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CHAPTER VII

THE EFFECT OF UNEMPLOYMENT UPON THE WORKER AND HIS FAMILY

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I. UNEMPLOYMENT SELECTIVE

A pioneer in the field of social inquiry has written in a memorable work, "The unemployed are, as a class, a selection of the unfit and on the whole, those most in want are the most unfit."¹

There is both truth and error in this generalization. In "good" and "bad" times alike, employers who reduce their working forces will release, on the whole, those who are less efficient. Employers who take on men will select, on the whole, those applicants who are more efficient. There is thus a constant tendency for the unemployed to be those who are less useful to industry. These again will tend to be the less "fit" from the standpoint of society.

This constant tendency is largely counterbalanced during a business depression. Cyclical unemployment is indiscriminating. Whole industries, occupations, or professions become idle simultaneously, throwing out of work not only the inefficient, but the efficient and highly skilled as well. Groups of employees in processes requiring specialized skill may be "turned off" first of all. Since these specialized workers are normally more useful to society than less skilled or "all-around" men, the selective process noted by Booth is even reversed at the outset of a business depression. That is, the unemployed may be *more* "fit" than those left at work.²

¹ BOOTH, CHARLES, "Life and Labor of the People in London," vol. I, p. 149. See also, vol. IX, Chap. IX, summary and conclusions on "Irregularity of Earnings."

² The Children's Bureau of the U. S. Department of Labor, during the winter of 1921-1922, made an intensive study of the effects of unemployment upon the welfare of children in two American cities. Prior to publication, in June, 1922, an abstract from its report was supplied the writer by Grace Abbott, Bureau Chief.

Three hundred sixty-six families in the two cities were visited. Families were chosen in which there were two or more dependent children, and in which the wage-earner's unemployment was of long duration. In other respects, the Bureau believes that "the families selected for visitation comprised in each city a group fairly representative of those affected by unemployment."

Eighty-three per cent of the wage-earners visited in one city and 74 per cent in the other "had previously been skilled workers in regular trades."

"Hard times" dislocate the affairs of a great many persons who are unaffected by seasonal trade fluctuations. The steady "year-round" employee forms all of his plans upon the expectation of a reasonably regular income. Those with whom he has personal or business relationships have the same expectation. Family, friends, and tradesmen as well as himself will be "hard hit" when his income stops. The seasonal worker, on the other hand, is more likely to accept unemployment as a recurring phenomenon and to become inured to its hardships and make-shifts. Its effects will be discounted, more or less, by all concerned.

II. THE SELECTIVE RESULTS

While "fitness" has relatively little to do with determining *who* shall be idle at times of business depression, it has much to do with determining the *results* of unemployment. Any human deficiency, whether of organic or nervous mechanism or of moral stamina, tends to disclose itself under the stress of protracted idleness. Those who deteriorate the more quickly and the more completely are, on the whole, a selection of the weaker members of society. Every increase in the severity or duration of business depression will extend the demoralization higher and higher into society along the scale of social value.

Nevertheless, other things than "fitness" will influence the weight of the load and the ability to bear it. Sex, age, temperament, and family responsibilities will be factors in the results. The man with a large family, for example, may "give out" sooner than the irresponsible single man, although he may be more valuable to society and more useful to industry. Here again we have an adverse selection in which the less "fit" are favored.

Misfortune is not always to be appraised at face value. It drags down one person to ruin and despair. It serves another as a whetstone to point ambition and sharpen latent powers. The young, the irresponsible, those whose lives are "on the make," may be sobered and disciplined in character by the misfortune of unemployment.¹ Those who are bearing a heavy load of life's responsibilities may be demoralized and wrecked by it.

Unemployment, then, is sometimes good, is generally bad, and is frequently disastrous beyond repair for those concerned. The exact consequence will depend upon all of the particular circumstances surrounding each of these persons and upon the kind of individual that

¹ "The period of unemployment has been the making of a great many persons, who during the period of the war and immediately following were the roving, shiftless sort and were out after the most money they could get. Many of these have right-about-faced and, when given an opportunity for work, are making some of the best people who are securing employment today."—M. E. Luethi, Personnel Director, The Acme Wire Co., New Haven, Conn.

each may be. Many of these consequences recur with sufficient frequency to constitute typical occurrences, and it is these that this chapter attempts to describe.

III. A COMPOSITE PICTURE

The writer has sought to eliminate from this description any bias originating in his own experience. He has endeavored to describe those consequences of unemployment upon which there is agreement among those best situated to know them. To this end, he has had the cooperation of approximately forty competent and careful observers, including employment managers of industrial establishments, executives and workers in social agencies, Catholic and Protestant clergymen, labor leaders and men from the ranks of labor. The long contacts of these persons with wage-earners of many differing industries and occupations provide a wide and representative foundation for the generalizations drawn.¹

IV. OPPOSING OPINIONS

Two opposing types of opinion have been disclosed among these observers. To a minority, the *benefits* of unemployment loom large. To the greater number, unemployment is a thing of unmitigated evil. Between these are those who see both good and evil and those who feel that unemployment is overrated in its evil effects.

The first of these positions is taken by the employment manager of a firm that has made striking progress toward the establishment of cordial and democratic relationships with its employees.² His statement is made

¹ In addition to those from whom he has quoted, the writer wishes to express cordial appreciation for opinions and "case histories" supplied by the following: Nell Alexander, Charity Organization Society, Bridgeport; F. J. Bruno, Associated Charities, Minneapolis; John Calder, Swift & Co., Chicago; Doris M. Cangney and Miss Kellar, Social Service Federation, Toledo; Rev. John J. Cloonan, C. M., St. John's College, Brooklyn; Mary J. R. Condon, The Associated Charities, Pittsburgh; Ethel M. Cotter, Social Welfare League, Seattle; John P. Coughlin, Metal Trades Council, Brooklyn; Karl de Schweinitz, Society for Organizing Charity, Philadelphia; E. H. Fish, Rehabilitation Division, Veterans' Bureau, Needham, Mass.; W. P. Johnson, Taylor Instrument Companies, Rochester; William H. Mathews, and S. E. Parlato, A. I. C. P., New York; Eddison Mosiman, Social Service Bureau, Newark; Earl B. Morgan, Curtis Publishing Co., Philadelphia; E. S. McClelland, Westinghouse Electric & Manufacturing Co., East Pittsburgh; Justin W. Nixon, Rochester Theological Seminary; Wesley A. O'Leary, Department of Public Instruction, State of New Jersey, Trenton; Lawson Purdy, Charity Organization Society, New York; Stockton Raymond, Family Welfare Society, Boston; Alice E. Richard, The Associated Charities, Cincinnati; W. C. Roberts, American Federation of Labor, Washington; Amelia Sears, United Charities, Chicago; Patrick J. Shelley, Family Court, New York; Jane C. Williams, The Plimpton Press, Norwood, Mass.; Joseph H. Willits, The Wharton School, University of Pennsylvania, Philadelphia.

² RECTANUS, S. R., Director of Employment, The American Rolling Mill Co., Middletown, Ohio.

after "very serious and thoughtful consideration" and discussion with his associates:

Our conclusions have been that the "morale" of our group has been strengthened, not broken down. We find that during periods of excessive employment there is much greater weakening of morale than during periods of unemployment. We find that the spirit of extravagance grows rapidly with very little stimulation so that individuals and groups quite readily try to spend more than they earn. We are not suggesting that unemployment is desirable nor that the expenditure of savings for living expenses is a happy experience. . . . Within our experience there are no specific outstanding cases of disaster as the result of unemployment nor can we say that this individual or that was particularly benefited, but our general impression gained through rather close observation is that the moral fiber of our community was strengthened during the past fifteen months.

At the other end of the scale is another employment manager¹ who says:

I have witnessed real suffering as the result of the industrial depression. Unemployment is deadly in its effects. It breaks down morale, destroys courage, confidence and ambition, and finally produces poverty, than which there is no greater evil.

The secretary of a family case-working agency has found both evil and good in a period of industrial depression. As evidence of good, he states that "a considerable number of men have profited by their idleness in having taken general educational courses or vocational training." It seems obvious that these advantages must have been confined to a limited number of younger and superior men, without family responsibilities. The secretary² adds:

The Director of the Bureau of Domestic Relations says there are fewer domestic difficulties than before, that people seem really happier when there is not so much money to quarrel over. Now there is little desertion and on the whole perhaps the bonds of family life have been strengthened. This corroborates the dominant opinion of the Associated Charities staff.

Directly contrary to the foregoing experience is that of the Family Courts in the city of New York. According to the Chief Probation Officer of the city,³ the Family Courts "act almost as barometers" with reference to employment conditions. He says:

When there is plenty of employment and wages are high there is a lesser number of cases in the Court. When unemployment is prevalent there is a decided increase in the number of arraignments.

¹ M. HARRISON, Director of Personnel, Hammervill Paper Co., Erie, Pa.

² JACKSON, JAMES F., General Secretary, the Associated Charities, Cleveland, in a letter, April, 1922.

³ COOLEY, EDWIN J., in a letter, May, 1922.

A settlement worker¹ has reached the same conclusions. She says:

In many families domestic unhappiness is greatly increased by unemployment. The man is discouraged, irritable, and hopeless. The wife, tied to her home, and faced each moment with the necessity of providing for the children, is apt to nag and to feel that the man might be making more effort to secure work than he is. If there has been any source of irritation before, it becomes greatly aggravated. On the other hand many families weather the crisis with remarkable fortitude and courage and trust in each other.

Suffering and wrong inflicted upon a group from without often build up the spirit of sympathy and solidarity within. In accordance with this fact, the "bonds of family life" must sometimes be strengthened during unemployment. When this occurs, how will the attitudes of such a family toward society at large be affected? Particularly, how will it feel toward employers, the government, or whomever it holds responsible for its miseries?

A western clergyman² writes:

I used to imagine that unemployment would stimulate radicalism. In my practical experience this winter with hundreds of cases it has made the unemployed cautious . . . While this is the effect (at least the surface effect on individuals) I believe there is a deeper social resentment smouldering beneath the surface. Some outrageous act of repression would instantly crystallize this.

Enough has been said to indicate the main differences of opinion on the subject. The preponderance of judgment regards unemployment as one of the most fatal evils of civilization.

Let us now attempt a closer analysis of our problem. The effects of unemployment upon individuals are both material and mental. In most cases, the mental consequences are the more serious.

V. IMMEDIATE MATERIAL RESULTS

First of all, the family income is reduced, or cut off entirely. This means, inevitably, the expenditure of whatever savings exist. Debts are almost equally inevitable; the family borrows from friends or relatives; dealers for a time extend credit; the rent falls into arrears; insurance policies lapse.³

If unemployment is protracted, the physical disintegration of the home soon begins. The piano or phonograph, and later the household necessities—sewing machine, chairs, and carpets—go back to the installment firm or into the hands of the second-hand dealer. Dispossession

¹ TAYLOR, LEA D., Chicago Commons, in a letter, May, 1922.

² LACKLAND, REV. G. S., D.D., pastor, Grace Community Church, Denver, Colo.

³ The Children's Bureau found that 10 per cent of the 366 unemployed families visited had received aid from relatives, 32 per cent were the recipients of loans, 66 per cent had gone into debt for food, 69 per cent had contracted other debts, 43 per cent had savings which helped them to tide over the period of depression.

may conclude this series of amputations, together with the loss of payments already made if the family has been trying to buy its home.

I could cite many instances of fine men, good citizens—husbands and fathers in semi-skilled lines, who had purchased homes with small cash payments down and were paying the balance on monthly installments. . . . In spite of a they were eventually forced to see their homes lost, with what little money they had scraped together to put into them originally.¹

VI. A LOWER PLANE OF LIVING

Long before these more obvious sacrifices occur, unfortunate economies have been lowering the family plane of living, and ultimately reducing its living standards.

The problem of rent is perhaps the first attacked; families "double up," rent out rooms, take in boarders, or move into cheaper, less sanitary and more congested quarters.²

Clothing becomes shabby and is not replaced. Since fuel is reserved for cooking, the house in winter becomes damp and unventilated. Expenditures for recreation cease.

Almost universally, the family curtails its expenditures for food. "Undernourishment" and "malnutrition" are the consequences.

¹ HARRISON, M., Hammermill Paper Co.

² "A part of the family income during unemployment was derived from boarders and lodgers in sixty-one cases; thirty-eight of these families had kept lodgers previously." Children's Bureau findings.

³ The colored residents of a northern industrial district are said by an intimate observer to resist this curtailment of food to a greater degree than the white workers in the same locality. "Among colored people, during the first six months of recent business depression, there was no considerable change" in the quality and quantity of the food eaten. "During the last four months the colored people have largely eliminated meat from their diet even where the families are employed."—Excerpt from a statement prepared by a social worker in a northern industrial district, April 1922.

⁴ The Children's Bureau has compared for 90 unemployed families the monthly income from all sources (including credits, loans, charitable aid, and savings used, as well as earnings) with a budget estimate, "made by a large manufacturing firm," of the actual cost of the necessities of food, clothing, rent, fuel, and sundries. The percentage which the monthly receipts constituted of the estimated budget for each family, in accordance with the number and ages of its members, and the number of families in each group, were as follows:

RATIO OF MONTHLY INCOME TO ESTIMATED BUDGET OF NECESSITIES	NUMBER OF FAMILIES
Less than 15.....	1
15 and under 25.....	6
25 and under 50.....	38
50 and under 75.....	34
75 and under 100.....	11
	<u>90</u>

ROWNTREE and LASKER in their English study "Unemployment, a Social Study," Chap. VIII, ascertained the food actually consumed by eight unemployed families

Coincidentally, attention to physical defects, such as decayed teeth, diseased tonsils, and adenoids, is neglected.

VII. HEALTH AND VITALITY

A lowered plane of living results directly in bad health and lowered physical vitality.¹ Like machinery abandoned to disuse and rust, the wage-earner himself deteriorates. He loses industrial efficiency. He will return to work less competent and less skilled. His output per unit of overhead investment in the plant will be less than before.²

Impairment of health and vitality is notably occurrent in the case of children and of mothers already carrying a full share of domestic burdens. Approaching motherhood is rendered terrifying by the grim reality of an empty purse, exhausted credit, and depleted vitality.

Grace Abbott, Chief of the federal Children's Bureau at Washington states: "The ill effects of a lowered standard in the care of the growing children of this generation because of unemployment means physically a permanent loss to them and to the world."³

VIII. THE FUTURE

Along with its economies, the unemployed family discounts its future. Fortunately or unfortunately, there is generally paid employ-

over a period of four weeks. The amounts varied in calories from 31 per cent to 68 per cent of those required for physical efficiency. The supply of protein varied from 32 per cent to 60 per cent of the amounts required. These budgets "do not represent the lowest level of want; rather they represent the level at which underfeeding can continue week after week and month after month."

¹ "In addition to the other hardships coincident with or caused by unemployment, 880 children—almost two-thirds of those included in this study—were affected by illness of some member or members of their family. Illnesses or disabilities during the time of unemployment were reported by 231 families—63 per cent of the entire number." Children's Bureau study.

² Hugh Fullerton of the H. Black Co. of Cleveland states that in the ladies' garment trade, workers almost always lose efficiency during periods of unemployment. It takes three or four weeks after an extended idle period to get back to a high rate of production. Mr. Fullerton attributes this effect to psychological causes. He holds that people get to thinking about other things than production while they are idle and do not concentrate vigorously upon their work until they have become readjusted to it. There is much opinion and considerable evidence behind our contention that the same result is frequently caused by the lowered physical vitality of those who have been unemployed.

³ From a letter. The Children's Bureau study above referred to found that 60 per cent of the children who were under seven years of age were in families in which unemployment of the father had cut the average monthly income from all sources to less than half of the amount available to the family previously.

ment still available for women when the work for men has ceased. The homekeeper goes out to toil.¹

It is the children who suffer most from this expedient. In many cases they remain alone. If very young, they are placed in day nurseries, in other families, or are left in the none too skilful charge of the husband and father. Very often they are placed in institutions.

With unemployment there is an increase in the commitment of children to institutions. As times improve many of these children are again returned to their homes.²

Educators agree that the foundations of moral character are completed in early childhood. What will the foundations be when the master mason is away?

It is probable that more children of older years are retained in school in dull times than in prosperous periods. When jobs are unobtainable, the education of many boys and girls is allowed to continue. This must be counted among the incidental benefits of unemployment. On the other hand, among the older children who are able to secure jobs, the tendency is accentuated to begin work prematurely and to enter street trades and "blind alley" occupations of the most unwholesome sort. The advantages of added "schooling" for some are offset by the backward occupational start given to others.³

The majority of wage-earners will ask for charitable aid only with the greatest reluctance and mental anguish. The evidence seems clear that trade-union members and skilled men generally comprise only a very small proportion of those applying to social agencies. Dependence upon charity signifies to them the final step in degradation and humiliation.

¹ Of one hundred and fifteen mothers who were working in homes visited by the Children's Bureau, ninety had secured employment after their husbands had been thrown out of work. Only twenty-five had worked previously. Almost three-fourths of the working mothers were employed away from home.

The fact is further illustrated by the experience of the state employment offices in New Jersey. In several of the larger cities, placements of men began to fall off sharply in October, 1920. The placements of women were maintained at the previously existing level and have since exceeded the placements of men. Since industrial employment had declined for both sexes, the inference is drawn by R. J. Eldridge, State Director, that the wives and daughters of unemployed men were supporting their families by domestic employment and "work by the day." The inference is strongly supported by the personal and statistical experience of the offices.

² COOLBY, EDWIN J., Chief Probation Officer, City Magistrates' Courts, New York.

³ "Of the one hundred and forty-eight children between fourteen and eighteen years in the families of unemployed men in the two cities, a total of thirty-nine children were regularly employed, of whom thirteen were under sixteen years. More than half of the working children left school to go to work after their fathers lost their regular employment." Children's Bureau study.

Once the stigma of dependence has been acquired, it is not easily thrown off.¹

The ill effects of unemployment are not confined to the period during which the worker is out of a job. They keep unfolding indefinitely, after the wage-earner has returned to work. Likewise, they long precede the actual "lay-off."

A western coal miner² has described the anticipatory evils of unemployment in the following simple and incisive language:

In my opinion, the worst thing about unemployment is the uncertainty of the future. When a man is fortunate enough to hold a job for a while, he is still handicapped with this future outlook. He is unable to make his savings work for him because he may be unemployed the next day. . . . To buy his necessities at reasonable times is about the only investing that a worker should undertake. Why can't he do it? Potatoes are going to be \$60 per ton in the winter, it is digging time, I can buy a ton for \$25. I have this much saved but I dare not make this good investment because I might lose out on the job and need the \$25.

A working man has sort of a treadmill existence. The treadmill sets on the edge of a cliff. You work for a while, pay your debts; unemployment comes, back you go into debt, each time a little farther. When work comes again it finds one a little weaker, and the battle against the mill is not as successful as before. Your creditors become alarmed; possibly a garnishment of your next earnings. The mill has got you over the cliff.

IX. PERMANENT MENTAL RESULTS

It is the fear and worry, about the future as well as the present, that are chief among the mental responses produced by unemployment.

The fear that his job may end any day, with a cutting of his income, without any notice or warning, dominates the worker long before actual unemployment begins. It is a force that is of much longer duration than actual unemployment; and one can almost imagine a feeling of relief when the worst happens and the uncertainty becomes a certainty.³

Worry over the outcome, worry over bills, how to make ends meet, how to get the children's food and clothing—these worries are no less a cause of physical breakdown than the physical deprivations previously mentioned.

Discouragement and melancholy impair the initiative of many families. "Morale" may sink so low that self-help becomes almost an impossibility. Among persons of other temperament, a virulent, unrea-

¹ Of the 366 families visited during the Children's Bureau study, 185 or 51 per cent had been compelled to apply for charitable aid. Only twenty-two of these had previously needed such assistance.

² MITCHELL, DAVID, JR., a worker from boyhood in the mines at Renton, Wash.

³ ODENCRANTZ, LOUISE C., author of "Italian Women in Industry," from letter written in May, 1922.

soning bitterness develops and directs itself toward other members of the family, employers, government, or society at large.

The individual forced upon the streets without choice, not only degenerates as far as standards are concerned, but also engenders a bitterness against governments and capitalistic institutions which is dangerous to our commonwealth . . . [This danger] cannot with safety be ignored.¹

Far from being temporary, these mental reactions are fixed indelibly on the character and personality of the victims. *Habituation* to bitterness, to dependency, to lowered standards of living, to lowered vitality and physical efficiency, will normally long outlast the conditions responsible for their formation.

X. EFFECTS ON SELF-RESPECT

Beneath the emotions we have named, definite injury to the pride and self-respect of the unemployed wage-earner is concealed.

Vivid recollection of a personal unemployment experience, supplemented by contacts with thousands of men who had reached the lower levels of respectability,² has given the writer firm convictions on this point. In his opinion, the largest single factor in the physical and moral deterioration so often observed in an unemployed man is the damage done to his sense of up-standing self-importance within the group in which he moves.

"The job's the thing," says Whiting Williams. "Wages are interesting but the *job* is the axis on which the whole world turns for the working man."³ Unless he is unusual in instincts or intelligence, the man who loses his job feels himself without "status;" he is an outcast from the herd. He is "not wanted" by society. The overpowering human impulse to be one among his fellows—the fellows who are at work—finds no satisfaction. A "man without a job" is in the same psychological setting as a "man without a country."

When society refuses participation in its organized activities of production, the pariah of industry, as he regards himself, usually responds in one of two ways. If his personality be weak, he accepts the social verdict of his uselessness to the world. He sinks into a hopeless and listless indifference to his own future and the needs of industry. He becomes one of those drifting individuals who are the despair of every social agency and employment manager. If his personality be strong, on the other hand, he seeks mental compensation for his wounded pride and the incessant rebuffs of job-hunting. He finds it in refusing to accept society's codes of conduct. He becomes a rebel.

¹ DUNCAN, JAMES A., Secretary, Central Labor Council, Seattle.

² We refer to the applicants of the New York City Municipal Lodging House, from December, 1915 to February, 1918.

³ "What's on the Worker's Mind," Chap. III.

A similar, though less explicit, injury is wrought upon the personality of the wife and mother. Humiliation at the family fortunes and the hardships they entail, the realization of her husband's failure, the indignity of tasks and make-shifts regarded as beneath her—these things are not soon to be wiped off her account with the world.

Can the children escape infection in such an atmosphere? Many life-long attitudes are formed in childhood. If bitterness, fear, and humiliation surround the early years of the coming generation of workers, we cannot expect industrial relations in the future to be orderly and kind.

