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Shall We Stick to the American Dole?

By HELEN HALL

 HERE is nothing seasonal in the need for food and shelter. The working-man faces a steady demand for his wages in the face of a fluctuating need for his work. "You just can't do with odd jobs and a family," says Mrs. Raymond to her neighbor. "You've got to have that pay envelope every week, or the children don't eat."

It is obvious that the regularization of industry cannot be carried out by the man whom it most directly affects. We put that up to management. But it seems to be assumed that by some miracle he and his family can underwrite the irregularity of industry.

Our analysis of the 150 case stories which will make up the permanent record of the settlement study of unemployment throws light on how such households try to underwrite it and what it costs them. Here were 150 homes in a prosperous country and in a prosperous epoch—for our findings were gathered in the months that preceded the stock-market crash of 1929. They exhibit the risks which will be encountered by American wage-earners when business gets back to "usual." Here were 150 families dislodged from their means for subsistence for reasons outside of themselves—for they do not include families where strikes, sickness, habits, or other personal causes were dominant. Here were 150 breadwinners eager to shoulder the burden of livelihood if they were given a chance—for after following Jerry on his morning rounds or walking the streets all day with Mr. Zarone; after reading the testimony of Harry Silverman, twelve years in one place, who searches for five months for another, and of Mrs. Raymond who puts pasteboard in her husband's shoes, cotton in his heels, and a brace back of his knee, as an aid in his tramp for work, it is not easy to cherish the idea that in normal times every man who really wants a job can find one.

Let us run over the sequence of makeshifts these families resorted to and ask ourselves whether any or all of them seem satisfactory provisions for safeguarding such homes. Satisfying, that is, to our own sense of responsibility and fair play as well as to theirs.

The control of the business cycle, if we ever achieve it, will help cut down the numbers of breadwinners who seek work and cannot find it. Industrial stabilization will help and so will the long-time planning of

public works so that public enterprises may be pushed when private industry falls off. An efficient system of employment services which will shorten the out-of-work period will help in another way. But no one who scans the ups and downs of American business enterprise, our changes in techniques and styles and markets, the shiftings of industry from one region to another, can but see that there will still be need for protection of some sort against unpreventable and unpreventable unemployment over which the workers themselves have no control.

WE have been slow to extend to this hazard of broken work the principle we have applied so successfully to industrial accidents by workmen's compensation laws which spread a share of that risk over our costs of production. When unemployment insurance is mentioned in this country there is often the cry, "We don't want the dole here," by people who do not realize that we are relying on makeshifts which are much more demoralizing than any plan of insurance would be. Our settlement study uncovers the economic and physical handicaps with which families confront life when the wage-earner at length finds reemployment—not in all cases, of course, but in such numbers that the trend is unmistakable. They confront it with savings used up, with debts to friends and stores, with homes lost or with furniture and clothing and other equipment for living sadly in arrears; with health depleted and earning power impaired.

No attempt was made to tally up the loss in wages suffered by our 150 families, yet in the course of a single year the total must have run over a hundred thousand dollars; and the butcher, the baker, the business and professional groups in their communities were affected by this drain which undermined the household structure of the families themselves.

Our case stories offer cross-sections of human experience in trying to make good these lost earnings.

Savings

SAVINGS are the first cushion; cash savings first of all. Many of our families had small savings but there is nothing in their experience to show that high wages are general enough or continuous enough for savings to give any general security. The economists tell us that for three quarters of the population of the United States the margin between income and necessary outgo is so close as to allow little or

One after another, the chairman of the Unemployment Committee of the National Federation of Settlements takes up the provisions we now assume will tide people over unemployment, weighs them against the experience of the families studied and, as never before, demolishes our assumptions as to their justice and sufficiency. The settlement findings have been interpreted to the wider public with keenness and charm by Clinch Calkins, formerly of The Survey staff (Some Folks Won't Work. Harcourt, Brace, 1930). The findings were based on 300 schedules turned in from all parts of the country. For those who would make closer acquaintance with these intimate human dramas or turn to original sources for their judgment, 150 of them are to be brought out shortly as Case Studies of Unemployment by the Department of Industrial Research of the University of Pennsylvania, through the university press.