

# **SUPPLEMENTARY RELIEF IN NEW JERSEY**

STATE OF NEW JERSEY  
EMERGENCY RELIEF ADMINISTRATION

MAY 1936

State of New Jersey,  
State Emergency Relief Administration .

Service Project S-F2-110

PROPERTY OF  
NEW JERSEY STATE LIBRARY.

MAR 27 1968

185 W. State Street  
Trenton, N. J.

S U P P L E M E N T A R Y R E L I E F S T U D Y ,

DEPOSITORY COPY  
Do Not Remove From Library

Conducted by  
Research Division

974.93  
U55  
1936 copy 1

Douglas H. MacNeil, Manager  
Gerald B. Bate, Assistant Manager  
Helen M. Heiland, Senior Research Assistant

May, 1936

TABLE OF CONTENTS

<u>Topic</u>	<u>Page</u>
Introduction	1
Industrial and Occupational Aspects of Supplementary Relief	6
The Individual and Supplementary Relief	16
The Family and Supplementary Relief	35
Method of Conducting Study	50

List of Tables

<u>Number</u>	<u>Subject</u>	<u>Page</u>
1	Occupational Classification of All Persons Available for Employment	7
2	Occupational Classification of the Current Employment Status of All Persons Currently Employed	8
3	Families Classified by the Median Wage Income Received and the Usual Occupation of the Head	10
4	Classification of Industry in Which All Workers Were Currently Employed	11
5	Weekly Wages in Classified Industries Related to Full or Part Time Employment for Each Major Worker	15
6	Employment Status Classified According to Color and Sex	16
7	Status of All Persons Classified According to Availability for Employment	18
8	All Persons Classified by Age and Availability for Employment	20
9	Number of Workers and Size of Families Classified According to Current Employment Status	21
10	Families Classified by Number of Persons and Number of Workers	22
11	Employment Status of Persons Available for Employment	23
12	Distribution of Workers Between Family Heads and Other Members of the Family Group	24



<u>Number</u>	<u>Subject</u>	<u>Page</u>
13	Families with Head Employed Classified by Earnings, etc., for the Year Ending September 30, 1934	25
14	Families with the Head Not Working but One or More Others Working, Classified by Yearly Earnings of Member Who Earned the Most During the Year	27
15	Highest and Lowest Number of Working Hours per Week and Weekly Wages	28
16	Weekly Wages per Person Compared with Hours Worked per Week for the Year Ending September 30, 1934	30
17	Length of Employment of Persons During the Year Ending September 30, 1934	31
18	Yearly Number of Employments for Persons Over 16 Years of Age	33
19	Color and Nativity of Supplementary Relief Families Compared with All Relief Families and General Population in New Jersey	36
20	Number of Persons in Supplementary Relief Families Compared with Number of Persons in All Relief Families	38
21	All Relief Families and Relief Families with Wage Income Classified by Age of Main Head Compared with Families of Two or More Heads Classified by Age of Second Head	40
22	Months in Which Supplementary Relief Families Received Relief During the Year Ending September 30, 1934	44
23	Supplementary Relief Families Receiving Relief Continuously and Intermittently	45
24	Families Classified According to Source of Income by Months	46
25	Wage Income Received During the Year Ending September 30, 1934 and the Race and Nativity of Head	47
26	Minimum Budget Needs Met by Wage Income; Wage and Other Income; and Wage, Other Income and Relief	49
27	Cases from Each County and Municipality Included in the Study	51

## SUPPLEMENTARY RELIEF STUDY

### INTRODUCTION

Because the social and economic forces in New Jersey were increasingly aware of the growing seriousness of the problem of providing relief for families where there was current industrial or commercial employment, the Emergency Relief Administration undertook a study of the facts and implications inherent in this situation.

This study was initiated in June, 1934, and the compilation of statistical data, on which the bulk of this report is based, was completed in June, 1935. The information obtained was used by the Administration in establishing policies, but to date no general public report has been made of the findings of the study. It is now deemed of value to release for general consumption the information gathered regarding this large group of relief families for whom the Administration has found it necessary to supplement an inadequate wage income.

This report was prepared immediately after the completion of the compilation of statistical data. It is, therefore, concerned with the aspects of supplementary relief in New Jersey at that time. The development of Federal Work Programs, as well as changes in administrative policies, have since materially affected the administration of relief in New Jersey, and have definitely brought about revisions not only in attitudes towards supplementary relief, but also in determining the basis upon which it is granted. This report does not analyze these developments.

It is estimated on the basis of this study and other supporting information, that 25% of the relief families in the State were receiving supplementary relief. In other words, the Emergency Relief Administration was supplementing a wage income in one out of every four families on relief. This situation varied widely in different locations. At the time of the study different counties showed results varying from 3% of all relief cases receiving supplementary relief in one of the rural counties, to nearly 35% in a highly industrialized county.

Other studies in two counties in the State substantiated the fact that the proportion of the total relief load for which a wage income was being supplemented; remained fairly constant. There was no appreciable difference in the proportion of the case load which was receiving supplementary relief at the time this study was undertaken in June, 1934, and for a considerable period thereafter. As the opportunity for employment increased, the effect was evident, both in relief

families where no workers were employed, and in those where one or more were able to find employment during the depression. Moreover, although changes in administrative policy tended to remove some supplementary relief families from the relief rolls, this reduction was offset by the steady flow to relief rolls of those families who, with inadequate income from current employment, were exhausting other resources and finding it necessary to have their current income augmented.

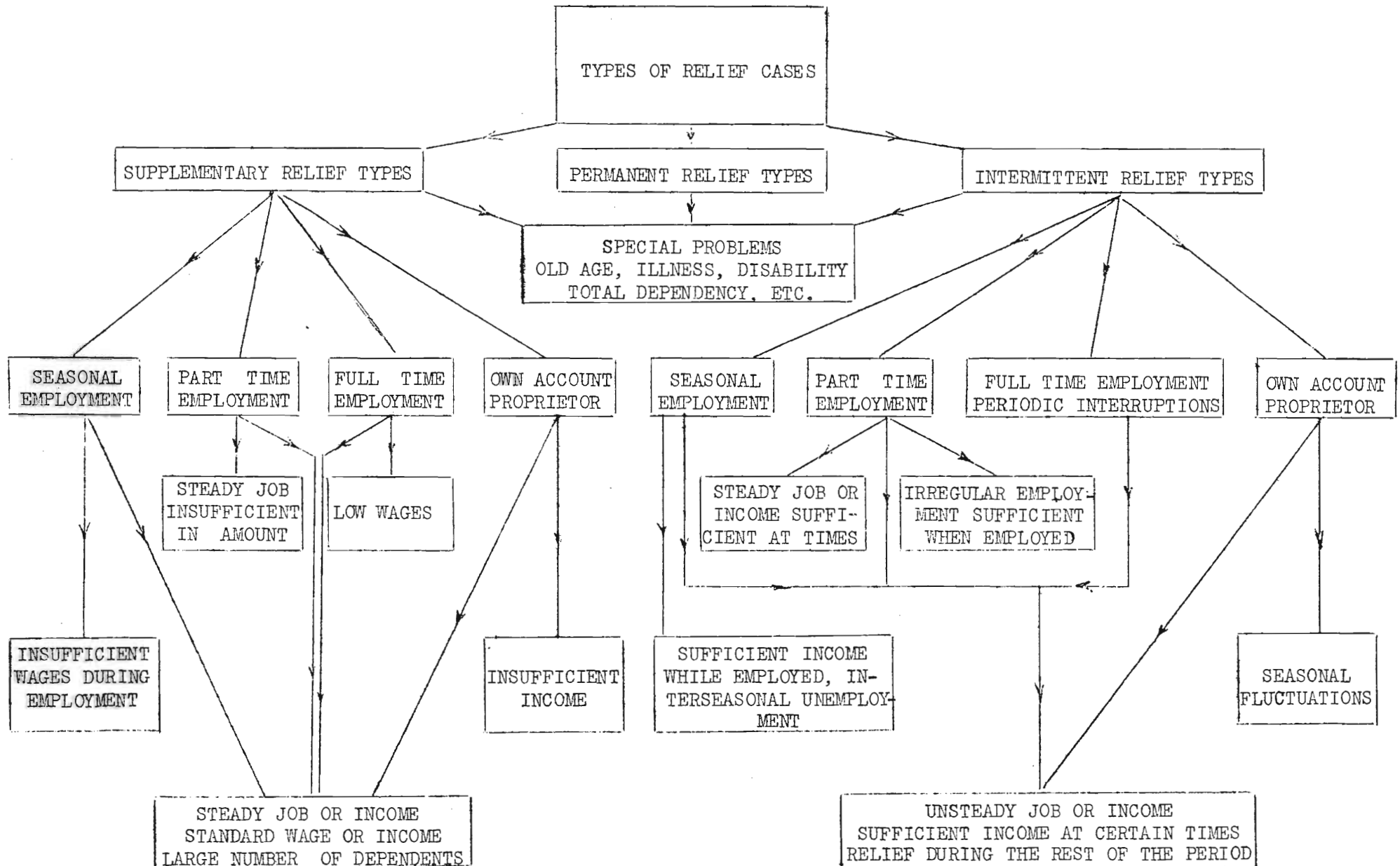
It should not be assumed, however, that it is inevitable that a relief agency supplement industrial and commercial employment and that, of total relief cases, the proportion which receives supplementary relief remain constant. In fact, the opposite condition should exist. In a socially ideal society, the return from employment would be adequate to maintain the employee and his normal dependents currently and would provide a degree of security and a means of protection for the future. Realistically, as employment is controlled by the laws of supply and demand, conditions are far from the ideal stated above. However, as the knowledge of the public and its insight into the total relief problem increases, and as attempts are undertaken to better the situation, public opinion will make it economically advantageous for industry to assume a greater responsibility for the welfare of its employees. With each step in this progress, the need for other than wage income to satisfy the needs of workers and their families should diminish. Perhaps the most direct means of decreasing the proportion of supplementary relief families in the case load today is to give the general public a clear picture of the implications in the situation.

The emergency relief load may be said to consist of three types of cases. The diagrammatic picture of the various causes of each of these types of relief cases follows.

It may be seen from this diagram that there are a variety of conditions under which a family is forced to depend upon public relief for subsistence. These conditions are of two sorts: those which are comprised of factors outside the actual composition of the family, such as stability of employment, amount of employment, etc.; and those which have their origin within the family group itself, such as a large number of dependents in the family group, unanticipated expenses because of illness, etc. It is the interplay of these two types of conditions and the various possible combinations of them that are of interest in determining the background and classifications of the families who comprise the relief load.

There are those cases which are permanent dependency cases. In these cases such conditions as old age, chronic or progressive illness, or physical or mental handicaps make it extremely unlikely that these persons will ever be capable of maintaining themselves and their normal dependents.

CHART 1





Although the developments of these conditions may have been precipitated or aggravated by the present widespread unemployment, these families are in a class for which a long-time relief program must be provided, since even the opportunity for employment would not eliminate the necessity for maintaining them by relief agencies.

It must be remembered, however, that although the majority of these cases are comprised of persons who, as a single person unit or as a family group, will never be able to support themselves, it does not necessarily follow that this will be true without exception. Family situations are ever changing, and the line between one classification and another is always indistinct.

A second group of relief families normally has sufficient income to be self-supporting while employed, but when unemployed require full relief. These families' intermittent need of relief is related directly to certain characteristics of industry and commerce. The alternating shrinkage and expansion of employment opportunity is a characteristic feature of modern industry. Seasonal employment is familiar in most trades in all communities. The most serious unemployment of modern times has accompanied the recurring periods of business depression; employment which at best provides a marginal income so that employees and their normal dependents just barely maintain themselves cannot allow sufficient provision for periodic lay-offs or stretches of unemployment.

The third group of families are those who require assistance during employment because the income from the employment is insufficient to maintain the family. These are the families who comprise the supplementary relief group, and it is with them that this report is concerned.

The families studied in the survey were chosen because they fell into this group receiving supplementary relief during the Summer of 1934. The study, however, was concerned with the family situation at the end of September, 1934, the specific employment and income history of the family for the twelve months prior to September, and the general employment history of the families back to January 1, 1929. Since it is obvious that the situation of any family is not static, and that conditions which put a family into one category today may have been different enough to include them in an entirely different category yesterday, the study has been concerned primarily with the families in the third category mentioned above, but incidentally it has revealed much of significance concerning families bordering on or included in the second and even in the first classification.

Throughout the report, when "families" are referred to, it will be the 3,400 families consisting of 19,063 persons, covered by this survey and taken, on a percentage basis, to be true of all relief



families with an income from employment in industry and commerce. In this report, where reference is made to "current employment" it applies to employment as of September 30, 1934.

In presenting the statistical data upon which the report is based, in most cases summaries are given throughout the body of the report. More detailed breakdowns, such as number in family, age, color and sex of members and industrial, occupational and financial data regarding families and persons are available for reference in the Research Division of the Emergency Relief Administration of New Jersey.

## THE STUDY

### Industrial and Occupational Aspects of Supplementary Relief

The need for supplementary relief comes, to a great extent, from the conditions under which industry operates, and with industry rests the ultimate responsibility for a solution to the problems arising from this need. When industry is operating at levels near capacity, these problems are not so evident. However, although they are acute at depressed levels of industrial activity, they are basically inherent in the industrial system itself.

Since labor markets operate on a supply and demand basis, people are employed in industry when there is work to be done and are paid in relation to skill and production. The return from work is affected in varying degrees by the inter-play of additional factors, such as the number of workers available, the extent of development of collective bargaining, legal controls and technological changes. Therefore, in general, when industry is operating at depressed levels, available labor is abundant and consequently cheap. In this system the needs of the worker rarely influence to any extent the amount of his return for his work. By operating at reduced hours, with a reduced force, or with cheaper labor during the depression, industry evolves a situation where it is necessary for many employees and their normal dependents to be maintained by income from other sources than the insufficient wages they earn.

In periods of curtailed industrial and commercial activity, various industries and also various occupations are affected differently. Some industries operate intermittently and others operate continuously at decreased hours. Some workers are more seriously affected by alternating lay-offs and employments, while others are affected by curtailed working hours.

This study was undertaken to discover some truths concerning the relation between industry and the need for giving supplementary relief. The information in this report attempts to provide answers to the following questions:

What industries were employing people in New Jersey who were receiving supplementary relief? Were there certain industries which, because of management policies during the depression, were employing members of relief families to a greater extent than other industries in New Jersey? Were workers in supplementary relief families those affected by intermittent employment, reduced hours of steady employment, reduced rates of pay, or combinations of these factors? Was it, perhaps, true that many workers in supplementary relief families were engaged in small businesses of their own which were not operating profitably during the depression? What occupations did the workers in supplementary relief families follow? Were they currently employed in occupations other than those

in which they were trained or experienced? Or were the workers in supplementary relief families those who had no work experience, and until the pressure of the depression had never been in a position where it was necessary to assume responsibility for family maintenance?

The classification of the usual, trained or experienced occupation of all workers is given below. This was not necessarily the occupation in which they were engaged during the period covered by the survey.

Table 1

Occupational Classification of All Persons  
Available for Employment  
(Percentage Distribution)

<u>Classification</u>	<u>Total</u>	<u>Family Heads</u>	<u>Other than Family Heads</u>
All Persons	100.0	41.0	59.0
Professional and Technical	1.1	.5	.6
Proprietors, Managers and Officials	2.0	1.7	.3
Office Workers	5.0	1.0	4.0
Salesmen and Kindred Occupations	3.0	1.0	2.0
Skilled and Foremen			
Building Trades	7.9	6.7	1.2
Skilled and Foremen			
Manufacturing and Other	10.8	6.3	4.5
Semi-skilled			
Building Trades	2.4	1.8	.6
Semi-skilled			
Manufacturing and Other	27.0	9.8	17.2
Unskilled Workers	11.7	8.5	3.2
Domestic and Personal Service	9.2	3.4	5.8
Farm Operators and Laborers	.5	.3	.2
Inexperienced Juniors			
(16 to 25 Years of Age)	18.1	-	18.1
Inexperienced Seniors			
(25 Years of Age and More)	1.3	-	1.3

It may be seen that nearly 30% of all workers were semi-skilled. The 11.7% of all workers classified as unskilled workers were almost all heavy laborers.

The number included under domestic and personal service represented in all cases individuals whose employment supplemented industrial or commercial employment of some other member of the family. In other words, although all workers have been included in all the tabulations, the



families were not chosen for the study unless at least one worker in each family was employed in industry or commerce.

Farm operators and laborers were not fully represented in this classification because they were not usually situated in localities which afforded opportunity for industrial or commercial employment for a member of the farm household.

Of all workers, 11.1% were of the so-called "white collar" group, which includes professional persons, proprietors, managers, salesmen, office workers, and those of similar pursuits.

It is significant to note that approximately 20% of all workers included in the study had no work experience. Most of these were young people who had had no vocational or business training, and who had never been employed. Until industry is willing to take inexperienced workers and train them, these persons will have small opportunity to obtain work. Unfortunately, when they do obtain work, they will usually be employed at depressed rates of pay and indirectly serve as instruments for lowering wage scales. It will be shown later in the report that many of these "inexperienced juniors" found employment under such conditions.

Nearly half of the female negro workers were employed in domestic and personal service, and this will be discussed more fully later in the report.

The current\* occupations of the 56% of all workers who were currently employed is given in the following table:

Table 2

Occupational Classification of the Current Employment  
Status of All Persons Currently Employed  
(Percentage Distribution)

All Persons	100.0
Professional and Technical	.5
Proprietors, Managers and Officials	5.5
Office Workers	4.5
Salesmen and Kindred Occupations	5.0
Skilled and Foremen, Building Trades	4.7
Skilled and Foremen, Manufacturing and Other	11.5
Semi-skilled, Building Trades	1.7
Semi-skilled, Manufacturing and Other	37.2
Unskilled Workers	13.1
Domestic and Personal Service	15.7
Farm Operators and Laborers	.4
Not Classified	.2

\* As mentioned in the introduction, "current employment" refers to employment at the end of September, 1934.

From further computations, it was determined that there was a decrease in the number of currently employed over the number usually employed in each occupational group except that group classed as "proprietors, managers and officials." These decreases ranged from 75% in the professional, technical group to 11% of those engaged in domestic and personal service. The increase in proprietors, managers and officials was due largely to an increasing number of persons who had established small independent businesses during the depression when employment in their usual occupations was not available. It may be noted that many of those persons who were classified as proprietors and managers were actually trucking or hauling whenever they could obtain an odd job in these lines, or were junk-men.

Approximately 70% of the workers currently employed were from professional, non-manual, skilled or semi-skilled groups, and this high percentage indicates that both under-employment and under-payment were prevalent in the normally higher paid wage groups.

When the occupation of the head of the family was related to the family wage income, it was found that there were few significant variations. All wage income of the family was included. The following summary of this information is given.

Table 3

Families Classified by the Median Wage Income Received  
for the Year Ending September 30, 1934  
and the Usual Occupation of the Head

<u>Usual Occupation of Head</u>	<u>Median Wage Income</u>		
	<u>Total Families</u>	<u>White Families</u>	<u>Negro Families</u>
Total Families	\$380.19	\$389.09	\$313.71
Professional and Technical	335.00	337.50	325.00
Proprietors, Managers and Officials	341.67	347.50	312.50
Office Workers	470.00	470.00	*
Salesmen and Kindred Occupations	362.50	371.88	175.00
Skilled and Foremen			
Building Trades	376.23	379.31	316.67
Skilled and Foremen			
Manufacturing and Other	375.74	379.84	333.33
Semi-skilled			
Building Trades	418.00	433.33	162.50
Semi-skilled			
Manufacturing and Other	365.71	375.79	280.00
Unskilled Workers	383.18	400.64	294.12
Domestic and Personal Service	372.73	377.50	290.00
Farm Operators and Laborers	416.67	425.00	*
Unemployable Heads	429.73	428.57	450.00

\* Not significant.

The families whose heads were office workers and who comprised only 2.1% of the total families, and those of the semi-skilled in building trades, who comprised 4%, were somewhat better off than those in other occupations. Families headed by persons semi-skilled in manufacturing and other comprised nearly 22% of all families and had an income which more nearly represented the income of most supplementary relief families from wages.

The industrial classification of all workers who were currently employed is given in detail in the following table.



Table 4

Classification of Industry in Which  
All Workers Were Currently Employed  
(Percentage Distribution)

<u>Industry</u>	<u>Total</u>	<u>Male</u>	<u>Female</u>	<u>Male and Female</u>	
				<u>Own</u>	<u>Employed</u> <u>in Other</u> <u>Than Own</u> <u>Business</u>
Total	100.0	63.8	36.2	9.0	91.0
<u>Agriculture</u>	.2	.2	-	-	.2
<u>Forestry and Fishing</u>	*	*	-	-	*
<u>Manufacturing and Mechanical Industries</u>	55.7	30.5	25.2	2.9	52.8
Building & Construction Industry	5.6	5.3	.3	1.6	4.0
Other Chemical Factories	1.1	.7	.4	-	1.1
Cigar & Tobacco Factories	3.9	.2	3.7	-	3.9
Brick, Tile & Terra Cotta Factories	.6	.5	.1	-	.6
Potteries	1.1	.8	.3	-	1.1
Shirt, Collar & Cuff Factories	1.2	.1	1.1	-	1.2
Suit, Coat & Overall Factories	1.2	.4	.8	.1	1.1
Other Clothing Factories	7.0	1.0	6.0	.1	6.9
Bakeries	1.2	1.0	.2	*	1.2
Candy Factories	.7	.3	.4	-	.7
Automobile Factories	.8	.7	.1	-	.8
Automobile Repair Shops	1.2	1.2	*	.2	1.0
Other Iron & Steel & Machinery Factories	4.1	3.5	.6	*	4.1
Copper Factories	.7	.6	.1	-	.7
Other Metal Factories	.9	.7	.2	-	.9
Leather Belt, Leather Goods, etc. Factories	1.2	.5	.7	-	1.2
Shoe Factories	1.0	1.0	*	.5	.5
Other Woodworking Factories	.6	.5	.1	*	.6
Paper Box Factories	.6	.2	.4	-	.6
Printing, Publishing & Engraving	1.1	.8	.3	*	1.1
Silk Mills	.9	.4	.5	-	.9

\* Not significant.

Table 4 (Cont.)

	<u>Male and Female</u>				
				Own	Employed in Other Than Own Business
<u>Industry</u>	<u>Total</u>	<u>Male</u>	<u>Female</u>	<u>Account</u>	
<u>Manufacturing and Mechanical Industries (cont.)</u>					
Textile Dyeing, Finishing & Printing Mills	.8	.7	.1	-	.8
Woolen & Worsted Mills	.9	.4	.5	-	.9
Other & Not Specified Textile Mills	1.7	.5	1.2	-	1.7
Electrical Machinery & Supply Factories	3.7	1.6	2.1	-	3.7
Rubber Factories	1.3	.9	.4	-	1.3
Other Not Specified Industries	.5	.3	.2	-	.5
Radio & Phonograph Manufacturing	1.4	.5	.9	.1	1.3
Doll Factory	.5	.1	.4	-	.5
Other Manufacturing & Mechanical Industries	8.2	5.1	3.1	.3	7.9
<u>Transportation and Communication</u>	9.1	8.8	.3	.2	8.9
Construction & Maintenance of Streets, Roads, Sewers, Bridges	.6	.6	-	-	.6
Garages, Automobile Laundries, Greasing Stations	.7	.6	*	.1	.6
Steam Railroads	1.8	1.8	-	-	1.8
Truck, Transfer & Cab Companies	3.5	3.5	-	.1	3.4
Water Transportation	1.8	1.8	-	-	1.8
Other	.7	.5	.2	*	.7
<u>Trade</u>	16.7	13.7	3.0	3.7	13.0
Insurance	.6	.3	.3	.1	.5
Automobile Agencies, Stores, Filling Stations	1.0	.9	.1	-	1.0
Wholesale & Retail Trade (except dealers & except laborers in coal & lumber yards)	13.2	10.8	2.4	3.2	10.0
Wholesale & Retail Dealers & Laborers in Coal & Lumber Yards	1.0	1.0	-	.4	.6
Other	.9	.7	.2	*	.9

\*Not significant.

Table 4 (Cont.)

<u>Industry</u>	<u>Total</u>	<u>Male</u>	<u>Female</u>	<u>Male and Female</u>	
				<u>Own</u>	<u>Employed in Other Than Own Business</u>
<u>Public Service (NEC)</u>	2.7	1.9	.8	-	2.7
<u>Professional Service</u>	1.5	1.1	.4	*	1.5
Recreation & Amusement	1.0	.8	.2	-	1.0
Professional Pursuits	.5	.3	.2	*	.5
<u>Domestic and Personal Service</u>	11.8	5.4	6.4	.8	11.0
Hotels, Restaurants, Boarding Houses, etc.	2.8	1.4	1.4	.1	2.7
Domestic & Personal Service (NEC)	5.7	2.6	3.1	.5	5.2
Laundries	2.4	.7	1.7	*	2.3
Cleaning, Dyeing & Pressing Shops	.9	.7	.2	.1	.8
<u>Not Specified Industries and Services</u>	2.3	2.2	.1	1.4	.9
Odd Jobs	2.3	2.2	.1	1.4	.9

\* Not significant.

NEC-Not Elsewhere Classified.

An inspection of this table reveals that the Emergency Relief Administration did not supplement, to any outstanding extent, any specific industry in the State. It should be remembered, however, that this table is based on employment of members of supplementary relief families at the end of September, 1934. Because many industries in New Jersey are of a seasonal nature and operate at seasonal peaks in the fall of the year, those workers who were employed seasonally would not be receiving relief at that time. It is impossible to determine from this table also how many of these cases received relief over a period of time or how many received it merely in September. Further in the report it will be shown that many supplementary relief families received relief only intermittently over a period of time.

Of all the workers included in this table, 9% were employed on their own account. In many instances these people were nominally in business but were not operating actively. For example: A man who owned a



wagon and a horse might conscientiously have designated himself as a junkman in business for himself; actually, although he spent many hours each week driving around with his horse and wagon, he did practically no business. Naturally the return from such activity was negligible.

An attempt was made to correlate hours worked per week, wages, and industry. In one of the industrial areas covered in this study, of all the families who had one member or more employed at the end of September, 1934, half the major workers were employed more than 35 hours a week and half less than 35 hours a week, in both families where the major worker was employed in other than his own business and for those who worked on their own account. 10.7% of the families had the major worker employed on his own account. The major worker was the worker who was the normal head of the family or who contributed the largest amount to the maintenance of that family.

From these data it may be seen that in half of all the families who received supplementary relief, the main reason for this need was inadequate wages at full-time employment. In the other half, although the rates of pay might have been adequate, the hours worked were not sufficient to pay a worker enough to maintain his family.

Of all the major workers in supplementary relief families, 36.2% were employed less than 35 hours a week and received less than \$10 a week; 13.1% worked less than 35 hours a week and received between \$10 and \$20 a week; and less than 1% worked less than 35 hours a week and received \$20 or more a week. In addition, 14.8% were working more than 35 hours a week and received less than \$10 a week; 30.2% worked more than 35 hours a week and received between \$10 and \$20 a week; while 5% worked more than 35 hours a week and received more than \$20 a week. To state this in another way, approximately half the workers received less than \$10 a week, 43% received between \$10 and \$20 a week, while less than 6% received more than \$20 a week.

Shortly after this study was conducted, the policy of the Emergency Relief Administration was changed so that families in which the head was employed full-time were no longer eligible for supplementary relief. However, with the institution of this policy, the number of supplementary relief families in the State of New Jersey did not decrease materially.

The following table shows a further breakdown of wages, hours worked and industries for these major workers.

Table 5

Weekly Wages in Classified Industries  
Related to Full or Part Time Employment  
for Each Major Worker in Each Supplementary Relief Family\*  
(Percentage Distribution)

<u>Industry</u>	<u>Total</u>	<u>Less than 35</u> <u>Hours a Week</u>			<u>35 Hours or</u> <u>More a Week</u>		
		<u>Less</u> <u>than</u> <u>\$10</u> <u>a Wk.</u>	<u>\$10-</u> <u>\$20</u> <u>a</u> <u>Week</u>	<u>\$20</u> <u>or</u> <u>More</u> <u>a Wk.</u>	<u>Less</u> <u>than</u> <u>\$10</u> <u>a Wk.</u>	<u>\$10-</u> <u>\$20</u> <u>a</u> <u>Week</u>	<u>\$20</u> <u>or</u> <u>More</u> <u>a Wk.</u>
Total	100.0	36.2	13.1	.7	14.8	30.2	5.0
Total Own Account	10.7	4.7	.4	.3	3.0	2.3	-
Total Employed in Other than Own Business	89.3	31.5	12.7	.4	11.8	27.9	5.0
Agriculture	.4	-	-	-	-	.4	-
Forestry and Fishing	-	-	-	-	-	-	-
Manufacturing and Mechanical Industries	42.3	16.8	9.7	.4	2.0	11.4	2.0
Transportation and Communication	8.7	2.7	1.0	-	2.3	1.7	1.0
Trade	14.4	2.3	1.0	-	3.7	6.7	.7
Public Service (NEC)	4.7	1.7	.3	-	-	2.0	.7
Professional Service	4.4	2.7	-	-	.4	1.0	.3
Domestic and Personal Service	12.4	4.3	.7	-	3.4	4.0	-
Not Specified Industries and Services	2.0	1.0	-	-	-	.7	.3

\* This table is based on data from one industrial county.  
NEC-Not elsewhere classified.

These data indicate how clearly the problems of industry create a need for supplementary relief. Since industry does not employ all workers to the full extent of their training and ability, and since with an over-abundance of workers wage rates have been depressed, the fundamental problem remains that these workers and their dependents cannot meet minimum living costs from industrial earnings and therefore their income must be supplemented from some other source.

# The Individual and Supplementary Relief

In order to have a comprehensive picture of supplementary relief, it was necessary to know the members of families as individuals, their ages, health conditions, occupational training and background, and their potentialities. Therefore, the data developed in this section of the report concerned approximately 20,000 individuals included in the survey. Of these 20,000 persons, 90.1% were white persons and 9.9% were colored. Although the total number of males and the total number of females were nearly equal, in the white families there were a few more males than females, while in the colored families the reverse condition existed. Of all persons, about 40% were available for employment and 60% were not available for immediate employment for one reason or another. The following table shows the employment status of all persons.

Table 6  
Section A

## Employment Status of All Persons in Supplementary Relief Families Classified According to Color and Sex (Percentage Distribution)

<u>Status</u>	<u>All Persons</u>			<u>White Persons</u>			<u>Colored Persons</u>		
	<u>Total</u>	<u>Male</u>	<u>Female</u>	<u>Total</u>	<u>Male</u>	<u>Female</u>	<u>Total</u>	<u>Male</u>	<u>Female</u>
All Persons	100.0	50.1	49.9	90.1	45.4	44.7	9.9	4.7	5.2
Employed	20.5	13.0	7.5	18.4	11.5	6.9	2.1	1.5	.6
Unemployed and Seeking Employment	16.1	11.9	4.2	15.1	11.3	3.8	1.0	.6	.4
Unemployed and Not Seeking Employment	63.4	25.2	38.2	56.6	22.6	34.0	6.8	2.6	4.2

Inasfar as possible, each visitor, in the course of the interview with the family, sought to ascertain the reason why individuals were not seeking employment. The reasons given by the individual interviewed were reported on the schedule unless in the course of the interview a concealed reason was revealed or contradictory factual information was given. The following breakdown supplements Table 6.



Table 6  
Section B

Reasons Why Persons Were Not Seeking Employment  
(Percentage Distribution)

<u>Reason</u>	<u>All Persons</u>			<u>White Persons</u>			<u>Colored Persons</u>		
	<u>Total</u>	<u>Male</u>	<u>Female</u>	<u>Total</u>	<u>Male</u>	<u>Female</u>	<u>Total</u>	<u>Male</u>	<u>Female</u>
Unemployed and Not Seeking Employment	63.4	25.2	38.2	56.6	22.6	34.0	6.8	2.6	4.2
Under 5 Years of Age	10.3	5.3	5.0	8.7	4.4	4.3	1.6	.9	.7
Attending School - 5 and Less than 16 Yrs. of Age*	34.3	17.1	17.2	30.8	15.5	15.3	3.5	1.6	1.9
Attending School - 16 Yrs. of Age and More	2.6	1.5	1.1	2.4	1.4	1.0	.2	.1	.1
65 Yrs. of Age or More	1.1	.5	.6	1.0	.5	.5	.1	**	**
Housewife	13.6	-	13.6	12.3	-	12.3	1.3	-	1.3
Cares for Another Member of Family	.1	-	.1	.1	-	.1	**	-	**
Ill, Handi- capped or Disabled	1.4	.8	.6	1.3	.8	.5	.1	**	.1

\* Includes .2% who are in this age group but not attending school.

\*\* Not significant.

Any serious illness not of a temporary nature, or any serious mental or physical disability, such as total or partial blindness, deafness, deformity, anemia, tuberculosis or feeble-mindedness, would place a person in the category "Ill, Handicapped or Disabled" whether or not that person were 65 years of age or more. Therefore, the group classified as "65 Years of Age or More" did not include all unemployed persons of those ages, since it excluded those in this age group who were ill, handicapped or disabled.

A woman was classified as a housewife when she was occupied caring for a household including children or when she had no work experience or training and when, in her own and the visitor's opinion, she would never be able to qualify for any employment.

The availability of all persons for employment is given in the next table. The classification of each person as available or not available for immediate employment was necessarily arbitrary. For statistical purposes such groupings are both useful and valuable, but they must be used and evaluated with understanding. The uniqueness of individual adjustment must not be ignored. John Jones at 67 years of age may get a job as a construction foreman and earn a good wage for a number of years, while John Smith, at the age of 52, with years of experience at typesetting, may have had his work habits so badly impaired by a long period of inactivity that he is unable to get back in the swing of maintaining a place in the competitive labor market. Therefore, the classifications given below are based on the arbitrary grouping of individuals on the basis of the facts reported on the schedule.

Table 7

Status of All Persons in Supplementary Relief Families  
Classified According to Availability for Employment  
(Percentage Distribution)

	<u>All Persons</u>	<u>Available for Employment</u>	<u>Not Available for Immediate Employment</u>
All Persons	100.0	39.3	60.7
Male	50.1	26.4	23.7
Female	49.9	12.9	37.0
White Persons	90.1	35.9	54.2
Male	45.4	24.2	21.2
Female	44.7	11.7	33.0
Colored Persons	9.9	3.4	6.5
Male	4.7	2.2	2.5
Female	5.2	1.2	4.0

Persons available for employment included those who were employed, regardless of age; those who were seeking employment and were less than 65 years of age; and those who were sixteen years of age or more and still attending school. All the remaining persons were considered not available for immediate employment.

Throughout the study, 65 years of age has been taken as the age at which a man's potential earning capacity ceases. This is necessarily arbitrary and in individual application may often be wrong. It is, however, a mean between two divergent points of view. Industry is progressively lowering the age limit of its employees. Voluntary retirement may be taken as early as fifty-five years of age in many large industrial establishments, while compulsory retirement is being lowered from sixty-five to sixty in an ever-increasing number of establishments. When the question of employment or re-employment is considered, however, sentiment in industry, not always expressed officially as policy, often operates in actuality so that men of fifty and even forty-five are considered ineligible for the job because they are too old. Balanced against this sentiment is the possibility, perhaps remote, of an increase in industrial and commercial activity which would drain present available labor reserves to such an extent that current stringent policies would be eased so that the demand for labor could be met. This would probably operate unevenly in the different types of industry. In New Jersey, as generally in the entire country, the building boom of the twenties, following after the War, heavily taxed the available supply of labor in the building trades. Today, New Jersey has the lowest residential and industrial vacancy of many years. Complementing that is the interest in the improvement in housing, both urban and rural. With an increase in building activity, workers in the building trades may be absorbed by industry far in advance of some other pursuits. However, with this absorption, how many of the older workers will have maintained their skill during the long period of enforced idleness?

Balanced against sentiment expressed in industry today, is the sentiment felt and expressed by the general public as well as the majority of the unemployed. Healthy, active men, at the age of sixty are not going to admit "they'll never work again." The public is not going to admit it either.

After the evidence was weighed both ways, for the purposes of this study the age of sixty-five was chosen as the arbitrary limit of employability.

In the table given above, individuals who were in C.C.C. Camps during the time of the study, or who were employed on Service or Work Projects, Work-for-Relief Projects, or by the Emergency Relief Administration were tabulated as unemployed and seeking employment.

The age distribution of all persons was tabulated in relation to their availability for employment.

Table 8

All Persons in Supplementary Relief Families  
Classified by Age and Availability for Employment  
 (Percentage Distribution)

<u>Age and Sex</u>	<u>All Persons</u>	<u>Persons Available for Immediate Employment</u>	<u>Persons Not Available for Immediate Employment</u>
All Persons	100.0*	39.3	60.7*
Under 1 year	1.4		1.4
1 thru 5 years	11.4		11.4
6 " 13 "	25.4		25.4
14 " 15 "	6.4	.1**	6.3
16 " 17 "	5.9	5.7	.2
18 " 19 "	5.6	5.3	.3
20 " 24 "	8.2	7.1	1.1
25 " 34 "	9.9	6.5	3.4
35 " 44 "	11.3	6.6	4.7
45 " 54 "	9.5	5.8	3.7
55 " 64 "	3.3	1.9	1.4
65 years and more	1.7	.3***	1.4

\*Includes less than 1/10 of one per cent whose age was not ascertained.

\*\*This consists of 6 white girls under 16 years of age who were employed at the time of the survey. No effort was made to determine whether in all cases this employment was illegal.

\*\*\*This consists of those persons over 65 who were employed at the time of the survey.

As has been stated previously in the report, relief supplemented wage income in a family when the wage income was inadequate to supply the minimum necessities of life to all of the persons dependent upon it for maintenance. The adequacy of the wage income was, in turn, influenced by the number of persons contributing to that income and the number of persons dependent upon it.



Table 9

Number of Workers and Size of Supplementary Relief Families  
Classified According to Current Employment Status  
 (Percentage Distribution)

Size of Family and Number of Workers in Family	Total	Nobody Currently Employed	All Currently Employed	1 or More Employed 1 or More Idle in Same Family
All Families - Total	100.0	4.5	41.0	54.5
1 Worker	37.4	2.3	35.1	-
2 Workers	28.3	1.2	5.4	21.7
3 Workers	18.4	.6	.5	17.3
4 or More Workers	15.9	.4	-	15.5
Families of One - Total	.6	.1	.5	-
1 Worker	.6	.1	.5	-
Families of Two - Total	6.7	.5	4.5	1.7
1 Worker	4.6	.4	4.2	-
2 Workers	2.1	.1	.3	1.7
Families of Three - Total	13.5	.6	7.5	5.4
1 Worker	6.7	.4	6.3	-
2 Workers	5.6	.2	1.1	4.3
3 Workers	1.2	-	.1	1.1
Families of Four - Total	17.3	.6	8.4	8.3
1 Worker	7.0	.3	6.7	-
2 Workers	6.2	.2	1.5	4.5
3 Workers	3.6	.1	.2	3.3
4 Workers	.5	-	-	.5
Families of Five - Total	16.4	.8	6.5	9.1
1 Worker	5.8	.4	5.4	-
2 Workers	5.2	.2	1.0	4.0
3 Workers	3.4	.1	.1	3.2
4 or More Workers	2.0	.1	-	1.9
Families of Six - Total	14.1	.7	5.6	7.8
1 Worker	5.3	.3	5.0	-
2 Workers	3.4	.2	.6	2.6
3 Workers	3.0	.1	-	2.9
4 or More Workers	2.4	.1	-	2.3
Families of Seven - Total	9.8	.5	3.4	5.9
1 Worker	3.2	.2	3.0	-
2 Workers	2.1	.1	.3	1.7
3 Workers	2.3	.1	.1	2.1
4 or More Workers	2.2	.1	-	2.1
Families of Eight or More-Total	21.6	.7	4.6	16.3
1 Worker	4.2	.2	4.0	-
2 Workers	3.5	.3	.4	2.8
3 Workers	4.9	.1	.2	4.6
4 or More Workers	9.0	.1	-	8.9

The number of workers in these supplementary relief families was far greater than the number of workers in all relief families. This is strikingly brought out when the figures in the above table are compared with similar information available for the entire relief population.

From a survey of occupational characteristics of persons receiving relief in Bergen County, identical information to that shown in the previous table is available for all relief families in this county. Although the situation may have varied throughout the State, this county may be considered fairly representative of the relief population of the State. The following comparison is given.

Table 10

Relief Families Classified by Number of Persons and  
Number of Workers  
(Percentage Distribution)

<u>Number of Workers in Family</u>	<u>Relief Families with Wage Income</u>	<u>All Relief Families in Bergen County*</u>
All Families	100.0	100.0
No Worker	-	7.1
1 Worker	37.4	57.6
2 Workers	28.3	22.5
3 Workers	18.4	8.8
4 or More Workers	15.9	4.0

\*"Survey of Occupational Characteristics of Persons Receiving Relief in Bergen County," conducted by the Bergen County Emergency Relief Administration in cooperation with the Research Division of the State of New Jersey Emergency Relief Administration.

From this comparison it may be seen that there were fewer families of only one worker, and more of two or more workers in families with a wage income than in all families receiving relief. The difference in the supplementary relief families was particularly large in the groups of three or more workers.

The current employment situation of the workers in the entire relief population and those in supplementary relief families is also shown by comparing the results of the survey in Bergen County with this study.

Table 11

Current Employment Status of Persons  
Available for Employment in Relief Families  
(Percentage Distribution)

<u>Employment Status of Workers</u> <u>in Family Unit</u>	<u>Relief Families</u> <u>with Wage Income</u>	<u>All Relief Families</u> <u>in Bergen County*</u>
All Families	100.0	100.0
Families with No One Working	4.5**	79.9
Families with All Available for Employment Working	41.0	7.4
Families with One or More Working and One or More Idle in Same Family	54.5	12.7

\*"Survey of Occupational Characteristics of Persons Receiving Relief in Bergen County," conducted by the Bergen County Emergency Relief Administration in cooperation with the Research Division of the State of New Jersey Emergency Relief Administration.

\*\* These families had no member employed at the end of September, 1934, but at least one member was employed during the month.

Of the total number of families with one or more persons employed in Bergen County, 88.2% had one member employed, 10.3% had two, 1.5% had three or more persons currently employed.

From an inspection of the tables given above, it may be seen that among the wage earners in supplementary relief families there were many currently unemployed. This was particularly true in the large families. This is significant from two points of view. The extent of the emergency phase of relief given to families with a wage income, as well as in all relief families, depended upon the number of wage earners who were currently employed and the number available for employment and currently unemployed, since emergency relief consists of temporary aid extended because of widespread unemployment. On the other hand, information should be given concerning the normal responsibilities of both the currently employed and unemployed. Since at least one wage earner in each family was employed during the year studied, was his employment intermittent or part-time? Was he one of the group who, by going from job to job and contributing in normal times to the vast labor turnover of industry, was unable to hold one job steadily and thereby establish a substantial work history? Or was his wage at full time inadequate? Was this because of his youth and inexperience, or because he was currently employed outside

of the field of his training and experience? Or, employed as normally, was he the sole contributor to the family maintenance when normally his wage income was supplemented by earnings of other members of the family?

It has been shown that 20.5% of all persons included in the study were currently employed and another 18.8% were available for employment. The following table shows the workers in each family classified by the head of the family or another member of the family group.

Table 12

Distribution of Workers Between Family Heads and  
Other Members of the Family Group  
in Supplementary Relief Families  
(Percentage Distribution)

<u>Status of Workers in Family</u>	<u>All Families</u>	<u>Family Head Working or Available for Employment</u>	<u>Family Head Not Available for Employment</u>
All Families	100.0	90.3	9.7
Families With No Worker except Head	33.9	33.9	
Families With Workers			
Other than Head	66.1	56.4	9.7
1 Worker Other than Head	29.0	25.5	3.5
2 Workers " " "	19.3	16.5	2.8
3 Workers " " "	11.1	9.2	1.9
4 Workers " " "	4.9	3.9	1.0
5 or More Workers			
Other than Head	1.8	1.3	.5

Approximately one-third of all supplementary relief families had no one available for employment other than the head of the family. Also, nearly 10% of the family heads were not available for employment, or were, in other words, extremely unlikely ever to be able to earn money for their own or their normal dependents' maintenance.

The absolute amount of wages earned by the workers in supplementary relief families was classified on a yearly basis and as such revealed startling inadequacy according to any standard of the so-called "living wage," frequently computed by various authorities. When classified by age groups, the heads of families did not earn more than a median average of \$550 in any age group, and this amount was the exception rather than the typical amount. These amounts are summarized in the following table.



Table 13

Supplementary Relief Families with Head Employed  
Classified by the Yearly Earnings, Age, Sex, and Color of the Head  
 (For the year ending September 30, 1934)

<u>Age and Sex of Family Head</u>	<u>Percentage Distribution*</u>	<u>Median Yearly Wage Income</u>
All Families	100.0	\$284.52
All White Families	85.2	288.54
Male Head	78.6	285.26
Under 25 Yrs. of Age	2.9	227.27
25 thru 34 Yrs. of Age	19.3	274.65
35 " 44 " " "	29.9	310.20
45 " 54 " " "	19.6	289.13
55 " 64 " " "	5.2	220.83
65 Yrs. of Age and More	1.7	194.44
Female Head	6.6	325.00
Under 25 Yrs. of Age	.6	475.00
25 thru 34 Yrs. of Age	2.0	360.00
35 " 44 " " "	2.4	305.00
45 " 54 " " "	1.1	200.00
55 " 64 " " "	.3	250.00
65 Yrs. of Age and More	.2	550.00
All Negro Families	14.8	260.42
Male Head	13.5	260.26
Under 25 Yrs. of Age	.5	200.00
25 thru 34 Yrs. of Age	4.6	293.33
35 " 44 " " "	5.3	264.71
45 " 54 " " "	2.0	167.65
55 " 64 " " "	.6	350.00
65 Yrs. of Age and More	.5	275.00
Female Head	1.3	261.11
Under 25 Yrs. of Age	**	550.00
25 thru 34 Yrs. of Age	.6	350.00
35 " 44 " " "	.4	220.00
45 " 54 " " "	.3	250.00
55 " 64 " " "	-	-
65 Yrs. of Age and More	-	-

\* Family heads were employed during the year in 56.8% of all families.

\*\* Per cent not significant.

It is evident immediately how low the median yearly earnings of these family heads were in absolute amounts. Very few of the age groups showed a median yearly wage income of more than \$300 and those that did consisted, with one exception, of numerically few cases. The exception was the group of male heads of white families between the ages of 35 and 44 years. It is during these years of life that men in industrial and commercial pursuits enjoy their maximum earning capacity and persons in supplementary relief families showed this same general characteristic.

It is interesting to note that both in the negro and the white families the female heads who were employed showed a larger annual wage income than the males. This is explained elsewhere in the report.

The yearly wage income of workers other than the heads in families where the heads were currently unemployed was higher than that earned by the heads of families. This means, not that these workers were potentially workers of high earning power, but rather that in supplementary relief families, the workers who in normal circumstances are the lower paid workers were being employed extensively by industry. These workers earned a median annual wage of \$390.56, as compared with \$284.52 earned by the heads of families. The earnings of these workers other than heads of families are summarized below.

Table 14

Supplementary Relief Families with the Head Not Working  
But One or More Members Other Than Head Working  
Classified by the Yearly Earnings, Age, Sex and Color  
of the Member Working Who Earned the Most During the Year

<u>Age and Sex of Major Wage Earner</u>	<u>Percentage Distribution*</u>	<u>Median Yearly Wage Income**</u>
All Families	100.0	\$390.56
All White Families	94.7	396.88
Male Major Wage Earner	32.8	375.00
Under 25 Yrs. of Age	23.4	383.33
25 thru 34 Yrs. of Age	5.7	400.00
35 " 44 " " "	2.0	241.67
45 " 54 " " "	1.0	300.00
55 " 64 " " "	.4	650.00
65 Yrs. of Age and More	-	-
Age Not Available	.3	***
Female Major Wage Earner	61.9	405.14
Under 25 Yrs. of Age	36.3	416.00
25 thru 34 Yrs. of Age	9.8	426.47
35 " 44 " " "	8.6	374.19
45 " 54 " " "	3.3	350.00
55 " 64 " " "	.5	250.00
65 Yrs. of Age and More	.1	***
Age Not Available	3.3	***
All Negro Families	5.3	230.00
Male Major Wage Earner	1.4	150.00
Under 25 Yrs. of Age	.4	***
25 thru 34 Yrs. of Age	.6	200.00
35 " 44 " " "	.3	100.00
45 " 54 " " "	.1	100.00
55 " 64 " " "	-	-
65 Yrs. of Age and More	-	-
Female Major Wage Earner	3.9	266.67
Under 25 Yrs. of Age	1.2	350.00
25 thru 34 Yrs. of Age	1.2	283.33
35 " 44 " " "	.6	225.00
45 " 54 " " "	.2	***
55 " 64 " " "	.1	***
65 Yrs. of Age and More	-	-
Age Not Available	.6	***

\* Family heads were unemployed in 43.2% of all families, and therefore this distribution includes 43.2% of all families.

\*\* Median computed to exclude 4.2% whose yearly income was not available.

\*\*\* Not significant.

It is evident immediately that the majority of these workers were the younger members of the family group. Of the total, 61.3% were less than 25 years of age. This supports the statement made later in the report that it was largely the younger members of the family who were contributing the wage income in supplementary relief families.

For purposes of convenience, uniformity and accuracy, hours worked and wages earned were tabulated on a weekly basis. From these tabulations estimates of the extent of employment in terms of hours per week and rates of pay were obtained. When these have been related to actual length of employment during the year, the broad picture will be shown as the sum of its contributing factors.

Hours worked per week and amounts earned per week varied greatly not only from individual to individual, but also from week to week for the same individual. One fair and unbiased way to summarize hours and wages was to tabulate the greatest number of working hours per week and the fewest number, and the highest and the lowest weekly wage for each worker during the nine months ending September 30, 1934.

Table 15

Statistics of the Highest and the Lowest Number of  
Working Hours per Week and the Highest and Lowest Weekly Wages  
Classified by Sex and Color of the Worker in Supplementary Relief Families

(For all persons over 16 years of age in each employment  
during the nine months ending September 30, 1934)

<u>Color and Sex</u>	<u>Median Greatest Number of Hours Worked per Week</u>	<u>Median Highest Weekly Wage</u>	<u>Median Lowest Number of Hours Worked per Week</u>	<u>Median Lowest Weekly Wage</u>
All Persons	40.14	\$11.50	27.54	\$7.33
Male	38.49	11.45	27.32	7.50
Female	40.71	10.72	27.93	7.07
White Persons	40.36	11.35	27.92	7.52
Male	39.31	11.65	27.52	7.66
Female	41.04	11.04	28.59	7.29
Colored Persons	32.95	8.74	24.26	5.61
Male	36.52	9.79	25.69	6.18
Female	25.17	7.00	20.91	4.60



It is evident that colored persons were able to obtain much less employment than white persons and that they earned correspondingly less money. It is also true that women in these supplementary relief families worked a greater number of hours for less money than did men.

In the following table, the average weekly wage and the average number of hours worked for the year ending September 30, 1934, were tabulated in relation to each other. This table includes all persons available for employment whether they had been employed during the year or not. The yearly averages for those employed were computed on the basis of the number of weeks each individual actually worked during the year.

Table 16

Weekly Wages per Person Compared with Hours Worked per Week  
for the Year Ending September 30, 1934, for All Persons  
Available for Employment in Supplementary Relief Families  
 (Percentage Distribution)

Weekly Wage and Sex	Average Working Hours per Week										
	Total	No	Employ-	Less	8	16	24	32	40	48	N.A.
		ment in	than	thru	thru	thru	thru	thru	thru	and	
		1934	8	15	23	31	39	47	more	**	
All Persons	100.0	39.2	1.3	6.7	9.7	12.6	9.1	11.8	8.4	1.2	
Male	67.3	28.2	.9	4.9	6.7	7.6	4.9	6.7	6.6	.8	
No Employment	28.2	28.2	-	-	-	-	-	-	-	-	-
Less than \$1.00	*	-	-	-	-	-	-	-	-	*	-
\$1 thru \$4	6.8	-	.8	2.2	1.2	.9	.3	.3	.8	.3	
5 " 9	15.3	-	.1	2.3	4.3	2.9	1.1	1.5	2.9	.2	
10 " 14	10.3	-	-	.3	.9	2.9	2.2	2.3	1.6	.1	
15 " 19	4.6	-	-	*	.2	.7	1.0	1.8	.9	*	
20 " 24	1.1	-	-	*	*	.1	.2	.5	.2	*	
25 " 29	.4	-	-	-	*	.1	*	.2	.1	*	
30 and More	.4	-	-	-	*	*	.1	.1	.1	-	
No Wages***	*	-	-	-	-	-	-	*	-	-	
N.A.**	.2	-	-	-	*	-	-	*	*	.1	
Female	32.7	11.0	.4	1.8	3.0	5.0	4.2	5.1	1.8	.4	
No Employment	11.0	11.0	-	-	-	-	-	-	-	-	
Less than \$1.00	-	-	-	-	-	-	-	-	-	-	
\$1 thru \$4	3.5	-	.3	1.2	.6	.4	.2	.3	.4	.1	
5 " 9	10.4	-	.1	.5	2.2	3.5	2.1	1.2	.6	.2	
10 " 14	6.9	-	-	.1	.2	1.1	1.7	3.1	.7	*	
15 " 19	.8	-	-	-	-	*	.2	.5	.1	-	
20 " 24	.1	-	-	-	*	-	*	*	-	-	
25 " 29	-	-	-	-	-	-	-	-	-	-	
30 and More	*	-	-	-	-	-	-	-	*	-	
N.A.**	*	-	-	-	-	-	-	-	-	*	

\* Per cent not significant.

\*\* Not available.

\*\*\* Employed usually as apprentice or casual helper and given no wages.

From this table it may be seen that there was a general relationship between the hours worked in a week and the wages earned. It is also evident that the wages earned by these workers were low. While 20.2% worked more than forty hours a week, less than 1% earned \$25.00 or more a week.

The amount of employment during the year may be seen from the following table,

Table 17

Length of Employment of All Persons in Supplementary Relief Families Available for Employment During the Year Ending September 30, 1934

(The total number of months at all employments for each person employed during the year)

(Percentage Distribution)

<u>Length of Employment</u>	<u>All Persons</u>	<u>Male</u>	<u>Female</u>
Total	100.0	67.3	32.7
No Employment	39.2	28.2	11.0
Less than 1 Month	2.1	1.8	.3
1 Mo. less than 2 Mos.	3.8	2.8	1.0
2 " " " 3 "	3.2	2.2	1.0
3 " " " 4 "	3.6	2.5	1.1
4 " " " 5 "	2.9	2.2	.7
5 " " " 6 "	2.8	2.2	.6
6 " " " 7 "	3.1	2.1	1.0
7 " " " 8 "	2.4	1.6	.8
8 " " " 9 "	2.3	1.6	.7
9 " " " 10 "	3.2	1.9	1.3
10 " " " 11 "	2.0	1.1	.9
11 " " " 12 "	2.0	1.0	1.0
12 Months	27.3	16.0	11.3
Not Available	.1	*	*

\* Not significant.

Employment was by no means steady for the workers in these families. Of all the workers, 27.3% worked for the entire year, and 39.2% were unemployed during the entire period. The remaining third of the workers were employed for periods evenly distributed from a few weeks to eleven months.

During the nine months ending September 30, 1934, 40.6% of all workers were unemployed, 56.4% held only one job, while only 3% held two or more jobs. Definitely, the workers whose earnings were being supplemented by relief were not those who jumped from job to job. Moreover, they did not do so in the five years previous to 1934. This may be seen from an inspection of the following table. An employment was considered any period of work, not necessarily continuous, for one employer.



Table 18

Yearly Number of Employments for All Persons  
Over 16 Years of Age in Supplementary Relief Families  
(Percentage Distribution)

Color, Sex and Number of Employments	9 Months Ending Sept. 30 1934	12 Months Ending September 30				
		1933	1932	1931	1930	1929
All Persons*	100.0	100.0	100.0	100.0	100.0	100.0
White Persons	91.2	91.2	91.0	90.8	90.7	90.4
Male	61.6	63.0	65.0	66.0	68.4	69.4
No Employment	27.9	30.3	30.4	24.7	19.1	16.1
1 Employment	31.8	30.9	32.9	39.7	47.4	51.9
2 Employments	1.7	1.6	1.4	1.3	1.5	1.1
3       "	.2	.2	.2	.3	.3	.2
4       "	-	-	-	-	**	-
Not Available	-	**	**	**	**	.1
Female	29.6	28.2	26.0	24.8	22.3	21.0
No Employment	10.1	8.9	9.6	9.9	8.8	8.8
1 Employment	18.8	18.2	15.9	14.6	13.1	12.0
2 Employments	.7	1.0	.5	.3	.4	.2
3       "	**	.1	-	-	-	-
4       "	-	**	-	-	-	-
Not Available	**	**	**	**	**	**
Negro Persons	8.8	8.8	9.0	9.2	9.3	9.6
Male	5.9	6.0	6.2	6.6	6.8	7.2
No Employment	1.6	2.2	2.0	1.7	1.4	1.3
1 Employment	4.0	3.6	4.0	4.7	5.1	5.8
2 Employments	.3	.2	.1	.2	.2	.1
3       "	-	-	**	**	.1	-
Female	2.9	2.8	2.8	2.6	2.5	2.4
No Employment	1.0	.8	1.1	.8	.7	.7
1 Employment	1.8	1.9	1.6	1.7	1.7	1.7
2 Employments	.1	.1	.1	.1	.1	**

\* The following persons available for employment are included in the classification: 1934, 7,359; 1933, 6,682; 1932, 6,153; 1931, 5,766; 1930, 5,492; 1929, 5,173.

\*\* Not significant.

Various significant trends may be noted when the data for the five-year period are considered. Increased unemployment was revealed by the increase from 26.9% of all workers having no work in 1929 to 40.6% in 1934. Complementing that, the per cent of all workers having one job during the period fell from 71.4% in 1929 to 56.4% in 1934. During the period the proportion holding two or more jobs was not materially altered.

It is interesting to note also that female white workers made up 21% of the total in 1929 and nearly 30% in 1934. Actually, there were just more than twice as many women in these families to be considered available for employment in 1934 as in 1929. As unemployment increased among all workers and wages of those working decreased, more and more women who had not previously considered themselves as workers turned to seeking employment in the hope of augmenting the family income.

For the nine months ending September 30, 1934, the number of jobs held by each worker was related to the total duration of the employment in that period. In 1934, 40.6% of all workers had no employment and 32.2% worked during the entire period, and most of the latter group were able to hold one position during the whole period. This further shows the extent to which relief supplemented steady employment.

### The Family and Supplementary Relief

Supplementary relief problems of the individual in the family have been considered up to this point. From here consideration will be given to the family as the unit.

The families in New Jersey who received supplementary relief show characteristics which varied from those of all families on relief. Approximately 23% of all relief families were colored and of the remaining 77%, 30% were native born white of native parents, 14% native born white of foreign or mixed parents, and 33% foreign born white, when classified according to the color and nativity of the head. Among the relief families with wage income, only 11% were colored, 24% native born white of native parents, 15% native born white of foreign or mixed parents, and 50% foreign born white, when classified according to the color and nativity of the head.

The variations in the color and nativity of supplementary relief families compared with all relief families may be seen from the following table:

Table 19

Color and Nativity of Supplementary Relief Families  
Compared with all Relief Families and General  
Population in New Jersey

(Percentage Distribution)

<u>Race and Nativity of Head</u>	<u>Relief Families with Wage Income</u>	<u>All Families Receiving Relief *</u>	<u>General Population (1930 Census)</u>
All Relief Families	100.0	100.0	100.0 **
Colored	10.7	23.0	4.9
White	89.3	77.0	94.9
Native born of native parents	24.5	30.3	34.6
Native born of foreign or mixed parents	15.0	13.6	23.9
Italy	5.3	4.5	-
Germany	2.8	1.8	-
Ireland	2.1	2.0	-
England	.9	.7	-
Poland	.7	.6	-
Austria	.5	1.0	-
Other	2.7	3.0	-
Foreign Born	49.8	33.1	36.4
Italy	26.1	13.9	-
Poland	6.9	3.8	-
Hungary	3.1	1.6	-
Austria	2.7	2.2	-
Russia	1.9	1.1	-
Ireland	1.5	1.6	-
Germany	1.4	1.4	-
England	1.1	1.1	-
Other	5.1	6.4	-

\* "Towards Shelter Security," Research Division, State of New Jersey Emergency Relief Administration - December, 1934.

\*\* Includes .2% other races.



It is evident that there were proportionately less than half as many negroes among supplementary relief as among all relief families. This was due in part, to the place the negro in New Jersey occupies in industry. The negro in industry in this State is, with few exceptions, a marginal worker. During periods of severe crisis, all industry discriminates against the marginal worker. The identity of the marginal worker varies from plant to plant, or job to job. It depends upon the experience or the age of the worker; or the attitude, the whim or the gain of the employer. In some cases, the older worker is the first to be laid off, in other cases, the younger; in some cases the skilled worker, and in others the unskilled. In still other cases, the force of unskilled workers may be diluted by cheaper child or female workers.

This accounts in part, for the small percentage of negroes on relief who were currently employed in industry or commerce. The following statement is quoted:

"As would be expected, those persons and groups in the population who had the lowest incomes, and who, in the normal course of things, perform the marginal tasks of industry, were the first to be let out of jobs, hence, compose the first applicants for relief.

"Negroes hold the marginal jobs in industry, and as a race, they occupy the lowest income bracket in the nation."\*

A second reason why, on a percentage basis, there were fewer negroes among the group of supplementary relief families than among all relief families is that, to a large extent, negroes in the State of New Jersey follow occupations other than those included in industrial and commercial activities, and were therefore considered not eligible for this survey. This was revealed in the same survey quoted above:

"Domestic and personal service, which has long been the most prolific source of gainful employment for negroes, proves to be no exception to the rule in New Jersey establishments employing 25 or more persons. Thus, on the basis of the number of establishments interviewed, a larger percentage of negro employees was engaged in domestic and personal service than in any other branch of industry."\*

\* "Survey of Vocational Opportunities for Negro Workers in New Jersey," 1934-35, sponsored by the New Jersey Department of Institutions and Agencies, in cooperation with the Inter-racial Committee of the New Jersey Conference of Social Work and the New Jersey Urban League.

Although in times of general economic distress, foreign born workers are frequently more severely affected than native born workers, the reverse has been true in the present study. However, in the industrial areas in New Jersey, the population is predominantly foreign born, and this explains 50% foreign born supplementary relief families compared with 33% of all relief families.

A further reason for the predominance of families of foreign born heads in the group of relief families with a wage income is the distribution of currently employed workers within the family unit. Although this was discussed more fully elsewhere in the report, it should be noted here that it was necessary to supplement the wage income of a family with relief in many cases because the head of the family who was the normal major wage earner in the family was currently unemployed and the wage income of the family was contributed by other members, who in normal times merely supplement the main income of the family. In many instances, at the time of the study, the younger daughter or son was carrying the task of supporting the family. In the foreign born families, the young members of the family are accustomed to finding employment early and do not find it difficult to adjust themselves to leaving school and seeking lucrative work. Moreover, they feel a strong pressure to share in the responsibility of maintaining the family group.

It was interesting to study the number of persons per family in the supplementary relief group as compared with the general relief population. This is done in the following table.

Table 20

Number of Persons in Supplementary Relief Families  
Compared with Number of Persons in All Relief Families  
(Percentage Distribution)

<u>Number of Persons in Family</u>	<u>Relief Families with Wage Income</u>	<u>All Families Receiving Relief*</u>	<u>Per Cent of Supplementary Relief Families of All Families</u>
All Families	100.0	100.0	25.0
Families of 1	.6	13.2	1.1
" " 2	6.7	17.0	9.9
" " 3	13.5	17.1	19.7
" " 4	17.3	16.2	26.7
" " 5	16.4	12.3	33.3
" " 6	14.1	9.3	37.9
" " 7	9.8	6.4	38.2
" " 8	8.3	3.7	56.1
" " 9	6.0	2.0	75.0
" " 10 or more	7.3	2.8	65.2

\* "Neighbors in Need, a Survey of 10,000 Relief Families in New Jersey."  
State of New Jersey Emergency Relief Administration, 1935.

For the purpose of both these surveys, a relief family included a group of related or unrelated persons living together at one address, who were receiving relief and who were considered one "case" by the relief administration. In tabulating the data in this study, roomers and boarders were excluded from the number of persons in the household, because they were not dependent upon the income of the family but actually were a source of income for the family. Persons within the household who did not share in the relief allowance or who comprised a separate and distinct relief case were also excluded.

It is evident that there were proportionately fewer families of less than four and a greater number of more than four persons who received supplementary relief than among all relief families. It should also be noted that it was extremely rare for the relief administration to supplement a wage income of single or "non-family" persons. Or, to put in in other words, the individual with no dependents could usually, if employed at all, earn sufficient from employment in industry and commerce to cover his or her minimum budgetary needs.

Many families moved into quarters occupied by relatives or friends in order to reduce living costs. It has been shown in other studies conducted by the Emergency Relief Administration that a greater number of families in the relief population than in the general population combine in this manner. These groups were considered one household when resources and obligations were pooled and all members of the group lived as one economic unit. When a group of people, related or unrelated were jointly dependent upon the income of one or more members of that group, and therefore considered one case by the relief agency and covered by one budget, that income was of significance in relation to the total group.

However, when that group consisted of two family units with two normal heads, it was of interest to know the potentialities as a wage earner of each head. Of all supplementary relief families, 3.8% consisted of those with more than one family head, and may be called "combined" families since this combination consisted of pooling all resources, not merely just sharing the same living quarters. These families have been classified by the age of the main head and the number of persons in the household. When the heads of families are classified by sex, 89% were male, and 11% were female. When the combined families are classified by the sex of the second head, 57.3% of these second heads were male, while 42.7% were female. It is interesting to note that nearly half of the family groups who found it expedient to combine with another family group were those which were normally dependent upon a female member of the group.

These families exhibited another distinct characteristic. The median age of all main heads was 44.5 years. However, the second family groups were headed by persons of a median age of 30.8 years.

It is evident that many of the younger family groups returned to the homes of the husband or wife's parents. The following grouping of the heads of supplementary relief families is given.

Table 21

All Relief Families and Relief Families with a  
Wage Income Classified by the Age of the Main Head Compared  
with Families of Two or More Heads Classified  
by the Age of the Second Head

(Percentage Distribution)

<u>Age Groups</u>	<u>All Supplemen- tary Relief Families Clas- sified by Age of Main Head</u>	<u>Combined Groups in Supplementary Relief Families Classified by Age of Second Head</u>	<u>All Families Receiving Relief**</u>
All Families	100.0	100.0 *	100.0
Under 25 years of age	2.8	32.0	3.5
25 through 34 years of age	18.8	31.3	21.1
35     "     44     "     "     "	30.0	13.7	29.6
45     "     54     "     "     "	32.3	7.7	25.2
55     "     64     "     "     "	11.6	5.4	12.7
65 years of age and more	4.5	9.9	7.9

\* Of all supplementary relief families, 3.8% consisted of combined families. Of these, 3.6% consisted of families with 2 heads and .2% of families with 3 or more heads.

\*\* "Neighbors in Need, a survey of 10000 Relief Families in New Jersey." State of New Jersey Emergency Relief Administration, 1935.

In order that comparisons might be made with all families receiving relief, these figures are given in the last column of Table 21.

There was a greater concentration of family heads between the ages of 35 and 55 in relief families with a wage income than in all relief families, and in turn, fewer in the younger and older age groups. The very selected nature of the second units of combined families may be seen more strikingly when the ages of the heads of these units were compared with the total relief population.



The distribution of age groupings of all persons in supplementary relief families varied decidedly from that of the total relief population. Although there were fewer children under the age of 5 years in supplementary relief families and fewer persons over 25 years of age, there were many more in the intermediate age group, particularly between the ages of 15 and 25, than among all persons on relief.

The fact is borne out in other analyses, as well as in this age grouping, that it was predominantly the relief family with a number of adolescents which currently had one or more members employed in industry or commerce, and it was frequently an adolescent who was employed. The enormity of the task which was carried by many of these young persons cannot be over-emphasized. Many were at an age to be ill-equipped to maintain a large dependent family. They were frequently, because of their youth and consequent lack of experience and training, unable to qualify for any work which would afford them other than the lowest of wages.

In spite of the extreme devotion which has been shown by many of these persons to their families, it has become increasingly difficult for them to contribute the large portion of their small earnings to the family when it has been obvious to them that the very most that they have been able to contribute has been so inadequate to maintain the family. Although children are obligated by law to support their parents, temptation is great to move away from the family group, use their own earnings to support themselves, and allow the family to receive the equivalent of their earnings in relief.

In this connection, at the time of the study, the policy of the Emergency Relief Administration in New Jersey, as in many other states, was to deduct the total wages of any and all members of a relief family from the relief budget, making only a small allowance for lunches and personal expenses of the wage earner. This policy not only placed an undue burden upon the adolescent member of the family, but it was a threat to the honest administration of relief although it appeared to be an economy. The following excerpt from the report of the mayor's committee on unemployment relief in the City of New York illustrates this conception of the situation.

"Under the present budget system, if any member of a home relief family gets a job, his entire earnings are charged against the family budget with the exception of one dollar a week for clothing repairs and twenty-five cents a day for lunch and carfare. Because of this requirement many children leave their homes as soon as they get jobs and move to cheap boarding houses so that they can keep their earnings,..... As a result the city must continue to carry the full burden of the remaining family on the relief rolls, families are broken up, and adolescent children are moving into poor and unsupervised boarding homes.

"Experts also state that in many cases children pretend to leave home and set up fictitious addresses in order not to submit to the ruling, or threaten that they will leave home if the relief administration discovers that they are working. The pressure on the parents to conceal such earnings is understandable under such circumstances.

"Knowledge of such family situations is one reason why investigators on a case load have been slower to discover undisclosed earnings than special investigators sent out by the central office. It is our opinion that in a great many cases the regular investigators, because of their greater familiarity with the plight of the family, do not report the income of the children. This ruling is so unsound from both a social and economic viewpoint that the investigators cannot and will not enforce it. The maintenance of such policies can only lead to further deception." \*

It may be seen that there is a real temptation for both the client and the home visitor in this situation. Russell H. Kurtz has stated the problem thus:

"Earnings on casual and part-time jobs, now rigidly deducted from relief allowances, should be more generously dealt with in the family budget. It is beginning to be apparent that our attempts to hew too close to the line have resulted in our putting a premium upon idleness and subterfuge. Other nations have learned the wisdom of allowing members of families on relief to keep for their personal use a part of such casual earnings, applying only the balance to a reduction of the relief grant. Thus, initiative and resourcefulness are stimulated and the will to work protected." \*\*

The Board of Child Welfare in New York has met the same problem by allowing the working child to keep from forty to forty-seven per cent of his income for personal use. The amounts vary according to a graduated scale.

\* Report of the New York City Mayor's Committee on Unemployment Relief.

\*\* "Relief and the American Temperament" by Russell H. Kurtz. Survey Graphic, May, 1935.

These authorities quoted above have made recommendations which are sound only to a certain point. They would result in immediate social benefit to the families affected. Since, however, the execution of these recommendations would result in a system of relief, public or private, which would maintain part-time, low-wage, temporary or casual labor for the convenience of industry, an unhealthy economic condition not only would be tolerated, but also would be abetted.

In all computations in this study to ascertain the adequacy of the family income, the entire amount of all wage earnings in the family were included. During the interview with each family, however, the visitor ascertained from the family the amount of the earnings of each member of the family which he or she contributed to its support. From the tabulations of this information, it was possible to know to what extent individuals in these families were sharing their earnings. If adolescents were actually keeping for personal use a large portion of their earnings, and the total amount of the earnings were deducted from the budgeted needs of the family by the Administration, other members of the family were being penalized in the application of this relief policy.

In the families in which the head was employed, 30.2% of the workers other than the head contributed all of their earnings to the family and an additional 50% contributed from 50 to 100% of their earnings. Approximately 20% of those other than the head of the family kept more than half of their earnings for their own use. In these families, also, it must be remembered, their contribution was a supplement to the wages of the head.

However, in the families in which the head was unemployed at the time of the survey, less than 20% of the workers contributed all their earnings to the family, but approximately 64% contributed from 50% to 100% of their earnings. Here again about 20% of all workers other than the head of the families retained more than half their earnings for their own use.

It has not been a matter of family tradition for other than the major wage earner or head of the family to assume the responsibility of its entire support. Where the family income has been insufficient to maintain the family, this responsibility has been assumed slowly and in varying degrees by the other persons in the family group. Parents have been loathe to demand or even accept the sacrifices made by children where they hand over all their wages for the family support.

Since this study was conducted, policies of the Administration were liberalized regarding the amount of earnings junior members of supplementary relief families were expected to contribute

toward meeting the family budget. As a result, in families where sons and daughters who were not the normal chief support of the family had full or part-time employment, after deductions were made for amounts needed for lunches, carfare and union dues, these workers were expected to turn in two-thirds of the remainder toward family maintenance.

It is necessary to supplement the income of the family with relief when that income is insufficient to maintain the family. From this point of view it does not matter what the source of the income may be or how many members of the family contribute to that income; if the total number of people who depend on that income for maintenance find it inadequate, relief from some source must be given.

Among the 25% of all relief families whose relief currently was a supplement to income from employment, an attempt was made to discover how inadequate this income was to meet the family needs, whether families with a wage income had other sources of income as well, and whether the Emergency Relief Administration was supplementing income in families continuously for a period of time.

The following table shows the number of months families received relief during the year covered by the survey.

Table 22

Number of Months in which Supplementary Relief Families Received Relief During the Year Ending September 30, 1934

(Percentage Distribution)

<u>Number of Months</u>				<u>All Families</u>	<u>White Families</u>	<u>Colored Families</u>
All Families				100.0	89.3	10.7
Received Relief	6 Months			10.4	9.7	.7
"	"	7	"	10.4	9.6	.8
"	"	8	"	12.0	11.2	.8
"	"	9	"	12.9	11.5	1.4
"	"	10	"	11.4	10.2	1.2
"	"	11	"	10.3	9.2	1.1
"	"	12	"	32.6	27.9	4.7

It may be seen immediately that approximately one-third of the families received relief during the entire year of the survey. An attempt was made to discover how many of the remaining two-thirds of the families received relief intermittently during this time, and with this in view the following table was developed.



Table 23

Those Supplementary Relief Families Receiving Relief Con-  
tinuously and those Receiving Relief Intermittently During  
the Year Ending September 30, 1934, Classified According  
to the Number of Months Relief was Received  
 (Percentage Distribution)

<u>Number of Months</u>	<u>All Families</u>	<u>Families Who Received Relief Continuously During the Year</u>	<u>Families Who Received Relief Intermittently During the Year</u>
All Families	100.0	62.0	38.0
White Families	89.3	54.2	35.1
Received Relief 6 Months	9.7	3.8	5.9
" " 7 "	9.6	3.8	5.8
" " 8 "	11.2	5.2	6.0
" " 9 "	11.5	6.1	5.4
" " 10 "	10.2	4.4	5.8
" " 11 "	9.2	3.0	6.2
" " 12 "	27.9	27.9	
Colored Families	10.7	7.8	2.9
Received Relief 6 Months	.7	.4	.3
" " 7 "	.8	.4	.4
" " 8 "	.8	.4	.4
" " 9 "	1.4	.9	.5
" " 10 "	1.2	.6	.6
" " 11 "	1.1	.4	.7
" " 12 "	4.7	4.7	

It is evident that a large proportion of these families had their other income supplemented with relief over a considerable period of time without interruption.

For purposes of analysis family income was classified in three groups: first, total family income from wages; second, the family income from all sources other than relief; and third, the total family income from all sources and relief income. The following table shows the source of income other than relief for each month of the year ending September 30, 1934.

Table 24

Supplementary Relief Families Classified According to Source  
of Income by Months for the Year Ending September 30, 1934  
(Percentage Distribution)

		<u>Source of Family Income</u>				
<u>Year and Month</u>		<u>All Families</u>	<u>Wage In-</u> <u>come Only</u>	<u>Wage and</u> <u>Other Income</u>	<u>Other In-</u> <u>come Only</u>	<u>No</u> <u>Income</u>
1933	October	100.0	68.2	8.3	3.8	19.7
	November	100.0	61.9	13.5	7.5	17.1
	December	100.0	53.3	19.6	13.9	13.2
1934	January	100.0	49.6	22.4	16.1	11.9
	February	100.0	50.2	22.4	15.5	11.9
	March	100.0	53.1	21.3	14.0	11.6
	April	100.0	60.9	16.8	9.4	12.9
	May	100.0	71.9	9.5	3.5	15.1
	June	100.0	75.2	9.3	2.4	13.1
	July	100.0	78.4	9.4	1.4	10.8
	August	100.0	82.6	9.2	1.2	7.0
	September	100.0	86.2	9.5	1.0	3.3

White Families

1933	October	89.3	60.5	7.4	3.5	17.9
	November	89.3	55.0	12.2	6.7	15.4
	December	89.3	46.9	18.0	12.2	12.2
1934	January	89.3	43.5	20.8	14.0	11.0
	February	89.3	44.0	20.8	13.6	10.9
	March	89.3	46.5	19.7	12.2	10.9
	April	89.3	53.6	15.4	8.4	11.9
	May	89.3	63.6	8.7	3.2	13.8
	June	89.3	66.9	8.3	2.2	11.9
	July	89.3	69.8	8.4	1.3	9.8
	August	89.3	73.6	8.2	1.1	6.4
	September	89.3	77.0	8.5	.9	2.9

Colored Families

1933	October	10.7	7.7	.9	.3	1.8
	November	10.7	6.9	1.3	.8	1.7
	December	10.7	6.4	1.6	1.7	1.0
1934	January	10.7	6.1	1.6	2.1	.9
	February	10.7	6.2	1.6	1.9	1.0
	March	10.7	6.6	1.6	1.8	.7
	April	10.7	7.3	1.4	1.0	1.0
	May	10.7	8.3	.8	.3	1.3
	June	10.7	8.3	1.0	.2	1.2
	July	10.7	8.6	1.0	.1	1.0
	August	10.7	9.0	1.0	.1	.6
	September	10.7	9.2	1.0	.1	.4

In concrete amounts, the income of these families on a yearly basis was remarkably low. The median yearly wage income of all families included in the study was \$380.19. While the income of white families was slightly higher, \$389.09, colored families had a median income of \$313.71.

The yearly wage income of supplementary relief families was further classified by the nativity of the head of the family. This is summarized here.

Table 25

Supplementary Relief Families Classified by the Wage Income  
Received During the Year Ending September 30, 1934 and the  
Race and Nativity of Head

<u>Race and Nativity of Head</u>	<u>Distribution</u>	<u>Median Yearly Wage Income of Family</u>
All Relief Families	100.0%	\$ 380.19
Colored	10.7	313.71
White	89.3	389.09
Native born of native parents	24.5	343.85
Native born of foreign or mixed parents	15.0	360.00
Italy	5.3	331.25
Germany	2.8	376.92
Ireland	2.1	312.50
England	.9	390.00
Poland	.7	350.00
Austria	.5	316.67
Other	2.7	412.50
Foreign Born	49.8	420.04
Italy	26.1	400.38
Poland	6.9	446.15
Hungary	3.1	471.15
Austria	2.7	445.45
Russia	1.9	356.66
Ireland	1.5	475.00
Germany	1.4	286.36
England	1.1	371.42
Other	5.1	456.82

The inadequacy of these amounts is evident without further comment. However, when this income was related to the number of persons in the household dependent upon it for a living, it was even more inadequate. The median yearly wage income of single persons included in the survey was \$155.00, while that of families of ten and more persons was \$570.45. Of the families, only 4.3% had a yearly wage income of \$1,000 or more, and of these, 86.0% consisted of five or more persons.

All of the income in relief families, however, was not derived from wages. The other income included in the amounts shown under the second classification of kinds of income contained such items as income from boarders and roomers, rents, pensions and compensation, and occasionally returns on investments of one sort or another. In a few cases non-recurring amounts were included, such as the cash obtained from the surrendering of an insurance policy or from the re-financing of a mortgage for a larger amount.

When these sources of income were considered as well as wages, the median yearly income for all families was \$465.19, still a startlingly inadequate amount for families of a median size of 5.2 persons. Here again, the white families in the State were slightly better off than the negro. While families had a median yearly income from all sources of just less than \$500.00, while colored families received \$381.98.

It should not be inferred, however, that the relief given to these families was of such quantity that their total yearly income was generous. The median yearly amount of all income and relief received by supplementary relief families was \$708.28.

Relief income was computed throughout the study to exclude payments for unanticipated expenses of the family. In other words, the amounts given for hospitalization and medical supplies and services were deducted from relief income in all cases. This was done because these items, since they could not be anticipated, were not of a nature to be budgeted among the minimum needs of the family. Therefore, on the basis of adequacy of income, they were not measurable. Since relief budgets are based on the minimum subsistence needs of a family, and since relief monies may not be given to a family for security against future catastrophes, these minimum budgets made no provision for such contingencies.

Interesting and startling as it may be to consider family income as a concrete amount, the real significance of the income is only known when it is related to the needs of the family. For each family included in the study, a minimum budget was computed, and this

amount was taken to indicate the minimum needs of these families. The three types of income of the families were then related to the budgetary needs of the families for each month of the year in the study.

The following table gives a summary picture of the adequacy of the incomes in supplementary relief families.

Table 26

The Median of the Per cent of the Minimum Budget Needs  
of Supplementary Relief Families Met by the Wage Income,  
Wage and Other Income, and Wage and Other Income and  
Relief Received

<u>Month and Year</u>	<u>Per cent of Minimum Budget Needs Met By:</u>		
	<u>Family Wage</u> <u>Income</u>	<u>Family Wage</u> <u>and Other</u> <u>Income</u>	<u>Family Wage and</u> <u>Other Income</u> <u>and Relief</u>
1933 October	46.4	47.3	57.0
November	45.0	48.0	60.6
December	44.4	54.3	67.5
1934 January	43.4	57.4	72.6
February	43.2	55.6	69.9
March	43.5	54.2	71.4
April	43.1	49.5	67.3
May	42.6	44.4	64.4
June	42.0	43.8	64.8
July	41.8	43.8	70.1
August	42.1	44.1	70.0
September	42.1	44.0	75.5

An actual scarcity of public funds for relief has made it impractical for the Administration to give relief in amounts even approximating a minimum budget. As a result, there is not a great incentive for workers in supplementary relief families to hold their jobs when the return from work, plus relief, falls so far short of meeting their minimum living requirements.



### Method of Conducting Study

The study of supplementary relief in New Jersey was planned and supervised by Mr. Douglas H. MacNeil, Manager, and Mr. Gerald B. Bate, Assistant Manager, of the Research Division of the Emergency Relief Administration as a Service Project, Number S-F2-110. The study was conducted with a field staff of three senior supervisors, two junior supervisors, thirty visitors and four copy clerks. The field work was started September 18, and completed November 15, 1934. Upon the completion of this phase of the study, the tabulations and summaries of the data were made by a headquarters statistical staff of twelve clerks, under the supervision of the Senior Research Assistant of the Research Division, Miss Helen M. Heiland, by whom this report has been written. This phase of the work started November 15, 1934, and was finished June 27, 1935.

At the time when the survey was initiated, practically no information was available concerning the extent of supplementary relief in New Jersey or the variations in the proportion of this type of relief in different sections of the State. In order to determine how a fair sample of cases should be chosen for intensive study, a preliminary Questionnaire was submitted to each county. From the information reported on these forms by each County Case Supervisor, it was possible to estimate approximately the proportion of the active relief cases in June, 1934, for which emergency relief supplemented an income from the employment of some member of the family.

On the basis of further preliminary investigation, it was decided that the cases to be studied intensively would be limited to those which had received relief for at least six months during the year from October 1, 1933, through September 30, 1934, and had received relief during July, August, and September, 1934, and to those where one or more members of the family had been employed in industry or commerce during any of these months.

In order to obtain only families for which the latter was true, families where the only worker was one of the following types were not considered eligible: agricultural workers, including farm or garden workers; fishermen; domestic servants, including maids, laundresses, gardeners, chauffeurs, furnace-men and odd-job persons working in homes for private persons; and persons employed on Service or Work Projects, Work-for-Relief Projects, or employed by the Emergency Relief Administration. By imposing these limitations upon the cases which were included for intensive study, the conclusions drawn from the study are based entirely on cases where employment in industry or commerce has been supplemented with relief.

The areas to be included in the survey were determined by following the industrial patterns in the State, as revealed by information available in reports issued by the Department of Labor, State of New Jersey. In these areas, 3,400 families were chosen in the following manner:

On a form designed for this purpose, the family visitors in the municipalities included in these areas were requested to list all families on their case load who had one or more members gainfully employed in industry or commerce. This task constituted all of the work required from any member of the local relief staffs during the survey. From these lists, 3,400 cases were chosen at random and every precaution was taken to insure that within the group of cases which were deemed eligible, no factors biased a purely chance selection of the 3,400 cases.

The field staff of visitors employed throughout the State made a home visit to each of these 3,400 families and by means of an interview with the family filled in the information required on the schedule designed for this purpose. The amounts and types of supplementary relief received by each family were obtained in each local office from the accounting records.

The families included in the study were distributed throughout the State, as shown by the following table.

Table 27

Number of Cases from Each County and Municipality  
Included in the Supplementary Relief Study

<u>County</u>	<u>Municipality</u>	<u>Number of Families</u>
Bergen	Lodi, 22; Lyndhurst, 47	69
Burlington	Burlington, 5; Moorestown, 11; Mount Holly, 21; Riverside, 11; Maple Shade, 12	60
Camden	Camden, 205	205
Cumberland	Bridgeton, 25; Millville, 32	57
Essex	Newark, 1,032; Bloomfield, 51; East Orange, 52; Irvington, 56; Orange, 139	1,330
Hudson	Hoboken, 172; Jersey City, 180; Union City, 114	466
Mercer	Trenton, 351; Hamilton, 93; Lawrence, 44	488
Middlesex	New Brunswick, 88; Perth Amboy, 169; Woodbridge, 27	284
Passaic	Passaic, 87; Paterson, 106	193
Union	Dunellen, 84; Elizabeth, 137; Linden, 27	248
State		3,400