

RELIEF VERSUS SELF-SUPPORT WORK IN ORGANIZED CHARITY

By Samuel Leff

Prof. Devine, in his "Causes of Misery," stated the fundamental axiom for self-support work with dependent. "We can either choose," he says, "between keeping a family away from the relief office, their children in school and training them for useful occupations and to be creditable members of the community, or we may keep the charities running at their very maximum." To prevent the expenditures for relief from increasing endlessly, and to rehabilitate families that had been almost beyond saving by the usual forms of relief, the Jewish Aid Society of Chicago instituted in 1911 its systematic movement of starting relief applicants in small businesses through its special self-support fund.

There had been previously intermittent attempts to establish applicants in business. These instances were rare when compared to the forty families established in two years through the special self-support fund. Starting in November, 1911, two families were established, one in a grocery and the other in a candy store. Since then there has been a steady increase in the number:

In 1911.....	6 families.
1912.....	21 "
1913.....	9 "
1914 (to April 1)...	4 "
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	40 families.

Those selected to be made self-supporting were, first, families who could not be rehabilitated as rapidly or as thoroughly by other means. Only families whose wage-earners were found by physicians to be chronically incapacitated for work were considered. The following is a list of the principal causes of dependency in the forty cases:

Tuberculosis	18
Partial blindness.....	3
Nervous debility.....	2
Crippled (leg amputated)....	1
Rheumatism	2
Demented	1
Hysteria	1
Insufficient earnings.....	5

Heart disease.....	3
Bright's disease.....	1
Kidney trouble.....	1
Water on the knee.....	1
Separation	1
—	—
Total	40

Tubercular men, most of them in the second and some in the last stage, predominate. It was a desperate situation that the relief department faced. No continuous work could be secured for or expected from men in so helpless a condition. Their dependent families could either be supported for an indefinitely long period, as in one particular instance, where relief had been given intermittently for seventeen years, at a cost to the Aid Society of over \$1200; or, the family might be established in a small business at a cost approximately equal to but one year's previous help. With some families, only the first method was feasible, but with others, the business solution appeared to be more advisable and economical.

A second reason for the selection was the fact that there appeared no definite sign of the family ceasing to need relief. It might take years before it could depend upon the earnings of the children. Financially, it would cost far more to continue to support it by monthly pensions than to establish it in business. The length of time that these families were supported, and the amounts expended on them before the self-support method was used are as follows:

TIME	NO. OF FAMILIES
17 years.....	1
12 years.....	1
6 years.....	1
5 years.....	1
4 years.....	2
3 years.....	2
2 years.....	6
1 year.....	8
Less than 1 year.....	11
None at all.....	7

Total 80 years, or average of 2 years per family.

AMTS. EXPENDED IN RELIEF	NO. OF FAMILIES
Over \$1000.....	2
\$900 to 1000.....	1
800 to 900.....	1
600 to 700.....	1
500 to 600.....	2
400 to 500.....	3
300 to 400.....	2
200 to 300.....	9
100 to 200.....	7
Less than 100.....	5
None at all.....	7
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Total	40

The total cost of the 33 out of the 40 families that had been given relief was \$11,592.80, or an average of \$351.30 per family. In seven instances a family was immediately placed in a business before becoming acquainted with, or even worse, accustomed to receiving charity. These families had exhibited marked business ability, which the relief department recognized were not to be undermined by relief, but rather encouraged through business.

It may be of interest to note that only families were established, and in most instances, large families. The total number of children in the 40 families was 165, or an average of 6 persons, including the parents, to a family. Of these children, only 30 were of wage-earning age and able to contribute to the family income.

But few of the men had had any business experience. Their occupations were as follows:

OCCUPATION	NUMBER
Tailors	13
Shoemakers	5
Peddlers	4
Carpenters	2
Tinners	2
Business	2
Bookbinder	1
Painter	1
Cooper	1
Cigarmaker	1
Leather goods.....	1
Upholsterer	1
Wire-frame maker.....	1
Salesman	1
Teamster	1
Butcher	1
Hodcarrier	1
Bartender	1
—	—
Total	40

Eleven of the families had engaged in business previous to applying, but had failed. These were continued in business, maintained and assisted to be self-supporting, rather than allowed to slip into the pension class.

These were the only qualifications of the forty men approved by the Relief Committee, and voted sums of money; afflicted with a chronic and often incurable disease, handicapped by the loss of limb or eyesight, ignorant of business methods and lacking, in the majority of cases, business experience, burdened by large families to support, unacquainted with American customs and even the English language, and, finally, accustomed to depend for their maintenance on charitable agencies. The amount of money used to establish a family in business has never exceeded \$525 and has usually been the very minimum required. The following amounts were devoted to the purchase of business enterprises:

AMOUNT	NO. OF FAMILIES
Over \$500.....	1
\$400 to 500.....	4
300 to 400.....	11
200 to 300.....	12
100 to 200.....	11
50 to 100.....	2
—	—
Total	41

(One family established twice)

The total financial investment from November, 1911, to April 1, 1914, for forty-one business establishments was \$10,685.10, or an average of \$260.64.

Having definitely selected a family to be established in business, the question of finding a store is turned over to a special self-support visitor. His particular work consists in either finding a suitable business to be purchased or a favorable location in which to start one. And being once established, the visitor regularly keeps in touch with the family, is acquainted with the progress of the business, its profits and its losses, and co-operates with the family to increase the former and decrease the latter.

The most difficult part of the self-support work lies in finding a suitable business. There are numerous limitations on the choice. The comparatively small capital to be invested narrows the selection to the

most modest forms of enterprises. The types of business in which the families were started are:

BUSINESS	NUMBER
Groceries	11
Candy stores.....	10
Shoe repairing.....	4
Newsstands	3
Tailoring	3
Tin shop.....	2
Crockery	1
Butcher	1
Fish store.....	1
Bargain store.....	1
Gents' furnishings.....	1
Custom peddling.....	1
Dairy route.....	1
Total	40

The selection of stores is also limited to places with moderate rentals. It is the policy to reduce this fixed charge to the very minimum. As a consequence, only such stores were considered whose total monthly rent of store and living-rooms did not exceed \$30, a somewhat arbitrary amount. Such places are usually located only in the poorer business districts and therefore unacceptable. On the other hand, locations in the better business districts are beyond our means. It requires often weeks of constant search to locate the store with rooms, at a moderate rent, where business can be estimated to be adequate for a livelihood. The presence or absence of competition is an additional factor to be taken into account.

When a business is finally purchased, the Aid Society obtains a bill of sale from the former owner to the new one. It also requires its applicant to make out a demand note for the total purchasing price in favor of the relief society. The Jewish Aid Society is the real proprietor. However, its attitude toward the business is merely that of an investor, with a certain amount of capital to safeguard. The Jewish Aid Society never expects any interest, nor does it ask for any share of the profits. Its aim is solely "to help the family help itself," to assist in re-establishing a dependent on an independent, self-supporting basis. The investment is regarded as a loan, to be paid

back at any such time as the business permits. When the final payment has been made, the business is turned over completely to the family. Until this has been achieved, the Jewish Aid Society can at any time it becomes necessary take possession of the place.

The acid tests of success in this whole field of self-support work are: first, do the families become self-supporting; secondly, do they develop what Professor Devine calls "Standard of Rational Living."

That the self-support method is successful in rehabilitating 70 per cent, and results in a financial saving to the relief society in 95 per cent of the cases, is the experience of the Jewish Aid Society of Chicago.

SUMMARIZED FINANCIAL STATEMENT	
Total cost to establish 40 families in business.....	\$10,686.10
Average cost to establish in business, per case.....	267.10
Total estimated value to date of 40 investments.....	6,996.00
Average estimated value to date, per case.....	174.90
Total estimated cost in relief, if not self-supporting.....	18,533.00
Average estimated cost in relief, if not self-supporting.....	463.33
Total estimated savings due to being established.....	14,832.90
Average estimated savings due to being established.....	370.82
Total loss due to business cases..	99.00
Average loss due to business cases	2.50
Net gain on 40 cases.....	14,733.90
Average net gain, per case.....	368.35

Equally as important as the financial test of the self-support work is the social. The effects on the family's standards of living, its home life, health, education of children, etc., are essential to a complete review of the results. While one function of the Jewish Aid Society is to relieve the physical wants of its needy applicants, it by no means considers this its entire duty. It is only its most pressing and immediate function. To permit overcrowding, to neglect physical disabilities, to overlook ignorance or inefficiency would be unjustifiable omissions. It is, therefore, necessary to note in this connection that, while we have succeeded in establishing many of our self-

support families on a safe financial basis, we have not yet been as fortunate in improving their general standards of living. Where the husband is too sick or unable to attend to trade alone, then the wife must also give up her time and energy to the business, with a resulting neglect of the household.

Another matter carefully watched is the health of the family. Not only the men, but also their wives and children, to whom they may have communicated their malady, are periodically examined by our physicians. Wherever necessity obliges the family to dwell in the rear of the store, their living quarters are apt to become make-shift rooms. A wooden partition sometimes represents the only dividing line between business and home. This rear portion often lacks adequate light and air, and is usually a desolate place to live in. Yet, living in the rear of a store has certain advantages. It enables the man and wife, as well as their adult children, to more readily wait on customers.

However, these unfavorable aspects are nearly always counterbalanced by the physical, mental and moral improvements, due to their business experiences. Again and again, the men report their physical condition as being far better than when receiving relief. The very fact that the material necessities no longer are pressing physically and mentally, appears invisibly to function as a health tonic. With success comes an elevation in the spirit of whole families, a mental state of contentment accompanied by a physical renewal of strength. The family at times seems to be resurrected, for so marked is the improvement in its status. The cringing, disheartened and discontented parents, often, apparently, without any saving grace of character, become transformed into happy self-respecting, self-supporting individuals, leading again the normal life they were meant to live.

The relation between increasing self-support and diminishing misery is direct. And not only the parents, but especially the children, are the gainers. Theirs is the plastic mind and body, which, if cultivated in an atmosphere of dependence, can but result in the coming generation following in the footsteps of its father's. The return of the parent to the position of economic support

of the family, places the children again in the normal and healthy family condition. The moral benefits resulting from this rehabilitation are far more important to the welfare of the parents and children than any financial success, no matter how great that be.

Not only is the relief receiver benefited, but the relief giver shares in this prosperity. The self-support contributions are not gifts, but communal business investments. Expenditures are required, but they are for capital to be used for productive purposes, not only in the social sense, but in the business one as well. The principal invested in a self-support business is not consumed as in the case of relief, but gradually is repaid. In the course of time the Aid Society will find itself again in possession of its capital, and a happy, rehabilitated family as the reward for its investment. Out of the forty families established, two have already paid back the entire original investment, while nineteen have repaid it in part. Over \$991 has been repaid, and this in the brief period of two years.

That self-support work has been an effective preventive of much greater expenditures in relief is clearly deduced from the facts. Approximately \$15,000 has been saved in the two years of its existence. Even greater prosperity and social welfare can be promoted by increasing the amount of money and the number of workers to be devoted to this work. "No community is so poor," to quote Professor Devine again, "that it can afford to permit typhoid for lack of filter, inefficient children for lack of good schools, criminals for lack of playgrounds," and we may add, permit increasing relief expenditures for lack of more self-support work. These things are not luxuries. They are investments that will ultimately lessen the burdens on private and public charity. And while the self-support method is not a panacea to be applied to all relief cases, experience justifies continuing it along broader lines, so that the ranks of the dependent can be depleted to their very minimum. On the constructive side, the increasing number of happy, healthy and self-supporting families will be adequate sign that from the self-support work permanent good has been achieved.

PROGRAM OF BALTIMORE CONFERENCE

(Subject to Change)

FIRST SESSION, SUNDAY, MAY 9, 1915, at 8.30 P. M.

Mrs. HENRY MOSKOWITZ, Chairman.

Address of Welcome, Dr. Harry Friedenwald, President of Federated Jewish Charities, and Dr. Jacob H. Hollander, former President National Conference of Jewish Charities.

Presidential Address, David M. Bressler.

"Newer Methods of Adjusting Industrial Disputes"

(a) The Protocol.

(b) A Modern Conception of the Employer's Responsibility to Employees.

Papers—(a) Mr. A. V. Williams; (b) Mr. A. Lincoln Filene.

Discussion—Mr. S. B. Sonneborn, Baltimore.

SECOND SESSION, MONDAY AFTERNOON, MAY 10, 1915, at 2.30 P. M.

Miss MINNIE F. LOW, Chairman.

(1) "How Do Jewish Settlements Differ From Settlements in General?"

(2) "What Should Be the Attitude of a Jewish Settlement Toward Nationalism and Allied Jewish Questions?"

Papers—(1) Mr. Walter Leo Solomon; (2) (a) Dr. Israel Friedlander, (b) Mr. I. Edwin Goldwasser.

Discussion—Mr. Oscar Leonard, Mr. Isaac Aaronson, Mr. Philip L. Seman.

THIRD SESSION, MONDAY, MAY 10, 1915, at 8.30 P. M.

Dr. LEE K. FRANKEL, Chairman.

(1) "Should Schools For the Training of Jewish Social Workers Be Established?"

(2) "What Should Be the Entrance Requirements and Curriculum For Such Schools?"

Papers—(a) Dr. Ludwig B. Bernstein; (b) Dr. S. Benderly.

Discussion—Dr. Boris D. Bogen, Mr. Charles Strull, Mr. George Ellman.

TUESDAY, MAY 11, 1915, at 2.30 P. M.

AUTOMOBILE RIDE to Jewish Home for Consumptives.

FOURTH SESSION, TUESDAY, MAY 11, 1915, at 8.30 P. M.

Miss SADIE AMERICAN, Chairman.

"Newer Developments in the Treatment of Tubercular Dependents."

Paper—Dr. Maurice Fishberg.

Discussion—Dr. Sidney Goldstein, Mr. Garfield A. Berlinsky, Mr. Edward Hochhauser.

FIFTH SESSION, WEDNESDAY, MAY 12, 1915, at 2.30 P. M.

TRANSPORTATION RULES

MORRIS D. WALDMAN, Chairman.

Paper—Garfield A. Berlinsky.

Discussion—Mr. A. S. Newman, Mr. Samuel B. Kaufman, Mr. Charles Strull, Mr. Julius Goldman, Mr. H. Joseph Hyman, Mr. Charles I. Cooper.

ROUND-TABLE DISCUSSION

Tuesday, May 11, 1915, at 10.30 A. M. Wednesday, May 12, 1915, at 10.30 A. M.

(1) "To What Extent Have Present Conditions Increased Dependency in Your Community?"
Miss Frances Taussig, Chairman.(2) "How Did Your Community Meet the Employment Problem During the Past Winter?"
Mr. Joseph Gedalecia, Chairman.(3) "How Has State Aid to Widows Affected the Jewish Relief Situation in Your Cities?"
Chairman—(Open)(4) "Is Delinquency Among Jewish Children Increasing in Your Community, and What Are the Characteristic Offenses?"
Mr. Alexander Kaminsky, Chairman.(5) "What Will Be the Effect of the War on Immigration to This Country?"
Mr. David M. Bressler, Chairman.

THE PALESTINE RELIEF SHIP

Ever since the outbreak of the war Palestine has been threatened with famine. This was not due alone to the fact that the large, dependent population in Palestine was cut off from its normal sources of financial support, but also because of the suspension of shipping, making it impossible to import foods into Palestine as in normal times. Without a Hinterland, Palestine was forced to subsist on the store of provisions still left in the country. When Turkey entered the war the large requisitioning of supplies for military purposes diminished the already small supply on hand.

When, late in January, alarming reports reached the Provisional Zionist Committee of the deplorable situation existing in Palestine, a committee composed of Mr. Louis D. Brandeis, Dr. Stephen S. Wise and Dr. J. L. Magnes called on the State Department. Assurances were given that the United States Government would assist as far as possible in the efforts to alleviate the distressful condition in Palestine. An appeal was then made to the American Jewish Relief Committee asking it to co-operate in the sending of a shipload of food to Palestine. It immediately appropriated from its funds \$25,000. To this the Provisional Zionist Committee added \$25,000, the Central Relief Committee \$10,000, Jacob H. Schiff \$25,000, and Nathan Straus \$50,000. About \$25,000 additional was pledged from other sources, including \$10,000 from the American Red Cross, \$5,000 from Andrew Carnegie and \$5,000 from the I. O. B. B.

When the committee in charge of the relief ship started negotiations for a steamer to carry supplies to Palestine, it soon found that \$160,000 was insufficient to load a ship with food for Palestine. The charter cost of a vessel alone would have been more than \$75,000, and it looked very much as though a separate steamer would be an impossibility.

On February 15th the good news came from Washington that the Navy Department was sending the collier "Vulcan" to Oriental waters with coal for the American men-of-war the "Tennessee" and the "North Carolina," and that one hold with a capacity of approximately 900 tons would be placed at the disposal of the Jewish Relief

Committee. The Zionist organization immediately communicated by telegram and letter with more than 250 of its representatives throughout the country and arrangements were made to collect provisions and money to load the 900 tons on the "Vulcan." The response from the public was instantaneous and generous. The larger cities sent carloads of provisions; the smaller cities sent cash. In all, the Provisional Zionist Committee collected in less than a month more than \$30,000 in provisions and \$10,000 in cash. The local committees of the American Jewish Relief Committee and the various lodges of the I. O. B. B. assisted in these collections.

The "Vulcan," which sailed from Philadelphia on Sunday morning, March 14th, carried more than 2,000,000 pounds of food, valued at \$80,000. The principal cargo was flour, but there were also large quantities of rice, sugar, beans, cereals, coffee, tea, canned goods and medicines. On the "Vulcan" are two representatives of the Provisional Zionist Committee and the American Jewish Relief Committee, Mr. Louis H. Levin, secretary of the Federated Jewish Charities of Baltimore, who is in charge of the shipment, and assisting him is Dr. Samuel Lewin-Epstein of New York. Mr. Levin carries a commission from the State Department appointing him special agent to assist Ambassador Morgenthau, and specifically charged with the distribution of the food supplies for the population of Palestine. It must be mentioned here that the Jewish relief organizations have, from the very beginning, included among the beneficiaries of the distribution of food all residents of Palestine, Moslems, Christians and Jews alike.

Mr. Levin, by virtue of the authority vested in him by the relief organizations and the State Department, is empowered to take complete control of the distribution of the foods, to audit the financial accounts of the relief committees there, to investigate the actual economic conditions in Palestine and to arrange such permanent organizations in Palestine as he may find necessary and advisable. The Zionist organization has sent instructions to its representatives in Palestine, directing them to