

CAUSES AND EFFECTS OF DESTITUTION

1. **Unemployment.**—Turning to the individual causes of destitution, we find that they include everything which affects the income of the family. How diversified these influences may be in the case of any family depends on what its sources of income are. Since destitution threatens particularly the wage-earning families, the most serious causes of destitution are those which affect wages. But factors relating to any other form of income, including salaries and the returns on invested capital, may have their bearing upon destitution. Taking the case of the wage earner's family as typical, we find that the chief source of income is the wages of the husband and father. Supplementary income may be earned by the wife or children. Anything which affects the earning capacity of any one of these workers affects the family income and may therefore be a cause of destitution. The most immediate as well as the most serious of these causes is unemployment.

Unemployment may be defined as forced or involuntary abstention from remunerative labor during normal working time. This may seem a rather complicated definition, but every word in it is important in treating unemployment scientifically as a definite social phenomenon. In the first place idleness must be forced upon the worker thru no choice of his own. The individual who earns so much in the first six months of the year that he does not feel it necessary to work during the last six months is not unemployed. Neither is the

worker who for any reason decides to take a day off or a week's vacation on his own responsibility. True unemployment exists only when there is a desire to work coupled with an inability to do so.

In the second place, the work in question must be productive of income. The fact that a man who cannot secure a job volunteers his services in some unpaid work does not remove him from the group of the unemployed. Finally, unemployment includes only idleness during the normal working period in any given trade or profession. If a man is working in an industry where the normal working day is eight hours, the fact that he would individually like to work ten or twelve hours does not classify him as unemployed with reference to those extra hours. Unemployment begins only when idleness infringes on the normal working day.

This definition raises one or two rather important questions which need to be mentioned here altho they can hardly be answered. These have to do particularly with strikes. It is a debatable question whether abstention from labor occasioned by strikes ought to be included in unemployment. The question is particularly pointed with reference to an individual member of a trade union who is forced by his union to stop work altho he personally does not approve of the strike. In general practice idleness caused as a result of strikes is not included in unemployment, the theory being that when a man voluntarily joins a union he cannot complain of being forced if later on the union takes action with which he does not agree. On the other hand idleness caused by a lockout on the part of the employer is obviously unemployment.

Few people who have not studied the question closely, or who have not learned in the school of experience,

realize how important a factor unemployment is in the lives of the working classes in all modern industrial countries. In considering the income of the wage-earning class, we customarily take weekly wages as the basis and are likely to fall into the assumption that the weekly wage multiplied by fifty-two represents the annual income. This, however, is very far from the truth in the great majority of cases. We have no thoroly reliable and inclusive statistics in the United States, but the figures which exist indicate that for the average worker unemployment may run anywhere from one-tenth to one-half of the normal working year.

These facts were brought to the attention of the country in connection with the demands of the coal miners as expressed early in the year 1920. The limitations which they proposed to place upon the hours and days of their work made it appear that they were proposing to render only about one-half a normal year's labor. The protests and criticisms which this proposal brought forth were vigorous in the extreme, yet the fact is that the miners were proposing as their working year only the amount of time which they were actually employed under existing conditions. They were ready to work as much as before but they wished their labor evenly distributed thruout the year and they wished the terms of their labor formally recognized.

2. Causes of Unemployment.—The causes of unemployment in turn are both social and individual. The social causes include those general conditions of industry for which the individual laborer is not responsible and over which he has no control, such as the great recurring fluctuations which result in periodic crises, panics or depressions. To the same class belong the conditions which

prevail in certain industries which cause production to be concentrated in certain months of the year, leaving a slack or dull season during the remaining months. These conditions prevail particularly in what are called the seasonal trades, such as agriculture, building, clothing manufacture, coal mining, forestry, etc. The fluctuations in employment in these industries are inherent in the industries themselves and beyond the control of the individual. It is true that some individuals can relieve the situation somewhat by learning two or more trades, so that the slack season in one occupation may match the busy season in another, a process known as "dovetailing." But the possibilities in this direction for the ordinary individual, especially if he be living a normal family life, are exceedingly limited. The forces at work are so extensive and powerful that this form of unemployment, like that occasioned by industrial depression, is to be remedied if at all only by social action.

Among the individual causes of unemployment are included all characteristics of the individual which tend to decrease his desirability in the wage bargain. A great variety of mental and physical handicaps evidently have this effect, such as laziness, stupidity, carelessness, poor health, bad habits, etc. The older tendency was to consider these personal characteristics the principal causes of unemployment. It is true that they do interfere with the individual's productivity and consequently hamper him in the wage bargain. In a period of unemployment, individuals with these characteristics are the first to be laid off. Nevertheless during a period of good times, these same individuals will be able to find employment, except in the case of those who are absolutely incapacitated.

Any one who has ever engaged in social work must

have been impressed by the inferior specimens of humanity who can get and keep a job when business is booming. It is, therefore, less correct to say that personal characteristics cause unemployment than that they determine who shall be employed when a period of unemployment comes. When social and industrial conditions are properly adjusted, there are very few individuals indeed of normal working age who cannot produce at least as much as they must necessarily consume. For the most part, therefore, unemployment must be considered as arising from social rather than individual causes.

3. Destitution a Social Ill.—We started discussing unemployment as one of the individual causes of destitution and now we find ourselves concluding that it is essentially social in its origin. This is what frequently happens in the study of social questions. We observe an evil which is obviously individual in its manifestations or its application, but when we study it closely, we find that it traces back ultimately to social conditions. This is true to a very large extent of all the other causes of destitution which might be classed as individual. Some of them have already been mentioned among the causes of unemployment, for obviously very much the same things must necessarily be the causes of both unemployment and destitution. Thus poor health is an individual characteristic, yet its origin is frequently, if not generally, social. It may originate in hereditary weakness which might have been prevented theoretically by the application of eugenic measures and is, therefore, social, or it may be due to bad living conditions, or unwholesome working conditions, or to contagion, or to a contaminated water or milk supply, or to inadequate care during the years of infancy. All these things are at

least partially within the realm of social control. Again ill health may be due to vicious habits of living which are distinctly individual in their origin and yet are more or less the reaction from surrounding social conditions.

In all these particulars it is plainly very difficult to isolate any causes of destitution which are distinctly and exclusively individual. In fact, practically only those things can be so designated which can be traced to the uncontrolled free will of the individual. These are rare indeed. The conclusion is accordingly thoroly justified that destitution is essentially a social ill, social in its origin and susceptible of cure by social measures alone.

4. Observable Effects of Destitution.—Since destitution is a situation which involves both the individual and society so closely, it is to be expected that its effects may be observed upon both the individual and the community. With reference to the individual the effects of destitution are familiar to most of us from observation if not from experience. The most general and the most serious effect is a loss of happiness, that is, an interference with the attainment of the utilitarian goal. Destitution is the direct opposite of all that society is working for. In the second place destitution, particularly when it reaches the degree of pauperism, produces very unfortunate effects upon the moral character of the individual. Hopelessness, shiftlessness, dependence, revenge, cynicism and a swarm of kindred evils are the natural product of destitution and pauperism.

From the point of view of society, the effects of destitution are felt thru their effects upon the individual. Destitution destroys the qualities in the individual citizen upon which society counts for its own stability and progress. These qualities are both economic and moral.

Destitution, reducing as it does the economic efficiency of individual producers, diminishes the total wealth production of society and puts a drag upon economic activity in every direction. Morally, destitution produces qualities which tend to break down that harmony and sympathy which are essential to the progress of a democratic society. Perhaps the worst of these evils is class hatred which is sure to spring up in a community where destitution prevails. Politically, destitution inevitably checks the development of those traits of intelligence, initiative, self-reliance, assertiveness of rights, etc., which lie at the basis of a democratic political structure. Destitution is the fertile soil in which grows an ignorant and unreasoning but vigorous and active antagonism to the established institutions of society and government.

It has already been suggested that destitution from the political point of view is a more serious evil in a democratic nation than in an autocratic one. In a government organized on the basis of forcible control from above, destitution is a natural situation which can be kept in control with relative ease. In a democratic government it undermines the very foundations of government itself. The political dangers of destitution grow with the increase of intelligence and education on the part of the common people. The reason is that a situation in which educational and political opportunity is accompanied by economic subjection and limitation, represents a state of inconsistency or antagonism. No half-way democracy can persist permanently. An upheaval is bound to come if conditions are not corrected by the ordinary processes of social evolution. Economic institutions which are autocratic in character can-

not exist side by side with democratic institutions in the political, educational and religious fields.

It follows from the foregoing that one of the greatest responsibilities of any democratic society is the treatment and elimination of destitution. In facing this problem, two lines of activity are recognized. These are the relief of the destitution at the time present and its prevention for the future. Let us consider briefly each of these in turn.

5. Relief of Destitution.—Destitution always represents a condition of greater or less distress on the part of the families concerned, calling for relief on the part of the more favored members of society or of society itself. The natural and simplest method of relief is the direct one of supplying the deficiencies in kind. If the destitution expresses itself in inadequacy of food, let food be provided; if in lack of shelter, let a suitable house be found; if in scarcity of clothing, let clothes be provided. This was the earliest type of relief practised by all simple societies which recognized the responsibility of relief at all and was encouraged more recently by the medieval interpretation of the Christian doctrine of charity whereby the merit of giving was exalted to the point where the act of giving was regarded as the essential thing quite irrespective of the needs of the recipient or the effect of the gift upon him. Thus there grew up in Europe the great hospitals and charitable orders on the one hand and the begging orders on the other. The notion of the holiness of begging resulted possibly from the extreme application of the doctrine that it is more blessed to give than to receive, regarding it as an act of particularly meritorious self-sacrifice to give some one else the opportunity of acquiring this greater blessing.

It is not necessary to trace the historical steps by which society in its organized capacity came to recognize and assume the responsibility of the destitute and whereby the administration of relief became a governmental function with respect to those individuals who were not being adequately cared for from private sources. That idea was well established in western nations by the beginning of the nineteenth century, and since that time the administration of relief, what is called "public charity," has been a recognized and increasing department of the activities of the state. This has never entirely supplanted private benevolence, which still plays a very important part, supported by the continuing belief in the meritoriousness of giving and the keen human sympathy and commiseration which is so important a part of human nature. The tendency, however, is undoubtedly for more and more of the functions of relief to be assigned to the state.

6. Requirements of Modern Conditions.—In both state and private relief there is a marked tendency towards organization, systematization and specialization of administration. During the period when the administration of relief was conducted on the direct basis, it was natural that it should be by the hand-to-hand and man-to-man method. He who had much gave to him who had little. The charitably inclined person relieved the distress of the sufferer by whom his sympathies were aroused. These were the days when the "Lady Bountiful" was the ideal of virtue and charity. The change was introduced and necessitated by the growing complexity of modern society which has been so frequently mentioned and which accounts for so many of our present social forms.

It has been said of the Middle Ages that the characteristic social fact was that everybody knew everything about everybody else. Under those conditions the needy families in the community were recognized and their circumstances were known. The relations between them and the more fortunate members of the group were those of acquaintance if not actual friendship. Their situation and the relief given them was a matter of common knowledge. Relief administered in the direct personal way was therefore likely to be efficient and adequate. There was little danger also of imposture, particularly since this was the period when the idea of the individual causation of destitution prevailed and poverty was considered a disgrace.

With the growth of modern conditions, this personal relation between the destitute and the well-to-do rapidly disappeared. In the modern city the characteristic fact is that nobody knows anything about anybody else except his own immediate friends and frequently not very much about them. Hand-to-hand relief, therefore, on the part of the ordinary individual must necessarily be given on the basis of sympathy alone instead of sympathy coupled with knowledge. Such relief is almost certain to be inefficient and inappropriate and is likely to be positively injurious. Furthermore, it opens the way for imposture, since the individual who is most expert in arousing sympathy is not necessarily the one most in need of relief. On the contrary, many families in the greatest distress are restrained by self-respect and pride from seeking relief which can be secured only by direct appeal to strangers. Thus, as modern conditions developed rapidly, the whole matter of relief tended to degenerate into professional begging on the one hand and haphazard emotional almsgiving on the other.

7. **Organized Charity.**—These conditions found their first practical recognition in the Charity Organization movement which developed during the latter part of the nineteenth century. The need for such a movement was demonstrated by its rapid spread thruout western civilized countries. It is now found thruout these countries and is so thoroly familiar that no detailed description of it is necessary. A brief statement of its principles will suffice to show its place in the modern scientific organization of society. Perhaps the basic principle of the Charity Organization movement is investigation. Relief is recognized as a form of social treatment which can be effective only if it is based upon actual conditions, not on appearances as seen by the giver, nor claims as professed by the applicant.

It is maintained that the ordinary type of "charity" typified by handing a quarter to a blind beggar on the street or giving a "back door hand-out" to a tramp is just as futile as medical treatment would be if based merely upon the appearance of the patient or his assertions as to what he would like to have. The treatment of destitution requires first of all a thoro study of the conditions which surround the family in question—social, economic, physical, etc. The second principle of charity organization is centralization. This is the origin of the distinctive name of the movement. The Charity Organization movement does not propose to supersede or do away with all other agencies of relief. It simply seeks to coordinate and organize their efforts, recognizing that under modern conditions coordination is just as essential in charity work as in any other form of activity. The need of such coordination has been abundantly demonstrated by the facts which are found to exist where organization does not prevail. It is not at all uncommon

to discover families which are receiving aid from six or eight different organizations, each ignorant of the activities of the others. The ordinary Charity Organization Society administers very little material relief itself. That part of the handling of the problem is usually left to one of the associated agencies.

The third principle of this movement is specialization. It is recognized that the relief of destitution can no more be left to the spasmodic, casual and untrained activities of amateurs than can the relief of physical ailments or mental diseases. The service of experts is absolutely demanded by modern conditions. Relief work has, therefore, been developed as one of the recognized branches of the general profession of social work.

The fourth principle of the movement, which indeed deserves to be mentioned first, is prevention. This is in line with the whole modern theory of social amelioration. "An ounce of prevention is worth a pound of cure" is a hackneyed but true saying and not limited to the physical field. The old-fashioned methods of relief in kind dealt only with the symptoms of distress. Modern social work seeks to get at the causes and treat them. It seeks to secure results by correcting the actual conditions which account for the destitution rather than by supplying the deficiencies which are found to exist in the material provisions of the family.

8. Objection to the Organization Movement.—The Charity Organization movement was bitterly opposed at the beginning and is still subject to a great deal of criticism. The basic criticism is that it eliminates the personal touch between the giver and the recipient, which to many people means so much. Sending a ten dollar check to an organization seems a very cold-

blooded proceeding compared with carrying a basket of food to a hungry family. There is a great deal of force in this argument. If there were any chance that charity today might be both personal and intelligent, we might wish the old hand-to-hand methods to persist. There can be no mechanical substitute for human sympathy and brotherliness. But the simple fact is that under modern conditions, those who are in a situation to give relief will not seek out and personally know needy families. Even if they did, they would not be competent to diagnose the case correctly and give the kind of help which would really be permanently effective. The practice which actually prevails of handing out doles of money or food to absolute strangers is really just as cold-blooded as sending a contribution to a society except for the emotional and purely selfish satisfaction which the giver derives from the husky "God bless you, kind friend" of the recipient. The fact is that the old personal relations of society have gone for good. Whether or not we like the new situation, we cannot change it to any considerable degree and must simply adapt ourselves to it.

Another of the stock objections to adopting the program, advocated by the Charity Organization movement, and refusing absolutely all aid to strangers, is that "I would rather help nine unworthy persons than fail to help one worthy one." The answer to this argument has already been suggested. The relief which the untrained amateur gives to strangers is practically certain not to be help in the real sense of the word. What the "worthy" petitioner really needs is not another half-dollar or one more meal to carry him thru another day of his present situation, but some one who will intelligently and sympathetically study his situation and devise a

plan for putting him on a basis of independent self-support. This can be done only thru expert organized service. Facilities for rendering this kind of service are now so generally provided in all up-to-date communities that no one need fear that any destitute person or family, whether worthy or not, will be condemned to needless suffering by the refusal of an individual to give alms. It is a safe and fully humane rule of benevolence that no material alms should be given to any stranger. When the ordinary citizen has directed such a one to the agencies organized for his treatment, he has done about all that he can, provided of course that he does not neglect the complementary responsibility of sending a substantial check to the appropriate agency.

A third common criticism of the Charity Organization Societies is that too much money is spent for administration and not enough for relief. The answer to this criticism should be obvious by this time. The purpose of a Charity Organization Society is the stimulation and organization of social effort and the correction and elimination of the conditions which lead to destitution. It intentionally reduces material relief to a minimum and intrusts most of such relief as is necessary to other agencies. A Charity Organization Society which could achieve its ideal would spend all its money for administration and none for relief.

9. State Charity Altruistic and Self-Protective.—The general principles of the treatment of destitution which are being worked out in the field of private philanthropy thru charity organization methods are also being developed in public relief. One difference is that since public relief is a part of the activities of the state and is administered by governmental machinery, there is a much

better opportunity for preventive work on a large scale, particularly in directions which require force or authority, than in the case of private philanthropy. With respect to the administration of direct relief, all action is based both upon the desire of society to express the altruistic sentiments of its members in the most effective way, and in the recognition of the fact that the very self-protection of society demands the care of its weaker members. State charity is, therefore, both altruistic and self-protective. As for expressing the philanthropy of its citizens, it simply means that people feel that inasmuch as relief must be organized, it might better be organized officially than unofficially. The state may as well express the will of the people in this respect as in others. From the point of view of self-protection, state aid simply recognizes the truth that the foundations of modern social stability are spiritual and emotional and that indifference to suffering and distress, even tho the suffering be to a certain extent blameworthy, breeds an attitude of mind and traits of character which are destructive of the foundations of democratic social organization.

As to the methods of administering public relief, there is considerable difference in opinion and practice. As in the case of children, so in that of adults, the simplest and in the first instance the cheapest method of relief seems to be to build institutions to which needy families and individuals may be removed. The almshouse has for centuries been the concrete expression of the relief policy of the state. Modern critical analysis, however, has brought the institution into question with respect to adults as well as for children, tho not for exactly the same reasons and perhaps not to the same extent. As a method of relieving destitution, institutional treatment

is open to the chief criticism that it places the seal of permanence upon the condition of destitution and to a very large extent removes the possibility of restoring the family to normal self-support. It also is likely to neglect the possibilities for partial self-support which could be preserved and fostered if the family were left in its own home. Also, in the case of families where there are children, it involves either the separation of children from parents or else the bringing up of children in association with adult failures, which is an exceedingly undesirable thing.

The alternative to institutional relief, which is often referred to as "in-relief," is "out-relief" or support in the home. This method escapes the distinct disadvantages of the institutional system but has disadvantages of its own. These are in the first place that it lends itself to imposture and unwise administration. Many a family which ought to be able to take care of itself will gladly receive public aid, if it can do so in its own home, but would refuse to go to an asylum. The recognition of this fact led in England to what is known as the "workhouse test," which, while it was in force, prohibited public relief to any families who were not willing to go to an almshouse.

Other disadvantages of "out-relief" are the dangers of duplication, favoritism, inefficient administration, etc. It is clear that the dangers in this form of relief are particularly acute when the relief is administered by public officials. Large sums of money may be involved and the whole system may be drawn into politics. The resources and power of the charity officials may be used as political arguments and rewards for political service, rather than as resources for the wise treatment of distress. So serious are these dangers that it is sometimes

asserted that actual relief in kind in the home should be left to private agencies and the state restrict itself to relief in institutions.

10. Prevention of Destitution.—However this may be, there is no question that the great field for social effort in the treatment of destitution lies in the direction of prevention. The methods of prevention are so different from those of relief that there is relatively little danger that they will be utilized unscrupulously for political ends. On the other hand, the possibilities of achieving results are almost unlimited. The essence of prevention is in the attack upon underlying causes. With respect to destitution, this means that the field is almost as broad as the entire realm of social betterment. Almost anything which will improve general social conditions will tend more or less directly to reduce the volume of destitution. Certain broad lines of effort may, however, be selected as working more immediately in this direction.

Perhaps under present conditions no social action could be more effective in treating destitution than the elimination of unnecessary unemployment. Some possibilities in this direction have already been suggested. In the first place, the recurrence of the familiar periods of industrial depression must be prevented. Before this can be done the causes must be understood. A certain amount of progress has been made in this direction. In the United States the Federal Reserve Bank system was designed largely for this purpose and is regarded as an effective device.

Social effort can also be well directed toward the elimination of those forms of unemployment which are seasonal in origin. This will be difficult of accomplishment in certain fields, such as agriculture and forestry,

where the conditions of climate have a direct determining influence. In other occupations, however, which are dependent upon fashion, social institutions and tradition rather than upon climate, there is a possibility of far-reaching results. There is no reason why by intelligent social control the occupations connected with millinery, the manufacture of clothing, coal mining, etc., should not be reduced to an orderly system providing regular and uniform employment thruout the year. What can be done by the application of improved technical methods has already been shown in the building trades where employment is much less dependent upon the weather than formerly. With respect to some of the other great causes of destitution, such as ill health, ignorance, bad habits, etc., there are also enormous possibilities for social action. The public health movement has untold potentialities in this respect. One great step, the significance of which will be more and more demonstrated in the coming years, has been taken in the prohibition amendment. The future may see equally far-reaching results produced by the elimination of defective human stocks thru eugenic measures.

In conclusion it is safe to say that destitution and its extreme, pauperism, are primarily if not almost exclusively social in character. While the importance of individual characteristics must not be minimized nor efforts towards their development neglected, nevertheless, it must be recognized that the hope for the elimination of destitution lies essentially in social action. Nor is this hope vain or visionary. Poverty in the broad relative sense there may always be, but destitution not necessarily. The question lies largely in our own hands. When we have become as intelligent in the principles and as proficient in the technique of the distribution of

wealth as we are in the production of wealth, the phenomenon of destitution will virtually disappear. There is no reason to doubt that the human brain is just as competent to meet this twentieth century problem as it was to solve the distinctive problems of the nineteenth century.

REVIEW.

Define unemployment.

Show how individual causes of destitution are really social causes.

Enumerate the most important effects of destitution.

What are the benefits of the Charity Organization movement?

What methods are advocated for the prevention of destitution?
