasoline for car
The family had a secondhand car, given by mother's father; it was used very little.

Tobacco, 30 cents a week

Hair cuts
The mother cut the children's hair; friends cut hers. The father had 8 cuts that he paid for; friends cut it other times.

Newspapers and magazines

Unclassified items

Payments on old debt
For 6 months family paid $10 a month, earned as janitor, on back bills, distributing it among several small bills.

Personal property tax and broken window repair

Total expenditures
This is $184 greater than the cash income. The family went into debt that amount, itemized as follows: Doctor for confinement, $25; hospital for confinement, $80; doctor for treatment of child, $15; housekeeper, $24; grocer, $5; unaccounted for $2. The family paid something on past indebtedness during the year, but ended the year $69 more in debt than they began it; total debts were $229.

FAMILY No. 22 (GEORGIA)
Father 48, mother 32, children 12, 10, 6, 3, and 4 months. Parents native-born negro. Lived in small country community

Income and minimum budget

Income
Father's earnings
Mother's earnings
Cook in private family 30 weeks, at $4. Worked 7 days a week from 7 to 4. Youngest child was born in year of study.
Children's earnings
Boy 12, $2.50; girl 10, $1.50.
Income in kind, rent, fuel, chickens, garden products

Minimum budget

Deficit

Expenditures

Food (10 cents per man per day; graded D)
Also had a few vegetables and eggs part of the year. The father killed an opossum and a few rabbits.

Clothing

Father's clothing
Hat, $3; shoes, $0.60; overalls (6), $0.75; shirts (2), $1.50; underwear (4), $1.20; stockings (5), $1.12.

Mother's clothing

House dresses (11 homemade), $9; shoes, $3; stockings (4), $2.25; nightdresses, $3.38; hats (2), $3.75.

Children's clothing (graded D)
Costs (homemade) for two, $5; hats and caps, $3.75; dresses (homemade) (6) for two girls, $5.75; baby dresses (4), $3; suit (for boy 12), $4; overalls, $2; blouses, $1.50; shoes (7), $13.75; stockings, $4; underwears (homemade), $7.50; night clothes, $2; baby diapers, $1.

The father's suit was 13 years old. All his work gloves were given him by brakemen and porters on trains. Neither he nor any of the rest of the family, except the mother at her work, wore stockings in summer. The boy of 12 went without stockings most of the time, even when he wore shoes, although sometimes he...
INDIVIDUAL ACCOUNTS

Clothing—Continued.
  wore old pieces from stockings given mother by her employers
  and friends. The family took old clothes from anyone who
  would donate them. None of the family had had rubbers all
  year. The coat of the 6-year-old girl was made from an old skirt.
  Two of the 10-year-old girl's dresses were secondhand. She wore
  ragged old dresses at night in bed. She went bareheaded, as
  her summer hat was worn out.

Rent
  The family lived in a 2-room house which had no conveniences.
  They "toted" water from a well 100 yards from the house. The
  well needed cleaning.

Medical services
  "Medicines for minor ailments (home remedies)
  Mother, childbirth, midwife
  Prenatal care, $5; delivery, $10; aftercare, $2. (Mother said
  she would have preferred physician, but could not afford one.)
  Boy 12, tooth pulled

Light (kerosene)

Furniture and household supplies

Baby's crib, secondhand, on installment, paid out

Sheets (homemade)

Blankets (homemade)

Advancement and similar expenses

Insurance (every member insured)

Church and charity

Recreation

Payments on phonograph, $29; records, $2; boy 12, to "movies"

6 times, at 10 cents, 60 cents; girl 10, once to "movies," 10 cents;

church supper, 25 cents; hunting license, $1; shot, $1.30; dog tax,

$2.

Education

Tuition at private school 3 months, at $1 a month; books for

school, $6; incidental supplies, $2.

Unaccounted for

Unclassified Items

Garden expenses

Hog, $3.50; hog feed, $8.80; chicken feed, $3; garden seed, $1.40;

plowing, 50 cents.

Street tax

Total expenditures

This is $8 more than reported money income, accounted for by

debs. The family had paid $42 on debt due at beginning of year

and incurred new debt of $50, leaving net debt for year of $8.

In spite of the poverty in this house the Children's Bureau

investigator was impressed by the courtesy of the members to each

other. The children showed careful training in many respects.

FAMILY No. 24 (COLORADO)

Father 40, mother 33; 8 children, 13 years to 4 months. Parents native

American of Spanish descent. Lived in small village

Income and minimum budget

Income

Father's earnings

Child 13, working "in beets" (sent home)

Income in kind, garden products and fuel

884

829

10

55

Provided by the Maternal and Child Health Library, Georgetown University
Expenditures

Food (14 cents per man per day, graded C) ................................................... 419
Also had some vegetables from garden and a small pig that was given to them and supplied meat for 2 weeks. Milk (condensed) used for baby only.

Clothing (not quite half the budget) .............................................................. 196

Father’s clothing (almost up to budget)
Suit, $17; shoes (3), $8.94; shirts (7), $8.42; hats (3), $7.50;
underwear (3), $3.94; socks (12), $3.96; overalls (6), $7.92; work
gloves (12), $5.58; sweater, $1.38.

Mother’s clothing ................................................................. 42

Children’s clothing (about one-fourth the budget, graded C) ............. 87

Housing (graded C) ................................................................. 8

Owned home, without encumbrance. Taxes, $3; repairs, $8. It was a 3-room adobe house with no conveniences. It was badly overcrowded, 10 people living in 3 rooms.

Fuel and light ................................................................. 39

Coal ............................................................... 24
6 tons, at $4, bought at mine and hauled in father’s car.

Kerosene, 3 gallons per pay period, at 20 cents ........................................ 15

Railroad ties were free.

Household supplies (2 blankets, $5; soap, $12) ........................................ 17

Medical services ............................................................... 29

Mother, childbirth, doctor .................................................. 25

No prenatal care: 5 visits after confinement.

Mother, dentist ............................................................... 4

Unaccounted for .............................................................. 114

A little of this was for clothing; mother could not estimate cost of material used for girls' dresses and underwear.

Total expenditures ............................................................ 839

The father owned a 200-acre farm near the village in which the family lived.
BEYOND THE ACCOUNTS

THE INTANGIBLES

The accounts of most of the 550 maintenance-of-way families show a scale of expenditure that is markedly below the level generally considered a minimum requisite for decent living. The standards were set at this level in the belief that families living on a lower scale would suffer not only physically but morally and spiritually as well. "The worst evil of poverty is the degradation it brings to those who experience it," is the sentiment often voiced by those active in efforts for its abolition. And occasionally individuals, like Francis Place, who have experienced dire poverty, have testified to the difficulties in maintaining normally wholesome personal relationships in time of economic hardship.

The material obtained in the present study is entirely too limited and too fragmentary to test the truth of such generalizations. But information obtained from social agencies in communities where social-service facilities were well organized, and information obtained in response to other questions or by observation of the behavior of the members of the family to one another, throw some light on these less tangible aspects of the manner of living.

Although great variation in the quality of life was observed, the great mass of the families, as far as could be learned from a single visit, showed nothing very unusual in the way of general family life. Nothing in superficial appearances indicated that they fell below accepted standards and nothing indicated that they did unusually well in maintaining them. There was, to be sure, evidence that many parents had little understanding of child psychology and little idea of how to give their children the help that they needed. But there was also abundant evidence of real affection, of a desire to do their best for the children, and almost without exception of ambition to enable the children to have an easier and fuller life than the parents. Sometimes this ambition had become a forlorn hope from which all idea that it could be realized had vanished, but more often the parents were still looking forward hopefully to something a little better for the children. Especially strong was the determination to keep the children from working as section laborers. "The boy ought to be shot if he is such a fool as to work on the tracks" was a strong expression of a common sentiment.

A significant minority of the families, however, were clearly failing to maintain homes that could provide for the children the needed sense of security in their personal relations. Thus some fathers, by drinking, gambling, or occasionally deserting, made life miserable and insecure for their children. Sometimes children with such a father had a mother who was able to hold the family together and prevent the worst of the ills from falling on them. Such was the case in a Russian family in Minneapolis known to family-welfare
agencies for years. The father went on drunken sprees, periodically deserted the family, and was abusive when he was in the home. The mother worked and was bringing up the children so that all were well behaved, ambitious to make something of themselves and to take care of the mother. The eldest, 18, was learning a skilled trade, a 16-year-old boy had almost completed a course in cabinet-making, and a third child, a girl of 13, had her mind fixed on becoming a bank clerk. Of the emotional life of the family, all that the investigator reported was that the children all "stood together against the father." In other families, however, drunken fathers and subnormal mothers were found together; there was a family in Minneapolis in which the family income had to be handled by a social agency, and another in the same city that had been broken up in the past and the children placed in institutions.

In a few families, without a definite report of drunkenness or desertion, there were reports of constant quarreling, marked selfishness, or even abusiveness. The two families described below were the most extreme cases, and give something of a picture of the life of the children under the most unfavorable circumstances.

A family for which the minimum theoretical budget was $1,425 had an income of $825. A child of 6 had seizures that had been diagnosed both as epileptic and as nonepileptic. A child of 1 had been seriously ill with sore throat and convulsions during the year. All the four children looked undernourished. The mother said the father would not allow her to buy milk. She did buy butter and eggs, but the father ate most of those and rarely gave any to the children. Vegetables and fruit were little used. The children were given quantities of soda crackers at all hours of the day. The mother complained constantly of the father's "meanness" and had temper. She herself was much irritated by the children, who were quite unruly, running in and out of the house constantly; she swore at them every few minutes, hit them over the head, dragged them around by the arm or the ear, and even hit them so hard as to knock them down. The child who was probably epileptic fared the worse, as she was more nervous than the others and more irritating to the mother.

An American family in West Virginia with six children had an income of less than $1,100. Three older children had left home but lived in the community. The family had a record of quarreling and abuse of the mother by the father that is almost incredible. One of the major subjects of controversy was with regard to the spending of the family income. The father did not give the mother any money to handle, as he thought her, and possibly all women, extravagant. He allowed her to charge things at the store, but insisted that she keep her expenditures to $40 a month, from which she was to buy food and household supplies, including kerosene, sewing materials, and some clothing. Most of the clothing, however, and what furniture was bought he bought as "presents." The mother had found various "tricks" by which she got a little more from time to time. The struggle over expenditures culminated four years before the study, just after the birth of the last child. A few months before the birth of the baby the father ordered that nothing should be sold to the mother without his signature on the order. Until the child was born they "got along" with the neighbors supplying a good deal of food. Then the mother had him in court for nonsupport. He was convicted and only escaped a jail sentence by a friend's getting him released on bail. For several months he refused to speak to the mother, but communicated with her through the children. Later, conversational relations were resumed, and she decided not to break up the family.

Another subject on which the mother and father disagreed violently was religion. The mother was much interested in the church and all its affairs. The father actively disapproved, especially since the family got him to church.
and all prayed that he might be converted. He walked out swearing, and after that would not let his wife take any of "his" money for the church.

Finally, the man was strict with the children and rough and abusive in all his personal relations. His wife was blind in one eye as a result of his blows. Induced when he learned of one of her pregnancies. The fears of the children were shown when the 4-year-old younger rushed out to get his mother to come and rescue his sister's baby who had climbed into his grandfather's lap. Or, by the remark of one of the older ones when cautioned against the ways of the devil, "I guess if I stood my puppy this long I'm not afraid of the devil."

More common were families in which mental or physical disability on the part of one or both parents interfered seriously with their ability to give the children proper care. A few mothers were reported by social agencies as subnormal mentally. Others appeared unquestionably feeble-minded to the investigators, and although this was only a lay opinion, it may be taken as indicative of something radically wrong in the family situation. There were also a few cases of mental illness among the mothers, either when the study was made or at some time in the past. Perhaps the most pathetic case, which is also an example of child placing in which the child is sacrificed to a theoretical gain for the foster mother, was that of a woman in Wisconsin who had been an invalid for years, with mental disturbance resulting from her illness. The only child, 10 years old, had been adopted as a baby in the hope that he might help the woman. At the time of the study, however, she was still too ill to do more than be up and about, and all the management of the household affairs devolved on her husband.

In other families serious physical disability was reported by the mother, but in most of these she apparently was managing to give some thought and interest to the children, leaving only a few in which it seemed that the children were really neglected because of the mother's condition.

Less clearly marked and probably less serious difficulties and impediments to normal family life were noted by the investigators. For example, in one family the father and older boys "did not stand well in the community." In another the father went off on drinking parties, while the mother stayed home and worried over the debts. In one the father talked in the presence of his wife of her "messy housekeeping" and spoke of her as of an inferior person. In other families nothing definitely wrong was reported, but there was constant friction, or the parents were so crushed and hopeless that they seemed to have little interest in their children and little time to attend to anything but their most immediate wants.

Such were the families in which, whether poverty was the cause or the result, the children were living in homes that failed conspicuously to come up to what may be thought of as minimum moral or spiritual, as distinguished from physical, standards. Although it is not claimed that all such families were recognized and that in no case would further information have modified the adverse opinion of the home based on first impressions, it none the less seems safe to say that such homes were a small proportion of the total visited. Likewise it seemed to be true, although this is stated with much less assurance, that most of them were found in the lowest economic
groups, and that in the very lowest, those with incomes $900 or more below the budget level, they outnumbered the more normal families.

In marked contrast to these sub-standard families was a group that stood out from the general run by the excellence of their homes in one or more of the relatively intangible aspects. Evidence of excellence is harder to get and harder to record than evidence of failure, but no one could visit many of these homes or even read the schedules taken in them and not realize their superior quality. Notes transcribed from some of the schedules may show something of what the investigator saw. The first group relates to the place of the family in the community and its participation in its affairs.

The man was a section laborer in a little Minnesota village. The family was a "first family" in every sense of the word. The man's father was an early settler and once owned all the land on which the town was built. The house that he built for a family home was still the largest and finest in the town and was occupied by the family whose expenditures are recorded in this study. The man and his wife were both energetic and appeared intelligent; they were influential in the affairs of the town and of the church and were interested in the children's progress at school. There were four children, the eldest 16, in her last year of high school, and the youngest 3.

A native white family with an income above the theoretical minimum budget lived in a very small town in Colorado. The father, a section laborer, was on the town board of aldermen and was a trustee of one of the churches. His wife was secretary of the Woman's Christian Temperance Union, Republican committee woman of her voting precinct, and a member of the parent-teacher association and of the "Ladies' aid." They knew everyone in the community and seemed to be respected by the whole community.

An American family in Colorado had an income up to the minimum budget. The father and mother were both active members of the community club. In winter especially there were many community activities. The mother, father, and children attended school functions, although the children were not yet in school.

A native white family in Connecticut had an income more than $400 below the minimum budget. The father, a section laborer, was town police officer and a member of the volunteer firemen. The mother attended regularly the monthly social meeting of the parent-teacher association.

A family of Austrian Slavs in Pennsylvania had an income almost $700 below the minimum budget. They were leaders in their national group and always had Easter service in their house, as there was no church in town. In the year of the study, when the mother started to wash the ceiling in preparation for the service, the plaster fell. The father was ashamed to have the group gather there, as his house was in such poor condition and he could not afford to fix it properly. The priest persuaded him to do so, however, "because he likes him so well and they have such a big kitchen," the mother said. She and the boy of 15 plastered and papered the kitchen.

A native American family in Wisconsin had an income at approximately the budget level. They knew nearly everyone in town. The mother was interested in church and helped with bazaars. The entire family used to sing in the church choir. The mother and father belonged to a card club composed of maintenance-of-way men and their wives that met every two weeks at one of the houses.
An American family in a small Colorado town had an income more than $500 below the budget. The family attended all community affairs. The mother gave piano and vocal solos at meetings, and the father played on the village baseball team. The mother grew up in the town, and her parents and many friends lived there.

Attention should likewise be called to some of the families already cited in connection with contributions to the church, whose community activity centered in the activities of the church. (See p. 119.) The next group of notes concerns families in which the parents carefully supervised the children's activities.

A German laborer's family in Wisconsin had an income at about the minimum budget level. There was one child, a boy of 12. The mother's thoughtfulness in supervising the child's activities, whether the individual decisions are approved or not, is shown in the following ways: First, she encouraged his going fishing by paying for fish; second, she urged him not to join the Boy Scouts immediately because the family had just moved to the town, and she thought he should be better acquainted before he joined; and, third, she had him stop distributing handbills after school because his pay was in tickets to movies, and she saw that he was neglecting his school work, was no longer interested in quiet evenings at home reading or listening to the radio, and was trying to imitate actors he saw. She did not object to some pictures—"cowboys," for example—but many others she thought were bad for young boys.

A native white family in Kentucky had an income above the minimum budget. The mother believed in training the children. The girl of 8 washed supper dishes, helped with the ironing, cared for the baby, and did other tasks. The 4-year-old girl pretended to iron doll clothes, and the mother showed her how. The mother was brought up to think movies were wrong, but she let the children go to see them with the father. The family went to school entertainments together. The mother did not let the children go out unless she or the father accompanied them.

A foreman's family in Georgia, native white, had an income well above the budget. The father, a minor official in the local union, was unusually well read and alert and made a real effort to see that the children (a boy of 13 and a girl of 9) had the variety in life that their parents considered necessary for their proper development. The parents took the children occasionally to movies in the nearest town, 7 miles away. They did not care to see the pictures themselves, so sat in their automobile and waited for the children. They also took the children frequently on all-day picnics to Atlanta, Savannah, and the seashore, and took them to the few entertainments given at school or church. The children got a few books from the small school library, and the father was thinking of making the payment necessary to enable rural residents to draw books from the library at the county seat.

A native white family in an isolated community in West Virginia had an income above the budget level. Two children were at home, both girls, aged 15 and 11. The parents were leaders in church, school, and community life. The mother was especially interested in children; she believed that children are different from adults and need different teaching and different pleasures; the parents who choose to live in the country owe it to their children to make up for better schools, clubs, and other advantages that city children have. She had tried to make her home a center for parties and a place where her children could bring their friends. The children played at home with neighbors, belonged to the 4-H club, and were active in Sunday school.

A native white family in Colorado, with an income almost $300 less than the budget, consisted of father, mother, and six children, aged 7, 5, 4, and 3 years, one of 23 months, and a baby 1 month old. The mother, a graduate
of the State agricultural college, was bringing up the children in conformity with the best modern ideas. The children did most things on schedule; they went to bed at a certain time, took naps in the daytime, and were fed on schedule. All except the two babies could dress themselves, get their own drinks, and go to the toilet, the younger ones with a little help from the older ones. The mother had never rocked the children to sleep nor taken them up after they had been put to bed; and she did not permit anyone to "handle" her babies, as it upset them; and she believed in training the children while they were young so that they would not be spoiled. The mother weighed the children in a store and kept a weight chart; the eldest was beginning to grow tall, and she was afraid he would get under weight.

A native white family in Colorado had an income at the budget standard. The father was a section laborer, and there were two children, aged 6 and 4. The mother had a high-school education and had attended normal school for two terms. She had taught school before her marriage. The mother's understanding of and care of children is shown by the following: First, she wanted the children to be independent and make their own decisions. Second, she pointed out the difference in temperament between the two-year-old and 6-year-old children. The younger was quick, was rather nervous, wanted her own way, and would impose on her sister, if she was not watched; the older was easy-going and would give in rather than have a quarrel. Thirdly, she gave the 6-year-old girl a dog as a pet to cure her of her fear of dogs, which resulted from a very serious bite on the face two or three years earlier.

A native white family in Kentucky had an income more than $500 below the budget. The children were allowed to play in the house and bring friends in, even if they were noisy and brought in dirt, because the mother thought that the children had to have a place to play.

A native white family in Kentucky had an income between $800 and $900 less than the budget. There were two children, aged 6 and 4. The father was eager to teach the eldest child "manners," such as to blow his nose quietly and not to walk in front of people.

A Chicago foreman's family was one of the most prosperous in the group, with an income of almost $5,000 to provide for a family of 7—5 adults and 2 children (boys 14 and 12). Evidence of the family's success with their children was seen in the good education given all the older children (there were 10, the eldest 33, all of whom had completed at least the eighth grade, and 8 of whom had either a commercial course or two years in high school), in the close connection that all maintained with their parents, and in the present activities of the children of 12 and 14. The mother, who was the chief manager of the family affairs, had fitted up a basement playroom where the boys and their friends "whittled, hammered, and sawed to their hearts' content."

The next group of notes on the families likewise shows careful training of the children but differs slightly from the group just preceding in the greater emphasis on family activities and family relationships. The line between the two groups is a fine one, and some families might have been included in either place equally well.

A foreman's family in Colorado, native white, had an income above the budget. Living at home, in addition to the parents, were a son of 16, a daughter of 11, and five children under 16. The whole family seemed to have a good time together. All attended church and Sunday school and church socials, went to movies, took automobile rides, and went on picnics. The 16-year-old boy praised his mother for her good sewing and hair cutting. He preferred her haircuts to those of any barber. The little boys liked to watch their father at work when he worked near by. The family owned an automobile.
BEYOND THE ACCOUNTS

In a native white family in Minnesota the father was a foreman, but the family income was between $300 and $500 below the budget. Six children under 16 and two older children lived at home. The mother liked to go to school entertainments, and the children brought friends home often. The oldest girl, who was working, and two boys, who worked in the summer, often gave their mother presents of money. One year the oldest boy had paid her pew rent, and the father had braided her a very pretty rug rug.

A native white Kentucky family had an income between $300 and $500 below the budget. The father praised the mother’s housekeeping, and the mother was pleased at the good appearance that the father made in discussing political and social questions with the Children’s Bureau investigator. The father subscribed to a newspaper that was delivered in the afternoon when the mother had leisure and could read it before he got it rumpled up.

A Mexican couple living in a camp on the outskirts of Chicago had four children, the eldest aged 5. Their income was nearly $300 below the minimum budget. The mother painted a pretty picture of the father playing on his guitar and the family singing Mexican songs which the parents had taught the children. Sometimes the children spontaneously picked up their skirts and danced to the music. The father occasionally told them stories. “He is tickled when he sees them so happy,” the mother said.

A native white family in West Virginia had an income slightly more than $200 below the minimum budget. The father was proud that he could help the children with their lessons even though their books were different from the ones he had used. He hoped that he was bringing up the children to love and respect their parents. “If not, or if their family life isn’t such that the children will remember it with pleasure, the father and mother aren’t any good,” he said.

A native white family in Connecticut had seven children, aged 11, 9, 8, 6, 3, 2, and 1. The income was almost $500 below the minimum budget. The mother took the children for walks and to pick flowers in the country around, frequently putting up a lunch and taking them out for the day. The children were encouraged to express their opinions. The older ones were expected to carry their share of the burden of housekeeping, to make beds, to wash dishes, and to keep the rooms neat, because the parents thought it was bad for youngsters not to be expected to be responsible. The children were put to bed early, so that the mother and father could see something of each other.

A Polish family with one child, aged 11, had an income brought well over the budget by the mother’s earnings. In spite of hard work, constant economy, and limited recreation for the mother, the atmosphere of the home was one of interest in and affection for one another. The mother was married when she was only 14 years old at her father’s death to please her mother, and did not even know what marriage was. But “her man” had always been so good to her, “no drink and all the time home,” that she had never been sorry. She enjoyed getting a nice supper for “her man and boy” and enjoyed the supper hour itself, when they always had “lots of little fun together.”

Both parents were devoted to the boy. His mother had trained him to help with all the housework; she had him come right home from school, and if he went any place, tell her where he was going and how long he would be gone, and she knew his friends. The father was equally concerned with his welfare; when the mother was employed it was his task to see that the boy came home on time, and he often spent his evenings playing games with him. The parents planned to give him a good education. Although they had scarcely defined in their own minds just what that might involve, they wanted to give him enough education to get an office position.
An Irish foreman in Massachusetts had four children, three boys, aged 11, 9, and 6, and a girl of 8. The family income was above the minimum budget, and the family felt no particular economic strain. The quality of the family life was shown by the activities of its members and by their activities as a group. The father was an active member of the railroad union and of a religious fraternal order. The mother was a member of the parent-teacher association and a regular attendant at its meetings. The children liked school and were doing well; they enjoyed reading and got books from the school library almost every week. They also enjoyed athletics and games. The 11-year-old boy was especially interested in baseball and "track." All the children liked swimming and both ice and roller skating, and all used the city playground.

In summer, on Sundays, the family went together to amusement parks in near-by cities, on visits to relatives, or on other trips, or the father took the children swimming in the river, where they were not allowed to go alone. The family almost always spent their evenings together. In the winter the father told the children stories, such as Irish fairy tales, or recited poetry that he had learned as a boy; the fourth book of Lady of the Lake and An Arab's Farewell to his Steed were two of his favorites. The father also played marbles with them an hour before bedtime. (It was marble season when the schedule was taken.) "The girl can hold her own with her brothers," he reported.

These families, like the substandard families previously considered, apparently were a small minority. At least in the course of the interviews facts were learned about only a small group which showed so clearly success in maintaining that indefinite thing called family morale. For the most part, such families were found in the higher income groups, although, as the illustrations show, a few were found among the very poorest families visited.

THE CHILDREN'S SCHOOLING

The parents' ambition for their children, to which attention has already been called, came out most clearly in their attitude toward education. Although a few seemed indifferent, and an even smaller number had an idea that it was enough if their children could learn to read, write, and figure, the parents in general were trying to give their children a better education than they themselves had received, and more specifically were aiming at high-school education. In fact, the number of times in which a desire or even a plan to send the children to high school was recorded suggests that that is rapidly becoming the American standard if the standard is that which is aimed at rather than that which is achieved. The highest ambitions for the education of the children were found, as might be expected, among the families that had the better incomes and the better opportunities. Thus a family in Kentucky with an income well above the budget were already making plans to send the child, aged 8, to Berea College (possibly the preparatory department). The mother explained that her brother and sister went to Berea, but that she herself, although she was in the local school three years after finishing the eighth grade, merely repeated the grades because no high school was available. Again, in Georgia, a foreman who had stopped school before it was absolutely necessary was planning to send his son, aged 13, to college. An Irish foreman in Massachusetts planned to give his children "all the education I can, as long as I have my health. Will send them to high school and then with their help will send them to college, if they have the ambition to go. But they will have a high-school education anyway."
But interest in the children's schooling was not limited to the more fortunate or even the better-educated parents. Perhaps the most striking case of active interest and sacrifice for the sake of a child's education was reported by a negro woman in Georgia. The investigator's notes are as follows:

The mother wanted to send her child, a girl of 6, through high school. The child went to school for three months in the year before the visit and passed into the second grade. The mother remembered how hard it was for her when she first went to school. She did not know anything at all and could not get started to read, write, and count. She wanted her little girl to have an easier time, so she taught her the alphabet and how to count before she started school.

"Now she can read and write just fine," the mother said. The little girl read everything she could get her hands on and loved it. The mother, who had had very little education and who helped to support the family by washing and by cleaning the church, said that teaching the child was very hard work. She used to get so nervous she thought she would scream, because she worked and worked with the child and she did not seem to learn; then just when she was ready to give up, the child would catch on and do very well.

The mother said that she sent the child to school regularly at every session because when she was going to school her mother kept her at home so often to watch the other children that she could never get to the top of her class. Just about the time she was getting toward the top her mother would take her out, and then she would go to the bottom again. She was embarrassed all the time about it.

The mother went to the schoolhouse to attend classes every two or three weeks to see how the child was getting along. She was paying for tuition and intended to see that she got her money's worth. She wanted the child to have the advantages that she lacked, so that she could get along better in the world and enjoy learning the things her mother wanted to learn.

Other parents who were possibly less actively, but still deeply, interested are described in the following notes:

A Mexican family, with an income more than $200 below the minimum budget, planned to give the children a high-school education. This was one of their objects in coming to the United States. In Texas the father paid $2 a week for instruction in English for the two oldest children. The 12-year-old boy had a Spanish-English dictionary and looked up words he did not know. He considered it part of his recreation to study the dictionary and build up a vocabulary.

A Spanish-American family in Colorado had an income almost $1,000 below the minimum budget; they expected the children to go to high school.

A Lithuanian family in Connecticut had an income more than $500 below the minimum budget. The father planned to have the 14-year-old boy graduate from high school; "then he can't blame me when he is grown up."

A Mexican family in Colorado with an income about equal to the budget were saving to send their children through high school.

A Mexican family in Colorado, with an income more than $300 below the minimum budget allowance, sent their 9-year-old boy to live with a friend in another town, as there was no school in the railroad camp. The mother, who could not read, kept his report card, which showed only A's and B's, with the important family papers.

It is somewhat disappointing to turn from the parents' hopes and ambitions with regard to the education of their children to
what they were actually accomplishing. This is true with regard to the older children who had left school, and equally true of those who were still in school when this study was made. The older group may be considered first.

For 482 children reports were received as to the age of leaving school. Of these, 53 left before they were 14 years of age, 99 left at 14, 116 at 15, 123 at 16, and 91 went to school after they had reached the age of 17. In other words, the majority stayed beyond their fourteenth—which is the minimum still accepted under certain conditions by the laws of most States—but left before they reached their sixteenth birthday.

Reports of the grade that they had completed were received for 511 children. (Table 48.) The majority (51 per cent) had not completed the eighth grade, and 62 (12 per cent) had not even completed the fifth grade, but 112 (22 per cent) had passed the ninth or a higher grade. Of those who went on to high school, 79 went beyond the first year, 44 completed the 4-year course, and 21 went further; 10 went to normal school, seven to business schools (including 1 who went to a trade school), and 4 to college. Roughly, then, about 10 per cent achieved the standard—completion of high school—that was set by the majority of the parents. This number, small though it is, shows that the ambition for a high-school education for the children went beyond mere verbal adherence to a standard. Furthermore, the number who completed high school is made more significant by the fact that many of the communities in which these children lived had no high school, and hence for many children there was hardly an opportunity to go beyond grammar school. It is suggestive that 89 children (80 per cent of those who entered high school) came from Chicago, Minnesota, and Wisconsin, whereas only 35 per cent of the children who had left school came from those districts.

### Table 48.—Last grade completed by sons and daughters who had left school; sons and daughters in families of maintenance-of-way workers

<table>
<thead>
<tr>
<th>Last grade completed</th>
<th>Sons and daughters who had left school in families of maintenance-of-way workers</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Number</td>
</tr>
<tr>
<td>----------------------</td>
<td>--------</td>
</tr>
<tr>
<td>Total reported</td>
<td>511</td>
</tr>
<tr>
<td>Less than eighth grade</td>
<td>293</td>
</tr>
<tr>
<td>Less than fifth grade</td>
<td>62</td>
</tr>
<tr>
<td>Fifth, less than sixth grade</td>
<td>60</td>
</tr>
<tr>
<td>Sixth, less than seventh grade</td>
<td>102</td>
</tr>
<tr>
<td>Seventh, less than eighth grade</td>
<td>243</td>
</tr>
<tr>
<td>Eighth grade or more</td>
<td>243</td>
</tr>
<tr>
<td>Ninth or more</td>
<td>111</td>
</tr>
<tr>
<td>Not reported</td>
<td>72</td>
</tr>
</tbody>
</table>
The 21 boys and girls who continued beyond high school give evidence anew that a relatively good education can sometimes be achieved by children in low-income families. But, as the following typical cases show, their achievement was made possible only by their own energy and ambition in conjunction with a fortunate combination of circumstances—their parents' ability and willingness to forego their earnings and even to help with board and room, and usually the proximity of an institution in which they could continue their education while living at home.

A boy living in Madison, Wis., put himself through a 2-year course in pharmacy at the State university. His family gave him board and room and were very proud of his achievement.

A family living in Minneapolis had had three children go beyond high school. The eldest, a boy, took a 4-year dental course at the State university. His parents contributed his board and room, and he earned his other expenses. The other two, both girls, went two years to normal school, earning part of their expenses.

Two of the children in a family living in a small town near Madison, Wis., had completed their schooling. The elder, a boy, worked his way through college, and the other, a girl, worked her way through normal school.

Three daughters of a family in a small town in Minnesota went to normal school and were school-teachers. All three worked for a time after leaving high school to earn their expenses at normal school.

A negro boy living in Chicago had had one year at a university, made possible by a scholarship for highest standing on graduation from high school. He lived at home, but worked to earn his clothes and other expenses. His mother said that he had so much outside work to do that he could not devote the proper time to his studies, and for that reason he did not succeed in getting a scholarship a second year. He was hoping, however, to return after he had saved enough to pay his tuition.

The bright and ambitious boys and girls were not all so fortunately placed, however, and occasional glimpses of thwarted ambition obtained by the investigators suggest that there probably are many more capable and desirous of continuing their studies beyond high school who are not having their chance. This should be quite as much a matter of public concern as the failure of others to reach the minimum.

The school reports of the younger children are equally interesting, although their schooling had not been completed. The first point to be noted is the number who were enrolled in school in comparison with those who were not. (Table 49.) Attention centers naturally on the children between the ages of 7 and 14, as they are the children usually covered by compulsory education laws. It is surprising, therefore, to find even 15 of the 732 children of these ages who were not attending school. Four of these were living in Colorado camps in which no school was available for these laborers' children; 4 were negro children in Georgia, whose nonregistration at school was accepted with little question; 3 were reported to be subnormal mentally or unable to learn; and for 4 no explanation was given of their failure to attend.
The next groups of children whose attendance at school is of interest are those whose inclusion in the compulsory school age is most debated—children of 6 and of 14 and 15. The great majority of both groups were in school. Of the 14 and 15 year old children, 148 of the 181 were in school and only 33 were not. It is perhaps to be expected that some children should leave school at 14, if that is legally possible, when the family income is as limited as it was in many of these families, and perhaps the wonder is that there were not more rather than less. On the other hand, the records indicate that 13 of these children who had left school were not working, and it would not have caused economic hardship to their families to have been compelled to keep them in school. Those who stayed in school after they had passed their fourteenth birthday fell into two groups—those who had not completed the eighth grade and those whose continuance meant something beyond this grade. The first group was the larger. Of the 113 children who were between the ages of 14 and 16 on September 1, 1928, and whose grade was reported, 69 had not completed the eighth grade and 44 had.

Finally, attention should be called to the presence in school of a number of children entirely outside the compulsory school ages. Thirty-one had entered school before the age of 6 and 47 were staying beyond the age of 16. Of the latter group, only 2 had reached their eighteenth birthday. Although the figures do not permit direct comparison with the school record of the older children who had left school, it appears that the parents were not able to do much more for the children who were reaching at the time of the study the age where schooling was no longer required, than they managed for the older group whose records were analyzed.

Another point of interest is their progress in school. Information complete enough to show whether the child was retarded or up to grade was obtained for 876 children who had passed their sixth birthday but not their sixteenth. Of these, 229 were retarded two years or more, 187 were retarded one year, 326 were in the

<table>
<thead>
<tr>
<th>Age of son or daughter</th>
<th>Total</th>
<th>Attending school</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Total</td>
<td>1,279</td>
<td>1,039</td>
</tr>
<tr>
<td>Under 6 years</td>
<td>617</td>
<td>526</td>
</tr>
<tr>
<td>6 years, under 7</td>
<td>111</td>
<td>90</td>
</tr>
<tr>
<td>7 years, under 11</td>
<td>134</td>
<td>127</td>
</tr>
<tr>
<td>13 years, under 15</td>
<td>191</td>
<td>144</td>
</tr>
<tr>
<td>Not reported</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td>16 years and over</td>
<td>578</td>
<td>47</td>
</tr>
<tr>
<td>Not reported</td>
<td>27</td>
<td></td>
</tr>
</tbody>
</table>

The table below shows the age of son or daughter in families of maintenance-of-way workers attending school:

<table>
<thead>
<tr>
<th>Age of son or daughter</th>
<th>Total</th>
<th>Attending school</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Yes</td>
</tr>
<tr>
<td>Total</td>
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</tr>
<tr>
<td>Not reported</td>
<td>14</td>
<td>6</td>
</tr>
<tr>
<td>16 years and over</td>
<td>578</td>
<td>47</td>
</tr>
<tr>
<td>Not reported</td>
<td>27</td>
<td></td>
</tr>
</tbody>
</table>
standard grade for their age, and 133 were accelerated. The retardation is more marked for the older children. Thus of the 46 13-year-old children, 35 were retarded, 21 by two years or more; of the 57 14-year-old children, 48 were retarded, 22 by two years or more and 26 by one year; of 86 15-year-old children, 53 were retarded, 39 by two years or more and 14 by one year. Some of these children were very far behind their grades. For example, 14 children 10 years of age and over had completed only the first grade; 5 children 12 and 13 years had completed the second grade; and 7 between 14 and 16 years of age had not entered the fifth grade.

It is necessary to look beneath the figures to the schools themselves if one is to interpret these records. Only a cursory examination of the school facilities could be made in this study, but even that was enough to indicate that in many communities the schools fell far below what are generally thought of as American standards.

To begin with, the school term in some places fell short of the standard nine months. This was true in many, if not most, of the schools in Kentucky, West Virginia, and Colorado, where the 8-month term prevailed, and in Georgia, where few of the schools for negroes were in session more than six months. Furthermore, in most of the rural and small-town districts the enforcement of the compulsory education laws was not well organized. It was usually left to the county superintendent of schools, who seldom had any systematic way of noting absences or following up absentees. In most places the attendance work was left to the individual teachers. The effectiveness of the work done obviously varied from district to district; in Georgia, West Virginia, and Colorado it appeared particularly weak. Apparently, if the children in these districts went to school with any regularity, it was not because of any direct pressure exerted by the schools. It was particularly unfortunate that the attendance work was done badly in these districts, as the temptation to keep children out of school was unusually great in those States. In Georgia, where the men’s earnings were extremely low, most of their wives worked part of the year, and the older children were often kept out of school to take care of the younger ones. Furthermore, the children could work along with their mothers in the cotton fields and peach orchards, and often white families in the vicinity expected to get service from young negro girls whenever they felt a need for it, regardless of the effect on the child’s schooling. In West Virginia the apple orchards and in Colorado the beet fields tempted parents to disregard the opening or closing dates of the school term.

Some examples of irregular attendance came to the attention of the bureau investigators. A 14-year-old negro boy in Kentucky was found at home during school hours on two visits of the investigator. The first time he said he had not felt well in the morning and hence had missed the whole day; the second time he said he had been sent to the post office in the morning and had delayed until it was too

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1 The norms used are the commonly accepted standards by which a child is expected to enter school at 6 and complete a grade each year. The term “retarded” is used here, as in other studies of the Children’s Bureau, to include all average children, although the U. S. Office of Education does not count a child retarded until he is 2 years average.
late to be on time for school and for that reason had stayed away. His 10-year-old brother had been kept home to help with the washing. Similarly, a girl of 15 in Pennsylvania had just completed the sixth grade. Her family explained that "several times" she had missed from three to seven months at a time because of illness in the family.

Obviously, neither a standard school term nor vigorous enforcement of the compulsory attendance laws is enough for the education of children. The schools themselves must come up to certain standards, both in physical equipment and especially in personnel, if attendance at school is to be of much educational value. How well the schools these children attended measured up to accepted standards could be told only by a much more careful investigation than could be made in connection with this study. Even casual observation, however, showed some things that tell their own story. In the first place, most of the rural and small-town schools were one and two room schools; very few were the more modern consolidated schools. Most of them offered education through the eighth grade, but a number stopped with the sixth grade. In Georgia the buildings and equipment were incredibly poor. A few of the descriptions from the investigators' notes follow.

Community X.—The school for white children was about a mile from the village and drew its pupils from a 2½-mile radius. The building was an unpainted, 1-story frame house with no desks and little equipment. The children sat on benches without backs. The floor of the porch was broken and uneven. There had never been a toilet; the pupils had to go into the woods. The teacher reported that the school was supported by State and county jointly.

The negro school was an unpainted, 1-room frame building in poor repair, with a number of the windows broken. It had a dozen desks for an enrollment of 57 and an average attendance of 25 to 30; it had no blackboards.

Community Y.—The school for white children was a 1-story brick edifice about 1½ miles from the railroad station. It had nine grades, including a junior high school. There were three teachers and a principal. The negro school was a weather-beaten, dilapidated, 1-room frame building about 2 miles from the post office. It had no equipment, not even a blackboard. The children sat on benches without backs about the stove. The door of the school was kept open, when possible, to obtain sufficient light.

Community Z.—The negro school was held nearly 5 miles from the village in the lodge house of two negro burial societies. It was a ramshackle, weather-beaten, 2-story frame house, with the windows in the second story broken and those in the first story boarded up to cover the broken panes. A small blackboard was the sole equipment. The children sat on benches around the stove.

Georgia was the only one of the districts studied in which conditions like these were found. More widespread was the even more serious matter of ill-equipped and ill-prepared teachers. A thorough study of the qualifications of the teachers in the various schools was not made, and the information obtained was picked up incidentally. In Georgia it was not unusual to find teachers who had themselves not finished the eighth grade, and a few were found who had completed only the sixth. In West Virginia numerous complaints were

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2 The schools in the district visited in Georgia were evidently no worse than many other rural and small-town schools. See Georgia Department of Education, Annual Report, 1926, (Atlanta, 1927).
made about the teachers, most of whom were said to be local boys and girls who owed their positions to influence with the local school authorities. One such teacher was described as “a little simple-minded, perhaps, but a good Christian boy with a great way with children.”

It should not be concluded that these were the only districts in which poorly prepared teachers were to be found or that none of the teachers in these districts was well prepared. Reports were received of teachers in Georgia and West Virginia who met any standards likely to be held down for elementary-school teachers and who, so far as superficial observation showed, were competent and interested in their work. The point is that even a cursory examination of the schools showed that many of them were far below the standards that educational authorities wish to maintain.

The schools just described were small, country schools, and a large proportion of the children lived in small villages. The schools in the larger places were more like what is thought of as the American elementary school, but even such schools, outside Chicago, Minneapolis, St. Paul, and Atlanta, lacked certain special features that are becoming accepted parts of a good school system. Virtually no provisions had been made for the mentally deficient or the backward child, the handicapped child, or the child in need of any special attention. No attempt was made to give vocational guidance or to provide visiting-teacher service.

Finally, many places had no high schools. It was not simply that the community itself had no high school, but that in many places none was readily accessible. Such communities were found in Georgia, West Virginia, Colorado, and Kentucky and a few in Minnesota and Wisconsin. In Georgia only two of the communities visited made any attempt to provide a high school for the negroes. The discouragement that this offers to the child who is ready and able to go on needs no comment. Some surmount it and manage to go to high school even if it means living away from home or taking a long trip daily. But more drop out who would continue if conditions were only a little easier. Possibly, too, nothing need be said of the effect on the quality of an elementary school of having the majority of its pupils discouraged from attendance at high school.

Clearly, then, not all the children of these 550 maintenance-of-way workers were having the minimum educational opportunities that should be provided for every American child. This condition is certainly not peculiar to the children of the maintenance-of-way workers; perhaps it is no more characteristic of them than it is of any of the lower-income groups living in rural or semirural communities. Indeed, it is this very fact that gives these findings their greatest significance.
SUMMARY AND CONCLUSIONS

SUMMARY

An understanding of the variety of the conditions under which the families studied were living can be obtained only by a study of the details as given in the preceding sections of this report. The outlines of the picture, however, can be given in summary fashion.

The group of 550 families with 1,674 children were living in 10 States—Colorado, Connecticut, Georgia, Illinois, Kentucky, Massachusetts, Minnesota, Pennsylvania, West Virginia, and Wisconsin. One hundred and ninety-nine families lived in cities with a population of 100,000 or more, 88 lived in smaller cities, and 263 lived in small villages ranging in size from just under 5,000 to a mere handful of people.

Almost half of the fathers (236) were native-born whites, 71 were Negroes, and 243 were foreign born, with Italians, Mexicans, Poles, Scandinavians, and Germans represented in the order given and other nationalities of the new and old immigration represented by very small numbers. All but 41 of the foreign born had been in this country 10 years or more.

Information was not obtained from any men who had not been identified with maintenance-of-way work for at least 12 months, and most of the men had worked on the tracks much longer than this. Only 127 had worked less than 5 years, and 261 had worked 10 years or more. One hundred and seventy-eight had worked as much as 10 years for the same railroad.

The father’s earnings.

None of the 469 men who worked only as section laborers earned as much as is considered a necessary minimum for a family of four or five by any of the recent standards for family maintenance. In fact, not one earned as much as $1,250 as a section laborer during the year of the study, and the standards formulated as necessary for a minimum standard of health and decency usually call for $1,400 to $1,500. Many of the laborers earned far less than $1,250; 29 earned less than $500, 129 earned $500 but less than $750, 212 earned $750 but less than $1,000, and only 101 earned as much as $1,000.

The foremen’s earnings were on a different level. Twenty-eight earned $1,250 but less than $1,500, 38 earned $1,500 but less than $1,750, and 11 earned $1,750 or more. The foremen’s earnings, in other words, were only slightly above the lowest standards considered necessary and were quite comparable with the earnings of unskilled factory workers in 1924, as reported in The Income and Standard of Living of Unskilled Laborers in Chicago, by Dr. Leila Houghteling. (See p. 25.)

The lowest earnings were found in Georgia, where most of the laborers were negroes. Here only 5 of the 72 laborers studied earned as much as $750 a year. In Kentucky, where the workers were all
SUMMARY AND CONCLUSIONS

native-born whites, the majority earned less than $750. In all the other districts the majority earned less than $1,000, but a substantial minority earned between $1,000 and $1,250.

The low earnings were the product of low wage rates and irregular employment. The rates for laborers varied from 16 cents per hour (in some places in Georgia) to 43 cents. The majority of the men (284 of the 550) had worked every week in the year, but 109 had lost as much as 4 weeks and 37 had lost 12 weeks or more. There was also time lost by scattered days and hours not counted in the consecutive weeks of unemployment. Records kept by some men indicated that this scattered unemployment often amounted to 15 days or more, and one man showed 54 lost working days, of which only 7 were lost for personal reasons.

Other family income.

Most families had some other income to supplement these money earnings of the father from his work on the tracks. Four hundred and fifty-seven families had some income in kind—free rent or free fuel—which they received as a perquisite from the railroad company, or garden and livestock products; 103 fathers did other work, either along with their work on the section or in periods of unemployment; 198 families had older members of the family living at home who were gainfully employed; 176 mothers worked for wages and 124 took in boarders or lodgers; and 210 families had receipts from miscellaneous sources. Only 15 families depended solely on the father’s money earnings, and only 117 did not have some additional money income.

Total family income.

The total family income, including an allowance for the value of the income in kind, was still, in the majority of cases, below the standards for a family with three children. It was less than $1,000 in 147 (about one-fourth) of the 559 families for whom total income was learned, and it was less than $1,500 in 350 families. The range, however, was rather wide, and 49 families had incomes of $2,500 or more. In general, the districts where the father’s wages were low were the districts where the total income was low, but all districts had some families in the higher and some in the lower income groups.

The minimum standards for family maintenance, to which reference has been made, are for families with two or three dependent children. The average number of children in the families studied was just over 3, but the individual families varied from those with only 1 child to those with 7 or more children. There were 190 families with 4 or more children. A closer analysis is required, therefore, to count the number of families whose income could not provide for their needs according to the scale set by these minimum standards. Furthermore, the standards as given are not applicable to every place included in this study. Accordingly, one of these standards, the Chicago Standard Budget, prepared for the Chicago Council of Social Agencies, was modified to meet different conditions of climate and different price levels found, and the requirements of each family were worked out according to this revised schedule. Housing costs were included as actually paid, even though
the house was obviously below acceptable housing standards, and estimates were made for the cost of adequate food, clothing, fuel, and light.

Studied in this way the families whose income was $100 or more below this estimated minimum cost of decent living numbered 305 (67 per cent of the 593 whose incomes were known), and the children in these families numbered 1,085 (66 per cent of the 1,640 counted). In 197 of these families, with 805 children, the incomes were more than $300 below the standard, and in 112 families, with 558 children, the income was $500 or more below the standard.

The living obtained.

With incomes as far below standard as these, it was important to examine the expenditures to determine where cuts were made. This examination showed that they were made all along the line.

Food.—Statements of the year's expenditure for food were obtained from 495 families. In some cases, however, the expenditure did not register the total value of the food consumed, for 342 of the 550 families raised a part of their food supply. The total value of these home products was estimated at less than $50 for 187 families, at $50 to $99 for 70 families, at $100 to $199 for 56 families, and at $200 or more for 29 families. In 395 families in which the total value of the home products was less than $50 they could be ignored in figuring the cost of food per man per day. In these families the amounts spent per adult male per day ran from less than 20 cents in 58 families to 50 cents and more in 26, with 178 families in which it did not reach 30 cents and 279 in which it did not reach 40 cents. The Chicago minimum budget allowance is 39 cents and that of the National Industrial Conference Board is 50 cents. With adjustments for prices in the different communities it appears that 255 families spent less than the Chicago standard and that 100 spent as much or more.

The food used by 329 families was reported in sufficient detail so that their diets could be graded by a dietitian. The grades tell the same story of inadequate food. One hundred and eighty-two families (34 per cent) had satisfactory diets; 203 had diets that were probably unsatisfactory; 144 were marked "seriously deficient." A few families reported that they actually went hungry.

Clothing.—Statements of clothing expenditures that could be used were obtained from 489 families. Ninety-seven families reported expenditures of less than $100; 213, of $100 but less than $200; 105, of $200 but less than $300; and 71, of $300 or more. All the standards and recent studies of expenditures of wage-earning groups place the standard or typical expenditure between $200 and $300 for a family with two or three children.

When the Chicago standard was modified for climatic differences and each family was considered individually, 355 families spent less than the budget standard, 49 spent at about the budget level, and 85 spent more. A study of the expenditures of father, mother, and children separately showed that the expenditure was below standard for the father in 304 families, for the mother in 361 families, and for the children in 382 families. Special attention should be called to the number of fathers for whom expenditure was below standard,
because careful study of the expenditures leads to the conclusion that the allowance for working clothes is inadequate for this group. The men are out of doors in all weather, and the cinders on the tracks are particularly hard on shoes.

The clothing purchased was not in all cases all the clothing used. Gifts of old clothing were frequent, especially from older children, from more prosperous relatives who had to maintain a better standard of dress, or from relatives who died. Occasionally, too, especially in Georgia, clothing was given by employers. Also, many women made underclothing and nightdresses from flour or sugar sacks. Furthermore, the cost of clothing was reduced by purchases secondhand or at rummage sales, practices that are not contemplated in any minimum budget.

As a result of these factors, the families did not go without clothing to the extent suggested by their small expenditures. In 205 families (38 per cent) the children's clothing seemed to meet the given standard, although the expenditure for children's clothing met the standard in only 22 per cent of the families.

Housing.—In the matter of housing standards the families fell into three classes: 172 who owned or were buying their houses; 226 who were tenants; and 152 who paid no rent and who lived, usually, in company houses. The rents paid, reported for 222 families, were very low: 62 families paid less than $100 for the year, 99 paid $100 but less than $200, 35 paid $200 but less than $300, and 26 paid $300 or more.

The houses, whether rented, owned, or used without charge, seldom met any recognized housing standard. Only 197 met the standard of no more than two persons to a sleeping room, only 106 had baths, only 174 had private flush toilets, and only 244 had sinks with running water. In fact, only 49 houses of the 516 met recognized standards both in number of persons per room and in sanitary conveniences.

These are city standards, however; and as many of these families live in rural districts, a somewhat lower standard was adopted arbitrarily for small towns and villages. The requirement for them was water on the premises and a private toilet, regardless of its type. Only 150 (29 per cent) of the 516 houses graded met this modified standard, however, and most of these 150 houses were occupied by small families, so that they sheltered only 19 per cent of the children.

The quality of the housing was lowest in the houses for which no rent was paid, as only 17 of the 149 rent-free houses graded were up to standard; it was somewhat better in the houses for which rent was paid, as 62 of the 196 rented houses were up to standard; and it was highest in the houses occupied by owners, as 71 of the 171 graded were up to standard.

Food, clothing, and housing combined.—Fewer families met the standard for food, clothing, and housing combined than for each taken separately. The Chicago budget allowance for these three items is $1,200 and that of the National Industrial Conference Board is $1,091 for a family of four in small cities. Of the maintenance-of-way families, 341 of the 479 reporting spent less than $1,000.
and only 78 spent $1,200 or more. Furthermore, when the families were graded on the goods used, only 42 of 486 families for which information was obtained met the standards in all three respects—food, clothing, and housing—and these families included only 82 of the 1,502 children in the families graded.

Other items.—Other items in the accounts may be summarized more briefly. Most of the families had some free fuel, and hence the expenditures for fuel and light ran very low, less than $50 in 221 of the 500 families reporting and $100 or more in only 119 families. Expenditures for furniture amounted to $50 (a minimum standard) in only 144 of the 498 families reporting, although usually the expenditure for furniture represented more than mere replacement costs, often the cost of original equipment.

The costs of medical service for the year showed a wide range: 225 families reported no expenditures or less than $25, 108 reported expenditures between $25 and $50, and 24 reported expenditures of $200 or more. There was abundant evidence of the hardships the higher costs entailed to these families with low incomes.

Finally, the expenditures for advancement and similar purposes likewise fell below most estimates of the minimum required for wholesome living, but no further below than the expenditures for physical necessities. The standard estimates for these purposes are around $200. Two hundred and fifty of the 475 families reporting spent less than this amount. Most of the families, 503 of the 550, made some provision for the future, usually in the form of insurance; most of them (449), too, reported some expenditure for organization dues, church, or charity; 156 (30 per cent) spent something for the purchase or upkeep of an automobile; 63 reported expenditures for ceremonial occasions. The expenditures for recreation were usually less than $50 a year, or $1 a week; those on education and personal incidentals seldom amounted to much.

The families that succeeded in keeping their year's expenditures within the year's income numbered 248 of the 535 reporting. Of the other 287, 36 met the deficit by drawing on past savings, 55 met it by the use of past savings and going into debt, and 196 met it by debts alone. The debts were not always caused by current living expenses, as sometimes they were incurred for the improvement of property or for some extraordinary nonrecurring item. But on the whole the large number of families ending the year with a deficit is indicative of the inability of the income to meet the demands made on it.

CONCLUSIONS

The meaning of all these figures is clear. The outstanding impression that is left by this study of 550 families is an impression of insufficiency. The picture that emerges is one of a group of men and women straining nerve and sinew to produce a living, doing the day's tasks, and going beyond in the hope of making an additional penny or making the last do the work of two, often substituting their own labor for things usually bought in the market. It is a picture of mothers and fathers working at their tasks, sometimes with a spirit dulled by the constant grind, sometimes with dogged determination, and sometimes with a courage and hope for the future to which tribute must be paid.
SUMMARY AND CONCLUSIONS

With all their efforts, however, the living they got for their children was usually all too meager and the children were brought up in miserable houses—overcrowded, poorly constructed, and with little in the way of modern plumbing—and in undesirable surroundings. They seldom went hungry, nor did they live on the bread and tea or potatoes and soup diet that was found so frequently in England in the time of Booth and Rowntree. But their food was often monotonous and usually inadequate to meet the needs of growing children. Their clothing might serve the function of protecting the body, although it was not at all unusual to find children with inadequate underwear or no winter clothing. For most of them their clothing was insufficient to serve its further function as a means of self-expression. All too frequently the clothing was shabby and patched, and repeatedly it appeared that normal social life and recreation were not enjoyed because of the condition of the clothing. On the whole, too, insufficiency in these "grosser necessities" was not compensated for by an abundance in the finer or less material requirements. On the contrary, it was evident that here, too, economy ruled, and in general the children, and to an even greater extent their parents, were deprived of the recreation and social activity that they needed for a wholesome existence.

Furthermore, the general picture is not complete without the glimpses it showed of the past and future with relation to the present, which was the subject of study. Scarcely a family among those who were relatively comfortable at the time of the study had not a story to tell of hard times in the past, usually of hard times during "emergencies" brought on by unemployment or illness, but often, too, during the period when their children were too young to work and the father was the sole breadwinner. On the other hand, many of the families going through their hardest experience looked back with longing to the period of the war, when wages were high. Interestingly enough, war wages and Government operation of the railroads were identified in the minds of most, and to many all hope of higher wages in the future was bound up with hope of Government ownership of the railroads.

About their past, little was learned; about their future it is possible only to prophesy. None the less, some lines were so clearly indicated that it takes little daring to venture a few statements. For many of those living in relative comfort at the time of the study it was clear that their prosperity would be of short duration. It was based on the earnings of older children who could not be expected to stay much longer in their parents' home; or it was the case of a newly founded family that had not yet had a chance to attain its full size or to encounter those emergencies and contingencies which at some time or another fall to the lot of the great majority.

All this means that the picture of poverty that comes from a cross-section picture at a given moment is less dark than it would be if one could follow the family through the life of the children. It seems probable that very few children in this group will not at some time in their childhood experience the misfortunes of the very poor.

Finally, it should also be remembered that the picture of the group is based on information obtained by one or two interviews, usually long, with each family. The evidences of poverty seemed definite enough, but undoubtedly the details, of which little was learned,
would fill in the picture and give new effects of light and shade. The
economies that were reported were numerous and varied, and in
many instances entailed great hardships. But it is very possibly
ture, as one man said, that the most serious things were often not
told. There are truly some things “which pride won’t let a man
tell.”

Furthermore, it is not only the families that give a picture of insuf-
ficiency. The communities in which many of these families lived
also lacked some of the essentials for healthful living. On the com-
mercial side, the retail markets were often poorly organized to offer
goods and services that are ordinarily taken for granted as avail-
able to those who can pay or to afford the protection against extor-
tion that the competitive system should grant. Adequate medical
services were in many communities entirely lacking. And even more
lacking were those services that are usually organized on a non-
profit basis either by the community itself or by voluntary asso-
ciations. It is only necessary to recall some of the miserable coun-
try schools, the lack of provision for the child with physical or
mental handicaps, the lack of hospitals and of free or low-cost clin-
ics, the absence of any facilities for recreation, and the lack of
agencies that can protect the child if his parents are ignorant or
cruel, or that can offer help to the family in time of emergency when
its own efforts can not keep it going, to realize the failure of the com-
munities to provide the conditions necessary for decent living.

Thus the needs of this group of children whose fathers work on
the track are clear enough. First and foremost, and a need that can
not be too strongly emphasized, is a larger income for the family,
and that means higher wages for the fathers. This need was found
in every district, but it was particularly acute in Georgia, where the
low wages of the negro laborers fell so far below any tolerable
standard that it would be absurd to talk of an American standard
of living in terms of income.

Although larger family incomes based on higher earnings of the
fathers are indispensable if the children in this group are to have
the rights enumerated in the Children’s Charter of 1930, it is also
clear that greater income alone is not enough. It must be accom-
panied by more adequate organization of the Nation’s resources to
provide in the rural and backward communities the schools, the play-
grounds, and the health and other social services that only the com-
munity can provide or that have definitely been accepted as com-
munity obligations. Without higher wages for their fathers and
at the same time more effective organization of community services,
it is inevitable that the great majority of children in this group must
fail in some respect to have the rights which have been solemnly
recognized as those of every child, “regardless of race, or color,
or situation, wherever he may live under the protection of the
American flag.”