

TOWARD SHELTER SECURITY..

N.J. State emergency relief administration
1934

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TOWARD SHELTER SECURITY

STATE OF NEW JERSEY
State EMERGENCY RELIEF ADMINISTRATION
DEPARTMENT OF FINANCE
DIVISION OF RESEARCH AND METHODS

DECEMBER 1934

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TABLE OF CONTENTS

| | Page |
|--|------|
| Letter of Transmittal | 1 |
| Introduction | 2 |
| Summary and Conclusions | 2 |
| Evictions | 3 |
| Combining of Families | 3 |
| Rent Sole Item of Relief | 3 |
| Standards of Shelter | 4 |
| Relation between Clients and Emergency Relief Administration | 4 |
| Formula for Payment of Shelter | 5 |
| Contact with Landlords | 6 |
| Payment of Shelter Facilitated | 6 |
| Payment of Taxes by Landlords | 7 |
| Shelter Payments in Lieu of Food Relief | 7 |
| Repair of Housing in Lieu of Rent | 7 |
| The Study | 8 |
| Scope of Study | 8 |
| Municipalities and Families Covered | 8 |
| Composition of Families | 9 |
| Effect on Families of Present Shelter Policies | 11 |
| Housing of Relief Families | 12 |
| Occupancy Status | 12 |
| Renters | 13 |
| Permanence of Residence | 13 |
| Moving | 14 |
| Rent Arrearages | 15 |
| Amount of Rent Paid | 17 |
| Rent-free Families | 20 |
| Home Owners | 20 |
| Basis of Ownership | 21 |
| Arrearages in Interest and Amortization | 24 |
| Arrearages in Taxes and Water Rent | 24 |
| Home Owners' Loan Corporation | 24 |
| Landlord and His Problem | 25 |
| Standards of Shelter for Relief Clients | 27 |
| Cost of a Shelter Policy | 35 |
| Appendix | 40 |
| Supplementary Tables | 40 |
| Schedules | 43 |

STATE OF NEW JERSEY
EMERGENCY RELIEF ADMINISTRATION

20 Washington Place,
Newark, New Jersey,
December 13, 1934.

Lewis Compton, Executive State Director,
State of New Jersey,
Emergency Relief Administration,
Newark, New Jersey.

Dear Mr. Compton:

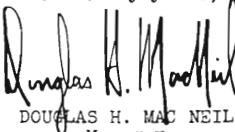
The Division of Research and Methods is pleased to present the findings of its study of the shelter problems among relief families in New Jersey, entitled "Toward Shelter Security."

The findings of this study not only verify the opinions shared by relief administrators that the shelter problems of relief families are most acute, but provide the Administration with a measure of what is involved financially and socially in these shelter problems.

The data were collected and tabulated as a Service Project under the general supervision of Mr. Gerald B. Bate, Assistant Manager, and Miss Helen M. Heiland of the staff of the Division of Research and Methods, and this report has been written by them.

The Division wishes to extend its thanks to the New Jersey Association of Real Estate Boards and the New Jersey State office of the Home Owners Loan Corporation, as well as to the numerous banks, building and loan associations, mortgage and title companies, and individual landlords and agents who cooperated with us in making this study. In addition, we wish to thank the Executive County Directors, County Case Supervisors, the Family Service Department, and other members of the Emergency Relief Administration who have been more than helpful in all phases of the survey.

Sincerely yours,



DOUGLAS H. MAC NEIL
Manager

Division of Research and Methods

By direction of
Arthur Mudd, Director
Department of Finance

TOWARD SHELTER SECURITY

INTRODUCTION

Adequate housing is recognized as a fundamental need of every community and is directly related to the health, morals, standards of living, and efficiency of the members of the Social Community.

Since the inception of the Emergency Relief Administration, the problem of securing decent shelter arrangements has been one of the most urgent confronting destitute families in New Jersey and has grown steadily more acute. Whereas, with other types of relief, policies have been evolved by the Administration to provide for the well-being of the families, no definite plan has been set up to assure minimum standards of shelter for clients.

Because of repeated requests from interested Emergency Relief Administration and local municipal officials, and through pressure from large groups of landlords, as well as from relief families themselves, the Division of Research and Methods was authorized to make a study of shelter conditions among relief families. The purpose of the study, as outlined, was:

- A. To determine what principles should govern a shelter allowance policy, both economically and socially sound.
 - 1. To ascertain what is happening to families, both socially and economically, in their efforts to solve their shelter problems.
 - 2. To determine minimum housing standards and methods of securing such housing facilities at lowest cost.
 - 3. To get the point of view of landlords and owners, and a thorough knowledge of their situation, in order to interpret the work of the Administration to them and to gain their cooperation and good will.
- B. To estimate the cost of such a policy.
- C. To determine what procedures are necessary to make such a policy effective and rational.

On the basis of securing data on these points, the study was undertaken and the results obtained are developed in this report.

SUMMARY AND CONCLUSIONS

The conditions and facts regarding the problem of shelter revealed by the study and developed at length later in this report, suggest certain definite recommendations concerning the establishment of a new and more liberal shelter policy by the Administration. The study disclosed that eighty-five per cent of relief families are unable to meet minimum shelter needs, and the average family owes \$105.00 for rent. Of the relief families in the State, 36.8% are being forced to live in quarters which barely meet their minimum needs, while another 25.6% live under conditions which constitute a problem dangerous to the health of the families.

Many families, as a temporary solution to the shelter problem, have "doubled-up" and are now in overcrowded quarters, with the tension and strain attendant upon such conditions.

Because many families are unable to meet periodic shelter payments, they have been forced to move more and more frequently. This trend toward frequent moving is accompanied by a dangerous lessening of the sense of security of the families, by an increasing evasion of the legitimate responsibility by the non-payment of contracted shelter debts, and by a general lessening of the morale of the families.

The evil effects of the present situation are not confined to relief families. Many of the landlords are, themselves, in a pitiable condition and the economic consequences of the non-payment of rent reach through them, not only to the financial institutions, but also to the municipalities of the State. Unpaid rents inevitably lead to

unpaid taxes and default in interest payments and these, in turn, affect the whole financial structure of our communities and the State. Because of the tremendous debt burden built up through the non-payment of rent and because landlords can no longer continue to bear the major portion of this burden, it becomes evident that the Administration will probably be forced to revise and liberalize its present methods of meeting the shelter problem among its relief families. The current policies of allowing evictions and permitting families to move continuously from place to place have tended to destroy the family's sense of its own responsibility and are fast developing traits of permanent dependency among the families who no longer can have a sense of security and are fast becoming chronically insecure.

Therefore, it is recommended that shelter relief be recognized as an essential item in relief and that this type of aid be considered as important as food relief.

Because the problem of maintaining decent standards of shelter for relief families is so closely connected with the relief problem as a whole, under the present methods of administering relief, it is not possible to treat or solve the shelter element of relief entirely apart from the relief problem as a whole. If the current trend in public opinion that man's right to work is a social right causes the adoption of entirely new methods of distributing relief to families, by means, perhaps, of a large-scale public works program, the shelter element of relief will, for the most part, be automatically solved.

If present policies regarding shelter are maintained by the Administration, it is estimated that the cost will approximate \$2,800,000 for the period from January through June, 1935. If an attempt were made to meet the shelter needs of all relief families who are eligible for this type of aid, the cost would approximate \$7,700,000.00 for the same period of time. Because of the tremendous cost of such a policy and because of the possible radical change in methods of providing relief, it probably would not be feasible to attempt to administer shelter relief immediately to all families who appear to be eligible.

From the data obtained in the study, however, the following recommendations for immediate revisions in the Administration's shelter policies are made:

EVICTIONS

In many municipalities, the present rent payments are assumed only after a family has been evicted and has moved into new quarters. The danger of such a procedure is clearly evident. The family is no longer dealing with a landlord with whom it has had long established friendly relationships and, as a result, its credit is unestablished. At the first arrearage in the new quarters, considerable pressure is brought to bear and this is likely to be exerted with increasing force until the family moves again. As a family loses its status as a resident of long standing, it falls into the "rent casual" group, not necessarily because of any slackening in the efforts of the family itself, but because of the loss of its most valuable asset--length of residence. The Administration should not willingly permit its families to be evicted, if the rent debt is the sole factor in causing the landlord to take eviction proceedings. Responsibility for shelter payments should be assumed by the Administration for clients in their present quarters, if these quarters meet minimum standards, and should be continued as long as the need exists.

COMBINING OF FAMILIES

In many municipalities arrangements are made whereby clients are moved into quarters occupied by relatives or friends in order to reduce rent obligations. This combining of families, usually resulting in overcrowding, is a dangerous social practice and should be discouraged.

RENT SOLE ITEM OF RELIEF

Under the present policy of shelter, many districts pay rent only if the family is receiving food and other types of relief. It is evident that there are many families who are able to meet their minimum requirements, except for shelter. Therefore, the Administration should adopt a policy allowing rent to be the sole item of relief given.

STANDARDS OF SHELTER

Minimum standards of shelter should be adopted. The study has shown that an alarmingly large portion of the families are living in quarters which are unfit for use. While it is recognized that it would be impossible for the Administration to provide adequate quarters for all families living in sub-standard dwellings, the Administration should arrange, when it is necessary for families to secure new quarters, that these quarters meet certain minimum standards of decency. In addition, when conditions are found to be such that there is danger to the health and morals of a family, immediate steps should be taken to make available better quarters.

In determining what factors must be taken into consideration to determine minimum standards of housing for families, the type of home which the family occupies and its general condition should be considered.

The following standards are presented as adequate minimum requirements for decency. Because of general housing conditions throughout the State, it is recognized that even such standards cannot be met for relief families. Nevertheless, minimum standards are listed as a guide in determining living conditions among relief families.

The exterior of the home should fulfil the following requirements:

1. All homes should be weather-tight.
2. Roofs, outer walls, chimneys and window frames should be free from leaks.
3. Gutters and leaders should be intact and in working order.
4. Fire escapes, balconies, outside stairways, as required by law, should be kept in a state of repair and unencumbered.

The interior requirements should be as listed below:

1. Halls, stairways, vestibules and cellars should be kept in a state of repair by the owner of the dwelling.
2. All stairs must be provided with rails and balustrades, and maintained in good repair.
3. Wide, deep cracks in the plaster or finish of walls, ceilings or floors must be repaired.
4. Walls, stairs, floors, ceilings and public passageways should be maintained in a state of cleanliness.
5. Buildings should be kept free from vermin and rodents.
6. Halls and stairways should be light enough for physical and moral safety.
7. In multiple dwellings, there should be a light burning on every hall floor at night and when daylight is insufficient.
8. Water and waste pipes in halls, basement or cellar should be maintained without leaks.
9. There should be no standing water in basement or cellar.
10. No accumulation of rubbish or inflammable material should be permitted by landlord in halls, stairs, basement or cellar.

The individual living quarters of each family should fulfil the following minimum specifications:

1. A housing standard of one person per room may be considered adequate for decent living and accepted as the minimum standard for destitute families.
2. Each room should have a window or skylight to the open air.
3. As required by law, there should be at least 400 cubic feet of air per adult and 200 cubic feet per child in each bedroom.
4. There should be separate bedrooms for parents and children in each sex.
5. If a family has children of working age, it is desirable to have a living room separate from household operations where friends may be entertained.
6. It is desirable to have a toilet of sanitary type inside each apartment in a room ventilated and lighted. The law requires that there must be a toilet for each two families in every tenement house. This toilet must be on the same floor or the floor above or below the apartment. If there are only three families living on a floor, all three may use one toilet. The toilet should be locked and a key provided.
7. There should be no occupancy of cellar apartments where more than half their height is below curb level. No basement apartment should be occupied unless it has a window to the outer air in every room and a ceiling eight feet high. There should be direct sunlight in at least one room.

It is suggested that a point rating system (see pages 29 to 33) for measuring adequate housing be developed for use by the various local relief offices to determine housing conditions among their families.

RELATION BETWEEN CLIENTS AND EMERGENCY RELIEF ADMINISTRATION

The actual solving of any shelter problem should be the task of the client, with the aid of the family visitor, at the home of the client. At the present time a usual procedure is to have the client go to the local office to arrange for a possible shelter adjustment. The result is that the client often sees a person, other than his regular family visitor, who is not acquainted with the problem with which the family of that particular client is faced. Often the client is forced to go many times to the relief office before obtaining a satisfactory interview. This increases the client's sense of dependency and, therefore, he should not be forced to go to the local office for this type of service.

For the same reasons, under no circumstances should there be a separate Rent Investigation Department. In order to minimize the extra burden of work upon the family visitor, it is suggested that where necessary a

rent adjuster be employed in various local offices to ascertain rentable quarters, which fulfil minimum standards and whose owners are willing to rent on a basis of the shelter policy set up by the Administration.

FORMULA FOR PAYMENT OF SHELTER

In order that payments to various landlords be made on an equitable basis, payment of current rent should be assumed on the basis of a state-wide formula, which would allow a landlord a sufficient amount a month to help meet interest on mortgage, taxes, and water rents. The same formula should be applied to home owners. Arrangements for shelter payments for rooming and boarding families would have to be made on a non-formula basis.

If a rent payment is to be assumed by the Emergency Relief Administration, the name and address of the actual owner of the property should be ascertained from the local tax office, and the rent check should be made payable only to the actual owner of the property. This would end the difficulty the Administration has faced in having rent payments made out in the name of agents of the property, and in paying rents to agents when the property has been taken by a municipality for taxes.

It is recommended that a mathematical formula, such as the following, be adopted as a basis for computing the amount of rent allowance a family should receive. Before a formula is adopted, it is suggested that through the joint effort of the New Jersey Association of Real Estate Boards and the Administration, a suitable formula be developed.

Ascertain current year's taxes on premises
Ascertain current assessed valuation
Ascertain normal water rent per annum
Determine the sum of current taxes, plus yearly
water rent, plus four and one-half per cent
of the assessed value of the property

This total divided by the number of families the
building will accommodate and divided by twelve
gives the monthly rental allowance. For example:

| | |
|--|--------------|
| Taxes | \$164.00 |
| 4½% of \$4,200. (assessed value) | 189.00 |
| Water rent per annum | <u>48.00</u> |
| Total | \$401.00 |

This divided by 4 and again by 12, figures out to
\$8.35, the monthly rate to be allowed a relief
family living in this building.

This type of formula should be applicable in all cases where buildings are wholly occupied as housing units.

In instances where premises are occupied in part by families and in part either by stores, business offices or commercial enterprises, the following adjustment in the formula will have to be made, so that the amount of yearly cost chargeable to those parts of the premises occupied as housing units may be determined:

Determine the sum of current taxes, plus yearly water rent,
plus four and one-half per cent of the assessed value of
the property, as stated above.

Determine the average monthly rent charged for each store
during the last year that each store was occupied, and
determine the total of these items, multiplied by 12, to
obtain the yearly commercial income of the building.

Determine the average monthly rent charged for each of the
apartments in the building and determine the total of these
items, multiplied by 12, to obtain the yearly income of
housing units in the building.

Determine the per cent of yearly income of housing units of
total yearly income, and this percentage of the total yearly
cost is chargeable to housing units in the building.

This amount chargeable to the housing units divided by the
number of families the building will accommodate and
divided by 12, gives the monthly rent allowance. For example:

The property under consideration is assessed for \$15,000
and contains four apartments and two stores. Determine
the sum of current taxes, plus yearly water rent, plus
four and one-half per cent of the assessed value of the
property.

| | |
|--|---------------|
| Taxes | \$ 474.00 |
| 4½% of \$15,000 (assessed value) | 675.00 |
| Water rent per annum. | <u>100.00</u> |
| Total | \$1,249.00 |

The average monthly rent charged for each store during the last year (each store was occupied during the previous 12 months) is \$35.00 and \$70.00, the total possible monthly rental from the stores, multiplied by 12, gives \$840.00, the yearly commercial income.

The average monthly rent charged for each apartment is \$15.00 and \$60.00, the total possible monthly rental for the apartments, multiplied by 12, gives \$720.00, the yearly income from housing units.

The total income of the building if entirely rented is \$1,560.00 per year.

Determine the percentage of yearly rental of four flats of total rental by dividing \$720.00 by \$1,560.00. In this instance, it is 46.2%. 46.2% of \$1,249.00 will give amount of yearly cost chargeable to those parts of the premises occupied as housing units. The amount in this case will be \$577.04.

This divided by 4 and again by 12, figures out to \$12.02, as the monthly rental rate to be allowed a relief family living in this building.

In no instance should a shelter payment be greater than the asking rent of the dwelling. If the amount arrived at by formula exceeds the nominal rent of the unit, the nominal rent should be considered the rental rate. The use of such formulae should serve to reduce the cost of shelter for the Administration and, at the same time, should constitute a more equitable method of dealing with landlords.

CONTACT WITH LANDLORDS

In many instances, where the Administration is paying rent for a family, the amount is considerably less than the amount asked the client by the landlord. As a result, the landlord exerts pressure upon the client to make up the difference between the amount of rent asked and the amount paid by the Administration. This continual pressure causes the client to lose his sense of security and defeats the purpose for which the Administration has paid his rent. Therefore, it is recommended that when the Administration assumes a shelter payment, the landlord be given to understand that this payment covers the whole current obligation.

While the trend of commodity prices in the past few years has been sharply downward, rents have not fallen commensurately. The average relief family is supposed to pay a monthly rental of \$15.31. The Administration has required that its clients receive full value for food obtained from merchants, but has not attempted to see that its families obtain the same full value for shelter. The point rating developed later in the report has shown that quarters occupied by relief families are not worth an average of \$15.31 a month. As an example, families who live in factory sections of industrial centers, where assessed valuation of property is high, are forced to pay high rentals for quarters which are often entirely inadequate. All landlords should be interviewed by visitors to determine something of their situation, make them understand policies and limitations of the Administration and effect an adjustment, downward if possible, in the scale of rent prices.

PAYMENT OF SHELTER FACILITATED

One of the major difficulties which arises between the Administration and landlords is that even after a rent payment has been assumed by the Administration, the length of time which elapses before a payment has been made causes the landlord to lose faith in the integrity of the Administration. Therefore, methods of making shelter payments to landlords should be simplified so that regular payments may be accelerated. Inasmuch as a cash relief plan is now in operation and it is possible to run checks in the various county offices, it should now be possible to pay landlords in the same routine manner that checks for food are given.

The check for shelter should be made payable to the owner and not to the client, although it would be advisable for the client to handle the delivery of the check to the landlord. This increases the client's sense of his own responsibility and also would do away with the necessity for an extra contact between the Administration

and the landlord. It is not recommended that cash relief be given to include a rent allowance, as this procedure would make it necessary for clients to pay the asking rent of the landlord rather than an amount adjusted by formula.

PAYMENT OF TAXES BY LANDLORDS

If a more liberal policy is adopted by the Administration for meeting the shelter problem, the landlord should be obligated to meet his responsibility to government by paying a specified portion of the shelter money he receives from the Administration on his tax obligations. A plan might be worked out whereby shelter payment checks could be made payable jointly to the owner and the municipality in which the relief tenant resides.

SHELTER PAYMENTS IN LIEU OF FOOD RELIEF

Heretofore, it has been assumed that food has been the first and major item of relief needed by families. This belief has sprung up probably because when a person first applied for relief, it was generally assumed that he was hungry and a food order was given. If the assumption is made that a man's primary obligation to his family is to provide food for them, this present system tends to divide that responsibility and is, therefore, socially undesirable. It has been found that in families where there is an income and the Administration provides food, in most instances, the client does not apply that income towards shelter. Therefore, in order to place the responsibility of providing food for the family where it normally belongs, it is recommended that in families where there is an income sufficient to meet food needs, rent should be paid in lieu of cash relief for food. This method should result in the saving of considerable money for the Administration, because in the small-income group of relief clients, it is exceedingly hard for the visitors to ascertain correctly the actual amount of money which is coming into the family. Inasmuch as the average monthly payment for food per family is about \$19.00 and the amount of shelter which would be paid on the basis of the formula presented would average approximately \$10.00, (the average asking rent is \$15.31) the amount of saving in money would be great.

REPAIR OF HOUSING IN LIEU OF RENT

It is recommended that works projects be placed in operation for the repair and remodeling of housing in lieu of rent for relief families. Such projects are recommended by the Federal Emergency Relief Administration.

Under the plan offered by the Federal Administration, private homes, where relief clients reside, would be repaired and renovated. The landlord would furnish materials, the State Administration the necessary labor, and the value of the labor would be applied to the client's rent.

This repair program is a particularly desirable type of project because it gives work opportunities to those on relief and at the same time, it should tend to bring the quarters occupied by relief families up to a reasonable standard.

It has the further advantage of giving a more continuous security to relief families in the houses which they occupy and should materially reduce, either directly or indirectly, the relief costs of the Administration.

If such projects are undertaken, a record of every property rented to relief families should be kept. For each house to be repaired there would have to be an affidavit of title giving the name of the mortgagee and the status as regards taxes, and a check would have to be made at the County Clerk's office to see if there were any "Intention to Foreclose" notices on file. Also a check would be made against tax records as to the amount of unpaid taxes. Such a check against tax records, moreover, would show the correct ownership of the property in question and would thus make it impossible for persons other than owners to receive payments for relief tenants.

Property cards could be set up for all those properties rented to the Administration, and these could be used not only to list the cost of repairs, but also for the rent credits which were to be applied against the repairs. Of those properties which were not being repaired under such a plan, the actual rentals paid could be posted against the cards, and any duplicate payments would be discovered immediately.

The adoption of this policy will enable the Administration to grant shelter allowances more nearly on the budget deficit plan, which is the theoretic ideal, without increasing materially the cash outlay of the Administration.

THE STUDY

SCOPE OF STUDY

Municipalities and Families Covered

The Shelter Survey was conducted by the Division of Research and Methods as a Service Project throughout the State by an interview in the home of each of the 5000 families chosen as a sample from the total Emergency Relief case load in the State. These cases represented 3.89% of the active case load June 1, 1934.

In order to determine adequate housing, the number of rooms, sleeping quarters, and other factors must be taken into account in relation to the total number of persons in a household. Therefore, to obtain information concerning the actual housing facilities of the recipients of emergency relief, it was necessary, for the purpose of the study, to define a family unit as any group of persons living in a single household, whether it consists of a natural family or a combination of related or unrelated families or persons. Because of this, the 5000 families included in the survey consisted of 24,083 persons, which would be 4.75% of the total persons receiving relief in this State on June 1, 1934. However, it must be noted that all the persons included in the survey are not receiving relief, although they are included in the households of relief families. This accounts for the fact that the ratio of the persons studied to the total State case load of persons on relief is higher than the ratio of the cases studied to the total State case load of families.

The distribution of these 5000 cases throughout the State was determined by the distribution of the case load in the various sections of the State. The number of negro and white cases was taken on the basis of the proportion of negro and white families on relief in each municipality covered by the survey. The greatest precaution was exerted in order to avoid any selection of the sample within each municipality. As a result, it is believed that the areas and cases covered by the survey give a fair cross-section of the varying shelter conditions among relief families throughout the State.

Therefore, since the sample of 5000 families is a representative sample of the total number of families receiving emergency relief in the State, the results of the survey were converted to a State-wide basis. Hereafter in this report, when emergency relief families are discussed, the information applies to the total case load in the State as estimated from the sample studied. The schedule which was used to obtain the information covered the status of the families studied over a six months period from December, 1933, through May, 1934. The discussion throughout the report is based on the situation in New Jersey, June 1, 1934, and the six months prior to it, unless otherwise specified.

The following table gives the distribution of the families included in the survey:

Table 1

NUMBER OF CASES INTERVIEWED FROM EACH COUNTY AND MUNICIPALITY INCLUDED IN THE SHELTER SURVEY

| <u>County</u> | <u>Municipalities Included</u> | <u>Cases Included</u> |
|---------------------|---|-----------------------|
| Atlantic | Hamilton, 27; Buena, 44 | 71 |
| Camden | Camden, 550; Gloucester, 78; Pennsauken, 73; Haddonfield, 26 | 757 |
| Cumberland | Stratford, 30 | 157 |
| Essex | Commercial, 21; Bridgeton, 40; Vineland, 12; Maurice River, 24 | 1125 |
| Hudson | Millville, 23; Landis Township, 35; Miscellaneous, 2 | 460 |
| Mercer | Newark, 1000; Montclair, 125 | 528 |
| Middlesex | Harrison, 120; Kearny, 340 | 630 |
| Monmouth | Trenton, 340; Hamilton, 79; Princeton, 37; Ewing Township, 31 | 210 |
| Passaic | Hightstown, 31; Miscellaneous, 10 | 300 |
| Salem | Carteret, 50; Dunellen, 15; Madison, 34; Middlesex Boro, 14 | 22 |
| Somerset | New Brunswick, 120; Perth Amboy, 150; Piscataway, 30; Raritan, 50 | 120 |
| Union | Sayreville, 33; Milltown, 34; Woodbridge, 100 | 620 |
| State of New Jersey | Long Branch, 30; Asbury Park, 30; Highlands, 15; Matawan, 30 | 5000 |
| | Middletown, 50; Union Beach, 5; Red Bank, 50 | |
| | Clifton, 140; Garfield, 160 | |
| | Mannington, 22 | |
| | Bridgewater, 25; Franklin, 40; Manville, 35; North Plainfield, 20 | |
| | Elizabeth, 500; Hillside, 120 | |

A field supervisor headed each of the five units set up throughout the State and supervised the work of 28 visitors who made a home visit to each of the 5000 families studied. (The form of questionnaire used by visitors is shown on page 44, Appendix). A high standard of personnel requirements was maintained, and most of the staff on the survey had social work experience and were college graduates. A course of training for the visitors was given by members of the Division of Research and Methods. Visiting work started June 11, 1934, and was completed August 23, 1934.

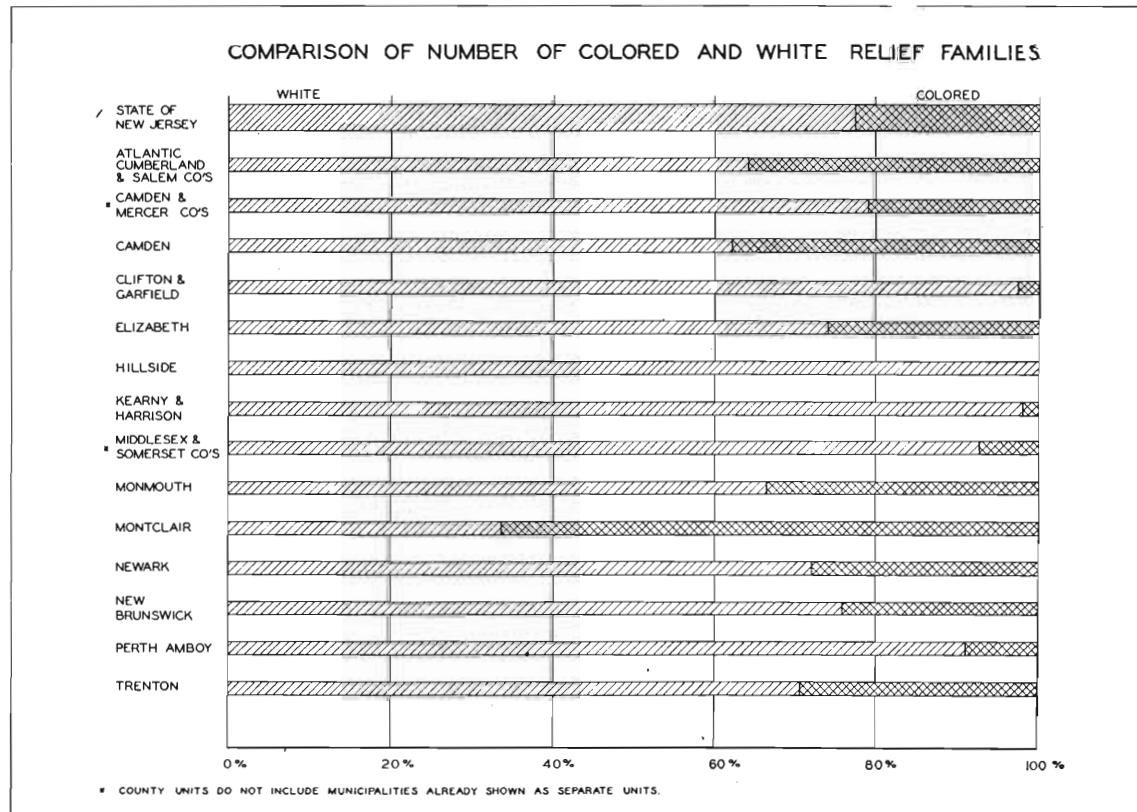
In order to learn of the situation of the landlord, the cooperation of the New Jersey Association of Real Estate Boards was obtained and with its assistance, a questionnaire (See page 43, Appendix) was sent out to members of the various local Boards throughout the State. In addition, a number of banks, building and loan associations, mortgage and title companies, and individual landlords and agents were asked to answer the questionnaire.

The statistical summary, computation, and the tabulation of the data obtained were begun July 2, 1934 by a headquarter's clerical force of twelve persons, and their work, upon which the findings in this report are based, was finished November 30, 1934.

COMPOSITION OF FAMILIES

The white families in the State comprise 77% of the total case load and the remaining 23% are colored. When considered by the nativity of the head of the family, 30.2% of the families are native born white of native parents, 13.7% are native born white of foreign or mixed parentage, and 33.1% are foreign born white.

Chart 1



In comparing the relief population with the total population by families in the State, national and racial variations are evident. While 13.0% of the total population is receiving relief, the relief load comprises 10.7%

of the white population and 58.4% of the colored population. Of the white group, 12% of the foreign born families in the State, 7.6% of the native born of foreign or mixed parentage, and 11.5% of the native born of native parentage are on relief rolls.

As the severity of financial pressure increases in a community, many families combine or "double up" in order to decrease current expenses. In the State, 12.8% of the families on relief are living in a household which consists of more than a natural family unit. For the purpose of the study, a natural family unit consists of a father, mother and children, or any part of that unit, as well as any other individuals who have been an integral part of the group since January 1, 1929.

The following table shows family composition, classified by the number of persons in the household.

Table 2

FAMILY COMPOSITION BY NUMBER OF PERSONS IN HOUSEHOLD

| Persons in Household | All Families | Natural Families | Combined Families | Families with Roomers | Families with Boarders |
|----------------------|--------------|------------------|-------------------|-----------------------|------------------------|
| Total Families | 100.00% | 87.22% | 8.26% | 2.98% | 1.54% |
| 1 Person | 4.58 | 4.58 | | | |
| 2 " | 13.12 | 12.82 | .14 | .14 | .02 |
| 3 " | 15.86 | 14.40 | .38 | .72 | .36 |
| 4 " | 17.40 | 15.38 | 1.16 | .56 | .30 |
| 5 " | 14.08 | 11.66 | 1.68 | .46 | .28 |
| 6 " | 11.78 | 9.68 | 1.44 | .38 | .28 |
| 7 " | 9.30 | 7.50 | 1.52 | .24 | .04 |
| 8 " | 5.58 | 4.64 | .66 | .18 | .10 |
| 9 " | 3.68 | 2.96 | .52 | .10 | |
| 10 " | 2.30 | 1.84 | .42 | .04 | |
| 11 " | 1.36 | 1.12 | .16 | .08 | |
| 12 " | .96 | .64 | .18 | .08 | .06 |

Nearly 4.5% of the families in the State have roomers, boarders, or both, who are nominally obligated to pay a weekly or monthly room rent or board. Combined families, comprising 8.26% of the relief families, consist of two families, or parts of two families, or two or more persons, related or unrelated, who have come to live together for economic or other reasons since January 1, 1929.

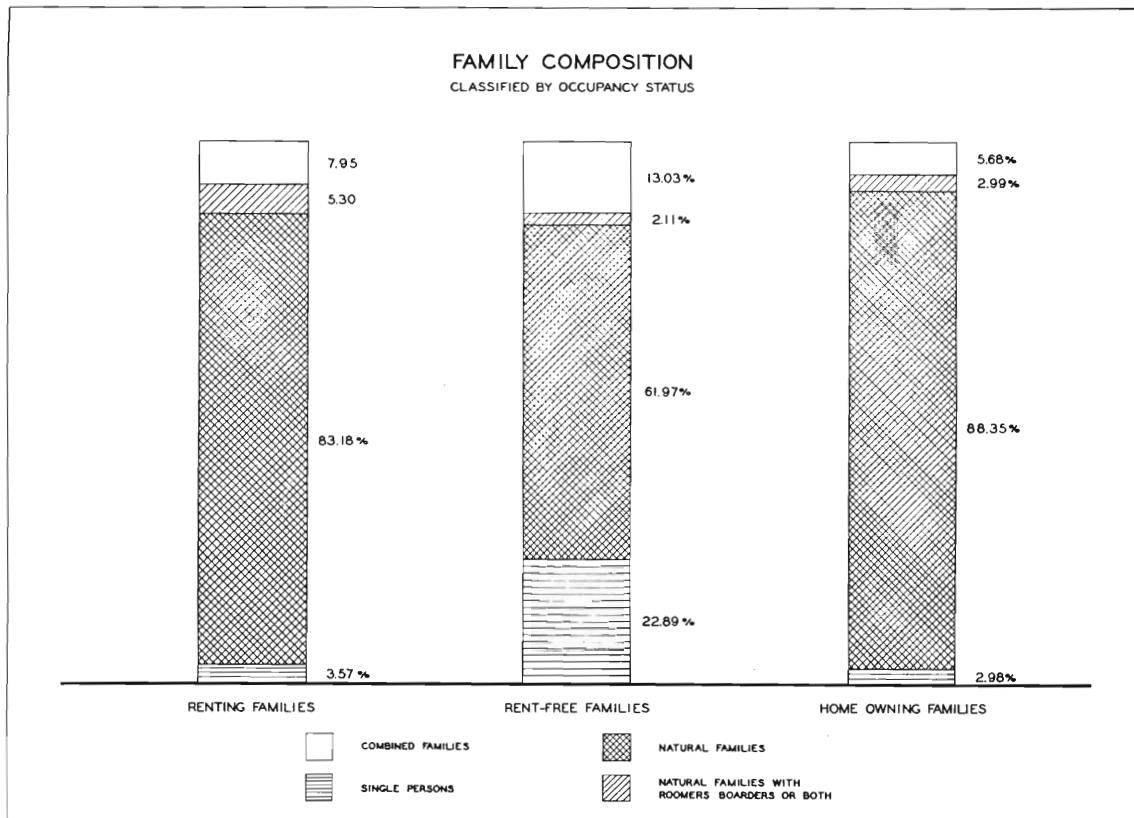
Table 3

MEDIAN NUMBER OF PERSONS PER HOUSEHOLD

| Type of Household | Median Persons per Household |
|------------------------|------------------------------|
| All Families | 4.94 |
| Natural Families | 4.76 |
| Combined Families | 6.53 |
| Families with Roomers | 5.15 |
| Families with Boarders | 5.32 |

While the median number of people in a relief family is 4.94, the combined family consists of 6.5 people as shown by the median average of that group. This doubling up is significant, as strained relationships, crowding and inadequate housing may result.

Chart 2

EFFECT ON FAMILIES OF PRESENT SHELTER POLICIES

Because, since the Administration first began to function in October, 1931, and for the following two years, no definite and constructive policy regarding shelter allowances was adopted, local municipal relief offices attempted to adopt programs which would serve, at least in part, to solve their own peculiar problems. Finally, the Administration first defined a policy on shelter in the Manual of Procedure, issued October, 1933, which stated that no rent in excess of \$15.00 per month might be paid, but that once a rent payment was assumed, it should be paid regularly as long as conditions in the family warranted. This policy was enlarged in January, 1934, to allow rent payments in excess of \$15.00 a month in special instances and upon approval of the County Case Supervisor.

Upon these rather indefinite statements of State policy, some municipalities have developed their rent procedure, but the greater number have continued to follow their own methods of meeting the question of shelter. As a result, types of treatment, many socially dangerous and others merely inadequate, used by various local offices, range from:

1. Absolute refusal to allow shelter aid.
2. Shelter allowances given for one month in new quarters after eviction.
3. Allowances paid sporadically, when eviction is imminent, but never for more than one month at a time.
4. Shelter allowances granted in new quarters after eviction, and continued as long as the family budget indicates a need for this type of relief.
5. Shelter allowances granted when eviction is imminent, and continued as long as the family budget indicates a need for this type of relief.
6. Shelter allowances granted when family budget indicates a need for this type of relief and continued as long as this condition prevails.
7. Shelter allowances granted routinely.

It has become evident that these varying types of treatment develop undesirable social trends among families. There is growing up a continually larger group of "rent casuals," families who are forced to keep "on the move" because of their inability to meet their shelter needs. With the development of this urban nomadic group comes a decline in the sense of responsibility of families for the care of the home. At the same time the effect upon character is dangerous, because of the subterfuges and deception which must be practiced by nearly all members of the family in order to keep the landlord at a distance as long as possible.

Local municipal relief units, as a general thing, have adopted the policy of avoiding the payment of rent as much as possible, rather than facing the issue. As a result, little effort is made to adjust the shelter problem to the best interests of the families, but rent allowances are given where the landlord exerts the most pressure upon the clients and the local relief offices. In addition no minimum of any sort is maintained by the Administration regarding its duty to clients in requiring minimum standards of shelter for them.

Because of a lack of trust on the part of the landlords toward the Administration, there is a growing unwillingness on their part to have further dealings with the relief officials. This has been due partly to the Administration's unwillingness to plan with landlords and partly because of the red tape involved in obtaining shelter payments for their tenants. For a time local relief offices usually found it possible to obtain new quarters for clients, but the saturation point has been reached and it is becoming increasingly difficult to obtain quarters in buildings where landlords are willing to accept relief cases. Furthermore, there has been a general trend on the part of landlords toward closing and boarding up of buildings, rather than have their buildings occupied by relief clients who are unable to meet their rent obligations.

HOUSING OF RELIEF FAMILIES

Occupancy Status

Emergency Relief families in the State may be divided into three general classifications according to the conditions under which they occupy their residences: owners, renters, and rent-free. The owners include those families who own the homes they occupy. The renters include those families who rent the premises they occupy, usually unfurnished but in a few cases furnished, and a small number of families who board. The rent-free group includes the families who are occupying premises under some arrangement by which they are not obligated to pay rent. As may be seen from the following table, 14.1% of the relief families are home owners, 80.2% are renters, and 5.7% maintain a rent-free status. Included as renters, 2.5% of the families occupy furnished rooms, and .1% of the families board.

Table 4
OCCUPANCY STATUS OF FAMILIES INTERVIEWED

| Occupancy Status | Number of Families |
|--|--------------------|
| Total | 100.00% |
| Owners | 14.1 |
| Renters (Excluding boarding families and families occupying furnished rooms) | 77.6 |
| Rent-free | 5.7 |
| Families occupying furnished rooms | 2.5 |
| Boarding families | .1 |

An effort was made to determine what type of buildings were occupied by the relief families, and the following table was developed.

Table 5

FAMILIES CLASSIFIED BY THE TYPE OF HOUSE AND THE NUMBER OF ROOMS OCCUPIED

| Type of Dwelling | Total Families | Number of Rooms in Unit Occupied | | | | | | | | | | | 12 or More |
|------------------|----------------|----------------------------------|-------|--------|--------|--------|--------|-------|-------|------|------|------|------------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | |
| Total | 100.00% | 4.04% | 5.68% | 14.06% | 26.88% | 24.16% | 17.70% | 4.44% | 1.86% | .84% | .24% | .10% | |
| 1 Family House | 43.46 | .90 | 1.60 | 2.10 | 7.50 | 11.00 | 13.76 | 3.76 | 1.78 | .78 | .20 | .08 | |
| 2 Family House | 23.84 | .86 | 1.28 | 4.68 | 7.50 | 6.82 | 2.14 | .50 | .04 | .02 | | | |
| 3 Family House | 8.74 | .18 | .46 | 1.90 | 2.38 | 2.64 | 1.00 | .12 | .02 | .02 | | | .02 |
| Apartment - Flat | 20.24 | .36 | 1.52 | 5.00 | 9.20 | 3.50 | .62 | | .02 | | .02 | | |
| Rooming House | 2.68 | 1.66 | .70 | .14 | .06 | .04 | .04 | | | .04 | | | |
| Other | 1.04 | .08 | .12 | .24 | .24 | .16 | .14 | .06 | | | | | |

As may be seen from this table, 43% of the families are living in one-family dwellings and 32% are occupying two and three-family homes. Because in most of these small dwellings the clients either live in a house with the owner, or one other tenant and the owner, the problem of bargaining with the landlord for financial arrangements satisfactory to both the landlord and the tenant is acute. The proximity of the client to his landlord often results in discord and inter-family disagreements when the client is unable to make rent payments.

In addition, an inadequate return from the apartment occupied frequently means an inability of the owner to carry the property. Moreover, because many of these landlords are on the borderline of applying for relief, it may mean another family on relief rolls.

Of the relief families in the State, 20% are living in apartments which house four or more families. Crowding in these apartment houses is evident from an inspection of the table.

Of the families who comprise the 1% classified as living in "other" dwellings, approximately nine-tenths occupy summer cottages. Although numerically few, these families are a very significant group. They have been forced to remain all year in dwellings which were constructed for summer occupancy. In many cases the physical facilities of these buildings are entirely inadequate as a shelter all the year, and the buildings are often situated in areas that are unhealthy in the winter time.

The remaining families in the group classified as "other" are occupying garages and chicken coops, and in a few instances, houseboats. In another part of the report, where sanitary facilities in the homes of relief families are discussed, the majority of the families having no facilities fall into the group occupying houseboats. These families are almost without exception living under conditions which are deplorable. The adoption of certain minimum requirements which all premises occupied by relief families should fulfil, would mean the transfer of these families into livable quarters.

Renters

Of the relief families in the State, 80.2% are renters. The housing problems of these families, which constitute the largest group among the relief clients, are actually the most acute. The home owners have an equity in their homes and usually are carried for quite a period of time before they actually lose their homes and are forced to vacate. The rent-free families have, to a certain degree, found a temporary solution to their shelter worries. The renter, however, is obligated to pay regularly and if unable, is subjected to constant attempts at collection, while month by month, his indebtedness increases.

Permanence of Residence

The present shelter policies of the Emergency Relief Administration, combined with the growing tendency of landlords to exert pressure on tenants who are in arrears in rent, rather than to carry them with a hope of future payments, have resulted in an ever increasing group of rent casuals, families who must move every few months.

Table 6

LENGTH OF TIME IN PRESENT RESIDENCE OF FAMILIES CLASSIFIED BY COLOR AND NATIVITY OF HEAD

| Time in Present Residence | Total Families | Colored Families | Native Born | White Families | |
|-----------------------------|----------------|------------------|-------------|----------------------------|--------------|
| | | | | Foreign or Mixed Parentage | Foreign Born |
| Total | 100.00% | 23.02% | 30.24% | 13.64% | 33.10% |
| Total under 1 year | 32.16 | 8.68 | 10.74 | 4.20 | 8.54 |
| Less than 3 months | 10.72 | 2.82 | 3.66 | 1.38 | 2.86 |
| 3 months less than 6 months | 7.92 | 2.30 | 2.72 | 1.12 | 1.78 |
| 6 " | 7.00 | 1.96 | 2.40 | 1.00 | 1.64 |
| 9 " " " 1 year | 6.52 | 1.60 | 1.96 | .70 | 2.26 |
| Total over 1 year | 67.78 | 14.32 | 19.50 | 9.44 | 24.52 |
| 1 year less than 2 years | 15.06 | 3.58 | 5.28 | 2.04 | 4.16 |
| 2 years " " 3 " | 10.32 | 2.58 | 3.40 | 1.62 | 2.72 |
| 3 " " " 4 " | 6.58 | 1.70 | 1.78 | .80 | 2.30 |
| 4 " " " 5 " | 3.98 | 1.04 | 1.06 | .66 | 1.22 |
| 5 " " " 6 " | 5.64 | 1.14 | 1.48 | .72 | 2.30 |
| 6 " " " 7 " | 4.20 | .96 | .90 | .60 | 1.74 |
| 7 " " " 8 " | 3.16 | .68 | .62 | .50 | 1.36 |
| 8 " " " 9 " | 2.74 | .38 | .66 | .52 | 1.18 |
| 9 " " " 10 " | 1.78 | .36 | .36 | .24 | .82 |
| 10 " and over | 14.32 | 1.90 | 3.96 | 1.74 | 6.72 |
| Time unreported | .06 | .02 | | | .04 |

Of the relief families, 32% have been in their present residence less than a year, while the median length of time of all relief families in the home they are now occupying is two years and three months. When the families are considered by the color and nativity of the head, decided variations occur among the different groups. These variations are evident from the following table.

Table 7

MEDIAN LENGTH OF TIME IN PRESENT RESIDENCE OF ALL FAMILIES
CLASSIFIED BY COLOR AND NATIVITY OF HEAD

| Color and Nativity | Median Length of Time in Present Residence |
|-------------------------------------|--|
| All Families | 2 years, 3.2 months |
| Colored | 1 " 9.5 " |
| Native Born White | 1 " 10.0 " |
| White of Foreign or Mixed Parentage | 2 " 4.3 " |
| Foreign Born White | 3 " 5.8 " |

The most stable families are the foreign born white families, while those who move most frequently are the native born colored families. The problem of frequent moving is more pressing among the colored families, both because in most communities it is harder for them to obtain adequate housing facilities, and also because they seem to attain economic security to a lesser degree than any other group. The native born white families move more frequently because they are, in general, more adaptable to a change of residence and possibly better able to bargain with new landlords than those in the foreign groups.

Moving

When the number of moves made by the relief families is considered, it may be seen how pressing this problem has become. The following table gives the number of moves since January 1, 1929, made by the relief families.

Table 8

NUMBER OF MOVES SINCE JANUARY 1, 1929
FAMILIES CLASSIFIED BY COLOR AND NATIVITY OF HEAD

| Moving Status | Total Families | White Families | | | |
|---------------------------|----------------|------------------|-------------|----------------------------|--------------|
| | | Colored Families | Native Born | Foreign or Mixed Parentage | Foreign Born |
| Total | 100.00% | 23.02% | 30.24% | 13.64% | 33.10% |
| Not moved within 5½ years | 31.08 | 5.08 | 7.84 | 4.42 | 13.74 |
| Moved once | 21.44 | 4.76 | 6.98 | 2.74 | 6.96 |
| " twice | 19.68 | 4.76 | 6.06 | 2.94 | 5.92 |
| " 3 times | 12.04 | 3.42 | 3.88 | 1.52 | 3.22 |
| " 4 " | 6.58 | 2.22 | 2.14 | .96 | 1.26 |
| " 5 " | 3.02 | 1.10 | 1.20 | .20 | .52 |
| " 6 " | 1.58 | .58 | .54 | .20 | .26 |
| " 7 " or more | 1.18 | .38 | .50 | .18 | .12 |
| Unreported | 3.40 | .72 | 1.10 | .48 | 1.10 |

About 30% have not moved in the last five years. This figure in itself gives evidence that the high rate of turnover was concentrated in a certain section of the relief population. Among those who moved, 21% had moved only once, which means that they occupied two different residences in the five and one-half year period. A proportion nearly as large had moved twice, while 12% had moved three times. Finally, more than 12% of all families had moved four times or more. This group might be said to be "rent casuals."

The variation in the frequency of moving among the colored, native white and foreign families is also evident in this table. Of the 12% of the families who fall into the "rent casual" group, 34.6% are colored, 35.4% are native born white, 12.5% are native white of foreign or mixed parentage, and 17.5% are foreign born white.

The number of moves has also been considered in relation to the time since the families first applied for relief. In this connection, the date of first application for relief has been taken, although frequently relief has not been continuous from this time. However, in all the cases considered, relief was being given during the period covered by the survey.

Table 9

NUMBER OF MOVES IN RELATION TO LENGTH OF TIME SINCE FAMILIES FIRST APPLIED TO E.R.A. FOR RELIEF

| Time since First Application for Relief | All Families | Families Who Have Not Moved since 1/1/29 | Number of Moves since January 1, 1929 | | | | | | | Families Who Have Moved since 1/1/29 |
|---|------------------|--|---------------------------------------|------------------|------------------|-------------------|------------------|-------------------|------------------|--|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 or more | |
| Total | 100.00% | 31.08% | 21.44% | 19.68% | 12.04% | 6.58% | 3.02% | 1.58% | 1.18% | 3.40% |
| Less than 3 months | 3.46 | 1.18 | .78 | .62 | .46 | .28 | .02 | .02 | .10 | 2.28 |
| 3 months less than 6 months | 9.16 | 3.46 | 1.90 | 1.64 | .98 | .56 | .14 | .10 | .04 | .34 |
| 6 " " " 9 " | 8.28 | 2.64 | 2.06 | 1.52 | .98 | .36 | .16 | .20 | .06 | .30 |
| 9 " " " 1 year | 5.44 | 2.24 | 1.06 | .98 | .52 | .20 | .12 | .06 | .08 | .18 |
| 1 year less than 2 years | 31.42 | 10.34 | 6.60 | 6.28 | 3.72 | 1.90 | .84 | .50 | .38 | .86 |
| 2 " " " 3 " | 33.48 | 9.18 | 7.08 | 6.70 | 4.16 | 2.54 | 1.28 | .64 | .36 | 1.54 |
| 3 " " " 4 " | 5.76 | 1.22 | 1.44 | 1.36 | .80 | .44 | .26 | .06 | .14 | .04 |
| 4 " " " 5 " | .98 | .10 | .20 | .26 | .12 | .16 | .06 | .06 | .02 | .88 |
| 5 years and over | .84 | .16 | .20 | .18 | .16 | .08 | .02 | .04 | .04 | .68 |
| Time unreported | 1.18 | .56 | .12 | .14 | .14 | .06 | .12 | .02 | .02 | .62 |
| Median length of time on relief | 1 year months | 1 year months | 1 year months | 1 year months | 1 year months | 2 years months | 1 year months | 2 years months | 1 year months | 1 year months |
| | 8.8 | 6.7 | 8.8 | 9.6 | 9.7 | 11.7 | 1.6 | 9.8 | .66 | 10.7 |
| | | | | | | | | | | 9.9 |
| | | | | | | | | | | months |

It may be seen that there is a positive degree of correlation between the number of moves made by a family and the length of time that that family has been receiving relief. This general relation is partially overshadowed by the fact that the majority of the families have been on relief between one and two years, the median length of time being nearly 1 year and nine months. A strong concentration of families within this classification on the table, largely conceals any relation between number of moves and time on relief. The present relief families have evidently had difficulty in meeting rent payments prior to the time when the exhaustion of resources forced them to apply for relief, and this has been discussed in connection with the arrearages accumulated by these families in the last five years.

The policy of the Administration in many sections of the State of making shelter payments for a client only after the client has been served with a formal dispossess by the landlord to whom rent is owed, has helped to increase the frequency of moving by the relief families. Occasionally, a landlord will obtain other quarters for a tenant, but in most cases the family either finds suitable quarters itself or moves into quarters chosen by the Administration. Of the relief families in the State, 12% have been placed in their present quarters by the Administration, and 86% have chosen their own quarters, while 2% did not report.

The problem of finding new quarters is an increasingly difficult one, for in most communities the available housing units for relief families have been occupied by relief families at one time or another and many landlords prefer to leave properties vacant rather than to accept more relief families as tenants. The growing unwillingness on the part of landlords to accept tenants who are on relief rolls is due, first, to the lack of assurance of even a minimum rental payment regularly, and second, to the red tape involved when the Administration pays rent for a client. Too often considerable time elapses before the landlord actually receives the rent. In this connection, if the policies recommended in this report are adopted, it will be possible for each local relief office to have a list of those available housing units which fulfil minimum shelter requirements and for which a rent determined on the basis of a State-wide formula will be satisfactory to the landlord.

Rent Arrearages

As the financial resources of a family diminish, the rental payment at the first of the month is increasingly harder to obtain. However, the amount is charged to the family each month and a large debt can accumulate rapidly. When a family has occupied a dwelling for quite a period of time and has been able to meet rent obligations promptly in the past, the family has attained a credit standing, and the landlord is usually able and willing to carry this family a period of time before he will exert pressure in one way or another to have it move. A landlord may be motivated by mixed impulses, feeling both that it is to his advantage to keep a good tenant who temporarily is unable to meet monthly payments if the tenant is sincerely willing to

make payments as soon as this is possible, and also that a policy of causing families of good reputation to move as soon as they have fallen into arrears, might mean either prolonged vacancies with no possibility of a rental return from the quarters, or new tenants who will be no better financial risk.

Among the relief families, 64% of the renting families are in arrears in their rent payments in their present residence. Although the median length of time in present residence of all renting families in this State has been 1 year and 8.2 months, for the renting families who are in arrears it is 2 years and 4 months. Those families who are paid up in their present residence have been there for 9.6 months. In other words, a longer period of residence affords a family greater assurance of not losing the premises it occupies because of a rent debt.

The following table shows the months in arrears in rent of all renting families, classified by the length of time they have lived in their present residence.

Table 10

MONTHS IN ARREARS BY TIME IN PRESENT RESIDENCE FOR RENTING FAMILIES

| Time in Present Residence | Total Renting Families | Families in Arrears | | Months in Arrears in Present Residence | | | | | | | Families Not in Present Residence | | | |
|----------------------------------|---------------------------|-------------------------------|-------------|--|---------------|-------------------|----------------|-------------------|-------------|-------------------|-----------------------------------|-------------------|-----|-----|
| | | Total in Present Residence | Less than 2 | 2 less than 4 | 4 less than 6 | 6 less than 8 | 8 less than 10 | 10 less than 12 | 12 and over | | | | | |
| Total | 100.00% | 63.96% | 13.31% | 15.83% | 9.15% | 6.90% | 3.84% | 2.89% | 12.04% | 36.04% | | | | |
| Total under 1 year | | 37.98 | 17.55 | 7.03 | 6.26 | 2.45 | 1.24 | .42 | .15 | 20.43 | | | | |
| Less than 3 months | | 12.60 | 3.18 | 2.42 | .69 | .03 | .02 | .02 | | 9.42 | | | | |
| 3 months less than 6 months | | 9.20 | 4.64 | 2.14 | 1.90 | .50 | .07 | .03 | | 4.56 | | | | |
| 6 " " " 9 " | | 8.30 | 4.84 | 1.27 | 2.02 | .85 | .55 | .15 | | 3.46 | | | | |
| 9 " " " 1 year | | 7.88 | 4.89 | 1.20 | 1.65 | 1.07 | .60 | .22 | .15 | 2.99 | | | | |
| Total over 1 year | 61.99 | 46.41 | 6.28 | 9.57 | 6.70 | 5.66 | 3.42 | 2.74 | 12.04 | 15.58 | | | | |
| 1 year less than 2 years | 17.60 | 11.54 | 2.12 | 3.24 | 2.02 | 1.15 | .87 | .62 | 1.52 | 6.06 | | | | |
| 2 " " " 3 " | 11.34 | 8.62 | 1.52 | 2.02 | 1.27 | 1.20 | .65 | .42 | 1.54 | 2.72 | | | | |
| 3 " " " 4 " | 7.40 | 5.58 | .80 | 1.12 | .84 | .65 | .40 | .27 | 1.50 | 1.82 | | | | |
| 4 " " " 5 " | 4.21 | 3.46 | .47 | .67 | .45 | .45 | .22 | .28 | .92 | .75 | | | | |
| 5 " " " 6 " | 5.41 | 4.26 | .45 | .72 | .42 | .40 | .33 | .42 | 1.52 | 1.15 | | | | |
| 6 " " " 7 " | 3.74 | 3.07 | .17 | .32 | .42 | .32 | .30 | .29 | 1.25 | .67 | | | | |
| 7 " " " 8 " | 2.57 | 2.22 | .13 | .35 | .35 | .35 | .15 | .12 | .77 | .35 | | | | |
| 8 " " " 9 " | 1.97 | 1.50 | .10 | .18 | .20 | .27 | .17 | .08 | .50 | .47 | | | | |
| 9 " " " 10 " | 1.00 | .85 | .05 | .13 | .10 | .12 | .08 | .02 | .35 | .15 | | | | |
| 10 years and over | 6.75 | 5.31 | .47 | .82 | .63 | .75 | .25 | .22 | 2.17 | 1.44 | | | | |
| Time Unreported | .03 | | | | | | | | | .03 | | | | |
| Median Time in Present Residence | | 2 years months | 11.06 | 1 year months | 6.2 | 2 years months | 10.6 | 2 years months | 11.6 | 3 years months | 11.3 | 5 years months | 4.2 | 9.6 |

It may be seen that the 12% of the renting families who owe 12 months or more back rent have been in their homes on an average of 5 years and 4 months, while none of them has a residence history of less than one year.

When the landlord, however, has carried these families as long as he is able, and causes a family to move, either through constant pressure, eviction or dispossess, then the family has no credit in the new quarters and may be forced to move again as soon as an arrearage of one or two months has accumulated.

When the problem of arrearages is considered over a period of time, the total debt, owed to landlords in the State is enormous. Since January 1, 1929, 84.2% of the present renting relief families in the State have accumulated a rent debt in the residences they occupied during that period. Twenty per cent of the renting families who are not indebted to their present landlord, have incurred a debt to past landlords which is, to all practical purposes, uncollectable. When it is considered that the median rent of relief families is \$15.31, and the median arrearage since January 1, 1929 is 6.87 months, it is estimated that the relief families in the State, by June, 1934, had incurred a rent debt of approximately nine million dollars. Large as this amount is, it is probably a conservative estimate because it is based on the average rental of relief families at present. Undoubtedly the trend followed by these families in the last five years has been to move into cheaper quarters. Therefore, the average rental which these arrearages cover is probably higher than that used in the estimate.

The following table shows the arrearages incurred by present renting families in all residences they have occupied since January 1, 1929, as well as the length of time these families have been receiving relief. The relation between these two factors is not as marked as might be expected.

Table 11

FAMILIES CLASSIFIED ACCORDING TO THE NUMBER OF MONTHS IN ARREARS IN RENT
AND THE TIME SINCE FIRST APPLICATION FOR RELIEF
(Number of months in arrears in rent in all residences since January 1, 1929)

| Time since First Application for Relief | Total Renting Families in Arrears since Jan. 1, 1929 | Number of Months in Arrears | | | | | | | | | | | | | 24 and over | | |
|---|--|-----------------------------|--------|--------|--------|--------|-------|--------|-------|---------|-------|----------|-------|----------|-------------|--|--|
| | | Less than 2 | | 2 to 4 | | 4 to 6 | | 6 to 8 | | 8 to 10 | | 10 to 12 | | 12 to 14 | | | |
| | | than 2 | 4 | 2 | 4 | 6 | 8 | 10 | 12 | 14 | 16 | 18 | 20 | 22 | | | |
| Total | 100.00% | 9.75% | 18.04% | 16.03% | 14.16% | 8.18% | 6.78% | 7.10% | 4.23% | 2.67% | 2.24% | 1.90% | 1.27% | 7.65% | | | |
| Less than 3 months | 2.99 | .74 | .59 | .44 | .33 | .21 | .12 | .12 | .09 | .12 | .03 | .03 | .03 | .17 | | | |
| 3 months less than 6 months | 8.08 | .53 | 1.89 | 1.81 | 1.57 | .74 | .41 | .50 | .30 | .06 | .12 | .03 | .12 | | | | |
| 6 " " | 7.70 | .86 | 1.34 | 1.31 | 1.21 | .53 | .44 | .50 | .30 | .15 | .17 | .15 | .03 | .71 | | | |
| 9 " " 1 year | 4.77 | .41 | .71 | .68 | .47 | .56 | .42 | .60 | .09 | .06 | .03 | .03 | .09 | .62 | | | |
| 1 year less than 2 years | 30.76 | 3.02 | 5.80 | 5.15 | 3.94 | 2.49 | 1.92 | 2.25 | 1.30 | .98 | .62 | .60 | .41 | 2.28 | | | |
| 2 " " 3 " | 34.52 | 3.21 | 5.96 | 5.01 | 5.25 | 3.00 | 2.55 | 2.19 | 1.36 | .95 | 1.09 | .80 | .56 | 2.59 | | | |
| 3 " " 4 " | 7.37 | .65 | 1.01 | 1.24 | .86 | .56 | .66 | .44 | .53 | .25 | .27 | .17 | .09 | .66 | | | |
| 4 " " 5 " | 1.27 | .06 | .21 | .18 | .15 | .03 | .11 | .15 | .20 | .03 | .03 | .03 | .03 | .12 | | | |
| 5 years and over | 1.72 | .15 | .38 | .15 | .21 | .03 | .12 | .24 | .03 | .03 | .03 | .03 | .03 | .35 | | | |
| Time unreported | .82 | .12 | .15 | .06 | .17 | .03 | .03 | .11 | .06 | .06 | .06 | .06 | .06 | .03 | | | |

There is a slight variation in the arrearages of the relief families when classified by color and nativity.

The variation follows in general, the variation discussed previously when length of time in present residence was considered for these groups. Colored families, who have a shorter period of residence in each dwelling occupied, have a median arrearage of 6.2 months; native born white families, 6.9 months; white families of foreign or mixed parentage, 7.6 months; and the foreign born white families, 7.1 months.

The following table shows the number of months in arrears in rent of families, classified by color and nativity.

Table 12

FAMILIES CLASSIFIED ACCORDING TO THE NUMBER OF MONTHS IN ARREARS IN RENT AND THE COLOR AND NATIVITY OF HEAD
(Total rent debt in all residences since January 1, 1929)

| Number of Months in Arrears | Total Families in Arrears in Rent | White Families | | | |
|-----------------------------|-----------------------------------|------------------|-------------|----------------------------|--------------|
| | | Colored Families | Native Born | Foreign or Mixed Parentage | Foreign Born |
| Total | 100.00% | 26.91% | 30.08% | 14.21% | 28.80% |
| Less than 2 months | 9.74 | 2.61 | 3.02 | 1.12 | 2.99 |
| 2 months less than 4 months | 18.03 | 5.47 | 5.33 | 2.46 | 4.77 |
| 4 " " 6 " | 16.02 | 4.95 | 4.92 | 1.86 | 4.29 |
| 6 " " 8 " | 14.15 | 3.50 | 4.26 | 2.13 | 4.26 |
| 8 " " 10 " | 8.17 | 2.04 | 2.46 | 1.30 | 2.37 |
| 10 " " 12 " | 6.78 | 2.16 | 2.10 | .98 | 1.54 |
| 12 " " 14 " | 7.11 | 1.80 | 2.37 | 1.25 | 1.69 |
| 14 " " 16 " | 4.23 | 1.01 | 1.21 | .50 | 1.51 |
| 16 " " 18 " | 2.66 | .62 | .92 | .38 | .74 |
| 18 " " 20 " | 2.25 | .50 | .51 | .38 | .86 |
| 20 " " 22 " | 1.89 | .56 | .50 | .45 | .38 |
| 22 " " 24 " | 1.27 | .24 | .35 | .15 | .53 |
| 24 months and over | 7.64 | 1.42 | 2.13 | 1.22 | 2.87 |
| Months unreported | .06 | .03 | .03 | .03 | |

Median months in arrears 6.87 months 6.24 months 6.88 months 7.56 months 7.10 months

Amount of Rent Paid

In order to obtain the complete picture of the situation of renting families on relief, it is necessary to know how much these families are now paying for the premises they occupy. The average nominal rent of relief families in the State is \$15.31, although individual rents vary from less than \$2.50 to more than \$37.50 a month. The following table considers the amount of rent paid monthly by relief families, classified by color and nativity.

Table 13
RENTING FAMILIES CLASSIFIED ACCORDING TO AMOUNT OF MONTHLY RENT
(Monthly rental present residence)

| Amount of Monthly Rent | Total | White Families | | | |
|------------------------|------------------|------------------|-------------|----------------------------|--------------|
| | Renting Families | Colored Families | Native Born | Foreign or Mixed Parentage | Foreign Born |
| Total | 100.00% | 26.02% | 30.38% | 13.86% | 29.74% |
| Less than \$ 2.50 | .22 | .12 | | | .10 |
| \$2.50 - 7.49 | 5.68 | 3.19 | 1.44 | .25 | .80 |
| 7.50 - 12.49 | 29.21 | 10.15 | 8.87 | 2.74 | 7.45 |
| 12.50 - 17.49 | 26.42 | 6.28 | 7.53 | 3.98 | 8.63 |
| 17.50 - 22.49 | 23.36 | 4.36 | 7.13 | 4.07 | 7.80 |
| 22.50 - 27.49 | 10.22 | 1.25 | 3.46 | 1.87 | 3.64 |
| 27.50 - 32.49 | 3.34 | .52 | 1.30 | .70 | .82 |
| 32.50 - 37.49 | .80 | .07 | .38 | .10 | .25 |
| 37.50 and over | .72 | .05 | .27 | .15 | .25 |
| Rent unreported | .03 | .03 | | | |
| Median rent per month | \$15.31 | \$12.27 | \$15.74 | \$17.44 | \$16.28 |

The differences in the monthly rent paid by the three groupings of the white families are not large. Colored families, however, pay a median rent of \$12.27 per month, considerable less than that paid by all families in the State. It is important to bear in mind, however, that the dwellings available for occupancy by colored families are decidedly inferior as is shown in another section of this report where the physical adequacy of the dwellings of the relief families is discussed. In fact, when the type and condition of the premises occupied by colored families are considered, their average rental is high throughout the State in payment for what they actually receive.

The following table shows the median rent asked of relief families by municipality and county units studied.

Table 14

MEDIAN RENT ASKED OF RELIEF FAMILIES

| | |
|----------------------------------|---------|
| State Total | \$15.31 |
| Atlantic, Salem and Cumberland | 9.07 |
| Camden | 10.35 |
| Camden and Mercer Counties* | 14.04 |
| Clifton and Garfield | 18.68 |
| Elizabeth | 12.94 |
| Hillside | 18.19 |
| Kearny and Harrison | 19.15 |
| Middlesex and Somerset Counties* | 14.12 |
| Monmouth County | 16.25 |
| Montclair | 18.24 |
| Newark | 18.63 |
| New Brunswick | 15.61 |
| Perth Amboy | 14.58 |
| Trenton | 11.75 |

* County units do not include municipalities already shown as separate units.

Since the relief families vary as to size, it was necessary to ascertain the relationship between the rent paid by all families in the State and the number of persons occupying the premises rented. This may be seen in the following table.

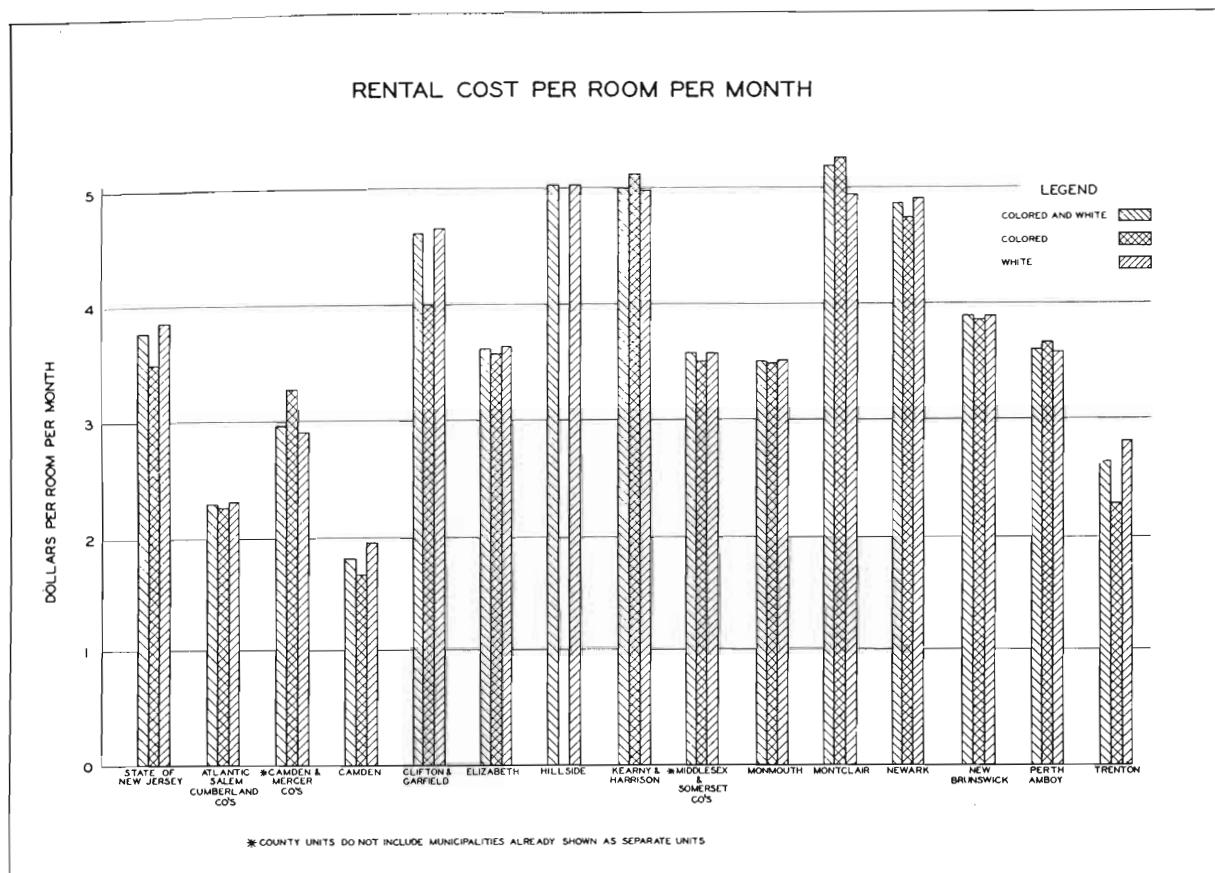
Table 15

MONTHLY RENT OF FAMILIES CLASSIFIED ACCORDING TO THE NUMBER OF PERSONS IN THE HOUSEHOLD

| Amount of Monthly Rent | Total | Renting Families | Number of Persons in Household | | | | | | | | | | | |
|------------------------|---------|------------------|--------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------------|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 and more |
| Total | 100.00% | 3.69% | 12.64% | 16.19% | 17.66% | 14.98% | 11.77% | 9.25% | 5.48% | 3.91% | 2.34% | 1.17% | .92% | |
| Less than \$ 2.50 | .22 | .12 | .03 | .02 | | | .02 | | .03 | | | | | |
| \$2.50 - 7.49 | 5.68 | 1.22 | 1.45 | .85 | .47 | .62 | .25 | .27 | .27 | .15 | .05 | .05 | .05 | .03 |
| 7.50 - 12.49 | 29.21 | 1.85 | 4.91 | 5.38 | 5.03 | 3.47 | 2.69 | 2.49 | 1.52 | .93 | .52 | .17 | .25 | |
| 12.50 - 17.49 | 26.42 | .18 | 3.34 | 4.71 | 4.76 | 4.16 | 3.59 | 2.27 | 1.27 | 1.07 | .45 | .35 | .27 | |
| 17.50 - 22.49 | 23.36 | .22 | 1.85 | 3.09 | 4.92 | 4.01 | 3.27 | 2.62 | 1.35 | 1.04 | .52 | .27 | .20 | |
| 22.50 - 27.49 | 10.22 | .02 | .70 | 1.49 | 1.68 | 1.84 | 1.45 | 1.00 | .67 | .45 | .55 | .22 | .15 | |
| 27.50 - 32.49 | 3.34 | .03 | .25 | .52 | .55 | .65 | .37 | .40 | .27 | .15 | .08 | .05 | .02 | |
| 32.50 - 37.49 | .80 | .02 | .08 | .10 | .13 | .10 | .07 | .05 | .12 | .10 | | | | |
| 37.50 and over | .72 | .05 | .07 | .05 | .14 | .10 | .03 | .13 | .05 | | .07 | .03 | | |
| Rent unreported | .03 | .02 | | .01 | | | | | | | | | | |
| Median rent per month | \$15.31 | \$8.85 | \$13.27 | \$14.46 | \$15.99 | \$16.58 | \$16.56 | \$16.59 | \$16.13 | \$16.59 | \$18.93 | \$17.78 | \$15.83 | |

It is immediately evident that the majority of the cases fall into the average rental groups and about the average family composition of 4.9 persons. Approximately 80% of the relief families pay between \$7.50 and \$22.50 a month for rent.

Chart 3



Rents may be considered for comparative purposes either on the basis of the monthly amount charged for the unit occupied by one family or as a monthly rate per room. Some renting families have heat provided by the landlord, while others heat their own premises. The following table shows the variation in the cost per room for those apartments with and without heat provided by the landlord.

Table 16

RENTAL COST PER ROOM CLASSIFIED AS TO WHETHER HEAT IS PROVIDED BY LANDLORD

| Cost per Room per Month | Total Renting Families | Families With Heat Provided | Families With No Heat Provided | Heating Facilities Not Reported |
|--------------------------------|------------------------|-----------------------------|--------------------------------|---------------------------------|
| Total | 100.00% | 4.12% | 95.49% | .39% |
| \$ Less than \$ 1.00 | 1.06 | .03 | 1.00 | .03 |
| 1.00 " | 2.00 | .11 | 10.56 | .05 |
| 2.00 " | 3.00 | .26 | 16.37 | .08 |
| 3.00 " | 4.00 | .18 | 24.76 | .18 |
| 4.00 " | 5.00 | .23 | 18.86 | |
| 5.00 " | 6.00 | .64 | 17.34 | .05 |
| 6.00 " | 7.00 | .87 | 4.28 | |
| 7.00 " | 8.00 | .46 | 1.21 | |
| 8.00 " | 9.00 | .41 | .28 | |
| 9.00 " | 10.00 | .23 | .05 | |
| 10.00 and more | .98 | .70 | .28 | |
| Median cost per room per month | \$3.84 | \$6.71 | \$3.78 | \$3.21 |

Those families who do not heat their own premises are paying \$2.93 more a room each month. It should be noted that comparatively few families in the State have quarters with heat provided by the landlord.

On a cost per room basis, the rents in the State were determined for the color and nativity groups. In this count, the boarding and rooming families have been excluded.

Table 17

RENTAL COST PER ROOM PER MONTH OF FAMILIES CLASSIFIED BY COLOR AND NATIVITY OF HEAD

| Cost per Room per Month | Total Renting Families (excluding Boarding Rooming and Rent-free) | Colored Families | Native Born | White Families | |
|--------------------------------|---|---------------------|----------------|-------------------------------|-----------------|
| | Rooming and Rent-free) | | | Foreign or Mixed Parentage | Foreign Born |
| Total | 100.00% | 26.47% | 29.99% | 13.66% | 29.88% |
| Less than \$ 1.00 | 1.08 | .35 | .22 | .05 | .46 |
| \$ 1.00 " | 2.00 | 11.08 | 5.11 | .81 | 1.26 |
| 2.00 " | 3.00 | 17.67 | 4.84 | 1.75 | 4.44 |
| 3.00 " | 4.00 | 25.96 | 5.92 | 3.53 | 8.90 |
| 4.00 " | 5.00 | 19.72 | 4.98 | 2.90 | 6.43 |
| 5.00 " | 6.00 | 18.10 | 4.11 | 3.28 | 6.59 |
| 6.00 " | 7.00 | 4.49 | .89 | 1.26 | 1.32 |
| 7.00 " | 8.00 | 1.29 | .11 | .59 | .32 |
| 8.00 " | 9.00 | .29 | .05 | .16 | .05 |
| 9.00 " | 10.00 | .05 | | | .05 |
| 10.00 or more | | .27 | .11 | .08 | .06 |
| Median rent per room per month | \$3.78 | \$3.50 | \$3.56 | \$4.24 | \$3.99 |

From this discussion on renting families, it is clearly evident how acute are the problems involved, and how the consequences of these problems are affecting the families with increasing force. The present shelter policies now in effect in the State, while undertaken locally as the expedient solution both from the financial point of view of the Administration and the need of the clients for shelter, have tended to aggravate these problems.

Rent-free Families

Among the relief families, there are quite a number who have been able to make some arrangements by which they maintain a free rent status. These families are occupying premises in return for janitor or other services or occupying quarters donated by relatives or friends. This rent-free status, in almost all cases, is a temporary arrangement and is the immediate solution of the rent problem with little or no consideration for a satisfactory social adjustment. Approximately 1.6% of the families are paying for their premises in miscellaneous services, less than half of 1% are giving janitor service to the building they occupy in exchange for their homes, and 3.8% are living in space donated by relatives or friends, making a total of 5.7% of the relief families included in the rent-free group.

The services which a family may render in a building are, in most cases, limited and after the odd jobs repair and maintenance work which a landlord can afford have been completed, the landlord either has to donate the quarters or obtain a tenant who can pay rent. With the increasing burden carried by the landlords, there is less possibility as time goes on of landlords carrying these families without a cash rent payment. From the point of view of the relief family, a variety of odd jobs on a building cannot be considered regular employment for a potential wage earner in the family, and at the same time keeps that wage earner from being free to seek regular employment.

In those cases where rent is donated by relatives or friends, the arrangement is usually some form of doubling up. This frequently means crowding and leads to strain and tension in both families. In these cases also, as time goes on, the burden of supporting an extra family becomes increasingly more difficult and can seldom be considered a secure or satisfactory shelter adjustment for the family obtaining free rent.

Home Owners

The relief families who own their own homes represent 14.1% of the total case load.

The term "ownership" is used in this study in its legal sense, rather than in its economic implications. The title rested in the family occupying the premises but the homes were usually far from being owned outright. The home owner can run into difficulties with his interest and amortization payments just as the renter can find himself falling behind in his rent payments. For all practical purposes, many of the payments do not differ from rent payments.

The implications involved in arrearages in both mortgage payments and taxes make it evident that the home owning group is faced with a financial burden and the worries which are attendant on it that are more serious than the problems faced by the renter, if less acute. The renter, if unable to bargain for a satisfactory adjustment in rent, can move in order to start again. The owner, with more at stake, is caught in a vicious circle. Each time he makes adjustments in either his mortgage or the payments on it, he has increased his indebtedness and often his obligations for recurrent payments.

The status of home owning families on relief is of great social significance. Those families who have bought or are buying a home are the stable and constructive factors in community life. They are backed by the pride of ownership and have shown a striving towards security and permanency. The loss of the home brings with it disillusionment and weakened morale. The Administration should protect the interests of the home owner, as far as possible, so that he may remain a constructive force in the community.

Basis of Ownership

Of the total owned homes in the State, 23.01% were owned absolutely clear, 76.85% were mortgaged, while the mortgage status of .14% was unreported. The mortgage status of the owned homes is indicated in the following table.

Table 18

OWNED HOMES CLASSIFIED BY MORTGAGE STATUS

| Mortgage Status | Number of Home Owning Families |
|----------------------------------|--------------------------------|
| Total | 100.00% |
| No mortgage | 23.01 |
| First mortgage only | 65.06 |
| First and second mortgage | 11.65 |
| First, second and third mortgage | .14 |
| Unreported | .14 |

The home owning families who carried mortgages were forced, as a whole, to make larger monthly payments in order to keep their homes than the renting group. While the average monthly rent for renting families was \$15.31, the home owning relief family's monthly payment for amortization and interest amounts to \$19.68 on his mortgage. The following table shows home owning families classified according to amount of monthly interest and amortization payments.

Table 19

HOME OWNING FAMILIES CLASSIFIED ACCORDING TO AMOUNT OF MONTHLY INTEREST AND AMORTIZATION PAYMENTS

| Amount of Monthly Payments | Number of Home Owning Families |
|-------------------------------------|--------------------------------|
| Total | 100.00% |
| Home owners having no mortgage debt | 23.15 |
| Home owners with mortgage debt | 76.85 |
| Less than \$ 5.00 | 5.82 |
| \$ 5.00 to 9.99 | 8.95 |
| 10.00 " 14.99 | 13.78 |
| 15.00 " 19.99 | 10.09 |
| 20.00 " 24.99 | 9.80 |
| 25.00 " 29.99 | 4.83 |
| 30.00 " 34.99 | 5.26 |
| 35.00 " 39.99 | 3.55 |
| 40.00 and over | 13.92 |
| Unreported | .85 |
| Median monthly payment | \$19.68 |

Of the group who have no encumbrances on their homes, there are many who were able to purchase the land and then with a modest start, build a house. These people have made improvements on the property from time to time. However, frequently, although these properties represent a great deal to the owner, they are not judged adequate for security of any mortgage loans. A number of these families, therefore, have exhausted the financial of their property as much as the owner who has obtained additional loans above a first mortgage.

Arrearages in Interest and Amortization Payments

The group of home owners who hold their properties without mortgage comprise 23.01% of the home owners

and have problems of meeting tax payments but are relieved of the necessity of making other regular payments to hold their property.

Those owners who have mortgaged their property, however, are finding it as difficult as the renters to meet the interest and, if necessary, amortization payments. The following table shows the percentage distribution of the home owners who are in arrears in these payments, classified by the arrearage they have accumulated and the length of time they have occupied the home they own.

Table 20

MONTHS IN ARREARS IN INTEREST AND AMORTIZATION CLASSIFIED FOR HOME OWNING FAMILIES BY TIME IN PRESENT RESIDENCE

| Time in Present Residence | Home Owning Families in Arrears | Months in Arrears | | | | | | | | Arrearage Unreported |
|-----------------------------|---------------------------------|--------------------|---------------|---------------|---------------|----------------|-----------------|-------------|-------|----------------------|
| | | Less than 2 months | 2 less than 4 | 4 less than 6 | 6 less than 8 | 8 less than 10 | 10 less than 12 | 12 and over | | |
| Total | 100.00% | 4.30% | 8.36% | 6.58% | 10.88% | 5.82% | 5.82% | 56.47% | 1.77% | |
| Total under 1 year | | 1.77 | .25 | | | | .51 | | 1.01 | |
| Less than 3 months | | .75 | .25 | | | | | | .50 | |
| 3 months less than 6 months | | .51 | | | | | | | .51 | |
| 6 " | " " " 9 " | | | | | | | | | |
| 9 " | " " " 1 year | .51 | | | | | .51 | | | |
| Total over 1 year | 97.72 | 4.05 | 8.36 | 6.58 | 10.63 | 5.31 | 5.82 | 5.20 | 1.77 | |
| 1 year less than 2 years | | 1.77 | | | | .51 | .25 | 1.01 | | |
| 2 " | " " 3 " | 2.53 | | .51 | | .25 | .25 | 1.52 | | |
| 3 " | " " 4 " | 2.02 | | | .76 | .25 | | 1.01 | | |
| 4 " | " " 5 " | 2.28 | | .51 | .50 | | | 1.27 | | |
| 5 " | " " 6 " | 6.84 | | .25 | .51 | 1.52 | .25 | .51 | 3.80 | |
| 6 " | " " 7 " | 7.34 | | .76 | .50 | .25 | .51 | .76 | 4.56 | |
| 7 " | " " 8 " | 7.34 | .25 | .25 | | .76 | .51 | | 5.06 | .51 |
| 8 " | " " 9 " | 7.85 | .76 | .51 | .25 | 1.27 | .25 | .25 | 4.56 | |
| 9 " | " " 10 " | 8.36 | .51 | 1.01 | .76 | .51 | .25 | .76 | 4.56 | |
| 10 years and over | | 51.39 | 2.53 | 5.07 | 4.05 | 5.06 | 2.53 | 3.04 | 27.85 | 1.26 |
| Unreported | | .51 | | | | .25 | | | .26 | |

Two things are immediately evident from the table, namely, that most of the home owners who are in arrears have been in their homes for a considerable length of time, with the median length of residence a little more than 10 years, and that the arrearages they have accumulated are much higher, on an average, than those which may be accumulated by a renting family. The median number of months in arrears for these families is 13.3 months, as compared with 6.9 months for renting families.

Two things are significant in this connection. It must be borne in mind that although the home owner is able to accumulate an arrearage in these payments over a much longer period of time than the renter before he actually is forced to vacate his home, when he is forced to vacate, he loses his entire equity in the property. It should also be noted that although the home owners are allowed to accumulate a much larger arrearage, at the time of the survey they had already accumulated this arrearage and had reached a point where, if they are not soon able to meet at least interest charges, either through their own efforts or by outside help, they will very shortly join the ranks of those families who are moving from one rented home to the next.

The following table shows the arrearage for home owning families, classified by the color and nativity of the owner.

Table 21

HOME OWNING FAMILIES CLASSIFIED BY NUMBER OF MONTHS IN ARREARS IN INTEREST AND AMORTIZATION PAYMENTS

| Number of Months in Arrears in Present Home | White Families | | | | |
|---|-------------------------|---------------------|----------------|-------------------------------|-----------------|
| | Home Owning Families | Colored Families | Native Born | Foreign or Mixed Parentage | Foreign Born |
| Total | 100.00% | 6.96% | 26.85% | 12.92% | 53.27% |
| Home owners with no mortgage debt | 23.15 | 2.56 | 6.67 | 3.69 | 10.23 |
| Home owners with no arrears in monthly payments | 20.74 | .99 | 5.12 | 2.98 | 11.65 |
| Home owners with arrears in monthly payments | 56.11 | 3.41 | 15.06 | 6.25 | 31.39 |
| Less than 2 months | 2.41 | .71 | .28 | 1.42 | |
| 2 months less than 4 months | 4.69 | .57 | .85 | .29 | 2.98 |
| 4 " | 3.69 | .28 | .99 | .43 | 1.99 |
| 6 " | 6.11 | .14 | 1.00 | .71 | 4.26 |
| 8 " | 3.27 | .14 | .86 | .14 | 2.13 |
| 10 " | 3.27 | .43 | 1.14 | .56 | 1.14 |
| 12 " | 6.25 | .57 | 1.56 | .71 | 3.41 |
| 14 " | 1.56 | .43 | .43 | .14 | .99 |
| 16 " | .99 | .28 | .28 | .14 | .71 |
| 18 " | 3.98 | .14 | 1.28 | .57 | 1.99 |
| 20 " | 1.85 | .71 | .43 | .71 | |
| 22 " | .71 | .28 | .14 | .57 | |
| 24 months and over | 16.34 | 1.14 | 4.97 | 1.71 | 8.52 |
| Unreported | .99 | .28 | .28 | .14 | .57 |
| Median months in arrears | 13.3 months | 12.5 months | 15.3 months | 13.8 months | 12.9 months |

The variations in the length of time these families have been able to occupy their homes while making no interest or amortization payments are not great among the various color and nativity groups. It must be remembered that the actual number of owners in each of these groups differ, 53.3% of home owners being foreign born white 12.9% white of foreign and mixed parentage, 26.9% native born white, while only 7.0% are colored.

An effort was made to determine whether there was any relationship between the time since these families have been able to meet their interest and amortization payments and the time they first applied for relief. The following table shows the arrearages, classified in this manner.

Table 22

HOME OWNING FAMILIES CLASSIFIED ACCORDING TO THE NUMBER OF MONTHS IN ARREARS IN INTEREST AND AMORTIZATION PAYMENTS
AND THE TIME SINCE FIRST APPLICATION FOR RELIEF

| Time since First Application for Relief | Owning Families in Arrears | Number of Months in Arrears | | | | | | | | | | | | |
|--|----------------------------------|-----------------------------|----------------------|----------------------|----------------------|-----------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|------------------------|---------------------------|
| | | Less than 2 mos. | 2 to 4 mos. | 4 to 6 mos. | 6 to 8 mos. | 8 to 10 mos. | 10 to 12 mos. | 12 to 14 mos. | 14 to 16 mos. | 16 to 18 mos. | 18 to 20 mos. | 20 to 22 mos. | 22 to 24 mos. | 24 and over mos. |
| | | 2 | 4 | 6 | 8 | 10 | 12 | 14 | 16 | 18 | 20 | 22 | 24 | Unre- ported |
| Total | 100.00% | 4.30% | 8.36% | 6.58% | 10.89% | 5.82% | 5.82% | 11.14% | 2.79% | 1.77% | 7.34% | 3.29% | 1.27% | 28.86% |
| Less than 3 mos. | 5.82 | .51 | .51 | .50 | 1.27 | .25 | 1.01 | .51 | .50 | .50 | .50 | .50 | .50 | .76 |
| 3 to 6 months | 9.87 | 1.01 | 1.01 | .51 | .76 | 1.01 | .25 | 1.01 | .51 | .25 | .76 | .76 | .26 | 1.52 |
| 6 to 9 " | 10.63 | .51 | 1.01 | 1.27 | .76 | 1.01 | 1.01 | 1.27 | .25 | .76 | .76 | .50 | .23 | 1.01 |
| 9 mos. to 1 year | 7.60 | .28 | .76 | .50 | .26 | .25 | .25 | .25 | .25 | .25 | .25 | 1.27 | .23 | .23 |
| 1 to 2 years | 36.71 | 1.51 | 1.77 | 1.77 | 4.56 | 2.28 | 1.77 | 3.80 | .51 | 1.26 | 3.04 | 1.27 | .51 | 12.15 |
| 2 to 3 " | 24.56 | .50 | 1.27 | 1.77 | 2.78 | 1.01 | 1.52 | 3.80 | 1.27 | .26 | 1.27 | .25 | .25 | .86 |
| .3 to 4 " | 2.79 | .26 | .26 | .26 | .26 | .26 | .26 | .25 | .25 | .25 | .25 | .76 | .25 | 1.01 |
| 4 to 5 " | .25 | | | | | | | | | | | | | |
| 5 years and over | .25 | | | | | | | | | | | | | .25 |
| Unreported | 1.52 | .51 | | | | | | | | | | | | .25 |
| Median time since first application for relief | 1 yr. mos. | 1 yr. mos. | 10.8 1.7 | 1 yr. 5.7 | 1 yr. 2.0 | 1 yr. 3.4 | 1 yr. 8.0 | 1 yr. yrs. | 2 | 1 yr. 6.0 | 1 yr. 5.5 | 11.4 mos. | 1 yr. 9.0 | 1 yr. 7.9 |

An inspection of the table shows that the families were usually in arrears between one and two years before they applied for relief. The table fails to show whether the families, over a period of time before they were forced to apply for relief, used their available funds for other than interest and amortization payments or maintained their interest and amortization payments along with their other living expenses. It is estimated that the home owners among the relief families in the State who had fallen into arrears in interest and amortization payments, by June 1, 1934 owed approximately \$340.00 each.

The burden of this large debt accumulated against the home owning families is carried by the institutions and individuals who have taken the mortgages on these homes. The greatest part of this debt is uncollectable, and the mortgagee is faced with the problems of foreclosing on the property at an expense and loss in many cases to himself or allowing these families to occupy the homes while the debt they accumulate is continually increasing.

Arrearages in Taxes and Water Rent

Tax payments are usually paid by a family after interest and amortization payments have been made, because it is usually possible to allow a much longer period of time to elapse with no payments of taxes before the house will be listed for a tax sale than it is to allow a lapse in mortgage payments before foreclosure is threatened. This is true of the relief families and may be seen from the fact that only 18.89% of all home owners are paid up in tax payments, while 75% are in arrears. In interviewing the families during the course of the survey some difficulty was encountered in obtaining accurate information concerning the tax payments made by the home owning families, as may be seen from the fact that 6.11% of the home owners did not report whether their taxes were paid to date or not. The median amount of taxes owed by those home owning families who reported was \$118.33.

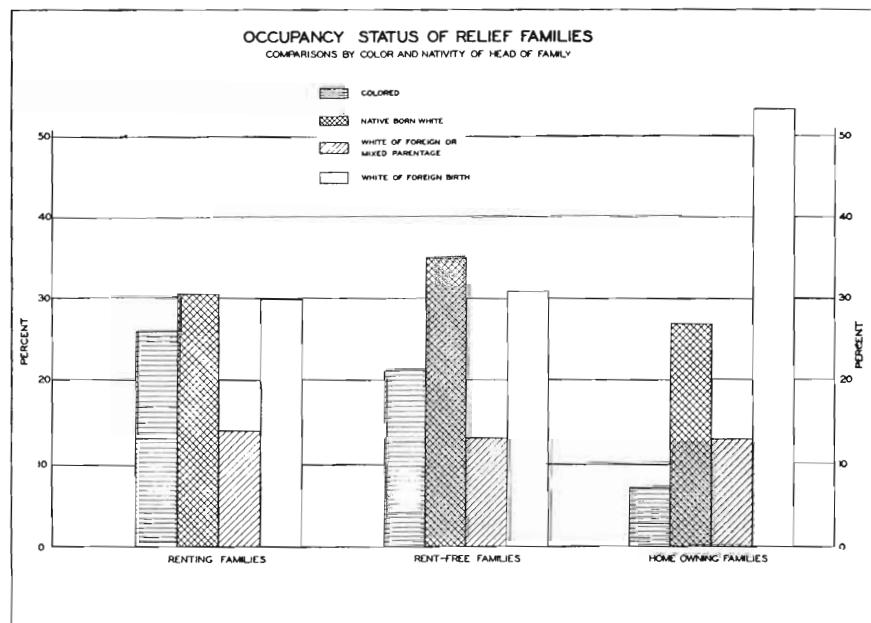
A shelter payment by the Administration to those home owning families on relief, on the basis of a State-wide formula, would facilitate a current tax payment by these families and, in turn, have some part in easing the tax situation which most municipalities are facing.

Home Owners' Loan Corporation

The Home Owners' Loan Corporation lessened the burden for home owning relief families somewhat. Of the home owners, 43.3% had applied to the Corporation at the time of the study, and 97.4% of these applications were made by owners with a mortgage debt. Of all the applications, 33.5% were accepted, 6.2% had been denied and 60.3% were still pending. Although the Corporation's loans meant an adjustment, usually downwards, in the monthly amounts these families were obligated to pay, it does not eliminate monthly payments.

Even with the aid from the Home Owners' Loan Corporation, it is evident that an increasingly large number of home owning families are in imminent danger of losing their homes. While the Administration permits shelter payments to cover interest charges for families who own their own homes, this policy has not been generally adopted by local relief units. As a result, the burden of the home owner, both financially and mentally, is even greater than that of the renter.

Chart 4



LANDLORD AND HIS PROBLEM

In making a study of the housing conditions of relief families, it is necessary to consider the problems which face the landlords of the property occupied by relief families and to evaluate the effect of these problems on the landlords' attitudes and policies and the cost to the landlords of relief tenants. Actual landlords throughout the State were contacted, first, to obtain concrete information concerning their status, and second, to verify in general the information obtained from tenants.

In twenty-five municipalities, real estate agents, landlords, banks, trust companies, mortgage and title companies, and building and loans were sent a questionnaire concerning the properties they manage which rent for less than \$40.00 a month. From these groups 85 answers were received, 60 with the information desired and 25 stating that for one reason or another it was impossible to comply with the request. The 60 schedules covered 6,769 dwellings in the State. The following table shows the number of dwellings handled by 60 agents and the municipalities in which these dwellings are located.

Table 23

NUMBER OF DWELLINGS REPORTED BY SIXTY AGENTS LISTED BY MUNICIPALITIES WHERE THESE DWELLINGS ARE LOCATED

| | Number of Dwellings |
|------------------|---------------------|
| Arlington | 104 |
| Asbury Park | 129 |
| Bernardsville | 15 |
| Bridgeton | 210 |
| Elizabeth | 338 |
| Camden | 2,194 |
| Fairhaven | 25 |
| Maple Shade | 180 |
| Millville | 113 |
| Newark | 2,740 |
| North Plainfield | 9 |
| Paterson | 168 |
| Princeton | 18 |
| Red Bank | 145 |
| Rumson | 3 |
| Union | 26 |
| Trenton | <u>352</u> |
| Total | 6,769 |

Of the 60 agents reporting, eleven, handling 480 dwellings had no vacancies, and 49, handling 6,289 dwellings, reported 690 vacancies, or 10.2% of all the dwellings reported. This vacancy is higher than the vacancy of normal times, and is due to a great extent to the doubling up of families in order to reduce living expenses. These vacancies are a large expense which must be borne by the landlord. In addition, it is significant that the vacant dwellings in the hands of the agents parallel the disastrous over-crowding existing in relief families.

Of all the reports received from landlords, 55 were received which noted completely the amount of rent charged to all tenants and the collections from all tenants. These 55 agents cover 5,850 occupied dwellings with a total monthly rental charge of \$146,512.45. The average monthly rent per dwelling is \$25.04. The total rent collections from these dwellings for the month reported was \$122,568.99, or an average per dwelling of \$20.95. In other words, 83.67% of the rent charged was collected. The 16.33% of rent uncollected adds to the amount of money lost due to vacancy and serves to increase the burden carried by landlords.

The arrearages of these landlords were determined. In this connection it should be noted that the landlords contacted were, for the most part, those who are either managing foreclosed property upon which they originally held mortgages, or are actually only renting agents for the owners of the property. As such, their policies on the accumulation of arrearages, acceptance of relief families as tenants, and general management, are dictated by the owners of the property, and are usually more severe and rigid than individual adjustments with each tenant would be. Many relief families, however, are tenants of small property owners, such as the owner of a two-family house, who occupies one apartment and rents the other, and these landlords, as a group, are more likely to be influenced by the personal situation of the tenant and consequently are more lenient in granting the tenant credit privileges. In addition, these owners have had less experience in property management, and therefore are less efficient in obtaining rent payments.

For these reasons the arrearages considered on the basis of the reporting agents are slightly lower than those obtained from the sample of relief families studied in the State.

Of the reports received, 57 contained complete information concerning vacancies and the number and amounts of arrearages for all families, while 3 of these reports omitted this information for the relief families in their buildings. The following information is based on the number of reports which contained complete information on each of the items considered.

Landlords who have 5,645 tenants, reported that 1,800, or 31.89%, are in arrears. It is interesting to note that for the month reported the percent of all families who were in arrears in rent was greater than the percent of the total rent which was uncollectable. These agents reported 503 relief tenants, of whom 428 are in arrears, or 85.1%. The average amount owed by all tenants who are in arrears is \$57.52, while the average relief tenant in arrears owes \$42.63. It may be seen that, in general, landlords are unwilling to allow relief families to fall as far into arrears as they are the tenant who is not receiving relief.

If a closer cooperation is to be attained between landlords and the Emergency Relief Administration, a better understanding of the policies of each should be worked out. With this end in view, each agent contacted was requested to state his policy toward evictions. It was hoped that from a frank statement by the landlords, their attitudes could be determined. Unfortunately, although a variety of answers were received, many agents omitted a reply to this question, while others merely reported the actual routine involved in order to evict a tenant.

The policies which were reported, however, range from that of making no evictions to one of evicting any tenant arbitrarily after he has fallen into arrears a stated number of months. The following table groups these answers.

Table 24

| | |
|--|----|
| Number of landlords who reported merely the legal routine followed in order to evict a tenant | 14 |
| Number of landlords who reported the definite policy of allowing one to three months' arrearage and then routinely evicting the family | 14 |
| Number of landlords who reported policies based on other than specific arrearage | 28 |
| Number of landlords who did not report any policy of eviction | 4 |
| Total | 60 |

A better understanding of the points of view of the landlords may be obtained if certain typical replies are quoted.

Many landlords feel that they would like to be lenient with tenants as long as this is possible, and the following replies are typical of this attitude:

"Our policy has been a very lenient one. In two of our eviction cases, the tenants were more than 15 months behind and we then suggested they 'double up' with friends or relatives. In the other case, the tenant was four months in arrears and we found on investigation he could have paid better if he tried. We have never evicted unless the tenant has a place to go. However, as a rule much of our policy is dictated by the owner."

"We have been going along with the tenants, hoping that things might get better; but we can go no further as we are now unable to pay taxes, etc., and are going to file eviction notices."

"If reasonable attempt to pay is made, no eviction."

"As long as a tenant shows an honest effort to obtain employment and make some payment each month on account of his rent, we avoid evicting until forced to it by the owners or the tenant's becoming mean, indifferent or obstinate, or refusing to give up possession of the premises."

There are some landlords who feel that an occupied building will be kept in better condition than a vacant one, and therefore avoid evictions as long as the tenant is desirable, whether he is able to keep up rent payments or not. The following statement is typical of these landlords:

"Small per cent asked to vacate on theory that an occupied house is better than an unoccupied one."

A few landlords have been able to avoid evictions by increasing the stringency of the credit requirements of all future tenants, and, therefore, are not accumulating sizeable arrearages. The following statement from a landlord typifies this attitude:

"Present plan is to avoid evictions, if possible, by making the individual collector responsible for all tenants placed in properties at which he collects rent. This has caused the collector to make a careful check-up on each tenant and has resulted in a greatly improved eviction experience."

In a few cases, statements such as the following were received:

"I give notice when I find they are not doing right by me, and if they pay no attention I evict them by law. Any landlord that lets tenants be boss these times might as well give up. The poor ones all have cars, dogs, and see the movies often."

Many landlords have already tried to cooperate with the Administration both toward a better financial arrangement for themselves and toward the best possible adjustment for relief clients who are unable to meet their rent payments. The following statements are examples of how this agreement has been developed in three cases, and serve to illustrate how the present policies of the Administration in connection with shelter payments have caused landlords confusion and expense:

"My general policy is ordering a Court Summons and Warrant of Removal. In each case, I have accepted orders from the Emergency Relief which has prevented actual eviction."

"In 1933, tenants who could not pay rent were living in houses not exceeding \$20.00 per month. Rather than place people on the street, my owners have cooperated and accepted lesser amounts of rent through the Emergency Relief Administration, hoping that assistance to tenants would be needed only temporarily and that later they would be able to take care of the full amount of rent.

"My experience has shown that the owners of property have suffered greatly themselves and have finally in some instances, lost their properties because of tenant's inability to pay rent and their reluctance to evict them."

"Owners are greatly to be commended for their attitude to tenants during these terrible years."

"Our policy of eviction used to be when the spirit moved us, if the tenant was possibly one or two or three years in arrears. In 1933, we tightened up a little and tried to cut it down to six months, but in this we let our conscience be our guide all depending upon the character of the tenants, how they kept the property, and whether they were willing to work along with the Emergency Relief or not.

"For evictions we have always gone before a Justice of the Peace, made a complaint which was signed, and had first and final eviction papers issued. This cost us a total of \$9.30. Last fall we took up the question of the Emergency Relief paying rents. We put out the \$9.30 for the evictions on two properties, both of them \$15.00 per month properties, and we agreed to accept about \$7.00 per month. The State sent us checks for three months, and then these men went to work on the C.W.A. for a few months. We believed that they were going to go back to work and have waited until this August before taking any further action, and these families lived in the two houses and owed us \$400.00 each. It cost us \$9.30 to collect \$21.00. We let them remain in the houses for another six or seven months, and then we had to put up another \$9.30 to get \$7.00 a month rent.

"We do not believe this is fair to the owners of real estate, whose taxes, insurance, water and sewer rents go on just the same. We believe that if a tenant gets back in rent and he is on relief and has no way to pay, either the agent, the owner, or the Emergency Relief investigator should take him before the Justice of the Peace and pay \$1.00 for the final eviction papers. What do you really think?"

Although there are great divergences in the policies of landlords throughout the State, nevertheless the increasing pressure has forced them; almost without exception, to resort to eviction in order to protect their own interests. However, the landlords, in general, showed an interest in becoming more familiar with the policies of the relief administration and expressed a willingness to cooperate fully. They were not excessive in their demands and seemed to understand the financial problems and limitations faced by the Emergency Relief Administration. They usually stated that any fair and regular payment which would help the owner carry the property would be acceptable to them.

STANDARDS OF SHELTER FOR RELIEF CLIENTS

It is recognized that adequate housing for a community is not an end in itself, but rather a means of attaining a full and abundant life, which, consciously or unconsciously, is the objective of all. The importance of good housing lies in its assistance to health, mental, moral and physical, the foundation upon which a wholesome family life is built.

Physical adequacy of housing should take into consideration the following factors:

1. Type and general condition of structure.
2. Adequacy of space.
3. Sanitation and convenience

On the schedule used by each visitor the condition of the structure occupied by each relief client was noted. The field staff was instructed to follow the same classifications that were used for the Real Property Inventory, conducted under the direction of the United States Department of Commerce. The results of this

Inventory are now available for all residential structures in sixty-four typical cities throughout the country.

Four classifications were used. The first one includes all structures which are in good condition and had no apparent need of repair. The second classification includes buildings in need of minor repairs, such as painting or papering. The third group is composed of those properties in need of structural or major repairs to the roof, foundations, walls, stairways, et cetera. The last classification includes those buildings which are unfit for habitation.

The following table shows these classifications for the New Jersey relief families, compared with the same results for the 64 cities covered by the Real Property Inventory.

Table 25

RESIDENCES OF RELIEF FAMILIES, CLASSIFIED ACCORDING TO CONDITION OF STRUCTURE, AND COMPARED WITH TOTALS OBTAINED FROM "THE REAL PROPERTY INVENTORY" FOR 64 SELECTED CITIES

| | Dwellings Occupied by Relief Families in New Jersey | Total for 64 Cities in the Country |
|--|---|--|
| Total | 100.0% | 100.0% |
| Dwelling in good condition | 22.5 | 37.7 |
| Dwelling in need of minor repairs | 52.5 | 44.6 |
| Dwelling in need of structural repairs | 21.9 | 15.5 |
| Dwelling unfit for habitation | 3.1 | 2.2 |

As may be seen from the table, there are fewer buildings in good condition and a greater number needing minor repairs among those occupied by relief families than among those occupied by families covered by the Real Property Inventory throughout the country. The families on relief who own their own homes have been unable to continue the proper maintenance of these properties during the depression, while the landlords of relief families have suffered from a lowered return on the property than landlords in general. As a direct consequence, proportionally more of the dwellings occupied by relief families are in need of minor repairs than all dwellings in the cities included in the Inventory.

A greater proportion of the relief population is occupying dwellings in need of major or structural repairs, or unfit for habitation than the proportion of the general population in the typical cities included in the Inventory. This is the direct result of the trend among relief families toward moving into properties which, because of their poor condition, may be obtained at low rentals.

The following table shows the same information by municipality and county groups throughout the State. In reading this table it must be borne in mind that the field staff reporting on the Shelter Survey was not composed of individuals who were trained in the appraisal of real estate. The classification of the condition of the structures is in part subjective, and to some extent influenced by the point of view of each visitor. However, visitors were urged not to include in Class 4 any structure unless there was no doubt in their minds that it was in a condition which made habitation of it dangerous.

Table 26

RESIDENCES OF RELIEF FAMILIES, CLASSIFIED ACCORDING TO CONDITION OF STRUCTURE

| | All Dwellings | Dwelling in Good Condition | Dwelling in Need of Minor Repairs | Dwelling in Need of Structural Repairs | Dwelling. Unfit for Habitation |
|--|------------------|-------------------------------|---|--|--------------------------------------|
| State of New Jersey | 100.0% | 22.5% | 52.5% | 21.9% | 3.1% |
| Atlantic, Salem and Cumberland Counties | 100.0 | 21.6 | 34.4 | 42.0 | 2.0 |
| Camden | 100.0 | 24.4 | 48.4 | 22.3 | 4.9 |
| Camden and Mercer Counties* | 100.0 | 25.6 | 44.6 | 27.8 | 2.0 |
| Clifton and Garfield | 100.0 | 22.7 | 63.0 | 12.0 | 2.3 |
| Elizabeth | 100.0 | 39.6 | 42.4 | 15.5 | 2.4 |
| Hillside | 100.0 | 41.7 | 40.0 | 18.3 | |
| Kearny and Harrison | 100.0 | 18.7 | 61.9 | 17.4 | 2.0 |
| Middlesex and Somerset Counties* | 100.0 | 15.8 | 52.3 | 23.8 | 8.1 |
| Monmouth County | 100.0 | 16.7 | 61.8 | 20.5 | 1.0 |
| Montclair | 100.0 | 31.2 | 54.4 | 14.4 | |
| Newark | 100.0 | 18.5 | 56.9 | 21.4 | |
| New Brunswick | 100.0 | 11.7 | 65.8 | 20.8 | 1.7 |
| Perth Amboy | 100.0 | 11.3 | 60.0 | 24.7 | 4.0 |
| Trenton | 100.0 | 20.3 | 51.5 | 27.0 | 1.2 |

* County units do not include municipalities already shown as separate units.

In order to ascertain adequacy of conditions in housing units occupied by relief families, a yardstick which would measure various physical facilities of the homes of these families in different sections of the State, where actual conditions vary greatly, was needed. Therefore, a system of rating the physical facilities of each home on the basis of 100 possible points was developed. A general standard was set up to include the main physical features which comprise adequate housing. It was not feasible to take into consideration factors of cultural equipment and social aspects. The whole purpose of the point rating system set up was to arrive at broad conclusions for the whole group of families studied rather than to measure the specific adequacy of individual families' housing.

The following table shows the point rating index used.

Table 27

POINT RATING INDEX OF HOUSING FACILITIES

| | |
|---|-----|
| Total Possible Points | 100 |
| 1. Type and Condition of Premises | 20 |
| Unfit for use | 0 |
| Habitable - maximum of 20 points, as follows: | |
| A. Type of structure - maximum of 8 points, as follows: | |
| 1 Family house | 8 |
| 2 Family house | 7 |
| 3 Family house | 6 |
| 1 Family house (without basement) | 5 |
| 2 Family house " | 4 |
| 3 Family house " | 4 |
| Apartment or flat | 4 |
| Summer cottage (without basement) | 1 |
| B. Condition of structure - maximum of 12 points, as follows: | |
| Good | 12 |
| Need of minor repairs | 8 |
| Need of structural repairs | 4 |
| 2. Adequacy of Space | 30 |
| Living room | 5 |
| Dining room | 5 |
| Sleeping room | 20 |
| 3. Sanitary Facilities | 25 |
| A. Water - maximum of 5 points, as follows: | |
| Piped and in use | 5 |
| Inside pump | 2 |
| Outside pump | 1 |
| Piped but shut off | 1 |
| B. Bathroom facilities - maximum of 20 points, as follows: | |
| Bath - private with toilet | 20 |
| Bath - shared with one family | 10 |
| (Deduct 2 points for each added family using) | |
| Toilet - private (no bath) | 5 |
| Hall toilet | 2 |
| Porch toilet | 1 |
| Outhouse (rural only) | 1 |
| Outhouse (other) | 0 |
| (Deduct 1 point for each added family sharing) | |
| 4. Heating, Cooking and Lighting | 25 |
| A. Heating - maximum of 12 points, as follows: | |
| Furnace | 12 |
| Coal stove | 5 |
| (Add 2 for each added coal stove) | |
| Wood stove | 4 |
| (Add 1 for each added wood stove) | |
| Oil stove, each | 1 |
| None | 0 |
| B. Cooking - maximum of 8 points, as follows: | |
| Gas or electric range | 8 |
| Coal range | 6 |
| Wood range | 4 |
| Kerosene range | 3 |
| None | 0 |
| C. Lighting - maximum of 5 points, as follows: | |
| Electric | 5 |
| Gas | 4 |
| Kerosene | 2 |
| Candles | 1 |
| None | 0 |
| (Deduct 2 points for each room without windows) | |
| (Deduct 1 point each for windows on court) | |

In order to determine the adequacy of sleeping rooms according to the number of persons in each household, the following table was used in conjunction with the index.

Table 28

POINT RATING ON ADEQUACY OF SLEEPING ROOMS ACCORDING TO NUMBER OF PERSONS IN FAMILY
 (All children under 1 year of age excluded)

| Number in Family | Number of Sleeping Rooms | | | | | | | | | | | |
|--------------------------------|--------------------------|----|----|----|----|----|----|----|----|----|----|----|
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 |
| 1 | 20 | | | | | | | | | | | |
| 2 | 18 | 20 | | | | | | | | | | |
| 3 (If one is under 5) | 15 | 18 | 20 | | | | | | | | | |
| 3 (All other) | 5 | 18 | 20 | | | | | | | | | |
| 4 (If one or more are under 5) | 0 | 15 | 19 | 20 | | | | | | | | |
| 4 (All other) | 0 | 10 | 19 | 20 | | | | | | | | |
| 5 | 0 | 5 | 15 | 19 | 20 | | | | | | | |
| 6 | 0 | 0 | 10 | 15 | 19 | 20 | | | | | | |
| 7 | 0 | 0 | 7 | 12 | 18 | 19 | 20 | | | | | |
| 8 | 0 | 0 | 5 | 10 | 15 | 18 | 19 | 20 | | | | |
| 9 | 0 | 0 | 2 | 7 | 12 | 15 | 18 | 20 | 20 | | | |
| 10 | 0 | 0 | 0 | 5 | 10 | 15 | 18 | 19 | 20 | 20 | | |
| 11 | 0 | 0 | 0 | 4 | 8 | 14 | 17 | 18 | 20 | 20 | 20 | |
| 12 | 0 | 0 | 0 | 3 | 5 | 12 | 15 | 17 | 19 | 20 | 20 | 20 |

On the basis of the point rating, it was determined that 70 points represented a minimum for adequate housing, while all families whose rating falls below 50 points were living in quarters unfit for use.

On the basis of the point rating scale, the sample of families studied has been divided into three categories:

1. Those with adequate housing facilities, 71 to 100 points.
2. Those with absolute minimum, 51 to 70 points.
3. Those living in quarters unfit for use, 50 points and below.

The study shows that 25.6% of relief families are living in quarters unfit for use, 36.8% in quarters which fulfil absolute minimum requirements, and 37.6% are living under conditions of adequate housing.

Of the premises occupied by relief families, those occupied by owners have a higher rating than those occupied by renting families, while the families who are living rent-free have a lower rating than both other groups.

This may be seen from the following table.

Table 29

HOME OWNING, RENTING AND RENT-FREE FAMILIES CLASSIFIED BY A POINT RATING OF HOUSING FACILITIES
 (Based on a total possible point rating of 100)

| Number of Points | Total Families | Home Owning Families | Renting Families | Rent-free Families |
|---------------------|----------------|----------------------|------------------|--------------------|
| Total | 100.00% | 14.08% | 80.24% | 5.68% |
| 1 through 5 | | | | |
| 6 " | 10 | .02 | | .02 |
| 11 " | 15 | .20 | .06 | .14 |
| 16 " | 20 | .26 | .02 | .22 |
| 21 " | 25 | .76 | .18 | .52 |
| 26 " | 30 | 1.30 | .02 | 1.14 |
| 31 " | 35 | 3.18 | .32 | 2.54 |
| 36 " | 40 | 4.60 | .38 | 3.84 |
| 41 " | 45 | 6.94 | .86 | 5.62 |
| 46 " | 50 | 8.32 | 1.04 | 6.80 |
| 51 " | 55 | 9.18 | .78 | 7.84 |
| 56 " | 60 | 9.48 | 1.08 | 7.82 |
| 61 " | 65 | 9.26 | 1.10 | 7.86 |
| 66 " | 70 | 8.90 | 1.18 | 7.18 |
| 71 " | 75 | 8.36 | .82 | 7.18 |
| 76 " | 80 | 9.04 | 1.30 | 7.36 |
| 81 " | 85 | 8.28 | 1.24 | 6.56 |
| 86 " | 90 | 5.94 | 1.26 | 4.32 |
| 91 " | 95 | 3.90 | 1.40 | 2.34 |
| 96 " | 100 | 2.08 | 1.04 | .94 |
| Median point rating | 64.11 | 71.12 | 63.30 | 59.62 |

The median point rating of the premises occupied by owners is 71.1, which means that half of the owners are living under conditions of physical adequacy, while half are occupying homes which just fulfil an absolute minimum or are unfit for use. The renting families show a median point rating of 63.3, slightly lower than the owners, and the rent-free families, 59.6.

Of the renting families, there is a decided increase in the physical adequacy of the premises occupied as the rent for the premises is higher. This is evident from the following table.

Table 30

RENTING FAMILIES CLASSIFIED BY AMOUNT OF MONTHLY RENT AND A POINT RATING OF HOUSING FACILITIES
(Based on a total possible point rating of 100)

| Number of Points | Total Renting Families | Amount of Monthly Rent | | | | | | |
|---------------------|------------------------------|------------------------------|--------------------------------|--------------------------------|--------------------------------|--------------------------------|---------------------------------------|-------|
| | | \$5. less than \$5. | \$10. less than \$10. | \$15. less than \$15. | \$20. less than \$20. | \$25. less than \$25. | \$30. and more than \$30. | |
| | | 100.00% | 1.88% | 10.92% | 27.04% | 27.94% | 19.26% | 9.15% |
| Total | 100.00% | 1.88% | 10.92% | 27.04% | 27.94% | 19.26% | 9.15% | 3.81% |
| 1 through 5 | | | | | | | | |
| 6 " | 10 | .03 | .03 | | | | | |
| 11 " | 15 | .18 | .08 | .02 | .05 | .03 | | |
| 16 " | 20 | .28 | .03 | .12 | .08 | .05 | | |
| 21 " | 25 | .65 | .05 | .10 | .35 | .15 | | |
| 26 " | 30 | 1.42 | .13 | .25 | .45 | .52 | .07 | |
| 31 " | 35 | 3.16 | .20 | .50 | 1.34 | .92 | .15 | .05 |
| 36 " | 40 | 4.79 | .22 | .80 | 1.97 | 1.37 | .35 | .08 |
| 41 " | 45 | 7.00 | .42 | 1.50 | 2.52 | 1.87 | .62 | .05 |
| 46 " | 50 | 8.47 | .40 | 1.30 | 3.16 | 2.59 | .82 | .17 |
| 51 " | 55 | 9.80 | .15 | 1.32 | 3.72 | 2.94 | 1.20 | .47 |
| 56 " | 60 | 9.72 | .07 | 1.35 | 3.44 | 2.94 | 1.55 | .27 |
| 61 " | 65 | 9.80 | .05 | .95 | 2.44 | 3.17 | 2.22 | .72 |
| 66 " | 70 | 8.95 | .03 | .80 | 2.09 | 2.47 | 2.49 | .85 |
| 71 " | 75 | 8.95 | .03 | .57 | 1.57 | 2.84 | 2.32 | 1.32 |
| 76 " | 80 | 9.17 | .42 | 1.35 | 2.19 | 2.64 | 1.90 | .67 |
| 81 " | 85 | 8.17 | .47 | 1.15 | 1.94 | 2.49 | 1.32 | .80 |
| 86 " | 90 | 5.38 | .02 | .25 | .77 | 1.10 | 1.57 | .95 |
| 91 " | 95 | 2.91 | | .15 | .37 | .65 | .62 | .72 |
| 96 " | 100 | 1.17 | | .05 | .22 | .20 | .15 | .42 |
| Median point rating | 63.30 | 43.47 | 54.30 | 55.85 | 61.93 | 71.35 | 77.55 | 82.80 |

While 39.8% of the renting families are paying less than \$15.00 a month rent, a large proportion of these families, or approximately 40% of those paying less than \$15.00 a month rent, are living in quarters unfit for occupancy.

The housing facilities of the relief families have been classified by point rating for the colored and white families, as shown in the following table.

Table 31

| Number of Points | Total Families | White Families | | | |
|---------------------|-------------------|---------------------|----------------|-------------------------------|-----------------|
| | | Colored Families | Native Born | Foreign or Mixed Parentage | Foreign Born |
| | | 100.00% | 23.02% | 30.24% | 13.64% |
| Total | 100.00% | 23.02% | 30.24% | 13.64% | 33.10% |
| 1 through 5 | | | | | |
| 6 " | 10 | .02 | .02 | | |
| 11 " | 15 | .20 | .10 | .08 | .02 |
| 16 " | 20 | .26 | .14 | | .10 |
| 21 " | 25 | .76 | .36 | .24 | .14 |
| 26 " | 30 | 1.30 | .58 | .30 | .40 |
| 31 " | 35 | 3.18 | 1.46 | .66 | .88 |
| 36 " | 40 | 4.60 | 1.76 | 1.00 | 1.50 |
| 41 " | 45 | 6.94 | 2.68 | 1.56 | 2.02 |
| 46 " | 50 | 8.32 | 2.98 | 2.18 | 2.20 |
| 51 " | 55 | 9.18 | 3.26 | 2.12 | 1.04 |
| 56 " | 60 | 9.48 | 2.40 | 2.52 | 1.28 |
| 61 " | 65 | 9.26 | 1.92 | 2.76 | 1.32 |
| 66 " | 70 | 8.90 | 1.60 | 2.70 | 1.24 |
| 71 " | 75 | 8.36 | 1.14 | 3.02 | 1.48 |
| 76 " | 80 | 9.04 | 1.04 | 2.84 | 1.48 |
| 81 " | 85 | 8.28 | .78 | 3.14 | 1.34 |
| 86 " | 90 | 5.94 | .52 | 2.46 | 1.02 |
| 91 " | 95 | 3.90 | .24 | 1.72 | .80 |
| 96 " | 100 | 2.08 | .04 | .94 | .42 |
| Median point rating | 64.11 | 53.19 | 69.15 | 69.87 | 65.98 |

The variation in the different nativity groups of white families is not very great, and all of these families have slightly better housing facilities than the average for the State. The rating for the colored families

is decidedly lower. As has been mentioned elsewhere in the report, the premises available to colored families are of a much poorer grade in almost all communities.

The point rating of the housing facilities of the colored and white families has been further broken down into classifications of the nationalities of the native families of foreign and mixed parentage and foreign born families.

Table 32

NATIONALITY OF E.R.A. FAMILIES, CLASSIFIED BY A POINT RATING OF HOUSING FACILITIES
(Based on a total possible point rating of 100)

| Color and Nativity of Head | Total Families | Number of Points | | | | | | | | | | | Median Point Rating |
|--------------------------------|-------------------|--------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|----------------------|-------|---------------------------|
| | | 1 through 10 | 11 through 20 | 21 through 30 | 31 through 40 | 41 through 50 | 51 through 60 | 61 through 70 | 71 through 80 | 81 through 90 | 91 through 100 | | |
| Total | 100.00% | .02% | .46% | 2.06% | 7.78% | 15.26% | 18.66% | 18.16% | 17.40% | 14.22% | 5.98% | 64.17 | |
| Colored | 23.02 | .02 | .24 | .94 | 3.22 | 5.66 | 5.66 | 3.52 | 2.18 | 1.30 | .28 | 53.53 | |
| Native White | 30.24 | .08 | .54 | 1.66 | 3.74 | 4.64 | 5.46 | 5.86 | 5.60 | 2.66 | 69.17 | | |
| Foreign and Mixed Parentage | 13.64 | .02 | .04 | .52 | 1.64 | 2.32 | 2.56 | 2.96 | 2.36 | 1.22 | 69.91 | | |
| Italy | 4.46 | | | .18 | .52 | .84 | 1.06 | 1.08 | .50 | .28 | 67.51 | | |
| Ireland | 2.02 | | .02 | .06 | .12 | .44 | .38 | .40 | .42 | .18 | 70.74 | | |
| Germany | 1.84 | | .02 | .04 | .30 | .30 | .22 | .28 | .42 | .24 | 71.71 | | |
| Austria | 1.04 | | | .02 | .04 | .18 | .28 | .14 | .10 | .04 | 62.43 | | |
| England | .72 | | | | .08 | .08 | .12 | .10 | .24 | .10 | 79.00 | | |
| Scotland | .62 | | | | .04 | .02 | .04 | .08 | .14 | .14 | .16 | 80.29 | |
| Poland | .56 | | | | | .08 | .08 | .16 | .16 | .06 | .02 | 68.50 | |
| Russia | .30 | | | | .02 | .04 | .04 | .04 | .14 | .06 | | 74.57 | |
| Hungary | .28 | | | | .06 | .08 | .06 | .02 | .02 | .02 | .02 | 51.00 | |
| Czechoslovakia | .16 | | | | | .04 | .04 | .04 | .02 | .02 | .02 | 61.00 | |
| Other | 1.64 | | | | .10 | .22 | .12 | .16 | .48 | .40 | .16 | 75.58 | |
| Foreign Born | 33.10 | | .12 | .54 | 2.38 | 4.22 | 6.04 | 6.62 | 6.40 | 4.96 | 1.82 | 65.91 | |
| Italy | 13.90 | | .02 | .26 | .84 | 2.08 | 2.56 | 2.78 | 2.90 | 1.86 | .60 | 65.28 | |
| Ireland | 1.64 | | | | | .12 | .22 | .30 | .46 | .46 | .08 | 74.91 | |
| Germany | 1.42 | | | .04 | .10 | .12 | .28 | .32 | .22 | .18 | .16 | 66.31 | |
| Austria | 2.18 | | | .02 | .12 | .16 | .28 | .44 | .04 | .52 | .06 | 66.45 | |
| England | 1.06 | | | | .02 | .10 | .12 | .16 | .20 | .24 | .20 | 75.50 | |
| Scotland | 1.48 | | | | .04 | .02 | .14 | .32 | .28 | .50 | .18 | 78.86 | |
| Poland | 3.84 | | .06 | .08 | .56 | .48 | 1.04 | .70 | .50 | .36 | .06 | 58.11 | |
| Russia | 1.10 | | .02 | .06 | .10 | .04 | .20 | .20 | .22 | .18 | .08 | 67.50 | |
| Hungary | 1.64 | | | .02 | .12 | .16 | .28 | .44 | .04 | .52 | .06 | 66.45 | |
| Czechoslovakia | .98 | | | | .02 | .06 | .30 | .10 | .16 | .10 | .20 | .04 | 61.63 |
| Other | 3.86 | | .02 | .02 | .24 | .44 | .66 | .80 | 1.08 | .30 | .30 | 67.88 | |

In reading this table, it must be borne in mind that the various nationalities mentioned are by no means equally represented. In other words, certain nationalities comprise a very small part of the total population of the State, and the number of these families who are receiving relief vary. In some cases, percentages are based on a small number of families.

While the variations discussed above occur in the housing facilities of relief families, differences are also found in the actual amount of space occupied by the families. The number of rooms in the quarters occupied by the family should be sufficient to house comfortably the number of persons in the household. The housing standard of one room per person may be considered adequate for decent living, and roughly accepted as a minimum standard for destitute families. In order to ascertain the condition of relief families in regard to this standard, the following table is shown.

Table 33

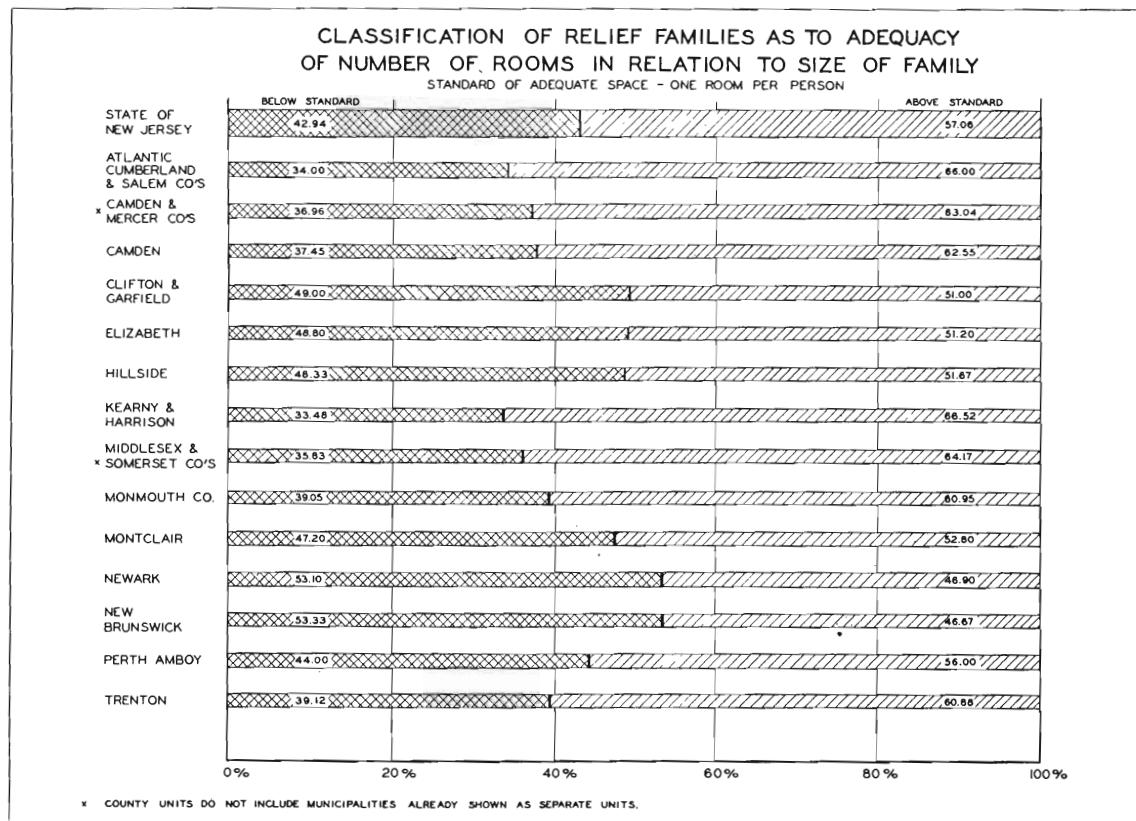
ALL FAMILIES CLASSIFIED BY SIZE OF HOUSE AND NUMBER OF PERSONS IN HOUSEHOLD

| Persons in Household | Total | Number of Rooms in Unit Occupied | | | | | | | | | | |
|-------------------------------|--------|----------------------------------|------|-------|-------|-------|-------|------|------|------|------|------|
| | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 |
| 1 | 4.58% | 2.56% | .80% | .48% | .40% | .14% | .10% | .06% | | | .04% | . |
| 2 | 13.12 | .78 | 2.06 | 3.12 | 3.32 | 2.24 | 1.28 | .20 | .06 | .04 | | .02 |
| 3 | 15.86 | .44 | 1.34 | 3.68 | 4.28 | 3.12 | 2.30 | .42 | .22 | .04 | | |
| 4 | 17.40 | .10 | 1.00 | 2.92 | 5.28 | 4.36 | 2.78 | .58 | .26 | .08 | .04 | |
| 5 | 14.08 | .12 | .32 | 1.50 | 4.46 | 4.10 | 2.66 | .52 | .24 | .10 | .04 | .02 |
| 6 | 11.78 | .02 | .08 | 1.02 | 3.38 | 3.62 | 2.54 | .80 | .20 | .12 | | |
| 7 | 9.30 | .02 | .02 | .76 | 2.40 | 2.84 | 2.40 | .50 | .30 | .06 | | |
| 8 | 5.58 | | .02 | .26 | 1.32 | 1.50 | 1.62 | .56 | .14 | .12 | .02 | .02 |
| 9 | 3.68 | | | .22 | 1.00 | 1.00 | .86 | .32 | .14 | .08 | .06 | |
| 10 | 2.50 | | | | .10 | .68 | .66 | .58 | .12 | .06 | .08 | .02 |
| 11 | 1.36 | | | | | .22 | .40 | .32 | .20 | .12 | .06 | .02 |
| 12 and more | .96 | | .02 | | .14 | .18 | .28 | .16 | .12 | .06 | | |
| Total Families | 100.00 | 4.04 | 5.66 | 14.06 | 26.88 | 24.16 | 17.72 | 4.44 | 1.86 | .84 | .24 | .10 |
| Total Persons | 100.00 | 1.39 | 3.17 | 11.07 | 27.08 | 26.56 | 20.70 | 5.78 | 2.55 | 1.26 | .32 | .12 |
| Total Rooms | 100.00 | .90 | 2.52 | 9.39 | 23.94 | 26.89 | 23.67 | 6.92 | 3.31 | 1.68 | .53 | .25 |
| Average Persons per Household | 4.82 | 1.66 | 2.70 | 3.80 | 4.86 | 5.30 | 5.63 | 6.27 | 6.60 | 7.24 | 6.33 | 5.80 |
| Average Persons per Room | 1.08 | 1.66 | 1.35 | 1.27 | 1.21 | 1.06 | .94 | .89 | .83 | .80 | .63 | .53 |
| Average Rooms per Household | 4.48 | | | | | | | | | | | |

The heavy line across the table marks the standard of one room per person. All data above and to the right of this heavy line represent households which at least equal this minimum standard. The households to the left and below the line are below standard in size.

As may be seen from the table, the average relief household includes 4.82 persons and occupies 4.48 rooms, or an average of 1.08 persons per room. Approximately half of all families living in two rooms had three or more persons. Nearly 28% of all families living in three rooms had five or more persons. Furthermore, 64% of all households with 8 or more persons lived in housing units of five rooms or less. Of all the relief families, 42.94% fall into the group below the standard while the remaining 57.06% are occupying households of adequate space.

Chart 5



The rooms used by the families for sleeping quarters should also be adequate. The following table classifies the number of persons per sleeping room for all relief families in the State.

Table 34

CLASSIFICATION OF NUMBER OF PERSONS PER SLEEPING ROOM IN HOUSEHOLDS

| Persons per Sleeping Room | Number of Families |
|----------------------------------|--------------------|
| Total | 100.00% |
| Less than 1 person | 3.16 |
| 1 person less than 2 persons | 34.38 |
| 2 " " " 3 " | 41.08 |
| 3 " " " 4 " | 15.22 |
| 4 " " " 5 " | 4.42 |
| 5 and more persons | 1.74 |
| Median persons per sleeping room | 2.30 |

Although in cases of very young children or infants it may not be detrimental to health to have three people occupy one bedroom, and although the occupancy of a bedroom should be determined in part by the number of cubic feet in the room and the ventilation of the room, in general, it is felt that more than two persons per sleeping room is

inadvisable. The median number of persons per sleeping room of the relief families is 2.3, which indicates again that many of the relief families are living at the present time under crowded conditions. Over 20% of the families have three or more persons per bedroom, with the consequent serious overcrowding.

In addition to fulfilling standards of condition and space, decent housing should also include adequate sanitary facilities. It is desirable for all homes to have running water and a toilet of sanitary type inside each apartment. In some municipalities, running water is required by law in all homes. In others, it may be turned off because of non-payment. The following table gives the type and condition of the water supply in relief homes; and it may be seen that more than 90% of the families have running water within the homes.

Table 35

CLASSIFICATION OF WATER FACILITIES IN HOUSEHOLDS

| Type and Condition of Water Supply | Number of Families |
|------------------------------------|--------------------|
| Total | 100.00% |
| Piped and in use | 90.46 |
| Piped and shut off | .96 |
| Inside pump | 1.50 |
| Outside pump | 5.76 |
| Spring or well | .08 |
| None | 1.22 |
| Unreported | .02 |

Those families who are included in the group reported as having no water supply, and who comprise 1.2% of all the families, are those who reported to the visitors that they had no regular means of obtaining water. When a family is forced to depend upon sporadic supplies of water, frequently carried a considerable distance, the dangers of contagion cannot be exaggerated. The recommendations of this survey would make it possible and obligatory for these families to move into premises which would fulfil the minimum requirement advocated in this report.

A classification of the lighting facilities of the relief households is shown in the following table.

Table 36

CLASSIFICATION OF LIGHTING FACILITIES IN HOUSEHOLDS

| Type and Condition of Lighting | Number of Families |
|---------------------------------|--------------------|
| Total | 100.00% |
| Electric installed and in use | 60.76 |
| Electric installed and shut off | 21.08 |
| Electric not installed | 18.16 |
| Total | 100.00% |
| Gas installed and in use | 42.66 |
| Gas installed and not used | 6.34 |
| Gas installed and shut off | 29.10 |
| Gas not installed | 21.90 |
| Total | 100.00% |
| Electric used for lighting | 58.04 |
| Gas used for lighting | 4.28 |
| Oil lamps used for lighting | 32.76 |
| Candles used for lighting | .30 |
| None | 4.58 |
| Unreported | .04 |

The first section of the table merely shows the per cent of the families who have electricity installed in their homes and not shut off, those with electricity installed but shut off, and those with no facilities for electricity. The same is shown for gas. The third section of the table shows what families were actually using for light in their homes.

In many cases, although electricity is available in the household, it is too expensive for use. There are many other cases where, although the gas is installed, it is used only for cooking and never for lighting.

It should be borne in mind that the survey was conducted during the summer when the days are longer and families are not forced by weather conditions to remain indoors except for actual sleeping. Approximately 5% of the families during the period of the survey were going to bed when it got too dark to see in the house.

Also, in some sections of the State it is more customary to use kerosene for cooking than gas, and this accounts in part for the large number of families, 57% in all, who are not using gas.

The problem of adequate lighting is not so great during the summer months, and unfortunately, it is not possible to state what the trend has been since. Adequate lighting is a necessary factor in adequate housing, and arrangements for some type of lighting and cooking facilities should be made available to all relief families.

It would be no more than a reasonable requirement of housing standards that there be a toilet of sanitary type inside each apartment. Unfortunately, housing facilities are such that this is still far from true throughout the State today. The conditions governing the toilet facilities in buildings which house three or more families, and therefore fall under regulations of the tenement house laws, are set specifically by law. There must be a toilet for each two families in every tenement house. This toilet must be on the same floor, or the floor above or below the apartment. If there are only three families living on a floor all three may use one toilet. This toilet should be locked, and a key provided.

The bathroom and toilet facilities of the relief families were determined and are classified in the following table.

Table 37

CLASSIFICATION OF BATHROOM AND TOILET FACILITIES IN HOUSEHOLDS

| Type | Number of Families |
|---|--------------------|
| Total | 100.00% |
| Private toilet - inside | 64.94 |
| Inside toilet used by 2 or more families | 6.44 |
| Private toilet - on porch | .20 |
| Hall toilet - on porch used by 2 or more families | .04 |
| Hall toilet used by one family | 2.66 |
| Hall toilet used by 2 families | 3.12 |
| Hall toilet used by 3 or more families | .40 |
| Private outhouse | 17.34 |
| Outhouse used by 2 families | 3.58 |
| Outhouse used by 3 or more families | 1.14 |
| No toilet facilities | .14 |
| Total | 100.00% |
| Private bathroom (includes toilet) | 47.54 |
| Private bathroom (no toilet in it) | .10 |
| Bathroom shared with one or more families | 5.40 |
| No bathroom | 46.88 |
| Facilities unreported | .08 |

It may be seen readily that the relief families are by no means fulfilling the desired standard of a private toilet inside of every apartment occupied. Of the families in the State, 35% either use a toilet outside of the apartment they occupy, or share the toilet they use with one or more families.

In summarizing conditions of the sanitary provisions in the homes of relief families, it must be noted that conditions are far from being satisfactory. The available opportunities for improvement in housing standards which are open to the Administration are many, and every effort should be made to make use of them.

COST OF A SHELTER POLICY

The steadily mounting costs of shelter, caused by such factors as continually increasing case load, pressure from harassed landlords and clients, and depletion of resources of families, assume even more serious proportions to the Administration as the future is faced. The following table shows State shelter commitments compared with total relief commitments for the period from November, 1932 through October, 1934.

Table 38

TOTAL RELIEF COMMITMENTS OF THE STATE OF NEW JERSEY EMERGENCY RELIEF ADMINISTRATION COMPARED WITH TOTAL SHELTER COMMITMENTS
 (November, 1932, through October, 1934)

| | Total Relief Commitments Nov. 1932 through Oct. 1933 | Total Shelter Commitments Nov. 1932 through Oct. 1933 | % Shelter of Total Commitments | Total Relief Commitments Nov. 1933 through Oct. 1934 | Total Shelter Commitments Nov. 1933 through Oct. 1934 | % Shelter of Total Commitments | Change of Relief Costs Over Same Month of Year | % Change of Shelter Costs Over Same Month of Year |
|-----------|---|--|--|---|--|--|--|--|
| November | \$1,404,436.76 | \$ 94,875.70 | 6.76 | \$2,178,723.48 | \$144,950.42 | 6.65 | 55.1 | 52.8 |
| December | 1,881,419.53 | 109,856.41 | 5.84 | 2,043,757.93 | 108,262.60 | 5.30 | 8.6 | -1.5 |
| January | 1,910,630.38 | 125,090.43 | 6.55 | 1,934,285.95 | 89,688.22 | 4.64 | 1.2 | -28.3 |
| February | 1,974,009.80 | 140,965.81 | 7.14 | 2,031,531.22 | 100,315.75 | 4.94 | 2.9 | -28.9 |
| March | 2,169,707.28 | 144,445.04 | 6.66 | 2,338,505.72 | 118,581.29 | 5.07 | 7.8 | -17.9 |
| April | 2,065,821.02 | 148,201.69 | 7.17 | 2,262,140.83 | 133,851.96 | 5.92 | 9.5 | -9.7 |
| May | 2,061,480.30 | 154,567.21 | 7.50 | 2,731,177.54 | 163,714.53 | 5.99 | 32.5 | 5.9 |
| June | 1,931,299.56 | 157,001.18 | 8.13 | 2,734,182.25 | 195,399.39 | 7.15 | 41.6 | 24.5 |
| July | 1,869,933.58 | 153,130.90 | 8.19 | 3,064,663.30 | 266,426.79 | 8.70 | 63.8 | 74.0 |
| August | 1,932,250.47 | 155,775.38 | 8.06 | 3,021,446.40 | 268,279.19 | 8.88 | 56.4 | 72.2 |
| September | 1,797,991.92 | 150,870.54 | 8.39 | 3,408,259.51 | 294,240.96 | 8.63 | 89.6 | 95.0 |
| October | 1,856,939.77 | 141,504.70 | 7.62 | 4,182,239.48 | 318,244.50 | 7.61 | 125.2 | 124.9 |

It will be noted that the cost of shelter remained fairly constant from January, 1933, through November, 1933.

From then until May, 1934, during the operation of the Civil Works Administration, cost of shelter was considerably less than the preceding period. Since the conclusion of the C.W.A. Program, from May through October, 1934, the cost of shelter has mounted at a tremendous rate, so that October, 1934 costs for shelter were \$318,244.50 or 124.9% higher than the cost of \$141,504.70 for the same month of the previous year.

While several factors were instrumental in causing this rapid increase, the most important reason has been that more and more local offices are adopting, because of pressure from all sides, the Administration's policy that once a shelter payment is assumed it be continued regularly as long as need exists. Previously, when pressure from landlords was strong enough, a month's rent was paid, often in new quarters and only after eviction, and then several months were allowed to elapse before another month's payment was assumed.

If the present Administration policy to make regular monthly payments stands, and the trend to adopt it more widely continues, the cost of shelter to the Administration is bound to increase.

The study has shown that a high percentage of the families are eligible to receive shelter payments. Eligibility for statistical purposes, is based on the assumption that where there is an income of less than 40% of the family's necessary budget, that family cannot be expected to meet its shelter needs, assuming that a family's rent is approximately 25% of its necessary budget. For the purposes of the study, any family whose income exceeds 40% of its necessary budget should be able to meet its own shelter requirements, provided the Administration meets the other minimum relief needs of the family.

Table 39 shows eligibility for shelter aid when C.W.A. income is taken into consideration, while Table 40 shows eligibility when C.W.A. income is excluded.

Table 39

SHELTER PAYMENTS BY THE EMERGENCY RELIEF ADMINISTRATION CLASSIFIED ACCORDING TO ELIGIBILITY OF FAMILY TO RECEIVE SHELTER RELIEF

For this purpose, a family is considered eligible for shelter payments by the Administration if the non-E.R.A. income is less than 40% of the necessary budget. Income is the average monthly income of the period December, 1933 through May, 1934, including C.W.A. earnings.

| E.R.A. Shelter Payments | Total Families | Home Owning Families | Renting Families | Rent-free Families |
|--|----------------|----------------------|------------------|--------------------|
| All Families | 100.00% | 14.08% | 80.24% | 5.68% |
| Receiving shelter payments | 33.00 | .12 | 32.56 | .32 |
| Not receiving shelter payments | 67.00 | 13.96 | 47.68 | 5.36 |
| Families not eligible for shelter payments | 36.54 | 5.40 | 29.54 | 1.60 |
| Receiving shelter payments | 7.16 | | 7.14 | .02 |
| Not receiving shelter payments | 29.38 | 5.40 | 22.40 | 1.58 |
| Families eligible for shelter payments | 63.46 | 8.68 | 50.70 | 4.08 |
| Receiving shelter payments | 25.84 | .12 | 25.42 | .30 |
| Not receiving shelter payments | 37.62 | 8.56 | 25.28 | 3.78 |

Note: Average monthly income to average monthly budget is computed by taking the percentage ratio for each month and dividing by six. This is done for each individual data sheet.

Table 40

SHELTER PAYMENTS BY THE EMERGENCY RELIEF ADMINISTRATION CLASSIFIED ACCORDING TO ELIGIBILITY OF FAMILY TO RECEIVE SHELTER RELIEF

For this purpose, a family is considered eligible for shelter payments by the Administration if the non-E.R.A. income is less than 40% of the necessary budget. Income is the average monthly income of the period December, 1933 through May, 1934 excluding C.W.A. earnings.

| E.R.A. Shelter Payments | Total Families | Home Owning Families | Renting Families | Rent-free Families |
|--|----------------|----------------------|------------------|--------------------|
| All Families | 100.00% | 14.08% | 80.24% | 5.68% |
| Receiving shelter payments | 33.00 | .12 | 32.56 | .32 |
| Not receiving shelter payments | 67.00 | 13.96 | 47.68 | 5.36 |
| Families not eligible for shelter payments | 14.88 | 2.50 | 11.60 | .78 |
| Receiving shelter payments | 1.40 | .04 | 1.34 | .02 |
| Not receiving shelter payments | 13.48 | 2.46 | 10.26 | .76 |
| Families eligible for shelter payments | 85.12 | 11.58 | 68.64 | 4.90 |
| Receiving shelter payments | 31.60 | .08 | 31.22 | .30 |
| Not receiving shelter payments | 53.52 | 11.50 | 37.42 | 4.60 |

Note: Average monthly income to average monthly budget is computed by taking the percentage ratio for each month and dividing by six. This is done for each individual data sheet.

While the study has shown that 85% of the families receiving relief are eligible (when C.W.A. earnings are excluded) for shelter aid, each month during the period covered by the study an average of only 10% of the families received such aid. The per cent is low because the C.W.A. was in operation during most of the period covered by the study, and many families were able to meet their shelter needs from these earnings.

Although the Administration has had no actual figures available to show the number of families each month who have received shelter payments since the Administration started to function, it is possible to estimate, on the basis of data obtained from this study, the number of families who have received this type of relief.

The following table shows the estimated number of families receiving shelter relief each month, compared with the total families receiving relief, from December, 1932, through October, 1934.

Table 41

ESTIMATED NUMBER OF FAMILIES RECEIVING SHELTER RELIEF COMPARED WITH
THE TOTAL NUMBER OF FAMILIES RECEIVING RELIEF
(November, 1932, through October, 1934)

| Families Receiving Relief 1932-1933 | Families Receiving Shelter Aid 1932-1933 | % of Total Families | Families Receiving Relief 1933-1934 | Families Receiving Shelter Aid 1933-1934 | % of Total Families Receiving Shelter Aid |
|-------------------------------------|--|---------------------|-------------------------------------|--|---|
| November | 76,590 | 8.578 | 11.2 | 97,464 | 12,942 13.3 * |
| December | 89,755 | 9,810 | 10.9 | 96,604 | 9,666 10.0 * |
| January | 101,775 | 11,169 | 11.0 | 87,546 | 8,008 9.1 * |
| February | 112,851 | 12,586 | 11.2 | 99,843 | 8,957 9.0 * |
| March | 120,920 | 12,897 | 10.7 | 108,106 | 10,588 9.8 * |
| April | 118,183 | 13,232 | 11.2 | 117,796 | 11,951 10.1 * |
| May | 115,076 | 13,801 | 12.0 | 125,562 | 14,617 11.4 * |
| June | 107,333 | 14,018 | 13.1 | 125,055 | 17,446 14.0 |
| July | 101,321 | 13,672 | 13.5 | 124,630 | 23,788 19.1 |
| August | 95,265 | 13,909 | 14.5 | 127,141 | 23,953 18.5 |
| September | 88,464 | 13,471 | 15.2 | 130,005 | 26,272 20.2 |
| October | 87,799 | 12,634 | 14.4 | 144,174 | 28,415 19.7 |

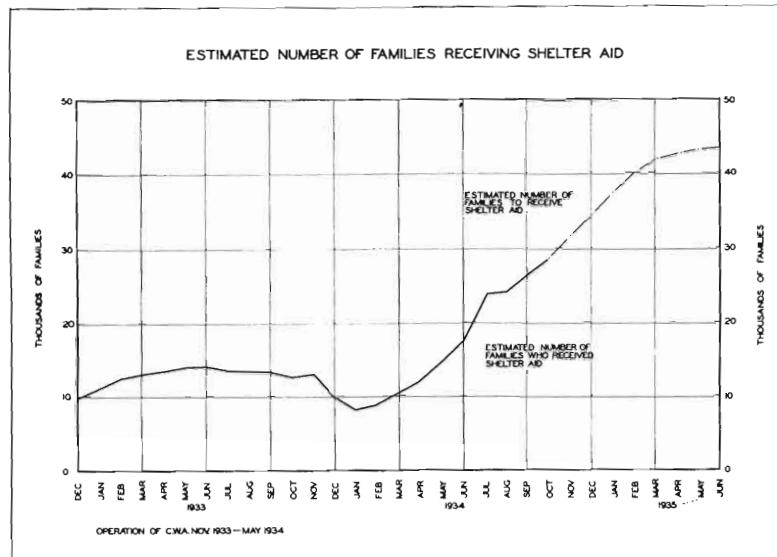
* Period of operation of Civil Works Administration

The monthly per cent of total families receiving shelter aid does not correspond with the 33% figure shown in Tables 39 and 40, as families receiving shelter aid. This is because the 33% figure shows that of all families receiving relief during the period of the study, 33% received a shelter payment at one time or another; while the figures which appear in Table 41 show the actual percentages of total families receiving shelter aid each month.

This table indicates clearly how rapidly the number of families receiving shelter aid has increased during the past few months. More than twice as many families were receiving shelter aid in October, 1934, as in the same month of the previous year.

From these figures it is possible to estimate the probable cost of shelter for the six months' period from January, 1935 through June, 1935, if the Administration's present shelter policy is maintained. The following graph shows the estimated number of families monthly who have received shelter aid from December, 1932 through October, 1934 and indicates the estimated number of families each month who will receive shelter aid, from November, 1934 through June, 1935.

Chart 6

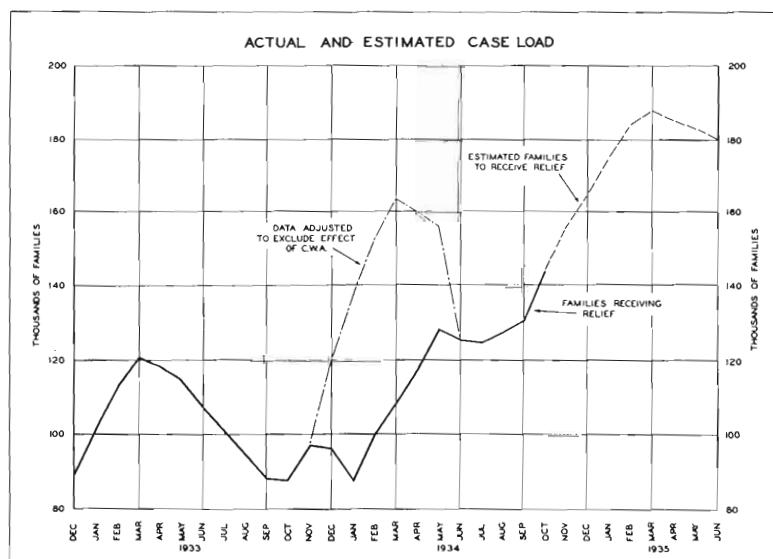


On the basis of the curve shown in this graph it may be estimated that the cost of shelter, if the present Administration policy is maintained, will be approximately \$2,800,000.00 for the ensuing six months period, if no large Works Program is undertaken during the winter months. If such a program is undertaken, it is impossible now to estimate the diminished cost of shelter, because the form and scope of such a program cannot be foreseen.

Just as it is possible to estimate the cost of shelter if the Administration's present policy is maintained, it is also possible to estimate costs of shelter if the Administration should attempt to pay rent for all families who are found eligible to receive such relief.

The following graph shows the State case load from December, 1932 through November, 1934, and estimates the load from November, 1934 through June, 1935.

Chart 7



On the basis of this estimate, if every family eligible for shelter aid received shelter payments monthly from January, 1935 through June, 1935, and the payments were made on the basis of the formula recommended, where the average payment would be approximately \$10.00 a month, the cost of such a policy would be approximately \$9,300,000.00.

The study has shown that 16% of the families have weekly earnings in excess of \$6.00 a week. This income does not include C.W.A. or C.C.C. income. If the average income of families is the same at the present time as it was during the period of the study, and if a plan that families with incomes in excess of \$6.00 a week be given shelter aid in lieu of food relief were adopted, a distinct saving would result.

Each relief family now receives on an average of \$19.00 worth of food relief per month. If the 16% of the families who have incomes in excess of \$6.00 were given shelter aid instead of food relief, the difference between the \$19.00 food and the \$10.00 shelter allowance would be saved monthly for these families. For the period from January, 1935 through June, 1935, a saving of approximately \$1,600,000.00 would be effected.

In other words, the cost of a shelter policy which would be socially sound, which would give some measure of security, not only to relief families but also to landlords who cannot for a much longer period of time continue to bear the burden of relief families' shelter problems, would be approximately \$7,700,000.00 for the six months' period considered. Therefore, for this period, the cost of a policy to pay shelter for all families eligible would be approximately \$4,900,000.00 in excess of the cost of shelter if it were possible to continue the present policy of the Administration.

A possible answer to the question of how to develop a socially desirable shelter policy lies in the proposal sponsored by the Federal Emergency Relief Administration to allow relief labor to be used to repair or modernize houses. the value of the work to be the base for a rent credit, which the State Administration can use to supply shelter for its clients.

While no authoritative estimates are available, it is thought possible to provide a rent credit equal to \$4,900,000.00 in a six months' period, through this type of project. If the work for relief program among manual workers is centered upon it, some part of this would need to be spent in cash - the balance in labor credits given in exchange for cash relief checks.

Desirable as this activity seems, it has certain problems which must be considered.

1. How are clients to be selected to occupy property on which a rent credit has been developed?

Premises now occupied not located on sites for which slum clearance is contemplated will first be selected.

Upon completion of repair work, clients now living in sub-standard premises would be given the opportunity to move to the newly renovated quarters.

Repairs to properties of a marginal character now occupied by clients, which could be accomplished without forcing the occupants to vacate would next be undertaken.

The reconstruction of housing discarded by the first group of tenants placed should be undertaken only if urgently needed. Otherwise demolition projects to clear the way for new housing are urged.

2. Should a client occupying premises, the rent of which is paid by the Administration, through a repair and maintenance credit, be forced to move if he obtains employment and his need for relief ceases.

Preferably no. If the client has been placed in the premises by the Administration, less damage may be done by forcing a removal under these circumstances than if the premises were selected by the client himself.

While it might be possible to agree to do work, having a certain credit value, on properties owned by a particular landlord, without requiring the utilization of the credit in the property actually worked on, the possibility of abuse inherent in this plan makes it socially undesirable.

3. What help is this to the home owner?

None, since his obligation to pay taxes, mortgage interest, etc. is not affected by the condition of his property.

4. What adjustments can be made to offset the fact that housing of questionable value will receive the largest amount of work and consequently build up a greater rent credit than will better housing on which relatively little maintenance work needs to be done.

No answer to this question is offered here except to suggest that adequately renovated property, regardless of its former status, should provide desirable shelter. This suggestion must be strongly qualified.

In presenting these problems, to which suitable answers can almost certainly be fixed, the Division of Research and Methods emphasizes its belief that the plan is fundamentally sound.

Conclusions

A socially sound shelter policy will maintain in relief families a sense of responsibility for self-support, while removing from them the insecurity which comes from fear of eviction, it will insure that housing meet minimum standards of decency, it will protect the property owners against unnecessary loss, it will maintain the tax ratables of the municipalities, and it will involve the minimum expenditures from relief funds.

This study was undertaken to assist the New Jersey Emergency Relief Administration to find such a policy. The facts just presented have been collected because they represent the raw material from which such a policy must be made, and from them were drawn the summary and conclusions.

APPENDIX

Table 42

FAMILIES CLASSIFIED ACCORDING TO SOURCES OF INCOME

| Source of Income | Dec. 1933 | Jan. 1934 | Feb. 1934 | Mar. 1934 | Apr. 1934 | May. 1934 | Dec. through May Average |
|-------------------------------------|--------------|--------------|--------------|--------------|--------------|--------------|-----------------------------|
| All Families | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| Families wholly dependent on E.R.A. | 28.62 | 28.24 | 29.06 | 32.68 | 42.44 | 57.44 | 36.42 |
| Families with non-E.R.A. income | 71.38 | 71.76 | 70.94 | 67.32 | 57.56 | 42.56 | 63.58 |
| C.W.A. only | 32.54 | 33.84 | 33.32 | 29.20 | 17.88 | 2.70 | 24.92 |
| C.C.C. only | 1.00 | .90 | .84 | .96 | 1.36 | 1.38 | 1.06 |
| Other only | 29.66 | 27.76 | 27.70 | 29.20 | 33.56 | 37.26 | 30.86 |
| C.W.A. and C.C.C. | .90 | 1.00 | .94 | .94 | .48 | .10 | .72 |
| C.W.A. and other | 6.54 | 7.52 | 7.38 | 6.36 | 3.66 | .54 | 5.34 |
| C.C.C. and other | .52 | .52 | .54 | .48 | .52 | .52 | .52 |
| C.W.A., C.C.C. and other | .22 | .22 | .22 | .18 | .10 | .06 | .16 |

Table 43

AVERAGE WEEKLY EARNINGS OF PERSONS CURRENTLY EMPLOYED (6/1/34), CLASSIFIED ACCORDING TO THE NUMBER OF WAGE EARNERS (C.C.C. Earnings Excluded)

| Average Weekly Earnings | Total Families | No Wage Earners | 1 Wage Earner | 2 Wage Earners | 3 Wage Earners | 4 Wage Earners | 5 or more Wage Earners | Unreported |
|-------------------------|----------------|-----------------|---------------|----------------|----------------|----------------|------------------------|------------|
| Total | 100.00% | 71.14% | 26.54% | 1.70% | .06% | .02% | | .54% |
| Less than \$.50 | .02 | | .02 | | | | | |
| \$.50 to 1.49 | 1.74 | | 1.74 | | | | | |
| 1.50 to 2.49 | 2.16 | | 2.06 | .10 | | | | |
| 2.50 to 3.49 | 2.46 | | 2.42 | .02 | .02 | | | |
| 3.50 to 4.49 | 2.22 | | 2.16 | .06 | | | | |
| 4.50 to 5.49 | 2.58 | | 2.48 | .10 | | | | |
| 5.50 to 6.49 | 1.78 | | 1.74 | .02 | .02 | | | |
| 6.50 to 7.49 | 1.32 | | 1.22 | .10 | | | | |
| 7.50 to 8.49 | 1.56 | | 1.50 | .06 | | | | |
| 8.50 to 9.49 | .94 | | .90 | .04 | | | | |
| 9.50 to 10.49 | 2.12 | | 2.00 | .12 | | | | |
| 10.50 to 11.49 | .74 | | .64 | .10 | | | | |
| 11.50 to 12.49 | 1.54 | | 1.46 | .08 | | | | |
| 12.50 and over | 7.14 | | 6.20 | .90 | .02 | .02 | | |
| Unreported | .54 | | | | | | | .54 |
| No earnings | 71.14 | 71.14 | | | | | | |

Median weekly earnings of families with wage earners \$7.41

Table 44

ANALYSIS OF FAMILY INCOME AS TO ADEQUACY TO MEET FAMILY NEED
(Non-E.R.A. Income Includes C.W.A. Earnings)

| Income in Per Cent of Family Budget | Dec. 1933 | Jan. 1934 | Feb. 1934 | Mar. 1934 | Apr. 1934 | May 1934 | Dec. Through May Average |
|--|--------------|--------------|--------------|--------------|--------------|-------------|-----------------------------|
| All Families | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| Families Wholly Dependent on E.R.A. | 28.62 | 28.24 | 29.06 | 32.68 | 42.44 | 57.44 | 36.41 |
| Families with Non-E.R.A. Income | 71.38 | 71.76 | 70.94 | 67.32 | 57.56 | 42.56 | 63.59 |
| Income less than 10% of Family Budget | 1.98 | 2.22 | 2.26 | 2.96 | 2.88 | 3.56 | 2.64 |
| " 10% " " 20% " " 6.44 | 6.44 | 4.72 | 5.56 | 6.24 | 7.52 | 6.94 | 6.24 |
| " 20% " " 30% " " 8.90 | 8.90 | 7.22 | 7.80 | 7.64 | 8.56 | 7.14 | 7.88 |
| " 30% " " 40% " " 9.40 | 9.40 | 7.98 | 9.08 | 8.56 | 8.44 | 6.40 | 8.31 |
| " 40% " " 50% " " 9.30 | 9.30 | 10.36 | 9.76 | 9.84 | 7.36 | 4.98 | 8.60 |
| " 50% " " 60% " " 9.48 | 9.48 | 11.50 | 11.18 | 10.44 | 7.00 | 3.62 | 8.87 |
| " 60% " " 70% " " 7.64 | 7.64 | 7.90 | 7.70 | 6.40 | 4.68 | 2.78 | 6.18 |
| " 70% " " 80% " " 5.32 | 5.32 | 6.24 | 5.38 | 4.92 | 3.24 | 2.14 | 4.54 |
| " 80% " " 90% " " 4.18 | 4.18 | 4.22 | 4.04 | 3.12 | 2.24 | 1.32 | 3.19 |
| " 90% " " 100% " " 2.92 | 2.92 | 2.84 | 2.92 | 2.48 | 1.42 | .72 | 2.22 |
| " 100% and more of Family Budget | 5.82 | 6.56 | 5.26 | 4.72 | 4.22 | 2.96 | 4.92 |

Table 45

ANALYSIS OF FAMILY INCOME AS TO ADEQUACY TO MEET FAMILY NEED
(Non-E.R.A. Income Excludes C.W.A. Earnings)

| Income in Per Cent of Family Budget | Dec. 1933 | Jan. 1934 | Feb. 1934 | Mar. 1934 | Apr. 1934 | May 1934 | Dec. Through May Average |
|--|--------------|--------------|--------------|--------------|--------------|-------------|-----------------------------|
| All Families | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% | 100.00% |
| Families Wholly Dependent on E.R.A. | 61.16 | 62.08 | 62.38 | 61.88 | 60.32 | 60.14 | 61.32 |
| Families with Non-E.R.A. Income | 38.84 | 37.92 | 37.62 | 38.13 | 39.68 | 39.86 | 38.68 |
| Income less than 10% of Family Budget | 2.94 | 3.28 | 3.24 | 3.54 | 3.20 | 3.42 | 3.27 |
| " 10% " " 20% " " 6.64 | 6.64 | 6.48 | 6.82 | 7.10 | 6.48 | 6.56 | 6.68 |
| " 20% " " 30% " " 7.72 | 7.72 | 7.66 | 7.42 | 7.24 | 6.68 | 7.08 | 7.30 |
| " 30% " " 40% " " 6.18 | 6.18 | 6.06 | 5.96 | 6.02 | 6.00 | 6.08 | 6.05 |
| " 40% " " 50% " " 4.22 | 4.22 | 3.98 | 3.88 | 4.09 | 4.68 | 4.52 | 4.23 |
| " 50% " " 60% " " 3.58 | 3.58 | 3.50 | 3.40 | 3.70 | 3.88 | 3.30 | 3.56 |
| " 60% " " 70% " " 1.96 | 1.96 | 1.80 | 1.88 | 1.74 | 2.84 | 2.60 | 2.14 |
| " 70% " " 80% " " 1.80 | 1.80 | 1.58 | 1.48 | 1.36 | 1.76 | 1.58 | 1.59 |
| " 80% " " 90% " " 1.12 | 1.12 | .98 | 1.00 | 1.06 | 1.16 | 1.50 | 1.14 |
| " 90% " " 100% " " .74 | .74 | .72 | .60 | .64 | .72 | .69 | .69 |
| " 100% and more of Family Budget | 1.94 | 1.86 | 1.82 | 1.68 | 2.36 | 2.50 | 2.03 |

Table 46

ANALYSIS OF FAMILY INCOME AS TO ADEQUACY TO MEET SHELTER NEEDS, CLASSIFIED ACCORDING TO WHETHER FAMILY IS IN ARREARS IN PRESENT RESIDENCE

For this purpose, family income is considered inadequate to meet shelter needs if the non-E.R.A. income is less than 40% of the necessary budget. Income is the average monthly income of the period December 1933 through May 1934 including C.W.A. earnings.

| Classification | Number of Families |
|---|--------------------|
| All Renting Families | 100.00% |
| In arrears in rent | 64.0 |
| Not in arrears in rent | 36.0 |
| Families with Income Inadequate to Meet Shelter Needs | 61.7 |
| In arrears in rent | 41.8 |
| Not in arrears in rent | 19.9 |
| Families with Income Adequate to Meet Shelter Needs | 38.3 |
| In arrears in rent | 22.2 |
| Not in arrears in rent | 16.1 |

Table 47

ANALYSIS OF FAMILY INCOME AS TO ADEQUACY TO MEET SHELTER NEEDS, CLASSIFIED ACCORDING TO WHETHER FAMILY IS IN ARREARS IN PRESENT RESIDENCE

For this purpose, family income is considered inadequate to meet shelter needs if the non-E.R.A. income is less than 40% of the necessary budget. Income is the average monthly income of the period December 1933 through May 1934 excluding C.W.A. earnings.

| Classification | Number of Families |
|---|--------------------|
| All Renting Families | 100.00% |
| In arrears in rent | 64.0 |
| Not in arrears in rent | 36.0 |
| Families with Income Inadequate to Meet Shelter Needs | 84.6 |
| In arrears in rent | 57.4 |
| Not in arrears in rent | 27.2 |
| Families with Income Adequate to Meet Shelter Needs | 15.4 |
| In arrears in rent | 6.6 |
| Not in arrears in rent | 8.8 |

Table 48

PROPORTION OF FAMILIES IN ARREARS FOR EACH PERIOD OF RESIDENCE
(Arrears in present residence only)

| Time in Present Residence | Total Renting Families | Number of Families in Arrears | Number of Families not in Arrears |
|----------------------------------|------------------------------|-------------------------------------|---|
| Total | 100.00% | 63.97% | 36.03% |
| Total under 1 year | 37.99 | 17.56 | 20.43 |
| Less than 3 months | 12.61 | 3.19 | 9.42 |
| 3 months less than 6 months | 9.20 | 4.64 | 4.56 |
| 6 " " 9 " | 8.30 | 4.84 | 3.46 |
| 9 " " 1 year | 7.88 | 4.89 | 2.99 |
| Total over 1 year | 61.99 | 46.41 | 15.58 |
| 1 year less than 2 years | 17.60 | 11.54 | 6.06 |
| 2 years less than 3 years | 11.34 | 8.62 | 2.72 |
| 3 " " 4 " | 7.40 | 5.58 | 1.82 |
| 4 " " 5 " | 4.21 | 3.46 | .75 |
| 5 " " 6 " | 5.41 | 4.26 | 1.15 |
| 6 " " 7 " | 3.74 | 3.07 | .67 |
| 7 " " 8 " | 2.57 | 2.22 | .35 |
| 8 " " 9 " | 1.97 | 1.50 | .47 |
| 9 " " 10 " | 1.00 | .85 | .15 |
| 10 years and over | 6.75 | 5.31 | 1.44 |
| Time unreported | .02 | | .02 |
| Median Time in Present Residence | 1 yr. 8.2 mos. | 2 yrs. 4.0 mos. | 9.6 mos. |

Table 49

ANALYSIS OF FAMILY INCOME AS TO ADEQUACY TO MEET FAMILY NEED
 (Non-E.R.A. Income Excludes C.W.A. Earnings)

| Income in Per Cent of Family Budget | State of New Jersey | Atlantic, Salem & Cumberland Co's | Camden and Mercer Co's* | Camden | Clifton & Garfield | Elizabeth | Hillside | Kearny & Harrison | Middlesex & Somerset Co's* | Monmouth Co. | Montclair | Newark | New Brunswick | Perth Amboy | Trenton |
|--|------------------------|--------------------------------------|----------------------------|--------|-----------------------|-----------|----------|----------------------|-------------------------------|--------------|-----------|--------|---------------|-------------|---------|
| (Average, December, 1933 through May, 1934) | | | | | | | | | | | | | | | |
| All Families | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% | 100% |
| Families wholly dependent on E.R.A. | 61.32 | 72.8 | 75.0 | 78.2 | 58.7 | 66.4 | 52.5 | 44.1 | 69.0 | 34.8 | 48.0 | 49.2 | 61.7 | 62.0 | 77.1 |
| Families with non-E.R.A. income | 38.68 | 27.2 | 25.0 | 21.8 | 41.3 | 33.6 | 47.5 | 55.9 | 31.0 | 65.2 | 52.0 | 50.8 | 38.3 | 38.0 | 22.9 |
| Income less than 10% budget | 3.27 | 3.2 | 1.8 | 5.1 | 1.7 | 2.8 | 3.4 | 1.7 | 1.3 | 11.4 | | 5.1 | 1.3 | 2.0 | |
| " 10% " | 6.68 | 4.8 | 7.1 | 5.0 | 6.3 | 6.4 | 8.3 | 4.8 | 5.8 | 14.8 | 7.2 | 8.7 | 5.8 | 1.3 | 5.6 |
| " 20% " | 7.30 | 6.0 | 4.3 | 4.2 | 8.7 | 7.4 | 6.6 | 5.9 | 5.3 | 12.4 | 10.4 | 10.4 | 0.0 | 7.3 | 6.2 |
| " 30% " | 6.05 | 2.8 | 3.5 | 3.3 | 9.0 | 6.4 | 5.3 | 7.2 | 5.4 | 8.1 | 6.4 | 8.3 | 5.8 | 4.7 | 4.1 |
| " 40% " | 4.23 | 3.2 | 3.8 | 1.6 | 3.7 | 3.8 | 4.2 | 5.7 | 3.3 | 6.2 | 7.2 | 6.2 | 4.3 | 6.7 | 1.5 |
| " 50% " | 3.56 | 2.4 | 2.0 | .5 | 4.3 | 2.8 | 5.0 | 6.5 | 3.1 | 4.3 | 6.4 | 4.6 | 5.8 | 5.3 | 2.0 |
| " 60% " | 2.14 | 1.6 | 1.3 | .7 | 1.7 | 1.4 | 3.3 | 4.4 | 2.3 | 2.9 | 5.6 | 2.3 | 2.5 | 3.1 | .6 |
| " 70% " | 1.59 | 1.2 | .2 | .2 | 1.7 | 1.0 | 2.5 | 4.1 | 1.7 | 1.9 | 1.6 | 2.1 | 2.5 | 2.7 | |
| " 80% " | 1.14 | .5 | .5 | .6 | .8 | 1.7 | 3.9 | 1.2 | 1.4 | 2.4 | .9 | .8 | 2.7 | .3 | |
| " 90% " | .69 | .4 | .2 | 1.3 | .4 | 1.7 | 2.8 | .2 | .9 | 2.4 | .4 | | | | |
| " 100% and more of family budget | 2.03 | 1.6 | .5 | .5 | 2.3 | .4 | 2.5 | 8.9 | 1.4 | .9 | 2.4 | 1.8 | .8 | 2.7 | .3 |

* County units do not include municipalities already shown as separate units.

REAL ESTATE QUESTIONNAIRE

This Report
will be kept
Confidential

Date _____

Firm _____

Address _____

Section of City Covered _____

NOTE: These questions relate only to those houses and apartments renting for less than \$40 per month.

1. How many houses or apartments, renting for less than \$40 per month, do you handle as an agent? _____
2. How many of these are vacant? _____
3. What is the total amount of monthly rent for the OCCUPIED dwellings? (Rents charged whether paid or not) _____
4. How much rent was received on all these accounts during the last calendar month? _____
5. How many tenants of these homes are now in arrears in rent? _____
6. What is the total amount due from these tenants in back rent? (Amount definitely charged to tenants even though there is little prospect of collecting it) _____
7. What is the average number of months arrearage from these tenants? _____

If questions 6 and 7 require too much time, please give figures for 50 typical tenants and make a note that you are doing so.

8. How many E.R.A. relief families are in your buildings? _____
9. How many of these families are now in arrears in rent? _____
10. What is the total amount due from these tenants on back rent? (Amount definitely charged to tenants even though there is little prospect of collecting it) _____

If question 10 requires too much time, please give figures for 50 typical tenants and make a note that you are doing so.

11. How many of these properties have changed hands through foreclosure since January 1, 1932? _____
12. Has it been necessary for you to evict any tenants during 1933 for non-payment of rent? _____
How many? _____
13. What is your general policy on eviction? (Use back sheet for reply if necessary) _____

STATE OF NEW JERSEY
EMERGENCY RELIEF ADMINISTRATION
SHELTER DATA

| | | | |
|---------|-------|--------------|------------------|
| ADDRESS | FLOOR | MUNICIPALITY | TYPE OF DISTRICT |
|---------|-------|--------------|------------------|

DATE ORIGINAL APPLICATION FOR RELIEF: RELIEF STATUS SINCE

COMPOSITION OF FAMILY

| CASE # | COLOR | CITIZEN | OVER 21 | 16 AND UNDER 21 | 10 AND UNDER 16 | 5 AND UNDER 10 | 1 AND UNDER 5 | LESS THAN 1 | TOTAL | COMBINED FAMILY | DATE COMBINED | REASON |
|----------------------------|-------|---------|---------------------|-----------------|-----------------|----------------|---------------|-------------|-----------------|-----------------|---------------|--------|
| | | | M: | | | | | | | | | |
| | | | F: | | | | | | | | | |
| NATIVE BORN | | | OTHERS IN HOUSEHOLD | | | | | | RELATED TO FLY. | ROOMER | BORDER | |
| FOREIGN OR MIXED PARENTAGE | | | M: | | | | | | | | | |
| FOREIGN BORN | | | F: | | | | | | | | | |

REVIEW OF RELIEF STATUS

| MONTH | TOTAL FAMILY BUDGET | INCOME - NON-RELIEF | | | | RELIEF | | | | RENT PAYM'TS BY FAMILY | CHANGE IN AMOUNT OF RENT |
|-------|---------------------|---------------------|--------|--------|-------|--------------|------|----------|---------|------------------------|--------------------------|
| | | TOTAL INCOME | C.C.C. | C.W.A. | OTHER | TOTAL RELIEF | FOOD | CLOTHING | SHELTER | | |
| DEC. | | | | | | | | | | | |
| JAN. | | | | | | | | | | | |
| FEB. | | | | | | | | | | | |
| MAR. | | | | | | | | | | | |
| APR. | | | | | | | | | | | |
| MAY | | | | | | | | | | | |
| TOTAL | | | | | | | | | | | |

RESIDENCE HISTORY* SINCE JAN. 1, 1935

| ADDRESS | CLASSIFICATION OF OCCUPANCY | FROM | TO | NO. OF ROOMS | MONTHLY RENTAL | AMT. OWED | REASON FOR LEAVING | NAME & ADDRESS OF PRESENT LANDLORD |
|----------|-----------------------------|------|----|--------------|----------------|-----------|--------------------|------------------------------------|
| PRESENT: | | | | | | | | |
| OTHER: | | | | | | | | |
| | | | | | | | | TAXES OWED BY LANDLORD |
| | | | | | | | | LANDLORD INTERVIEWED |
| | | | | | | | | HEAT PROVIDED BY LANDLORD |
| | | | | | | | | |
| | | | | | | | | |
| | | | | | | | | |

DESCRIPTION OF PREMISES NOW OCCUPIED

| | | | | | | | | | | | | | |
|--------------------|---------------|-----------------|----------|-----------------|----------------|----------------|--------------|-----------|---------------|-------------|----------------|-----------|-------------------------|
| COND. OF STRUCTURE | RUNNING WATER | IS GAS INST'L'D | ELECTRIC | LIGHTING IN USE | HEATING EQUIP. | COOKING EQUIP. | COOKING FUEL | BATH-Room | INSIDE TOILET | HALL TOILET | FAMILIES USING | OUT-HOUSE | FAMILIES USING OUTHOUSE |
|--------------------|---------------|-----------------|----------|-----------------|----------------|----------------|--------------|-----------|---------------|-------------|----------------|-----------|-------------------------|

| | | | | | | | | | | | | |
|------------------|----------------|-----------------------------|----------------|---------------------|--------------------------|---------|--------|--------|--------------------|-----------------------|---------------|-----------------------|
| MATL. OF CONSTN. | APTS. IN BLDG. | N ^o APTS. RENTED | ROOMS IN BLDG. | ERAF MFLYS IN BLDG. | ROOMS OCCUPIED BY FAMILY | | | | WINDOWS ON COURT | ROOMS WITH NO WINDWS. | TOTAL WINDOWS | IS LANDLORD ON RELIEF |
| | | | | | SLEEPING | KITCHEN | LIVING | DINING | PERSONS PER BEDRM. | | | |

CURRENT AVERAGE WEEKLY EARNINGS

| LESS THAN \$50 | \$50 TO \$1.49 | \$1.50 TO \$2.49 | \$2.50 TO \$3.49 | \$3.50 TO \$4.49 | \$4.50 TO \$5.49 | \$5.50 TO \$6.49 | \$6.50 TO \$7.49 | \$7.50 TO \$8.49 | \$8.50 TO \$9.49 | \$9.50 TO \$10.49 | \$10.50 TO \$11.49 | \$11.50 TO \$12.49 | \$12.50 & OVER | NO EARNINGS |
|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|--------------------|--------------------|----------------|-------------|
|----------------|----------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------|--------------------|--------------------|----------------|-------------|

| INDUSTRY | TYPE OF WORK | NAME OF EMPLOYER | AGE |
|----------------------------|---------------|------------------|-----|
| USUAL HRS. OF WORK PER WK. | RATE PER HOUR | WHO IS WORKING | |

FINANCIAL ARRANGEMENTS (IF HOME IS OWNED)

| | | |
|---------------------------------------|-----------------------|------------------------------------|
| DATE OF PURCHASE | MONTHLY PAYMENT TOTAL | \$ |
| PURCHASED FROM | " | " AMORTIZATION |
| PURCHASE PRICE | \$ | " " INTEREST |
| INITIAL PAYMENT | \$ | TOTAL IN ARREARS |
| AMOUNT OF FIRST MORTGAGE | \$ | MONTHS IN ARREARS |
| DATE GRANTED | | ASSESSED VALUATION 1934 \$ |
| MORTGAGEE'S NAME & ADDRESS | " " | 1933 |
| AMOUNT OF SECOND MORTGAGE | \$ | 1932 |
| DATE GRANTED | " " | 1931 |
| MORTGAGEE'S NAME & ADDRESS | | TAXES LEVIED 1934 |
| OUTSTANDING TOTAL JUNE 1, 1934 | \$ | 1933 |
| FIRST MORTGAGE | " " | 1932 |
| SECOND MORTGAGE | " " | 1931 |
| APPLICATION TO H.O.L.C. | | TAXES PAID 1934 |
| ACTION BY H.O.L.C. | " " | 1933 |
| IF DENIED, WHY | " " | 1932 |
| PRESENT VALUE | \$ | 1931 |
| HAS PROPERTY BEEN LISTED FOR TAX SALE | | TAXES OVERDUE |
| HAS PROPERTY BEEN FORECLOSED | | ADDRESS IF OTHER THAN WHERE LIVING |
| IF SO, STATUS | | INCOME FROM PROPERTY |

EXPLAIN INCOME FROM PROPERTY

IS MORTGAGEE RELATED TO CLIENT

EXPLAIN

REMARKS: 1. 2. 3. 4.

DATE _____

WORKER _____