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Revealing the 'social consequences of unemployment': the Settlement Campaign for the Unemployed on the Eve of Depression

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Abstract: This article analyzes the strategy and rhetoric of the National Federation of Settlements’ 1928 project on unemployment. During the Hoover years settlement workers assembled an extensive catalog of case studies, which offer a glimpse into the home life of the jobless and their families at the beginning of the Great Depression. From their research the NFS Committee on Unemployment published a series of books and articles that depicted the unemployed as the undeserving victims of economic change, and called for policies to protect them. Throughout, settlement workers focused on the families of the unemployed, drawing on gendered notions of work and family and lifting up policies that protected male breadwinner households. Thus, settlement leaders re-cast unemployment as a social, rather than an economic, problem. In all, settlement research, writing, and reception presented a skeptical voting public with a palatable argument for social insurance that brought the experiences of the jobless to the voting public and to policymakers, demonstrating a process of “policymaking from the middle.” In so doing, they redeemed the newly unemployed and the insurance plans intended to protect them.

Article text:

“It is going to take a great deal of educating,” settlement worker Helen Hall wrote to Pennsylvania Governor Gifford Pinchot, to clear away the fog in the public mind caused by that one small word ‘dole.’”¹ Hall’s lament is unsurprising. After spending years working with other reformers on the issue of unemployment, Hall was intensely aware that suspicions of jobless workers were entrenched in American society. Moreover, Hall reflected a collection of ideas on unemployment that were common among settlement workers at the beginning of the Great Depression. Even before the economic crash, members of the National Federation of Settlements argued that the plight of the unemployed was thoroughly misunderstood by the American public,

and that it was through changing public opinion that settlement workers could affect social welfare policy. Hall's sentiments were the outgrowth of years of work on doing just that.

Beginning in 1927 the National Federation of Settlements had committed funds and time to study unemployment, and to advocate for the regulation of the labor market and the relief of the unemployed. Through the NFS Committee on Unemployment, settlement workers and their allies proposed an argument in favor of unemployment relief, regulation, and insurance that was accessible to average Americans and that explicitly connected changes in industry with changes in workers' lives. Their research rested on a survey of over 300 unemployed families across the nation and was showcased in two books and a series of articles. The first book, published in 1931, was *Some Folks Won't Work*, a popular-press account of unemployment written by a nonfiction writer named Clinch Calkins. The second was *Case Studies of Unemployment*.² Published in 1932, *Case Studies* presented their research findings for social scientists to examine and draw on. Helen Hall wrote one forward, as did another member of the Unemployment Committee: Paul Kellogg, who was the editor of the landmark social welfare journal, *Survey Graphic*.

Members of the Unemployment Committee entered a debate over social policy that had developed at the beginning of the century and centered on what was called "social insurance."³ Social insurance, as reformers discussed it, included health insurance, old age insurance, workers' compensation, and unemployment insurance. Yet while policy experts and reformers had been debating specific proposals to protect the unemployed, many Americans had only recently begun to consider unemployment as an involuntary condition. Settlement workers in the Unemployment Committee believed that although economists, policy experts, and reformers had

long been discussing unemployment, their arguments were largely esoteric to average Americans.

Settlement workers proposed to change how social policy experts and American voters talked about unemployment, in several ways. First, the NFS Unemployment Committee offered “average” Americans a digestible argument for regulating labor and providing for the unemployed. Second, the NFS Unemployment Committee aimed to humanize unemployment to persuade American voters and policymakers. They did so by offering personal stories that introduced their readers to plight of the jobless, a strategy that proved the pervasiveness of joblessness even in good times, and persuaded average Americans of the need to protect – rather than condemn – unemployed workers.

In these two features, a look into the Unemployment Committee offers a path to understanding social and social policy change that complicates the existing scholarship. Research on the Progressive Era and the New Deal has, in general, argued that large-scale social policy emerged from a few possible places. First, historians like Colin Gordon and Peter Swenson place the engine of policy change in the hand of “corporate liberals:” class-conscious liberal capitalists who recognized that regulation and unionization could provide order and build demand, and thus worked closely with politicians to craft legislation that would placate workers and bring order to industry. As Peter Sweson described them, these “business-financed New Deal Democrats” (like GE’s Gerard Swope) “insisted that unemployment insurance was good business and not merely a system of charitable payments to unfortunate workmen.”⁴ Second, scholars like Theda Skocpol and Edwin Amenta emphasize the importance of existing bureaucratic structures and state-level programs in social welfare (like Civil War pensions and widows pensions), as well as Progressive concerns over corruption, in shaping social policy.⁵ Finally, others see the social

welfare policies of the interwar period as a response to social protest. Whether they see social policy as a genuine response to the needs of laborers or as a means of containing popular upheaval, scholars like Lizabeth Cohen, Frances Fox Piven and Richard Cloward agree that worker agitation prompted policy change.⁶

Settlement workers, more than other reformers, offer a look at social policy change that can be described as “history from the middle.” While the common narratives offered place the engine for policy change either at the level of government or at the level of organized workers, settlement workers serve as a reminder that policy change was a dynamic process, and that the impetus for change often came from the middle. Settlement workers in the 1920s drew on their direct experiences with workers in daily life to influence voters and policymakers on the need for unemployment legislation. Thus, these reformers demonstrate policy as shaped by reformers who understood both the demands of workers and the priorities and abilities of legislators. This process can best be seen in their campaign for unemployment regulation and relief.⁷

Settlement workers also aimed to provoke change on unemployment by drawing on traditional conceptions of family and work. Members of the Unemployment Committee bolstered their defense of unemployment regulation by echoing popular arguments for a “family wage” – a wage for a male breadwinner that could support the whole family – and thus reflected gendered conceptions of labor and family. The NFS Unemployment Committee argued that the labor regulations and unemployment insurance championed by pre-war reformers and economists would primarily protect hardworking families that were headed by male breadwinners. In their study on the home life of the unemployed, these reformers drew on maternalist notions of female dependency in order to placate readers that might otherwise have bristled at the thought of government support for the unemployed.

In a few ways, this study of the NFS Unemployment Committee confirms research on the family wage and maternalism. Scholars have rightly noted that maternalist reformers, whether in casework or in the Children's Bureau, employed essentialist notions of femininity to create avenues for leadership and professional development, all of which had the effect of codifying female dependence into social work and social welfare legislation. Moreover, historians studying the family wage have lamented that scholarship in fact frequently replicates the myth that women were naturally suited to the home rather than the workplace.⁸ As Alice Kessler-Harris argued, this scholarship resulted in "an empirical literature rooted in the need to justify women's wage labor activities as a product of economic necessity."⁹ In other words, historians need to be more prepared to interpret women's labor as willing and fulfilling. Indeed, well-known settlement workers like Chicago Commons' Lea D. Taylor supported arguments for unemployment insurance that emphasized the dangers of female employment, all while nurturing a successful career in reform. And the Unemployment Committee unabashedly described women's work as a "makeshift," the unfortunate product of intense economic need.

Yet the Unemployment Committee also implies that a more nuanced analysis of maternalist reform and the family wage is in order. While settlement workers echoed the ideological defenses for the family wage, the Unemployment Committee's work suggests a more complicated interplay between ideology and pragmatism. In the height of the Great Depression, settlement workers expressed an acknowledgement that women's labor was not rewarded sufficiently, and contended that the most effective way to ensure that entire families could survive the crisis was by bolstering the labor market for men. Moreover, because of widespread unemployment, the NFS Unemployment Committee took on the unusual task of defending relief for men. Relief and charity had long been considered the safety nets of paupers, women, and

children, but in the 1930's NFS participants and settlement workers around the nation claimed that relief was the right (though temporary) of men victimized by industrial confusion.

Settlement workers hoped that, whether through relief or unemployment regulation, men might be able to again earn enough that their wives would not have to work multiple jobs and care for their families. Certainly members of the Unemployment Committee espoused an ideology of essential female dependency, but they did so in response to intense practical concerns.

In the end, settlement workers like Helen Hall proposed that the most effective strategy to protecting the unemployed was to induce the voting public to demand a change in policy. As members of the Unemployment Committee put it, their task was “to have material ready in order to create public opinion and stimulate public action.”¹⁰ Thus, they used their research first, to educate American voters on the plight of the jobless (and in this they rarely discussed specific policies), and second, to educate policymakers and call for relief and social insurance. In the process, they both redeemed unemployed workers from the stigma of pauperism and reinvigorated a long-popular defense of family wage and the male breadwinner household. Through their work in the Unemployment Committee, these settlement house workers established new priorities for the settlement movement and took an active role in re-shaping the debate on unemployment legislation and social policy.

Changing Public Opinion on Unemployment

In 1928 settlement workers and reformers, many of whom who had long made urban working neighborhoods their homes, determined that their next project should be centered on growing unemployment. Like many reformers, these settlement workers believed that reaching voters was a crucial step in achieving legislative change, and presented themselves as the group

most equipped to understand unemployment and to recommend its solution. While the NFS ultimately endorsed plans for unemployment insurance, their primary goal at first was generating empathy for the unemployed, and creating a demand for unemployment relief and labor regulation. The NFS Committee on Unemployment, created at the 1928 conference of the NFS, orchestrated a nation-wide survey of unemployment in United States industrial centers and promised to position workers at the center of the conversation. With research and writing settlement leaders promised to humanize unemployment, prove the pervasiveness of joblessness in good times, and persuade Americans that workers deserved large-scale and federally administered measures to prevent and deal with unemployment.

Other reform organizations had already established campaigns for unemployment insurance and regulation, but settlement workers hoped to shift the conversation to workers themselves. The most notable was the American Association for Labor Legislation (AALL), which by 1913 was, according to Daniel Rodgers, “the most active and important social insurance lobby in the United States.”¹¹ Established in 1906, the AALL initially drafted model legislation for government-funded unemployment insurance. By the 1920s the AALL leader John B. Andrews turned to an alternate model of regulation that emphasized prevention and enjoined employers to lead the way in stabilizing the labor market.¹² Through the 1920’s the NFS supported the AALL’s work (and, indeed, Jane Addams served as a Vice President for the Association), and NFS members likely concurred with the AALL leadership’s contention that reform workers could mitigate class conflict by working with both labor and industry. Yet, when the NFS committed to studying and campaigning for unemployment legislation, its leaders created a campaign that was solely committed to advocating for, and speaking from the perspective of, workers themselves.¹³

Moreover, while settlement workers were new to the conversation on unemployment, they argued that their close experience with vulnerable workers made them an especially good fit for the task. They were the descendants of a Progressive-era movement that was famous for establishing community-based houses in cities throughout the urban north (the most famous being Hull House in Chicago). Locally, settlement workers moved into these houses and established themselves as “good neighbors” to the economically disadvantaged, largely immigrant populations among whom they lived. On the national level, settlement leaders from Jane Addams to Lillian Wald successfully pushed for municipal and labor reforms in the early twentieth century.¹⁴

In the wake of the First World War settlement workers led by Philadelphia’s Helen Hall asserted that the Federation should use its intimate knowledge of workers and connections to policy makers to address the issue of unemployment.¹⁵ Hall led the National Federation of Settlements as an experienced neighborhood worker. A graduate of the New York School for Social Work, Hall served as the director for University Settlement, a large settlement house in Philadelphia. At University Settlement Hall witnessed the frequency with which her neighbors reported joblessness, and the increasing difficulty that many of them had in finding work. The “closeness of the settlements to their neighbors,” Hall reflected in 1959, “made them aware of mounting unemployment even in 1927-28, ... a time supposedly of wide prosperity.”¹⁶ As Hall explained to the NFS, settlement workers were ideal for carrying out two lines of action: “one to stir up governmental thought and action along the lines of unemployment insurance, and second to bring out the human effect of the lowering of the standard of living and various methods of relief.”¹⁷

The establishment of the Unemployment Committee indicated that the NFS would shift its priorities while maintaining strategies for engaging in social issues. Members of the NFS voted the Unemployment Committee into action on the same day that they halted the work of the Prohibition Committee, yet they also voted that the Unemployment Committee would take “as a model the organization and procedure of the Prohibition Committee. By securing money for research on joblessness, Hall shifted the attention of the NFS, from vice to jobs. Moreover, the Unemployment Committee became so significant to the NFS that it was ultimately transformed into the Unemployment Division, which housed various efforts related to unemployment throughout the 1930’s. Hall and members of the Unemployment Committee believed that if they could educate the public and policymakers about pervasive joblessness, then surely legislation to protect the unemployed would follow.¹⁸

Their daily interaction with poor workers, and their history of relating structural problems to personal consequences, rendered them ideal to make real headway on the issue of unemployment insurance. Paul Kellogg, who was the editor of the popular social work journal, *Survey Graphic*, served on the Unemployment Committee as an ally of the settlement movement. In a letter to a fellow writer Kellogg declared, “while various agencies, from the Senate Committee on Education and Labor to the Industrial Relations Counselors, are tackling the problem from one angle and another, the settlement study has distinction in its canvass of consequences in terms of intimate household and family experience.”¹⁹ In short, settlement workers and their allies thought settlements the optimal place to carry out such a study.

In order to change public opinion, the committee undertook a large-scale research project of the unemployed in settlement neighborhoods. Their research was grounded in a series of 300 household “pictures” collected by settlement workers at 104 settlements from 32 cities and towns

in 21 states, and supplemented by analyses of group discussions and an unemployment-themed essay contest. These resources would, the committee hoped, offer a more human-centered description of the economic system than most Americans had seen. In the Unemployment Committee members' presentation to the NFS Executive Committee they were clear about the purpose of the study, to create a domino effect: from stories, to education, to action.

Hall and the others on the committee²⁰ relied on a strategy of presenting personal stories in the packaging of social science research to make the case for social insurance.²¹ The committee began with an extensive survey of unemployment in the nation. Between 1927 and 1930 they developed a research plan, recruited settlements and community organizations to participate, collected their findings, and assembled those findings into publishable material. In 1928 Hall and the ten-member Executive Committee began writing a survey, which they hoped settlement houses around the country would fill out and send back to them.²² These surveys asked settlement house workers to transcribe the stories of at least five families suffering from unemployment, to lead and take notes on settlement discussion groups on unemployment, and to collect from their neighbors' essays on life with unemployment. In order to acquire such materials, the Executive Committee set up a Field Committee, comprised of nineteen settlement workers who found settlements to fill out surveys, and then reminded, cajoled, and pressured leaders in these settlements to collect and return research materials. In the end the committee had around three hundred case studies, a substantial body of research on which to base their arguments about unemployment and social insurance. In 1929 Albert Kennedy of the NFS Executive Committee explained that their study would "reveal the social consequences of unemployment as found in certain neighborhood families which have been intensively studied."²³

By focusing on stories and anecdotes telling the “social consequences of unemployment,” settlement workers hoped to resonate with the kinds of Americans who were unmoved by economists. The household pictures they offered depended on a specific relationship common between settlement workers and their neighbors, in which settlement workers considered their neighbors as research subjects and delved into their personal lives. These were consensual interviews, and unemployed families often demonstrated an appreciation for such a study, but settlement workers’ methods also relied on a system that filtered and at least partially assessed the unemployed. The committee was upfront about this strategy, even in publication. “It is common to regard the unskilled laborer statistically,” Calkins lamented in *Some Folks Won’t Work*. “He is not a person,” she continued. “He is a unit of production. . . . Yet if we see them in their homes, making the struggle which differentiates us from the earthworm, can we still regard them without empathy?”²⁴ Writing to a public audience, Calkins framed their quasi-scientific methods as an especially appealing part of their work, because the stories of the unemployed would reach a previously untouched audience.

Calkins’ work exemplifies the part of the unemployment study that aimed to galvanize popular opinion, yet the Committee hoped that they could reach two distinct audiences: an educated, middle-class readership, and social science researchers. Their two books were thus aimed at these two groups of people, who settlement workers believed were necessary in the project of establishing social service legislation. The more general work, with the catchy (and perhaps misleading) title *Some Folks Won’t Work*, guided readers through a description of unemployment: its causes, the “makeshifts” used by its victims, and its long-term consequences. Even though the aptly titled *Case Studies of Unemployment* incorporated far less interpretation than *Some Folks Won’t Work*, Hall and Paul Kellogg each provided an introduction that spelled

out their arguments about unemployment. In the years following its publication, moreover, Hall and the NFS aimed to use *Case Studies* to influence legislators at the state and federal level to pass legislation for the unemployment relief and insurance. Hall also wrote numerous articles based on their research, for journals with an educated, middle-class readership, including *Survey Graphic* and *The New Republic*.²⁵

By using relatable language, by focusing on the workers and their families, and by drawing on gendered ideas of family organization, settlement leaders suggested that the unemployed were not to be viewed with suspicion, and the government was not exempt from the problem.

The Settlement Case for Social Insurance

The public debate over unemployment insurance emerged in the beginning of the century and captivated reformers, economists, and industrialists into the 1920's. While policy experts and reformers frequently used the term "social insurance" – an umbrella term encompassing health insurance, old age insurance, compensation for injury, and unemployment insurance – all of them addressed unemployment specifically and drove the debate over unemployment legislation. The concept of unemployment itself, which implied that some jobless people were involuntarily so rather than paupers or loafers, was fairly new to most Americans. Yet, beginning in 1909, especially in light of European systems of social insurance, economists and social scientists began to question the wisdom of expecting low unemployment in a healthy market. By the twenties a small but significant group of intellectuals had produced studies of unemployment that suggested that it was an endemic problem of industry.

Settlement leaders argued that the ideas put forth by established economists and social policy experts were too esoteric to reach the kinds of average Americans who, they said, could sway

public policy. Economists like William Beveridge and William Leiserson both proposed that organized labor markets, state-administered labor exchanges, and public works projects would be able to predict and manage periods of unemployment, proposals that the NFS campaigners echoed. For economists and policymakers who had long understood unemployment to be sporadic and unexpected, Beveridge and Leiserson's recommendations included solutions that were far more interventionist than had previously been favored.²⁶ Leiserson argued that economic measures, such as labor exchanges, unemployment insurance, and targeted public works projects, could go a long way in regulating employment and making the most of the labor market.²⁷ Yet, Unemployment Committee members recognized, their arguments were largely inaccessible to non-experts. Beveridge's *Unemployment: A Problem of Industry* was an intimidating 317 pages long, and its eleven chapters and four appendices included topics like, "The Sources of Information: the unemployed percentage," and "Cyclical Fluctuation: Alternate rise and fall of average unemployed percentage in periods of years."²⁸ While some specialists were captivated by Beveridge's recommendations, many Americans likely struggled to even understand them.²⁹

The Unemployment Committee aimed to reshape the kinds of proposals put out by Beveridge and his contemporaries, in order to make them accessible and compelling to American voters and policymakers alike. Written for audiences that seemed slow to embrace social insurance, *Some Folks Won't Work* and *Case Studies of Unemployment* were based on the premise that the United States economic system, even when functioning smoothly, contained cracks through which hardworking and well-intentioned workers and their families could easily fall. They argued that too many Americans believed that unemployment was only a problem of "hard times," a sign of a faltering economy, from which workers would recover when the market righted itself. With

that in mind, the committee members structured their research and writing with an attention to, “the inadequacy of our scheme of protecting such families against the hazard of unemployment in normal times.”³⁰ While the encroaching depression certainly gave purchase to their books, this was the crux of their argument: unemployment was an unavoidable side effect of the American economic system, one that industrial and political leaders had thus far not dealt with. In other words, Hall later described, the significance of their research “was not that it was a measure of the mass unemployment which has roused our American communities to action in hard times, but of an evil to which, for the most part, they have been blind when times were good.”³¹

The subtext of this argument was that the escalating depression was not the only (or primary) instigator of unemployment, so the solution to unemployment needed to address regular bouts of joblessness.³² Paul Kellogg, in the “Foreword” to *Case Studies of Unemployment*, explicitly differentiated between the big crisis – which he said was complicated and would attract the attention of economists, financiers, and statesmen – and regular, cyclical unemployment. “We should distinguish,” he said, “between the grand strategy of overcoming the causes of business depression (and its resulting mass unemployment) and the tactics of closing in on unemployment as a recurring and measureable risk of modern production.”³³ Unemployment as experienced by workers and their families was, he argued, simpler and more manageable than the economic crisis, and warranted immediate action. While their recommendations would not solve the economic crisis, Kellogg said, they would “cut down the bulk of unemployment ... and bring an orderly easement to wage-earning households which now bear the brunt of this recurring and measureable risk over which they have no control.”³⁴

Beyond characterizing unemployment as part of a functioning economic cycle, Kellogg actually described it as the product of modern industrial development, and as warranting equally

modern solutions. In a 1929 letter he explained that “The settlement group is the only body of social workers to as yet face the fact that we are dealing with something different from the old unemployment of hard times – we are dealing with the new unemployment of technical change and progress.”³⁵ Hall echoed Kellogg’s sentiments in the introduction to *Case Studies*, writing “Experience has taught us to recognize broken work not merely as a symptom of financial crises, but as a recurring fault of modern production.”³⁶

To emphasize modernity as more significant than the emerging depression Kellogg, Hall and Calkins focused on the detrimental effect that technological advancements and consumer fads had on workers. News butchers, who sold newspapers on trains, saw their work disappear with the advent of bus travel in the 1920s, and ticket choppers became obsolete as turnstiles were installed at train and subway stations. Calkins described musicians who played in theater orchestras and found themselves out of work with the development of the Vitaphone, which could show pictures with sound. What should we do, they asked, for the skilled maker of wire hat frames who suddenly finds that women no longer want to wear his hats? And can we expect the ice cutter to easily transition to another skill when refrigerators have become widespread?³⁷

Even for those employed in seemingly timeless occupations, the NFS studies argued, seasonal slackness could halt otherwise steady employment. Settlement workers (erroneously) described the farmer as an independent laborer who could prepare for the seasonal ups and downs of his work, and they argued that industry should be held to the same standards as agriculture. Expert finishers (who provided interior finishing on wood and walls) and woodcutters, they suggested, should be able to expect their bosses to prepare for slack times.³⁸

If unemployment was a side effect of modern production, committee members claimed, a modern system should be able to manage it. In the same way that industrial leaders protected

their raw materials, it was a waste to allow their labor supply to rot in a down cycle. When an experienced longshoreman found himself unemployed because of the winter chill, his employers were not just subjecting him and his family to a reduced income, but they were also wasting a precious commodity and allowing it to go unused. Indeed, Kellogg shamed industrial and political leaders for their mismanagement of such resources. Kellogg wrote satirically: “If we were to take a leaf out of the modest proposal of Dean Swift and organize a Society for Wasting Labor Power & Gutting the Wage-Earning Market, it would promote exactly our present-day policies of irregular employment and would set its cap for an occasional cyclical depression.”³⁹ Working in corporations that had used scientific management to boost wages while still making a profit, laborers had every reason to expect their employers (or the government) to manage periods of high unemployment. And modern business, Kellogg and Calkins claimed, should have the capacity to manage their labor power through predictable lulls in demand.

Above all, the books placed the responsibility on employers and the government – rather than the unemployed – to ease the effects of joblessness. Unemployment was neither the fault of the jobless, nor should they be expected to muddle through it unaided. The ultimate burden of unemployment, Calkins declared, “falls upon men least able to bear it and frequently upon those in no way responsible for its incidence.”⁴⁰ Calkins offered perhaps the most pointed analogy, which suggested that it was up to the federal government and employers (rather than workers) to protect the victims of economic downturns. Referencing the widely popular workman’s compensation legislation, which had at that time passed in most states, Calkins described industrial unemployment as a parallel problem to industrial accidents. Just as with industrial accidents, unemployment was a problem that employers should attempt to prevent and respond to. Not only did this analogy place the onus of managing unemployment outside of the hands of

workers themselves, it also rendered unemployment as a fully treatable condition. The solution, as the proposed it, would be a combination of economic planning and stabilization, and “some form of protection for families caught by the dislocations of work which we fail to control.”⁴¹

Disregarding what they saw as an unwarranted faith in political leaders, members of the Unemployment Committee called for change in social policy. A temporarily unemployed worker, they argued, should be able to count on the government, employers, and private agencies to make the best use of their labor. In their books, Hall and Calkins both called for three steps to safeguard workers: first, the regularization of production as enacted by employers; second, a system of public works projects that could step in when private industry failed; and third, a federal employment system that could coordinate and modernize state and municipal employment agencies. This line of action, Hall explained, was “to modernize our public employment services, to lift the standards of private agencies, and to weed out the abuses and inefficiencies of our present haphazard methods of labor placement.”⁴² In addition, Hall called on the NFS to push for greater legislation related to unemployment insurance and relief, as in 1932, when the NFS published a resolution stating that it “expresses its conviction that unemployment insurance is essential to preserve a minimum standard of economic security; and that it urges the governor of every American state to press for the enactment of ... measures to protect American standards of living at their most vulnerable point.”⁴³ While their recommendations were often somewhat unspecific, the Committee’s main goal was to catalyze business and government involvement.

When Hall made her case she reflected the hallmarks of the settlement campaign for social insurance:

No one who scans the ups and downs of American business enterprise, our changes in techniques and styles and markets, the shiftings of industry from one region to another,

can but see that there will still be need for protection of some sort against unprevented or unpreventable unemployment over which the worker himself has no control.⁴⁴

Workers were helpless in the face of technological change, consumer demand, and standard economic cycles, they argued, and thus deserved the protection of the state. Perhaps most importantly, though, the settlement campaign for social insurance insisted that this social policy was about workers themselves, not the labor market.

Unemployment in Families

To persuade their readers that economic cycles warranted legislative change, Committee members humanized the plight of the jobless by shifting the conversation out of the workplace and positioning it in the home. Anticipating readers who perceived of unemployment as an impersonal issue of job placement, left to labor and business analysts, Calkins wrote a narrative of good families trying to survive a catastrophe, and suggested that unemployment's real victims were families, not industrial leaders or even just laborers. In so doing, the Committee reconstituted the jobless: once perceived as paupers and loafers, workers in this telling (and their families) were the hapless victims of changes outside of their control.

A central goal of the work was to exonerate the unemployed for their condition, a difficult task given that their readership was fundamentally suspicious of the jobless. *Some Folks Won't Work* directly challenged the popular myth that "if a man really wants to work, he can find it."⁴⁵ This myth served as an undercurrent of much public resistance to social insurance, and dispelling it became central to the Committee's work.⁴⁶ Calkins opened *Some Folks Won't Work* with a description of the kind of person who was influenced by such misinformation: an insurance agent who, because of the mystifying nature of the economy, genuinely believed the worst of the unemployed. "I tell you there isn't any such thing as being idle for people if they have any

gumption,” Calkins claimed such a person would say, “Some people won’t work. I’d like to see anybody keep me out of a job.”⁴⁷ The average working American, Calkins’ anecdote suggested, was ignorant regarding unemployment. Yet her tone offered readers the opportunity to become someone other than this insurance agent. As Calkins described, the agent believed the unemployed were unwilling to work, in spite of the availability of jobs. With a better sense of the causes of unemployment, Calkins implied, the reader would likely come to see the situation quite differently.

The NFS Committee members acted on the belief that “average” Americans misunderstood the causes and pervasiveness of unemployment, a suspicion that was made manifest even by other settlement workers. In Columbus, Ohio, the Gladden Community House opted out of participating in the study because of their faith in the current system of managing unemployment – in which the jobless relied on private agencies and spurts of state and federal assistance, often channeled through private agencies or public bureaus of charity. C.H. Bogart, the Gladden head resident, informed Irene Nelson that, “President Hoover will undoubtedly conduct through governmental channels a study of unemployment in which settlements are in a unique position to cooperate.”⁴⁸ Bogart and his allies seemed to maintain faith in ad hoc government responses to poverty, and implied that the Committee was stepping out of line in their work.⁴⁹

Even more pernicious, Hall soon discovered, was the popular belief that in the 1920s most people without jobs were unemployed for personal reasons like injury or illness, or could expect to be employed again soon. Nelson quoted one settlement caseworker as saying, “These spells of unemployment don’t last; if a man amounts to anything he can always get work...”⁵⁰ Nor did they believe that it was possible to be unemployed and employable at that time. Hall, unphased, brushed off this skepticism as the reaction of a “Case Hardened” Family Case Worker, someone

who had seen enough dishonesty to distrust anyone requesting aid.⁵¹ To Hall and Unemployment Committee members, the presence of dissent within the NFS was not surprising, and indicated the extent to which average Americans misunderstood joblessness.

Thus, Calkins clued her readers into the great disconnect between secure Americans and the unemployed, an argument that emphasized the invisibility of the jobless and the fallibility of popular conceptions about the unemployed. One story she told, which she described as the “ironic niceness of the incident which lately occurred in a public school of Philadelphia,” offered her readers a chance to be self-aware and to adopt behaviors to distinguish themselves from those in denial about unemployment. Calkins described, “an undernourished child [who] was given by the school doctor a medicine to whet her appetite,” a solution that (in Calkins’ telling) would usually denote concern for the well-being of a student. “As time went on,” Calkins continued, “and she continued to give evidence that she was not eating enough, a visit was paid to her home. There it was discovered she had little to eat.”⁵² This description of misguided assistance assured readers that, yes, even good people could miss the prevalence of unemployment. As such it both educated readers and affirmed their fundamental goodness.

To further disassemble misunderstandings about unemployment, Calkins and the NFS introduced secure Americans to a category of deserving poor: the unnecessarily jobless. In *Some Folks Won’t Work* Calkins argued that the poor families they aimed to protect were hardworking and worthy of assistance. “There are many of these who would rather starve than accept charity,” Calkins informed the reader. “Unfortunately, physical laws break down their natural hauteur, and charity makes its hateful entrance through sick relief, perhaps.”⁵³ Charity, Calkins stated, was far from a first solution. Over numerous chapters she described a sequence of “makeshifts,” steps that the unemployed took to get by. The jobless were tireless at “hunting the job”: answering ads

in the paper, walking miles in search of work, and paying often untrustworthy private employment agencies to find work for them. At home they sold valuables like furniture and engagement rings, moved into cheaper housing, and even split up the family among extended family members or invited additional renters to bear the housing cost. Charity was often a last resort. These makeshifts made up the bulk of Calkins' popular press argument about unemployment: the unemployed and their families were not sitting around and waiting for the government to bail them out. They were thrifty, industrious, and still barely surviving.⁵⁴

The task of finding and highlighting “worthy” poor families became central to the Unemployment Committee's strategy for changing popular opinion about unemployment insurance. Believing that unemployed families – especially those who had not previously relied on charity – represented an invisible or misunderstood segment of the poor population, Committee members made it their duty to expose the nation to these men and women. “I am convinced,” Nelson confessed to Hall, “that there is a whole stratum of the population who are really having the devil of a time and about whom absolutely nothing is known – they have kept it all under their hats, or at least within the circle of a few obscure and inarticulate friends.”⁵⁵ By characterizing their subjects as formerly unseen, and as previously unknown to social service agencies, Nelson preemptively excused any future forays into charity as unusual and necessary – these families acted from blameless desperation and not from a place of dependence.

The Committee's research strategy reflected their commitment to exonerating the “right” kind of jobless individuals, and they thus chose to publish only the stories of the “blameless poor” – men who were capable and willing to work – and their families. When the Committee requested case stories from settlements they offered this as a suggestion to head-workers. “Cases should be chosen,” they recommended, “in which the wage-earner through suffering from

continuous or intermittent unemployment, is still considered employable.”⁵⁶ Over and over they articulated what kind of family they wanted to rely on. As Hall counseled Lea Taylor,

the test I applied was simply this: is or was the unemployment due to causes entirely outside the family’s control and are there definite consequences which can be set down and described as fact? As you say, we shall have to search for families in which unemployment is not interwoven with other factors in producing their present situation.⁵⁷

This specific targeting of the “best” of the unemployed reveals that despite their progressive understandings of persistent unemployment, the settlement Unemployment Committee mobilized some rather traditional notions about the poor in order to defend jobless workers. They demonstrated the deservedness of jobless workers by highlighting their lack of dependence on charity. When Irene Nelson described the five “best” families she had run into, she commented to Helen Hall that “It is interesting that not one of my five is known to any charitable organization, and this without my having specified that we should prefer the sort.”⁵⁸ Thus the Committee paradoxically contributed to a discourse about poverty that associated accepting relief with failure, a seemingly unintentional byproduct of arguing that poor workers in the 1930’s were not to blame for their predicament.⁵⁹

If one of the features of faultless poor workers was that they had never relied on charity, then committee members connected being independent with deserving aid. In a letter to a discouraged Irene Nelson, Helen Hall offered consolation that revealed her strategies and beliefs about relief. Nelson had written complaining of the resistance she faced from caseworkers at family-centered social service agencies, who argued that their clients did not fit the requirements that Nelson was looking for. “In taking the Family Case Workers reaction,” Hall counseled, “we must realize that they get the type of family which we do not want particularly to include in our work.”⁶⁰ In other words, Family Case Workers, who were more likely to see domestic disputes, juvenile

delinquency, and other “behavioral” issues, would likely not see many of the worthy poor who would make solid cases for study.⁶¹

Hall’s subsequent thoughts more clearly indicate the intellectual consequences of shaping their study around the “best” unemployed families. “I think that we of the Settlements feel,” she explained, “that almost the keenest suffering and the greatest change of standards come often in the family which does not resort to the relief giving agencies.”⁶² The Committee’s strategy, then, required that they establish markers for this kind of person, such as prior requests for aid or a relationship with a family service agency. “Our settlement study,” Kellogg explained to readers of *Case Studies of Unemployment*, “sought to disentangle the unemployed from the unemployable by dealing only with families whose predicament was due to industrial causes outside their control.”⁶³ The Unemployment Committee intentionally structured their research project so as to defend the unemployed against judgment and to show that such families accepted charity only as a result of a systemic failure. In effect, the Committee was distinguishing between the kinds of people who should be supported by unemployment insurance and those who should not, and Calkins carried these implications into publishing.

The NFS Unemployment Committee turned their attention to families in order to persuade their readers of the importance of unemployment regulation. By focusing on families rather than just the labor market, Calkins compelled readers to acknowledge and respond to the plight of the unemployed. The economic system (seasonal slackness, technological innovation, and periodic downturns) rendered individuals unemployed, and they and their whole families struggled to survive. “Clearly whether unemployment is controllable or uncontrollable,” Calkins stated by way of conclusion, “its ultimate burden falls upon men least able to bear it and frequently upon those in no way responsible for its incidence. Most of the great modern nations have provided

their workers with some form of insurance against such unemployment. We have not.”⁶⁴

Moreover, the NFS Unemployment Committee suggested that a breadwinner’s joblessness carried consequences for the entire family, and perceived of the family as the social unit in which people experienced unemployment, rather than as individuals, or collections of workers, or communities.⁶⁵ In this, the Unemployment Committee humanized jobless workers, in the process recasting them as victims, rather than paupers.

Preserving the Male Breadwinner Family

Beyond merely emphasizing families, the Unemployment Committee proposed a specific definition of “family” that would have been amenable to their readers, and which established employment as fundamentally male. By emphasizing widely accepted conceptions of the male breadwinner family structure, the Committee could argue for government intervention in dealing with unemployment (social insurance) without alienating their readers. This rhetorical strategy likely reassured readers of the non-radical nature of their campaign, and demonstrated that federal insurance would preserve, rather than revolutionize, the American social fabric.⁶⁶ Thus, these reformers drew on Progressive “maternalist” policies, which emphasized female dependence and the state’s obligation to preserve the male breadwinner family structure.

For Settlement researchers, the right kind of family was also one that affirmed a family structure centered on a male breadwinner. In a recorded roster of 148 case studies, the researchers organized it around each family’s breadwinner. Each family was titled according to its (male) breadwinner, and catalogued by nine categories: name, case number, nationality, sex, age, vocation, last occupation, others earning (like children or women), and dependents. They only listed 10 female breadwinners, even though 43 wives made it in the category of “others

earning.” It is perhaps a given that none of the women who were listed as breadwinners had husbands as dependents, and it would be anachronistic to expect married women to be listed as breadwinners. The structure of this roster, though, proves the narrative that Hall and settlement workers were trying to tell: that whole families were suffering because of an economic condition that attacked (male) breadwinners specifically. In presenting this narrative they set up a social ideal – that men were breadwinners even in families in which their wives and children worked – that did not necessarily reflect the reality of increased female employment throughout the twenties.⁶⁷

The Settlement study echoed a longstanding discourse in the United States about motherhood and wage labor. In the 19th and early 20th centuries many laborers and reformers concurred that families benefitted most from a breadwinner model, in which fathers worked and mothers were able to focus on mothering. This was the American iteration of maternalism, defined by Sonya Michel and Michael Koven as "ideologies and discourses that exalted women's capacity to mother and applied to society as a whole the values they attached to that role: care, nurturance, and morality."⁶⁸ Scholars have long emphasized the significant role that maternalist ideology played in Progressive-era reform work (especially, even, settlement work). For reformers, notions of gender difference offered avenues for professional advancement. As Robyn Muncy effectively argued, reformers drew on common notions of womanhood, and asserted themselves (as women) as naturally positioned to create policy that affected women.⁶⁹ For the targets of reform, maternalist policies were often imbued with middle-class, white sensibilities, and inflected women with the same notions of inherent nurturance and, ultimately, dependency.

Much of maternalist social welfare work simultaneously reflected and shaped a labor market that gave preference to male labor, a pattern that bolstered calls for a family wage. Progressive

reformers influenced by maternalism partnered with labor leaders like Samuel Gompers of the American Federation of Labor and the John R. Commons of the American Association of Labor Legislation to establish a wage by which men could earn enough in wage labor to support his wife and children. As Martha May argued, family wage advocates worked to challenge “the ideology of working-class poverty” by removing women from the workforce, thus simultaneously (in theory) boosting wages and allowing women to practice “true womanhood.”⁷⁰ The product of reformers’ emphasis on the male breadwinner family was that their policies codified dependency among working-class women. By the 1920s, minimum wages tended to be higher for men than women, while working or working-class women were expected to rely on charitable aid when their circumstances prevented them from receiving the security of a male breadwinner family.⁷¹

The NFS study of unemployment echoed the maternalist preference for male breadwinner households. From the study’s framing, NFS researchers advocated a system of employment that centered on men and discouraged women’s work. In the chapter on “Makeshifts” in *Some Folks Won’t Work*, Calkins put a mother’s employment as virtually the last makeshift that a family might turn to during times of unemployment – listed after selling goods, borrowing, living on credit, and even eating less. In a 1932 conference, Hall suggested the same. After describing how families cut down on food, she explained: “There is still another reserve that the family found within itself [this comes after “cutting down on food”]. The mother goes to work – for she can often get a job when the man cannot.” What’s interesting here is that Hall connects this – a seemingly cultural argument about women working – with their larger argument regarding the nation’s industrial and financial structure. “When the bankers and industrialists, the engineers and managers have not, in their organization of industry, enough work for the men” Hall

continued, “enter Mrs. Jenkins, Mrs. Levy, Mrs. Carbino and the rest.”⁷² Women worked as a last resort, and their employment indicated a failure in the economy rather than a successful adaptation to new conditions.

In part, the Committee’s work offers a reflection of common assumptions among working class families themselves, that the male breadwinner family was preferable. One of Irene Nelson’s favorite family stories, that of the Clark family from Philadelphia, nicely illustrates the role of gender in conversations about unemployment. Frank Clark described his life without work for a caseworker: “You see it’s because I’ve always worked so steady that I’ve got nervous about being out of work now,” making him a perfect candidate for their study. Clark emphasized both his resistance to letting his wife work, and the reality that it may be necessary. “I don’t believe in my wife working,” he said, “although she did when I didn’t know it during the year I was away, and paid the first money on our house out of what she saved.” Nelson understandably hoped that the Clarks might find some relief, but what’s interesting is that when she expressed this sentiment to Hall she wrote “Poor Mrs. Clark! – let’s hope her story may stir people to do something about unemployment.”⁷³ In one sentence, then, Nelson laid out her belief that women unfairly bore a significant portion of the burden of unemployment, even though they were not expected to be breadwinners. Moreover, by positioning Mrs. Clark as the victim, Nelson’s lament suggested that a woman’s employment was part of the problem, rather than a possible solution.

Scholarship on the family wage frequently centers on the ideological arguments that reformers used to defend male breadwinner households. As Martha May has shown, a significant number of reformers agreed with Florence Kelley, who said in 1912: “It is the *American tradition* that men support their families, the wives throughout life, and the children at least until

the fourteenth birthday.”⁷⁴ This tradition, scholarship suggests, was bound up with ideas about appropriate and ideal gender roles. Historical accounts focused on labor organizers, reformers focused on Mother’s Pensions, and a variety of individuals concerned with the effects of industrialization on the family, frequently explain the focus on the family wage and women’s depressed wages as a product of women’s “special relationship to the home.” National bills like the Sheppard-Towner Act and state-by-state legislation like Mothers’ Pensions were thus aimed, explains Primilla Nadasen, at returning women to their “proper – even sacred – domestic role.”⁷⁵ Maternalist policies for social welfare and labor reform thus expressed an ideology rooted in what perceived innate gender roles, and positioned women as fundamentally domestic and dependent.⁷⁶

Reformers advocating for male breadwinner households, moreover, cautioned that when women worked they upset gender norms and put their families at risk. According to Allan Carlson, Catholic thinkers like Father John Ryan and Progressive reformers like John Spargo and Annie Daniel all argued that women’s work could be blamed for evils like child malnourishment, infant mortality, and juvenile delinquency.⁷⁷ Settlement workers were certainly not immune to maternalist sensibilities. In 1910 Jane Addams decried that “the long hours of factory labor necessary for earning the support of a child leave no time for the tender care and caressing which may enrich the life of the most piteous baby.”⁷⁸ Such language reveals the extent to which these reformers – often single, often childless, always professional – expected poor women to embody longstanding traits of “true” womanhood, for the sake of their children.

In many ways, the National Federation of Settlements’ Unemployment Study does confirm scholars’ assessment of maternalism and the family wage. Much like scholarship that presents reformers as warning that working mothers put their families and children at risk, the stories

presented in *Some Folks Won't Work* were harrowing examples of what could happen to hardworking, faultless families when the job market shifted and their male breadwinner was rendered jobless. In an article for the *Chicago Daily News* Graham Taylor warned that men without work would inevitably lose the respect of their families and their own self-respect. "Faith in him changes to hope, to fear, to suspicion, to judgment that he is no good," Taylor lamented. "He grows sullen, curses, begins to drink, turns against the good, the law, the government—and before he knows it he drifts into crime."⁷⁹ Moreover, in *Some Folks* Calkins argued that without the regulation of unemployment, women and children were vulnerable to overwork, exhaustion, and even serious ailments. Expecting women to bear the financial burden of unemployment, they argued, was akin to sending them to their graves, and their families to the poorhouse.⁸⁰

The NFS support of a male-centered household, though, came from practical concerns, and as such challenges scholars of maternalism and the family wage to take more seriously the complicated interplay between ideology and material reality. They clearly knew that in working class households women regularly supplemented (or provided alone) the family income, but they cautioned against it for practical reasons. As she described the tendency of women to earn less than men, Calkins offered the common explanations for paying women less: "Her physical inferiority made her less widely useful when arm power counted, for there were fewer kinds of things she could do. Her physical cycles made her emotions unsteady. And most of all she had, even if only a legendary one, a husband or a father to support her. She could work for pin-money."⁸¹ Calkins relied on common stereotypes about women's abilities and temperament not to justify their limited wages but to explain to readers why a family could not (and should not have to) rely on a female breadwinner. But without protections and social insurance for the

unemployed, women would have to continue to work for miserly compensation, only perpetuating the income disparity. Calkins lamented that “novels could be written about this particular period in unemployment – the almost invariable shift of wage-earning from the man’s to the woman’s shoulders because women will work for less pay.”⁸² Thus, a mother working indicated a drop in family income – a very material problem that warranted action.

The NFS Committee drew on the widespread commitment to a male-breadwinner household to advocate for regulation on unemployment. As these statements demonstrate, members of the Committee echoed ideas of difference in order to rectify a real practical problem: that the labor market prohibited women from earning enough to make the difficult work worth it. Members of the Unemployment Committee recognized that women were in fact paid less (largely because employers thought women were less suited to industrial labor than their husbands), which rendered them the primary beneficiaries of a generous policy for social insurance. While *Some Folks* in some ways emphasized women’s natural suitability for domestic life, it was in large part the reality that an employed mother would not earn enough for her family drove the Unemployment Committee to count men as breadwinners, and the male-centered family as ideal. Therefore, it is a mistake to assume that supporters of the male breadwinner household did so for purely ideological reasons.

Some Folks also made claims to the dangers of women working, but they did so without emphasizing women’s responsibility to care for their families, and thus exhibited a less ideologically laden analysis of women’s work. Rather than focusing solely on the dangers that female employment bore for children, according to Calkins, the dangers posed by a family’s dependence on female labor went beyond the family economy, to a mother’s health. Because working mothers frequently remained responsible for much of the housework, settlement

workers rightly suggested, a working mother was likely a wearied woman. The books tried to deal with the very real, physical consequences of a woman working – that she found herself cleaning at nights and cleaning, cooking, and child-rearing during the day. Hall said that “the stories abound in the results of the double load on their shoulders:” exhaustion, illness, and sometimes death. One working mother, described in *Case Studies on Unemployment*, was only able to sleep by resting her head on the kitchen table between work and cooking, while her son sat beside her. The problem of the double load faced by working women led settlement workers to dig in on social insurance policies that bolstered male breadwinners.⁸³

The books reflected the practical reality that women bore the burden of domestic care, and seemed to confirm that a mother working would endure alarming physical ramifications. Almost every time that Calkins described a wife working, the story ends with the wife becoming extremely exhausted and sick. In *Some Folks Won't Work*, stories of mothers forced to work tell of the horror that came from it. A settlement worker told of one Polish woman who was “driven out to do cleaning,” causing her health to spiral. Calkins’ telling reads as a warning to any woman considering work, and as a confirmation to stalwart supporters of male centered households: “The blood in her veins shone blue through her ghostly skin, and her eyes, a purplish blue, seemed fixed upon a point in space where the Philadelphia courts, squalor, starvation, and the kindness of neighbors were all as one. She was too tired to hear.”⁸⁴ Exhaustion was but a symptom compared to what other mothers suffered. Mrs. Shanti, who came from Russia, was forced to work long hours to support her family. But “overwork and nerves wrecked Stacia’s health,” Calkins told, “and a tumor developed in her breast.” According to *Some Folks*, Mrs. Shanti was not alone in suffering from job-related ill-health. One Mrs. Daly, Calkins described, found herself in bed with cancer from her job as a nighttime janitor: what began as a lump from

hitting her head in an office she was cleaning, developed into a tumor, and then threatened her life. It was from the very physical act of working as a cleaner that Mrs. Daly developed cancer.⁸⁵

In the end, the members of the NFS Unemployment Committee offered a narrative for unemployment that cast women as dependent, and thus defenseless in the face of joblessness. The circumstances of the Depression and the insufficiency of women's work to provide for a family prompted these reformers to push the boundaries of relief, by charging that the failures of the relief system put families at greater risk for destitution and suggesting that relief not be reserved solely for women. In the process, the Unemployment Committee both confirms and challenges research on maternalism, demonstrating that ideology and material need often went hand-in-hand in defending the male breadwinner household. In other words, the solution they proposed was intended to improve the conditions of women, but functioned to cement in unemployment regulation the prerogatives of the male breadwinner family, and the ultimate dependence of women and mothers. By calling for a sweeping, yet non-radical responses to cyclical unemployment the Unemployment Committee articulated a position that could catalyze change without scaring off middle-class, educated Americans.

Reception and Outcomes

In the wake of finishing their survey of, and writing on, unemployment settlement workers embarked on the dynamic process of bringing workers' voices to legislators and policy experts. Their priority was to translate the difficulties of unemployment to lawmakers, so they focused their attention more on personal stories than specific policy. By reaching out to the voting public, contacting politicians, and continuing to work with the unemployed, settlement workers created a "middle-out" method for policy change.

Among the voting public, the Unemployment Committee's research was received quite well, and *Some Folks Won't Work* certainly made its way onto the nightstands of educated, reading Americans. Reviews by sympathetic readers emphasized the positive impact that such a study could make on the campaign for unemployment insurance. Paul Douglas, an economist whose research also dealt with unemployment, wrote an ad for the book that aimed right at such a readership.

If the settlements and Miss Calkins do not cut through the stiff hide of middle-class indifference with these moving chronicles of heroism and human loss, then there is no hope for the improvement of the world by pity.⁸⁶

The *Chicago Daily Tribune* echoed Douglas' description, if much more briefly, and in 1930 *Some Folks Won't Work* made it onto the *Tribune's* best book list (along, it should be said, with 136 other books).⁸⁷ By 1931, *Some Folks Won't Work* was into its fourth edition and, according to the Unemployment Committee, "selling steadily."⁸⁸

Settlement leaders took their research to the voting public through various other mediums. Graham Taylor, though not a member of the Unemployment Committee (but the father of Lea D. Taylor) published a compelling piece in the *Chicago Daily News*, simultaneously advertising and explaining the arguments presented in *Some Folks Won't Work*. For a largely conservative readership, Taylor described the pitiable state of joblessness and warned of the danger of inaction. "A man respected by wife and children gradually loses their respect and his own self-respect as he fails to be their bread-winner," Taylor lamented.⁸⁹ In January of 1932 Helen Hall continued to reach out to the public in a lecture given in Detroit, Michigan. As the *Detroit News* described it (in an article that also expanded her audience), Hall explained to the audience that the first job of industry and the government is "stabilization of employment," and continued by advocating or "long time planning of public works."⁹⁰ In this, Taylor and Hall thus acted on the

settlement commitment to translating knowledge of the unemployed to a middle-class, voting audience.

The Committee used a few methods to translate this knowledge to policy makers and politicians. In 1931 Congress debated the Wagner Bill S. 3060, which would have created a federal employment exchanges to regulate unemployment, and the Unemployment Committee worked feverishly to lobby for its passage. The meeting minutes of the Committee reveal that its members believed that “only sufficient pressure from [the] country will bring [the bill] to a hearing before March 1st,” and soon after committee members exhorted settlement workers from around the country to press their representatives for action on the bill.⁹¹

Members of the Unemployment Committee also directly appealed to legislators and policymakers. After the publication of *Some Folks Won't Work* Helen Hall sent a copy to Frances Perkins, the Commissioner of the New York State Department of Labor, and soon after met with Samuel Joseph (of the College of the City of New York), Perkins, and Paul Kellogg, to discuss strategies for passing Wagner's bill.”⁹² Then, in 1932, Hall and other members of the Unemployment Committee traveled to Madison, Wisconsin, to support the passage of the Wisconsin Unemployment Insurance Bill (the nation's first), recognizing that, as Hall said to the NFS, “It is not a model bill, indeed its chief virtue is that it could be passed. Its terms had to be conservative.” A few months later Hall testified before a commission in Columbus, Ohio, that aimed to pass a more robust bill for unemployment insurance.⁹³ By the end of 1932 the NFS was clear on the role that settlement workers could take in securing legislation, stating in a resolution:

“Whereas, the National Federation of Settlements, Inc. has already endorsed the principle of unemployment insurance, be it resolved that we now re-affirm this stand and urge all our members at this time to throw the weight of their conviction toward expediting the passage of appropriate laws in their respective states.”⁹⁴

Hall personally positioned herself to make recommendations to policymakers. Early in 1931 she used her newfound position as an expert on unemployment to urge Pennsylvania Gifford Pinchot to organize a state committee on unemployment, and pushed for statewide labor exchanges.⁹⁵ Hall also served on a Philadelphia task force that made recommendations for long-term structural reforms, and advised well as NY Senator Robert Wagner as he wrote a series of bills calling for public works for the unemployed. A strongly worded letter written by Helen Hall on behalf of the NFS to President Roosevelt received warm reception. Perhaps most significantly, in 1934, when President Franklin Roosevelt issued an executive order creating the Committee on Economic Security, Helen Hall and Paul Kellogg both sat on its Advisory Council. In these capacities, Hall was able to convey the experiences of the unemployed to policymakers.⁹⁶

Settlement workers in the Unemployment Committee, however, maintained their intimate connection with unemployed workers themselves. At the city level, committee member Lea D. Taylor spearheaded efforts to manage unemployment in Chicago. Taylor helped to orchestrate citywide public hearings on unemployment, in which hundreds of individuals impacted by unemployment testified to the deprivation and social disorganization they experience. In concert with Chicago's Worker's Committee on Unemployment, reformers and labor activists orchestrated in a successful campaign for state funding for the unemployed.

This research complicates standard perceptions of the settlement house movement. Much of the available scholarship suggests that, in the wake of the First World War and in the midst of growing emphasis on professionalization, settlement house workers embraced casework over reform. Moreover, virtually none of this research discusses how conceptions of gender shaped settlement workers' perception of unemployment and the growing financial crisis. Robyn

Muncy's *Creating a Female Dominion in American Reform*, for instance, takes gender seriously but positions settlement reform as happening at the federal level. Clarke Chambers' classic *Seedtime of Reform* offers a counter to this position, demonstrating that settlement workers' "persistent crusading" sped the process by which lawmakers proposed and legislated policies on social insurance, but neglects to analyze the precise arguments they made for social insurance, particularly with relation to gender. By bringing research on maternalist reform into conversation with scholarship on the settlement house movement, it becomes clear that settlement house workers both played a role in social reform even while providing support in the form of casework, and that through it all they embraced gendered notions of work, the family, and the role of the federal government.⁹⁷

Their work also complicates the way we might think about the creation of policy on labor and welfare. Settlement workers in the 1920's and 1930's demonstrate that policy change did not come primarily from below (although the unemployed workers' movement was quite significant) or from above (for instance, policy makers and the federal government). Rather, social policy change was something that happened in the middle – among reformers who could translate the experience of laborers for the voting public and political leaders. This point offers a counter to a popular narrative about Progressive social politics: that, as Daniel Rodgers put it, "What ultimately put social insurance back on the agenda in the early 1930's was ...the quiet, structural, behind-the-scenes institutionalization of European-acquired social insurance knowledge in the key university economics departments and policy centers."⁹⁸ Hall herself was at least tangentially related to many of these economics departments, as she had close relationships with both Paul Douglas and Paul Kellogg.

It would be a mistake to overstate their influence on policy details, as settlement workers were not primarily invested in shaping specific pieces of policy. Settlement workers like Hall understood their purpose as providing a link between jobless workers and legislators, for their specialized knowledge lay in the personal experience of the unemployed, not the nuances of social policy. Thus, they worked to educate policymakers on the very human issue of joblessness rather than crafting legislation, to persuade more people (voters, legislators) to support social insurance. To be sure, settlement workers had opinions on policy – for instance, in a 1935 report regarding their work on the Advisory Council Hall and Kellogg reflected dismay that they were not able to shape the Social Security Act to include stronger state standards and a greater federal contribution.⁹⁹

But their work significantly played a role in ensuring the passage of, broadly speaking, policies to protect the unemployed. So, for instance, while they clearly favored the Ohio plan over the Wisconsin plan, settlement workers threw their weight behind both, because they both intended to arrest destitution among the unemployed. And their weight proved to be influential. As NFS meeting minutes report, committees in Wisconsin, Ohio, and Congress (such as the LaFollette-Costigan committee) all asked for and drew on the Unemployment Committee research in crafting policy. This fits their goals: it is striking that Hall (and Kellogg and Douglas, for that matter) believed that a project to change *public opinion* was crucial for gaining legislation on unemployment.

Because they re-centered debates for unemployment insurance onto jobless workers' families, the Unemployment Committee was able to introduce to their economically illiterate readers the natural cycles of a capitalist economy. At the same time, they catalyzed the creation of empathy among the voting public, enabling voters to fully understand the plight of the jobless.

Yet their argument came at a cost, for it relied on a distinction between the jobless who deserved unemployment insurance, and those who had long relied on charity. Well before the New Deal, settlement workers recommended that some poor Americans were “entitled” to government assistance, and thus contributed to the creation of the two-tiered welfare state.¹⁰⁰

By holding the economic system to task while mobilizing the rhetoric of male breadwinner families, settlement workers presented fairly radical recommendations for dealing with unemployment (social insurance) alongside traditional and widely accepted conceptions of social structures, which reassured readers of the non-radical nature of their campaign and demonstrated that federal insurance would preserve, rather than revolutionize, the American social fabric.

¹ Hall, Letter to Gifford Pinchot (January 7, 1931), Social Welfare History Archives of the University of Minnesota (SWHA) B. 40, F. 2.

² Clinch Calkins, *Some Folks Won't Work* (New York, 1930); Marion Elderton, ed., *Case Studies of Unemployment, Compiled by the Unemployment Committee of the National Federation of Settlements, with an Introduction by Helen Hall and a Foreword by Paul U. Kellogg* (Philadelphia, 1931).

³ Settlement workers participated in early conversations about social insurance but ultimately focused on unemployment and thus advocated for unemployment insurance specifically. For this reason, in this article I will use both of the terms “social insurance” and “unemployment insurance.”

⁴ Colin Gordon, *New Deals: Business, Labor, and Politics in America, 1920-1935* (New York, 1994), 87-89; Peter Swenson, *Capitalists Against Markets: The Making of Labor Markets and Welfare States in the United States and Sweden* (New York, 2002), 192-195; See also William Domhoff, *The Powers that Be: Processes of Ruling Class Domination in America* (New York, 1978).

⁵ Theda Skocpol and G. John Ikenberry, “The Road to Social Security,” in Skocpol, *Social Policy in the United States: Future Possibilities in Historical Perspective* (Princeton, 1995), 144-147; Nancy K. Cauthen and Edwin Amenta. “Not For Widows Only: Institutional Politics and the Formative Years of Aid to Dependent Children” *American Sociological Review* 61 (1996), 430-432.

⁶ Lizabeth Cohen, *Making a New Deal: Industrial Workers in Chicago, 1919-1939* (New York, 2014); Frances Fox Piven and Richard Clower, *Regulating the Poor: The Functions of Public Welfare* (New York, 1993).

⁷ Miriam Cohen and Michael Hanagan argue that we should not “overemphasize the importance of reformers in understanding the enactment of unemployment insurance in 1935,” because policy “wonks” ultimately had to compromise on “cherished beliefs” in order to appease those with actual political power. Yet while Helen Hall did indeed make it to the Social Security bargaining table, she hardly fits this analysis, for she was less wedded to a particular form of unemployment insurance than to *any* form of unemployment insurance. Miriam Cohen and Michael Hanagan, “Politics, Industrialization and Citizenship: Unemployment Policy in England, France and the United States, 1890-1950,” in Charles Tilly, ed., *Citizenship, Identity, and Social History* (New York, 1996), 123.

⁸ On maternalism, see, for instance, Seth Koven and Sonya Michel, eds. *Mothers of a New World: Maternalist Politics and the Origins of Welfare States* (New York, 1993); Robyn Muncy, *Creating a Female Dominion in American Reform, 1890-1935* (New York, 1991). For more on the family wage in history, see Lawrence Glickman, *Living Wage: American Workers and the Making of Consumer Society* (Ithaca, 1997); Boydston, *Home and Work: Housework, Wages, and the Ideology of Labor in the Early Republic* (New York, 1990); Allan Carlson, “The Family Wage Problem, 1750-1940,” in Bryce Christensen, ed., *The Family Wage: Work, Gender and Children in the Modern Economy* (Rockford, 1988).

⁹ Alice Kessler-Harris, “Women’s Wage Work as Myth and History,” *Labour History* 29 (1978), 290.

¹⁰ “Unemployment Summary Presented to Executive Committee” (November 10, 1928), 1.

¹¹ Daniel Rodgers, *Atlantic Crossings: Social Politics in a Progressive Age* (Cambridge, 1998), 252. The Russell Sage Foundation was especially interested in studying local responses to unemployment during and after the depression of 1920-1921, and funded two notable studies: Leah Hannah Feder, *Unemployment Relief in Periods of Depression: A Study of Measures Adopted in Certain American Cities, 1857 through 1922* (New York, 1936); Philip Klein, *The Burden of Unemployment: A Study of Unemployment Relief Measures in Fifteen American Cities, 1921-22* (New York, 1923).

¹² Skocpol and Ikenberry, “The Road to Social Security,” 141.

¹³ Shelton Stromquist and Theda Skocpol both argue that the AALL, especially in its connection to John Commons, supported proposals for unemployment insurance that prioritized voluntary participation on the part of workers, and offered financial rewards to employers who worked toward the regulation and humanization of industry. In working with employers, Commons and the AALL ultimately abandoned plans that depended on public funds and compulsory insurance. Shelton Stromquist, *Re-inventing “The People”* (Urbana, 2006), 90-92; Skocpol and Ikenberry, “The Road to Social Security,” 150.

¹⁴ For more on the history of the settlement house movement see Walter Trattner, *From Poor Law to Welfare State: A History of Social Welfare in America*, Sixth Ed. (New York, 1999), Chapter 8; Michael B. Katz, *In the Shadow of the Poorhouse: A Social History of Welfare in America*, Tenth Anniversary Ed. (New York, 1996), Chapter 6; Allan F. Davis, *Spearheads for Reform: the Social Settlements and the Progressive Movement, 1890-1914* (New York, 1967).

¹⁵ Some historians have supported the notion that by the 1920’s the settlement movement had largely faded, as settlement workers slowly adopted the practices of the emerging profession of social work. As the argument goes, these settlement workers were more concerned with clubwork or casework than reform and their social/political relevance lay only with those former settlement workers who made their way to positions of leadership in politics and labor, like Frances Perkins, the Abbott Sisters, and Julia Lathrop. See James Leiby, *A History of Social Welfare and Social Work in the United States* (New York, 1978), 129-133; Allen F. Davis, *Spearheads for Reform: the Social Settlements and the Progressive Movement* (New York, 1967); Howard Jacob Karger, *The Sentinels of Order: A Study of Social Control and the Minneapolis Settlement House Movement, 1915-1950* (Lanham, 1987).

¹⁶ Helen Hall and Henry Street Settlement, “The Helen Hall Settlement Papers: A Descriptive Bibliography of Community Studies and Other Reports, 1928-1958,” (New York, 1959), 5.

¹⁷ “Minutes from the Meetings of the Board of Directors of the National Federation of Settlements, Inc. (June 12-14, 1931), 3.

¹⁸ “Minutes of the Meetings of the Board of Directors of the National Federation of Settlements, Inc. (June, 1928), 9. The NFS voted to “enlarge the organization of the Unemployment Committee” in 1931. “Minutes of the Meetings of the Board of Directors of the National Federation of Settlements, Inc. (June 14, 1931), 3. Clarke A. Chambers chronicled this shift in priorities among settlement workers, arguing, “the social-reform impulse had not died or even become dormant in these years [after World War I] of reaction.” Clarke A. Chambers, *Seedtime of Reform: American Social Service and Social Action, 1918-1933* (Minneapolis, 1963), 131.

¹⁹ Paul Kellogg, “Letter to Viola Paradise” (May 29, 1929), B.38 F.11, Collection 34, Social Welfare History Archives (SWHA), the University of Minnesota, 1.

²⁰ Hall, the chair of the committee, was a rising star in the NFS and active on the issue of unemployment. During the 1930’s Hall worked on the “Plan for Philadelphia,” a task force that made recommendations for long-term economic planning; advised Pennsylvania Governor Gifford Pinchot on increasing unemployment; aided New York Senator Robert Wagner in creating programs to prevent unemployment, and sat on President Franklin D. Roosevelt’s Committee on Economic Security, which drafted the Social Security Act of 1935. Ethel Dougherty, and Lea Taylor were head residents at settlement houses, and Paul Kellogg was the editor of a journal that regularly discussed settlement issues. The executive committee put together a field committee of eighteen people to manage case study submissions in their regions, each of whom worked in settlement houses around the Midwest, the South, and the East Coast, from Ellis Memorial in Boston to Roadside Settlement in Des Moines. Megan H. Morrissey, “The Life and Career of Helen Hall: Settlement Worker and Social Reformer in Social Work’s Second Generation” (Ph. D. diss., University of Minnesota, 1996), 151; “Unemployment Study Committee of the National Federation of Settlements” (January 1929), B.38 F.9, SWHA 34, 1

²¹ Settlement workers only partially embraced the social sciences, which is especially apparent when looking at their slow transition to professionalization. While settlement workers resisted the profession’s increasing turn inward, “scientific” research and professionalization offered sense of organization and an aura of authority in research. As Hamilton Cravens argues of the early social sciences, “the new professionals ... appealed to those

popular bromides, scientism and progress, to legitimate their status in society from the relatively safe havens of academe.” Hamilton Cravens, “History of the Social Sciences,” *Osiris*, 1 (1985), 194-195. Settlement houses were also known for nurturing a number of social scientists in their early years, some who went on to study in the famous Chicago School. Consider, as an example, economist Theresa Schmid McMahon’s time in Hull House. Mary O. Furner, *Advocacy and Objectivity: A Crisis in the Professionalization of American Social Science, 1865-1905* (Lexington, 1975), 224. For more on the emergence and professionalization of social work, see Roy Lubove, *The Professional Altruist: the Emergence of Social Work as a Career, 1880-1930* (Cambridge, 1965), Chapter VI; for more on the social science and reform careers of former settlement house residents, see Davis, *Spearhead for Reform*; Muncy, *Creating a Female Dominion in American Reform*.

²² It is notable that the committee solicited stories from numerous non-settlement organizations, like branches of the YMCA and the Red Cross. Of the 104 organizations that contributed case studies to the project, at least 17 (16.3%) were not settlement houses. Because settlements were most frequently established in the urban north, and because the committee wanted to maintain regional representation, many of the non-settlement agencies were located in southern cities or rural areas. Even in northern cities settlements looked to other, non-NFS agencies to supplement their research. The presence of religiously-affiliated settlements and agencies certainly indicates that the NFS distinction between the two could, at times, prove to be artificial, and confirms Ruth Crocker’s assertion that most settlement houses were less like Hull House than like a community family service agency. Elisabeth Lasch-Quinn demonstrates the ways that the NFS’s decision to exclude sectarian settlement houses and organizations drew racial boundaries around the settlement movement, largely because African Americans were fiercely denominational. Of course, it was also the relative lack of urbanization, immigration, and industrial labor that rendered the South (and rural north) less conducive to settlement work. But Lasch-Quinn’s study of “settlement-like” programs, including churches and YMCA’s, accurately laid out the kinds of organizations that Helen Hall would turn to when she wanted a picture of unemployment in the south. Ruth Hutchinson Crocker, *Social Work and Social Order: The Settlement Movement in Two Industrial cities, 1889-1930* (Champaign, 1992); Elisabeth Lasch-Quinn, *Black Neighbors: Race and the Limits of Reform in the American Settlement House Movement, 1890-1945* (Chapel Hill, 1993).

²³ Albert J. Kennedy, “Letter to Helen Hall” (January 7, 1929), B.38 F.9, SWHA 34, 3; also found in “Unemployment Summary Presented to Executive Committee in Cleveland” (November 10, 1928), B.38 F.7, SWHA 34, 1.

²⁴ Calkins, *Some Folks Won’t Work*, 92.

²⁵ Calkins, *Some Folks Won’t Work*; Elderton, ed., *Case Studies of Unemployment*.

²⁶ Alexander Keyssar, *Out of Work: the First Century of Unemployment in Massachusetts* (New York, 1986), 263; Roy Lubove, *The Struggle for Social Security, 1900-1935* (Cambridge, 1968).

²⁷ William M. Leiserson, “A Federal Reserve Board for the Unemployed. Outlines of a Plan for Administering the Remedies for Unemployment,” *Annals of the American Academy of Political and Social Science* 69 (January, 1917), 103. For more on Leiserson, see Irving Bernstein, *The Turbulent Years: A History of the American Worker, 1933-1941* (Boston, 1970), 808 fn.7 and Ch. 2; J. Michael Eisner, *William Morris Leiserson, A Biography* (Madison, 1967); Frank M. Kleiler, “William Morris Leiserson,” *Industrial Relations, Research Association, Proceedings* (1957), 95-101. For more examples of early 20th-Century depictions of unemployment see the writings of John B. Andrews, a Wisconsin-trained economist who in 1910 served as the secretary of the AALL and wrote extensively (often in *Survey*) on workmen’s compensation. Sarah Frances Rose, “No Right to Be Idle: the Invention of Disability, 1850-1930” (Ph. D diss., 2008), 159, fn. 1. John B. Andrews, “Workmen’s Compensation in New Jersey – The Wrong Way,” *Survey* 22 (March 27, 1915): 696-97.

²⁸ William H. Beveridge, *Unemployment: A Problem of Industry (1909 and 1930)* (London, 1912, 1930). See Beveridge’s 1930 lectures at the University of Chicago (cited above); Beveridge, *Insurance for All and Everything* (London, 1924); Beveridge, *Causes and Cures of Unemployment* (London, 1931); Beveridge, *Full Employment in a Free Society, a Report by William H. Beveridge* (London, 1944).

²⁹ Many Americans also evinced a faith in the American economy to maintain employment, and after World War I it became commonplace to oppose social insurance in favor of what would be called “sound economic thinking.” This included the idea that private enterprise should control and social welfare measures, and the sense that the federal government should avoid additional costs in the wake of war. See James T. Patterson, *America’s Struggle against Poverty in the Twentieth Century* (Cambridge, 2000), 32; Daniel Rodgers, *Atlantic Crossings*, 26, 231-232.

³⁰ “Suggestions as to Focus in Developing Miss Hall’s Proposal” (ca. 1931), 1.

³¹ Helen Hall, “Report at International Conference” (1932), SWHA D1 556, 3.

³² Michelle Landis Dauber has persuasively argued that the architects of New Deal relief and social security policies drew on a tradition of federal disaster aid, which allowed them to argue that those suffering in the 1930's were victims of a disaster, rather than loafers or paupers. As she said, "Describing the Depression as a disaster... locate[d] relief payments in a moral context that would render them necessary as a required response to victims' circumstances." Settlement workers in the 1920's clearly drew on the language of disaster, but they also recognized the dangers in treating Depression-era unemployment as an aberration. Michelle Landis Dauber, *The Sympathetic State: Disaster Relief and the Origins of the American Welfare State* (Chicago, 2013), 10.

³³ Kellogg, "Foreword" to *Case Studies*, ix.

³⁴ *Ibid.*, x.

³⁵ Paul Kellogg, "Letter to Viola Paradise," 1.

³⁶ Hall, "Introducing our Neighbors," in *Case Studies*, xxiii.

³⁷ Calkins, 28-29.

³⁸ Calkins, 30-45.

³⁹ Kellogg, "Foreword" to *Case Studies*, viii.

⁴⁰ Calkins, 161.

⁴¹ Calkins added: "we have with this parallel problem [industrial accidents and industrial unemployment] the parallel possibility of meeting the risks of unemployment as we met the risks of industrial accidents: first, through stabilization that will reduce the intermittency of earnings; second, through some form of protection for families caught by the dislocations of work which we fail to control." Calkins, 159.

⁴² Hall, "Introducing our Neighbors," in *Case Studies*, xxxviii.

⁴³ "Minutes of the Meetings of the Board of Directors of the National Federation of Settlements, Inc. (May 12-15, 1932), 58. Six months later Hall expressed concern that the outlook for Unemployment Insurance was not encouraging, and urged settlement workers to actively work for unemployment insurance in their cities and states. "Minutes of the Meetings of the Board of Directors of the National Federation of Settlements, Inc." (December 10-11, 1932), 5.

⁴⁴ Hall, "Introducing our Neighbors," in *Case Studies*, xl. See also Nelson, *Unemployment Insurance; the American Experience, 1915-1934* (Madison, 1969); Lubove, *The Struggle for Social Security*.

⁴⁵ Calkins, 20-21.

⁴⁶ A few scholars have done good work to chart the prevalence of the opinion that those who were out of work had only themselves to blame. As Udo Sautter has shown, Americans (especially before the full thrust of industrialization) widely understood idleness to be the result of individual choice, and James T. Patterson's discussion of the historic weakness of the American welfare state extends Sautter's argument into the mid-twentieth century. As Patterson argues, one common belief was especially strong in maintaining a small welfare state: "the faith that hard work led to economic advancement; public aid was therefore unnecessary (save in an emergency)." Udo Sautter, *Three Cheers for the Unemployed: Government and Unemployment Before the New Deal* (New York, 1991), 3; Patterson, *America's Struggle against Poverty in the Twentieth Century*, 31.

⁴⁷ Calkins, 8.

⁴⁸ C. H. Bogart, "Letter to Mrs. S. Max Nelson" (1 February 1929), B.38 F.10, SWHA 34, 1.

⁴⁹ Irene Nelson, "Letter to Mr. C. H. Bogart" (4 February, 1929), B.38 F.10, SWHA 34, 1.

⁵⁰ Morrissey, 134-135, fn.16.

⁵¹ Hall, "Letter to Irene Nelson" (7 December 1928), 1.

⁵² *Ibid.*, 124.

⁵³ Calkins, 140.

⁵⁴ See especially Calkins, Ch. IV, 122-130.

⁵⁵ Irene Nelson, "Letter to Helen Hall" (January 14, 1929), B.38 F.9, SWHA 34, 3.

⁵⁶ *Ibid.*, 1.

⁵⁷ Helen Hall, "Letter to Lea D. Taylor" (January 26, 1929), B.38 F.9, SWHA 34, 2.

⁵⁸ Irene Nelson, "Letter to Helen Hall" (January 14, 1929), B.38 F.9, SWHA 34, 4.

⁵⁹ Chad Alan Goldberg has charted the ramifications in the 1930's of the historic suspicion of relief. As he argues, "paupers forfeited their civil and political rights in exchange for relief." As Goldberg mentions, and as Linda Gordon has shown extensively, the denial of full citizenship to relief (and ultimately welfare) recipients has been historically gendered, but the 1930's was noteworthy for the extent to which it brought working males into the realm of relief recipients. See Chad Alan Goldberg, *Citizens and Paupers: Relief, Rights, and Race, from the Freedmen's Bureau to Welfare* (Chicago, 2007), 2; Linda Gordon, *Pitied but not Entitled: Single Mothers and the History of Welfare* (Cambridge, 1994).

⁶⁰ Helen Hall, "Letter to Irene Nelson" (December 7, 1928), B.38 F.8, SWHA 34, 1.

⁶¹ *Ibid.*, 1.

⁶² *Ibid.*, 1.

⁶³ Elderton, ed., *Case Studies of Unemployment*, 1.

⁶⁴ *Ibid.*, 161.

⁶⁵ This part of their work was unusual in the 1920s, and predated a spate of very popular 1930s sociological studies on families enduring unemployment.

⁶⁶ They certainly echoed Progressive labor leaders (like Mother Jones) who argued that the way to end child labor was to provide a "family wage" to breadwinners, as well as the architects of protective legislation and Mothers' Pensions. Elliott J. Gorn, *Mother Jones: The Most Dangerous Woman in America* (New York, 2001); Mari Boor Tonn, "Radical Labor in a Feminine Voice: the Rhetoric of Mary Harris "Mother" Jones and Elizabeth Gurley Flynn," in *The Rhetoric of Nineteenth-Century Reform*, edited by Martha S. Watson and Thomas R. Burholder (East Lansing, 2008), 224-253. Their ideas also relied at least somewhat on maternalist conceptions of the family and the value of state-supported motherhood. Joanne L. Goodwin, "An American Experiment in Paid Motherhood: The Implementation of Mothers' Pensions in Early Twentieth-Century Chicago" *Gender and History* 4 (1992): 321-42; Christopher Howard, "Sowing the Seeds of 'Welfare': The Transformation of Mothers' Pensions, 1900-1940" *Journal of Policy History* 4 (1992): 188-227; Seth Koven and Sonya Michel, eds. *Mothers of a New World: Maternalist Politics and the Origins of Welfare States* (New York, 1993); Muncy, *Creating a Female Dominion in American Reform*.

⁶⁷ Their focus on families often meant a focus on mothers. Helen Hall led her discussion with the University Settlement's Mothers' Club, which tells us something about who they considered to be research subjects – this was a study about unemployment but it was frequently focused on mothers, as the barometers of difficulty and the bearers of the family story. With this, the Unemployment Committee predicts what Robert O. Self calls "male breadwinner liberalism," which emerged with the creation of the New Deal and influenced American society and politics through the twentieth century. Robert O. Self, *All in the Family: The Realignment of American Democracy Since the 1960s* (New York, 2013).

⁶⁸ Comparative studies demonstrate that reformers outside of the U.S. put maternalist rhetoric to different use. French reformers, for instance, assumed women's participation in labor and thus called for legislation (like childcare and maternity leave) that benefitted working mothers. Koven and Michel, *Mothers of a New World*, 4; Sonya Michel, "The Limits of Maternalism," *Mothers of a New World*, 278.

⁶⁹ These women, like Julia Lathrop of the Children's Bureau, who spearheaded the enactment of the Sheppard-Towner Act, thus established a place for women in policymaking even before they had the elective franchise. Muncy, *Creating a Female Dominion in American Reform*.

⁷⁰ Martha May, "The Historical Problem of the Family Wage: The Ford Motor Company and the Five Dollar Day," *Feminist Studies* 8:2 (Summer, 1982), 399-401; see also Maurine Weiner Greenwald, "Working-Class Feminism and the Family Wage Ideal: The Seattle Debate on Married Women's Right to Work, 1914-1920," *The Journal of American History* (1989), 121-123, 147. Laurence B. Glickman argues fairly persuasively that the use of the term "family wage" is historically anachronistic, for while scholars place the origins of the concept in the middle of the 19th Century, workers and reformers did not use the term itself until the Progressive Era, and not widely until the 1920s. Glickman proposes using the term "living wage," which is a broader term with implications for consumption (rather than just subsistence). Because "living wage" fails to acknowledge the gendered dimensions of reform work and settlement workers used neither term consistently in the 1920s, I have settled for the term, "male breadwinner household." Glickman, *Living Wage: American Workers and the Making of Consumer Society* (Ithaca, 1997), 158.

⁷¹ May, "Historical Problem," 404. Historians have rightly pointed out that maternalist reform, by focusing on returning women to the home, simultaneously damaged working-class women's ability to claim decent wages and failed to guarantee for them the ability to remain in the home with their children. Nancy Cauthen and Edwin Amenta's research on Widows' Pensions demonstrates the extremely low percentage of counties authorized to grant benefits to widows. Gwendolyn Mink, Primilla Nadasen, Jennifer Mittelstadt, and Marisa Chappell highlight, too, the racial and economic homogeneity of maternalist reformers, and their subsequent propensity toward expecting economically disadvantaged women to adhere to middle-class norms. Finally, historians like Mink and Linda Gordon have revealed, the consequences of the gendered dimensions of labor and social welfare lasted well into the 20th Century, federally mandated and replicated in the Social Security Act. Nancy K. Cauthen and Edwin Amenta. "Not For Widows Only," 427-48, 430-432; Premilla Nadasen, Jennifer Mittelstadt, and Marisa Chappell, *Welfare in the United States: A History With Documents, 1935-1996* (New York, 2009), 14-15; Gwendolyn Mink, *The Wages*

of *Motherhood: Inequality in the Welfare State, 1917-1942* (Ithaca, 1995), vii; Linda Gordon, "Social Insurance and Public Assistance: The Influence of Gender in Welfare Thought in the United States, 1890-1935," *American Historical Review* 97 (February, 1992), 20.

⁷² Helen Hall, "Report at International Conference" (1932), 4.

⁷³ *Case Studies of Unemployment*, 348-349; Irene Nelson, "Letter to Helen Hall" (May 1929), B.38 F.11, SWHA 34, 1.

⁷⁴ May, "Historical Problem," 404.

⁷⁵ Nadasen, 14; Koven and Michel, 2.

⁷⁶ Martha May, "Bread Before Roses: American workingmen, Labour Unions, and the Family Wage," in Ruth Milkman, ed., *Women, Work and Protest: A Century of Women's Labor History* (Boston, 1985), 149. Maurine Weiner Greenwald's study of women's labor activism in Seattle seems to confirm that those who were feminists and/or truly interested in higher wages supported married women's work, while those committed to the idea of a male breadwinner family remained opposed to women's work, largely because of conceptions that women were most suited to remaining at home with their families. As she said, "The Seattle debate on married women's employment revealed three distinct outlooks—commitments either to feminism, to a higher standard of living, or to a family wage ideal." Greenwald's argument, then, suggests that reformers who supported a family wage prioritized ideological concerns over concerns for women's and family's conditions. The thrust of Greenwald's argument is prevalent throughout the historiography. Jeanne Boydston highlights that the National Trades' Union granted males a distinctive claim to the role of "breadwinner" and claimed that women were "ill-suited to wage earning," and Allan Carlson argues that all parties who were concerned about the effects of industrialization on the family (whether Karl Marx or Catharine Beecher) agreed that the ideal involved a woman at home caring for children." Maurine Weiner Greenwald, "Working-Class Feminism and the Family Wage Ideal: The Seattle Debate on Married Women's Right to Work, 1914-1920," *Journal of American History* 76 (June, 1989), 147; Boydston, *Home and Work: Housework, Wages, and the Ideology of Labor in the Early Republic* (New York, 1990), 155; Allan C. Carlson, "The Family Wage Problem, 1750-1940" in Christensen, ed., *The Family Wage*, 13-18.

⁷⁷ Carlson, 23.

⁷⁸ Jane Addams, *Twenty Years at Hull House* (New York, 1999), 116.

⁷⁹ Graham Taylor, "'Some Folks Won't work:' - Challenged," *Chicago Daily News* (November 22, 1930), found in SWDI 555, SWHA, 1.

⁸⁰ May, "Historical Problem," 404.

⁸¹ Calkins, 113.

⁸² *Ibid.*, 35.

⁸³ Hall, "Introducing our Neighbors," in *Case Studies*, xxxi.

⁸⁴ *Ibid.*, 115.

⁸⁵ *Ibid.*, 151.

⁸⁶ Paul Douglas, "'Wanted: Work', Some Folks Won't Work" (no date given – likely 1932), SWHA D1 556, 1.

⁸⁷ Fanny Butcher, "Best Books of the Year in Christmas Parade: Fanny Butcher Surveys Work of the Authors, Chicagoan Find Place High on List," *Chicago Daily Tribune* (December 13, 1930), 15.

⁸⁸ "Minutes of the Meetings of the Board of Directors of the National Federation of Settlements, Inc." (June, 12-14, 1931), 3.

⁸⁹ Graham Taylor, "'Some Folks Won't Work:' - Challenged," 2.

⁹⁰ "Offers Plans to End Crisis," *Detroit News* (pre January 22, 1932), found in SWHA B. 41, F. 1, 2.

⁹¹ "Meeting Minutes of the Unemployment Committee" (February 27, 1931), 1.

⁹² Sautter, 256-257.

⁹³ As Hall explained (and as historians like Roy Lubove elaborate on), the Ohio plan required much more state control over unemployment insurance than the Wisconsin plan (which was largely run by employers). "Minutes of the Meetings of the Board of Directors of the National Federation of Settlements, Inc." (January 29-30, 1932), 1-2. Roy Lubove outlines the debates between advocates of the Wisconsin plan (which relied on employer-funded reserves) and the Ohio Plan (which legislated a more comprehensive insurance policy, based on employer and employee contributions). See Lubove, *The Struggle for Social Security*, 171-173.

⁹⁴ "Minutes of the Meetings of the Board of Directors of the National Federation of Settlements, Inc." (December 10-11, 1932), 7.

⁹⁵ Helen Hall, "Letter to Gifford Pinchot" (January 7, 1931), SWHA B. 40, F. 2, 1.

⁹⁶ Helen Hall, "Draft of Letter from to President Franklin D Roosevelt, as the Chairman of the Unemployment Division of the National Federation of Settlements" (January 23, 1934); Louis McHenry Howe, "Letter from the

Office of the President to Albert Kennedy, Esq, President of the National Federation of Settlements,” (February 27, 1934).

⁹⁷ Robyn Muncy, *Creating a Female Dominion in American Reform*; Chambers, *Seedtime of Reform*. For one of the primary examples of scholarship on settlement houses in the 1930’s, see Judith A. Trolander, *Settlement Houses in the Great Depression* (Detroit, 1975). For examples of scholarship that emphasize settlement workers’ shift toward professionalization, see the works recommended in fn. 14.

⁹⁸ Rodgers, *Atlantic Crossings*, 438.

⁹⁹ “Minutes of the Meetings of the Board of Directors of the National Federation of Settlements, Inc.” (January 26-27, 1935), 5.

¹⁰⁰ Barbara Nelson, Linda Gordon, and Gwendolyn Mink first theorized and researched the “two-tiered welfare state,” a concept that emphasizes the meaningful differences between entitlement programs like Unemployment Insurance and means-tested (“welfare”) programs like Aid to Dependent Children. Gordon, for instance, argues that Roosevelt’s Social Security Act ultimately bifurcated along class and gender lines, granting some recipients a sense of entitlement and subjecting others to “personal supervision of [their] private lives; and [with it] a deep stigma.” Gordon, “Social Insurance and Public Assistance,” 20; Gwendolyn Mink, *The Wages of Motherhood*; Barbara Nelson, “The Origins of the Two-Channel Welfare State: Workmen’s Compensation and Mother’s Aid,” in Linda Gordon, ed., *Women, the State, and Welfare* (Madison, 1990), 123-151.