

PROBLEM OF LIVING IN NEW YORK CITY

What it Costs a Workingman to Support Wife and Family in Decency.

STUDY OF CITY HOUSEHOLDS.

Investigation Carried on Through Co-operation of Volunteers, Trade Union Members and Paid Reporters.

Special Correspondence.

New York, April 20.—Can a man decently support a wife and family of two to four children, in New York City on a salary of \$800 a year?

That's the problem that a group of students in New York have been working on for two years and their report, just published, draws up the first scientific and philosophical conclusions on the standard of living yet made in this country. It is a statistical study, and the authors, usually frightened people, but it figures ever lived and told stories for themselves of deprivation and extravagance, foresight and lack of judgment, saving and spending, these statistics of workingmen's families in New York, certainly tell a tale of their own.

And they have a practical bearing, too, for the Buffalo Charity Organization society has used the results arrived at through this investigation in the work of giving out relief in that city. Charities and the Commons, the New York magazine devoted to social studies, used the conclusions of the investigation in studying a strike of clerical workers in Perth Amboy last winter when the minimum standard set up in the report of the investigation was assumed against the actual amount of wages being received by the workers, and the wages given to the striking pottery men were found to be "very below the required standard of living set by the investigation."

The investigation was carried on through the co-operation of volunteers, trade union members and paid schedulereporters furnished by the Russell Sage Foundation. Dependent families were not included. The investigators tried to find normal families having both parents living with two to four children under 18 years of age. The leading nationalities were included in the investigation which took in a study of 291 families who answered the scheduled questions with a surprising degree of willingness. The expected "none of your business" answer was forthcoming often enough, but the whole the visitors were treated with consideration although some of the intimate question were balked at.

DRINKS AWAY FROM HOME.

One visitor tells this story about the item of expenditure for "drinks away from home": "When liquors were spoken of, the wife, who was answering most of the questions, emphatically exclaimed, 'Nothing.' At this the latter, sitting silently and letting the wife do the talking, turned his head toward the street. However, looking straight into the father's face, I emphasized the words 'drinks away from home,' and he could no longer restrain himself. 'About 10 to 15 glasses of beer a day and a glass of whisky,' he mumbled."

Of the 291 families whose home stories were recorded, 215 had incomes ranging from \$500 to \$1,100. The 25 below \$500 and the 48 above \$1,100 are included, and most of the attention is given to the 215 families within the narrower range. Thirty-eight of the fathers were laborers, 30 were teamsters and 45 were garment workers. In these occupations, where it is seldom possible for the father to earn more than \$600 or \$800 a year, it was found that the children or the mother must work, or both, or the family is to be in any way anything beyond bare necessities.

Forty-five children were found to be at work for wages 29 boys and 16 girls and, strange as it may seem, more children were found employed in the families earning larger wages than in the small income groups. In the 215 families whose incomes ranged from \$500 to \$1,100, there were found 103 wage-earners besides the father and of these 103 persons 28 were mothers, 27 working as janitresses, in many cases in the tenements in which they lived.

WHERE BURDEN COMES HARD.

Hard times often means a good deal to the man with a respectable income. But the burden comes hardest on those families already pretty close to the border line. Of the 188 Manhattan families who had been a year or more in the same tenement 102 reported an increase of rent from 30 cents to \$5 a month since 1905. One family on Essex street has been in its present tenement for 16 years. It now pays \$22 a month for four rooms, with toilet in apartment. Two years before the rent was \$18.

Twenty-seven per cent of all expenditures is paid for rent, on the average, by the 215 families with incomes between \$400 and \$500, and 25 per cent by the 17 families with incomes between \$500 and \$1,100 average only 19 per cent, although paying \$171 on an average, as compared with \$124 the average rent of families in the \$100 income group.

Many had conditions of crowding were found by the visitors. It appears from the final summary that out of 115 Manhattan families with incomes between \$400 and \$500, 71 per cent have no more than three rooms, of the 58 families in the \$500 group, 52 per cent have not more than three rooms, and of the 59 families with incomes between \$500 and \$1,100, 29 per cent live in three rooms or less.

HALF GOES FOR FOOD.

Nearly half of the total outlay of the 291 families is for food. Two hundred ninety dollars and ten cents is the average amount spent for the 291 families and \$45.49 for the \$1,100 group.

One hundred dollars was fixed as a minimum for a family's clothing—a family of father, mother and four children, 100. Of the 215 families with incomes between \$400 and \$500, 125, or 58 per cent, report less than the stated amount for clothing. By incomes 27 per cent of the families with incomes of \$500 and \$500 are under-clad, 32 per cent of those with incomes of \$500 to \$600, and 15 per cent of those with incomes below \$500 and \$1,100. Of those with incomes below \$500 three-quarters were found under-clad, while only one in two of the families with over \$1,100 to spend falls in this category.

DOCTOR'S BILLS.

Doctors' bills are so intermittent in the history of any family that it is not possible to treat them like the regularly recurring expenditures for food and rent. The average expenditure for health runs from \$14.75 for the families with incomes between \$400 and \$500, to \$22.30 for families with incomes between \$500 and \$1,100. It falls to \$14.50 in the \$1,000 group, and, on account of a few cases where the amount is very high, to \$40.18 for the \$1,100 families. The percentage of total expenditure that is devoted to this purpose likewise fluctuates. It is

Saturday Specials



Closing out a prominent New York manufacturer's line of flowers. We are enabled to reduce Flower Trimmed Hats Saturday, from One-third to One-half their regular Prices, ranging in price from—

\$5.00 to \$15.00

This is the biggest hat event of the year. Our tables will team with the loveliest creations of New York milliners and our own expert trimmers.

SATURDAY will be the big millinery event of the year at

Banks' Millinery

116 South Main Street.

21 in the \$500 group, 19 in the \$700 group, 27 and 296 in the next two income-groups, but falls to 1.6 in the \$1,000 families.

The report indicates that the liability to disease does not vary greatly in the different salary groups nor in different nationalities. The resources available for combating disease are much more limited, however, among families with only \$700 or \$800 to live on. These families are accordingly thrown upon dispensaries and other free medical assistance, or else their members are left sick without adequate medical aid. If the family undertakes to make better provision at its own expense, the result is a lowering of the standard of living at some other point and an income of less than \$800 does not permit expenditures sufficient to care properly for the health of the family.

BURIAL INSURANCE.

Industrial insurance is the prevailing type among working men. Weekly payments of 10 to 25 cents in most cases are paid on policies of \$100 for adults and \$50 for children. The money received from the companies usually goes for funeral expenses, so it may be more accurately described as burial insurance. In exact figures 191 out of 215 families with incomes between

\$500 and \$1,100, or 60 per cent, pay for life-insurance, and 142, or 45 per cent, pay for insurance on property. Fraternal organizations take the place of insurance companies to a large extent. Even among the 25 poorest families, with incomes below \$400, most of them over-crowded and under-fed, 6 report insurance on persons, while the American families with incomes from \$400 to \$700 to spend, contrive to pay \$25 or \$30 a year for policies.

In spite of imprudence and general lack of foresight in many matters of expenditure, most of the families visited will apparently go without home comforts in order to keep up their insurance. And when it comes to recreation and amusement it is surprising how little is spent. The average for the 291 families is \$3.79; for the \$500 families \$5.44, for the \$1,000 families \$4.76, and if we look at the families with incomes between \$1,100 and \$1,800 we find an average of only \$22.29.

NO AMUSEMENTS.

Some families report no expense for recreation. Here are some of the extracts from the visitors' reports. "Never go any place at all except to the woman's parents who live across the way." "The only recreation is the display of their furniture." "In the

evening they sit in front of the house." Twelve of these 25 families report the use of books as the chief form of recreation involving no expense, but in 20 cases no mention is made of any form of recreation. Tobacco is so generally used that the tabulators have included it as an established part of expenditures, \$9.40 is the average cost of smoking for the \$500 group and \$14.15 for the man earning \$1,000 to \$1,100. This means about 20 cents a week in the first case and something under 30 cents in the latter. The drink habit is often hidden from the report of "spending money" but from returns received \$15.06 is the average expenditure for \$500 to \$599 families, \$24.48 for the \$600 to \$699 families and \$19.63 for the \$1,000 to \$1,100 families.

THE PROBLEM OF \$500 A YEAR.

Savings are reported by 15 per cent of the \$500 families, 20 per cent of the \$700 families, 28 per cent of those with incomes between \$800 and \$900, 23 per cent of those in the \$500 group, and 45 per cent of the \$1,000 families.

And now the problem again, Can a New York working man support his wife and four children on \$500 a year? The report makes a normal standard of living cannot be maintained on this amount. It even says that \$300, while sufficient to maintain a physical standard of life, does not add up together, to supply a decent amount of clothing, and to provide a roof over head, will not go much further. To quote from the report's conclusions: "It may be said that the failure to maintain a normal standard may be due to causes quite outside of the capacity of the individual breadwinner, or of the economic forces that determine the rate of wages. Two of these outside considerations are the presence of too many mouths to be fed and the inability to make a wise use of the money earned. Over-population on the one hand, improvidence, extravagance, and vice on the other, are alleged to explain why many families make so poor a showing on \$500 or \$700 a year. The results of the investigation indicate that, while the personal factor does operate in the case of every family, both as regards the habits of the father and the managing ability of the mother, the limits within which it may operate, the actual sum total of material comforts that make up the living of the family are not so much determined by the individual as by social forces. These social forces find expression, on the one side, in the income which the family receives; that is, in the rate of wages received by the father and others who are at work, on the other side, they are expressed in the prices that have to be paid to get housing, food, and the other means of subsistence. The actual standard that prevails is set primarily, therefore, by the wages paid and the prices charged."

The report has just been issued by the Russell Sage Foundation as the part of its work with the ten million dollars endowment given by Mrs. Sage. It was compiled by Robert C. Chapin, professor of political economy in Beloit college.

Have the "DESERET NEWS" printed on your Missionary Programs. It is synonymous with high class work. THE DESERET NEWS. Both Phones 289.

WEBSTER'S

UNABRIDGED

DICTIONARY

At cut rates to all paid-up subscribers of the Saturday or Semi-Weekly news, only \$2.50 at our office. Postage 75 cents extra.

SUICIDE RATHER THAN TEXT BOOKS

"How can a fellow," asked one of the graduates of a German gymnasium lately, "who sits up until 2 o'clock in the morning studying, and who has to get up at 5 to do some more work before going to school—how can he keep at it all day at school from 8 till 11 and from 1 until 6 and then sit up again that night until 2? Many of them have to do that a great part of the time. My brother does, I did not, because I managed to become head man of the class, and he is never called up to recite. He is supposed to know answers to everything. Once I got that post I enjoyed life and did not bother much more about studying."

"Then that is not all," he went on. "One studies because he is afraid of failure. Most boys in the gymnasium belong to good families, and if they fail they disgrace the whole family. Everybody knows about a boy's failure, because the names are published in the newspapers and also in a book of school statistics, which circulates throughout the empire among school and military circles. The family is very hard on a boy who fails. A classmate of mine came to me once and said: 'What shall I do, in God's name! The examinations

are coming and I am sure I cannot pass. I have worked my head off, but I know I'll fail anyhow.' 'Take my notes, if you like,' I said. 'Oh, no; that is not allowed,' he answered. He went away, and that night he shot himself in the temple. That is the way most of the suicides occur—through fear of failure."

The girls are just as much in this suicide business as the boys, but as the gymnasium for girls is a new thing, it is hard to draw any conclusions as yet about the overstudy possibilities. Presumably what applies to the boys also applies to them.

The present victims of the school system are not the only ones who speak against it. There are a few advanced spirits among the older people who have raised a hand to stop the cruel driving. The newspapers, too, have done a great deal of criticizing. One of the instructors in a gymnasium near Berlin, Prof. Dr. Ludwig Gurliet, has written several books on the subject. One of them deals directly with the question of suicides. It is entitled "Schulenselbstmorde," and appeared in 1905. The little book is already in its fifth edition. Dr. Gurliet lays the blame for the frequent suicides on the harsh discipline and unbending "system" of the schools. He cries against the military spirit of the principals, and in the

existence of this it is easy to believe after a visit of a couple of hours to one of the recitation rooms—see! I Davidson in New York Tribune.

SIX BEST SELLING BOOKS. RECORD FOR MARCH.

According to the foregoing lists, the six books which have sold best in the order of demand during the month are:

1. 54-40 or Fight. Hough.....\$1.50
2. The Trail of the Lonesome Pine. Fox.....1.50
3. Septimus, Locke.....1.20
4. Peter, Smith.....1.20
5. The Red Mouse. Osborn.....1.50
6. The Missionary. Oppenheim.....1.50

Record for March.
THE DESERET NEWS BOOK STORE,
6 Main St.

WHY USE YOUR

Letterheads for scratch paper when we can sell you scratch paper so cheap? THE DESERET NEWS.

See our stock before you order your MISSIONARY PROGRAMS. We do only high class work and guarantee satisfaction.
THE DESERET NEWS.

We Fit Every Form

Don't fancy that we cannot fit you with a Suit, Sir! It matters not what your particular or peculiar make-up may be, we can fit you. We've Slims—Stouts and Extra sizes. We've all shapes for all men.

Your Shape of Suit is Here, Sir!

Our figures on the Suits will also please you. We levy no tax on account of any special size.

\$15, \$18, \$25 to \$40

Handsome fabrics—cut and tailored by the most skilled workmen in the trade

Remember that Newspaper prices stand for but little until you see the Suit attached to the price. Come and see how perfectly we can fit your figure. We'll certainly surprise you.

Rowe & Kelly Co.

132 SOUTH MAIN STREET

Extraordinary Suit and Dress Sale at Z. C. M. I.

Entire Line of Black and Colored Cloth Suits and Silk Dresses at

One-Third Off!

Saturday is always a busy day--tomorrow will be exceptionally so. Absolutely no reservations, nothing will be held back--every black or colored cloth suit or silk dress in the house goes in this remarkable sale. This season's choice selection--stylish and strictly up-to-date--will sell tomorrow at ONE-THIRD the REGULAR PRICE.

NO EXCHANGES NO APPROVALS
ALTERATIONS EXTRA

\$13.50 Suits for	\$ 9.00	\$30.00 Suits for	\$20.00
15.00 Suits for	10.00	32.50 Suits for	21.65
16.50 Suits for	11.00	35.00 Suits for	23.35
17.50 Suits for	11.65	37.50 Suits for	25.00
18.00 Suits for	12.00	38.50 Suits for	25.65
20.00 Suits for	13.35	40.00 Suits for	26.65
21.00 Suits for	14.00	45.00 Suits for	30.00
22.50 Suits for	15.00	50.00 Suits for	33.35
24.00 Suits for	16.00	52.50 Suits for	35.00
25.00 Suits for	16.65	55.00 Suits for	36.65
27.50 Suits for	18.35	60.00 Suits for	40.00
28.50 Suits for	19.00	65.00 Suits for	43.35
\$75.00 Suits for		\$50.00	