

of an unborn child. We had a case long before our law was passed—years ago—where a man had left, and we found it out. His wife could not read and our agent read the letter that came from Russia where the parents had lived. The man had two children and his wife. They tried to get him to come back to Russia because they had another wife for him who had a lot of money. We engaged detectives. We were very much interested in bringing the man to justice. We sent detectives with our agent in order to arrest the man, and also the rabbi, if possible, the moment the *ghet* was delivered. They had made arrangements so that the *ghet* would be valid in the absence of the wife and they would appoint an agent for the wife, which is generally not done among the Jews, but they did so. Our agent had the man arrested before the *ghet* was delivered. The man was taken back to Russia and put under bonds to support his wife, and since he could not pay, he was put in the penitentiary for years, and of course then they had to let him out. The man was very penitent. He said he was wrong and he wanted to live with his wife. We set him up in business and the whole result was, after a few weeks he deserted her again and went to Washington; so that instead of a wife and two children, we have had a wife and three children to support for the last six or seven years. The only remedy is that we investigate into the history of the man. If we find him a chronic deserter we let him go, but if he is a man that does it the first time and has never done it before, and you can induce the wife in advance to pledge herself to prosecute him, then have him arrested; otherwise don't go to the expense.

MRS. PISKO, Denver: It seems to me that one side of the question has not been touched upon at all, and it seems to me that that side has a great deal to do with the lack of desire on the part of the State and on the part of the woman to have the man prosecuted. Supposing that we had to bring a worthless fellow back from another State and put him in jail or the penitentiary for a year or two years; the woman is separated, and has to be supported by the charities. Now I have nothing new or original to offer, but I think this is something that the people who are thinking of having legislation in their States on this sub-

ject ought to consider. If they would take the man and put him into prison and make him work, and give the money which he earns in prison, to support his family, I think the States would be much more willing to bring the man back, and the wives would be much more willing to prosecute if they knew the men would support them. In the meantime, the woman always hopes he is going to support her. The State doesn't want to bring the man back. He is only a burden on the State. In making legislation, I think that is one of the things that ought to be considered.

MR. SOLOMON LOWENSTEIN, New York: Inasmuch as there were certain recommendations contained in the President's biennial report read last evening, and certain recommendations in the paper of Dr. Frankel, I move that a committee of three on Resolutions be appointed to consider resolutions on these subjects and such other subjects as may come before the Conference.

THE PRESIDENT: A motion is made to appoint a committee of three to consider and report on all resolutions that may be offered during this Conference or that have heretofore been suggested in this Conference or in Dr. Frankel's paper.

(Motion put and unanimously carried.)

The chair appoints Messrs. Senior, Landsberg and Mrs. Eckhouse as the Committee on Resolutions.

PERSISTENCY OF DEPENDENCE AS INDICATED BY RELIEF STATISTICS.

DR. BORIS D. BOGEN, Superintendent of the United Jewish Charities, Cincinnati, O.

Strange as it may seem, there is a prevailing opinion that the poor persist in living in poverty and that their station in life has become a second nature to them. Instead of studying the true conditions and the real underlying reasons of poverty, our attention is too often directed towards the necessity of improving or changing the tendencies of the poor, ignoring the fact that after all, poverty is not the choice of those afflicted by it, but is rather

*Presented at the Fourth Annual Session
of the National Conference of Jewish Charities,
Philadelphia, Pa., May 28, 1906*

a result of the struggle for existence in which some have succeeded in making themselves independent by making others dependent. The individual is a very insignificant item in comparison with the many influences that are pouring in from every side, to make life what it is.

The charity worker cannot help being perplexed by the tremendous forces working against the poor, keeping them down all the time, and counteracting the different efforts made for the amelioration of their conditions. But the most discouraging feature of charity work is the fear that not only the endeavors to help the poor are in vain, but that in some instances these are liable to produce negative results and in some measure are accountable for the growth of misery and dependence. This fear is confirmed by experiences in the past.

"The Allowance System" threatened to pauperize England's laboring classes. Pauperism increased enormously, the material conditions of the poor were not better, most of all were the poor affected morally. The fearful results of careless out-door relief have been most impressively demonstrated in the extensive and instructive report of Prof. J. J. McCook, of Hartford, Conn., Chairman of a committee appointed by that town in 1890, upon "Out-Door Alms." He shows that Hartford in twenty years had gained 41.1 per cent. in population, 51.8 per cent. in paupers and 277.9 per cent. in cost of relief per capita.

And still the methods used in ascertaining the actual cause of pauperism, and especially the manner in which conclusions have been drawn, attributing pauperism to indiscriminate relief, have not been adequate.

Coincidence of growth of pauperism and the existence of certain forms of relief is not a positive proof of the former being the cause of the latter—there are so many other factors to be taken into consideration. "Pauperism and the resulting evils arising from the giving of material relief have been largely exaggerated," said Dr. Lee K. Frankel, in his paper on "The Care of Families in their Homes," at the Detroit Conference. "I venture to say," he continued, "that such pauperism as may be traced to this cause is not even due to its indiscriminate use." The only safe method, as it seems to us, to prove the true condi-

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tion, is to study the actual experience of our different relief agencies, as indicated by the modern record system introduced at present in many organizations. It is only lately that we began to realize the true significance of scientific methods in the sphere of philanthropy, but the keeping of strict records and the necessity of proper and thorough investigation has been argued only from the standpoint of protection of charitable institutions from imposition of unworthy applicants. It has been used for the better exposition of the scope and the efficiency of the given agency, but it is seldom looked upon as a valuable material for scientific investigation. This position explains the reason of the lack of uniformity of record systems in the different cities, and the difficulty in getting a reasonable amount of data of a certain kind from the mass of chaotic, unsystematized conglomeration of disconnected facts and figures.

Our task to-day is limited to the discussion of pauperism among the Jewish poor. Evidently, for our purpose, pauperism will have to be considered in its limited specific meaning, namely: pauperism is a subjective condition in which a person prefers and persists in living on charity, loses his respect for self-dependence and has no ambition to obtain, through his own efforts, a more comfortable life. It is a psychological condition, not necessarily, however, combined with poverty, for many a pauper may accumulate a fortune and lead a double life.

The most characteristic type of Jewish pauperism is the *Schnorrer*, who seemed to fill an existing demand and was conscious of his dignified calling. These parasites of society are naturally repulsive to the normal human mind, and it is no wonder that the enmity towards this class has grown into a suspicion against any one who applies for charity. The professional charity-worker is especially careful and often produces the impression of a guardian *against* pauperism rather than the agent *for* and *protector* of the poor.

In order to discuss the subject of persistency of dependence as indicated by relief statistics, a subject, by the way, suggested by the Conference Committee, and assigned to me almost against my wish, I have prepared a set of questions which were sent to different organizations. These questions were intended, mainly,

to indicate persistency of dependence as expressed in the number and character of applications for relief for the last five years. Special attention was given to 1900 as a year of comparative prosperity, and 1903 as a year of somewhat unfavorable industrial conditions.

Of the fifty organizations to which these inquiries were addressed only fifteen responded. Six expressed regret that they could not be of assistance, as no records have been kept; four gave answers to but a few questions, and only the following five gave satisfactory and more or less valuable material:

The United Hebrew Charities of New York.

The United Hebrew Charities of Philadelphia.

The United Jewish Charities of Cleveland.

The United Jewish Charities of Detroit.

The United Jewish Charities of Cincinnati.

In addition to these, the statistical data as found in the Annual Reports of the different organizations have also been utilized for the purpose.

The study of the material thus obtained leads to interesting conclusions as to the question of persistency of dependence among the Jewish poor.

It shows, first of all, that the number of those who applied for charity in 1903 the first time, reappear on the list in 1905 only in a very small proportion, and still more strikingly so, if we take for comparison the applicants who applied first in 1900. The statistical data can be summarized as follows: The number of applications first made in 1903, which reappear on the list in 1905—in Philadelphia 7.7 per cent; in New York, 8.7 per cent; in Cincinnati, 23 per cent; in Detroit, 20 per cent. The number of applications first made in 1900 which reappear on the list in 1905—Philadelphia, 5.8 per cent.; New York, 7.7 per cent.; Cincinnati, 11 per cent.

It is remarkable also that the number of new applications, notwithstanding the constant immigration, differs but slightly from year to year.

In New York in 1900 we find 5,466 new applications.

In New York in 1903 we find 6,260 new applications.

In New York in 1905 we find 5,530 new applications.

In Philadelphia in 1900 we find 500 new applications.

In Philadelphia in 1903 we find 610 new applications.

In Philadelphia in 1905 we find 579 new applications.

In Cincinnati in 1900 we find 94 new applications.

In Cincinnati in 1903 we find 88 new applications.

In Cincinnati in 1905 we find 68 new applications.

In St. Louis in 1904 we find 565 new applications.

In St. Louis in 1905 we find 581 new applications.

In Chicago in 1900 we find 2,825 new applications.

In Chicago in 1903 we find 2,545 new applications.

In Chicago in 1905 we find 3,101 new applications.

In Detroit in 1904 we find 127 new applications.

In Detroit in 1905 we find 140 new applications.

The surprisingly small proportion of recently arrived immigrants who apply for charity is also worth mentioning. In New York, of the total number of new applications in the year 1905, only 34.9 per cent. were from persons who were in this country less than one year. They represented only 4.8 per cent. of the total number of immigrants who arrived in New York city with the intention of remaining there.

In Philadelphia we find that of the total number of new applications in 1905, only 14.6 per cent. were from persons who were in the country less than six months. This certainly shows, at least as far as statistical data of relief organizations is concerned, that the newly arrived immigrant does not possess the tendency to become dependent.

The absence of persistency in dependence is impressively brought out by the investigation based upon the experience of two large cities, New York and Chicago.

In the Annual Report of 1905 of the United Hebrew Charities of New York City, we find the following statement: "Only three per cent. of those who originally applied in the years '94-'95 asked for assistance this year, but 5.1 per cent. of applicants between the years 1894 and 1899; 7.5 per cent. of applicants between the years 1899 and 1903; 14.3 per cent. of those who applied in the year 1903-4 are applicants for assistance this year;

7.3 per cent. of the total applicants since 1894 were brought to the society's notice the last fiscal year. Of the applicants who applied originally between 1874 and 1894, 450 families applied this year."

In the Annual Report of the United Hebrew Charities of Chicago for 1903, we find a table which, when reduced to per cental ratio, gives the following proportions as to the age or persistence of cases:

New cases	9.9 per cent.
Assisted since 1 year.....	28.9 per cent.
Between 1 and 5 years.....	19.6 per cent.
Between 5 and 10 years.....	26.7 per cent.
Over ten years	14.9 per cent.
	100.0 per cent.

The same subject as to the age of cases as indicated in the experience of New York, and as given in the Report of the United Jewish Charities of 1905, gives the following proportion:

New cases	55.2 per cent.
Assisted since 1 year.....	7.8 per cent.
Between 1 and 5 years.....	17.9 per cent.
Between 5 and 10 years.....	14.6 per cent.
Over 10 years	4.5 per cent.
	100.0 per cent.

In Cincinnati we find that during the year 1905 there were:

New cases	20.9 per cent.
Assisted since 1 year	33.1 per cent.
Between 1 and 5 years.....	28.0 per cent.
Between 5 and 10 years	17.9 per cent.

A special tabulation of chronic cases of the United Jewish Charities of Cincinnati shows the following results:

New cases	25.0 per cent.
Since 1 year	12.5 per cent.
From 1 to 5 years.....	19.0 per cent.
From 5 to 10 years.....	43.5 per cent.

While in all the cities under our consideration the absence of persistence in dependence is conspicuous, we notice, however, a difference as to the existing proportion between new and recurrent cases. This leads us to the subject of "Adequacy of Relief" in the different localities. When we think that the United Hebrew Charities of New York make a per capita expenditure a little more than \$6.00, Chicago \$10.00, Philadelphia \$33.00, etc., we can justly say that even in the selection of places of residence the poor must have good fortune. One thing, however, is true, and we may state it without going into deep mathematical calculations, that the charitable organizations of the larger cities are unable to foster pauperism, were it even in existence. ~~The story of the temperance union that engaged an inveterate drunkard to serve as a concrete illustration of inebriety, and was compelled later on to discharge him for lack of funds to keep the example in proper shape, seems to be quite analogous with the position of the charitable institutions of the larger cities.~~

Mr. S. C. Lowenstein, discussing the subject of "Adequacy of Relief," at the last Conference, said, "May we not ask whether New York's limited relief has discouraged applications and forced the applicants to greater endeavors to become self-supporting? Or has its manifest inadequacy prevented those who really may have needed assistance but felt that it could not be obtained, and so sought it in other quarters?" Whatever may be the case, inadequate relief cannot be judicially advocated and the cities that pride themselves upon a low per capita expenditure in granting relief are liable to go on to an extreme detrimental to the community. This is especially evident when we consider the causes of distress as indicated by statistical data.

The United Hebrew Charities of New York, in 1905, show cash relief disbursements as follows:

28.3 per cent. given to widows and children.
14.6 per cent. given to deserted women.
17.2 per cent. given to consumptives.
21.2 per cent. given to sufferers from other forms of illness.
3.7 per cent. given to applicants over 60 years of age.
15.2 per cent. given for other causes.

It is rather surprising that not a single Jewish organization

mentions pauperism or unwise charity as an existing cause. This may be partly due to the general misunderstanding through which only the single cause is ascribed as a reason of distress, whereas the truth is that there is a complication of causes in each and every case; and pauperism, though not distinct and separate, may exist as a factor together with many others,...

The methods employed by the Associated Charities of Washington, D. C., in the Annual Report of 1905, by which the causation is elaborately worked out, is deserving of notice, and we have taken it as a standard for comparison between the Jewish and non-Jewish charity practice.

According to the classification accepted by this organization we get the following table:

Group 1—Responsibility mainly within the family, including desertion, intemperance, dishonesty, etc. For Associated Charities of Washington, D. C., 38 per cent; for United Hebrew Charities of New York city, 12.6 per cent.

Group 2—Responsibility both within and outside the family, including illness, death, etc. For Associated Charities of Washington, D. C., 15.6 per cent; for United Hebrew Charities of New York city, 47.8 per cent.

Group 3—Responsibility mainly outside the family, including lack of work, insufficient income, etc. For Associated Charities of Washington, D. C., 16.4 per cent.; for United Hebrew Charities of New York city, 39.6 per cent.

Though the proportion is somewhat different, it is self-evident that in every city the largest part of relief is given to applicants who are not only worthy, but for whom perforce, by reason of their circumstances, aid must positively be given in the form of material relief. Another condition as to the number of times applications were received from the same parties can be seen from the following table, deducted from the data given in the Annual Report of 1903 of the United Hebrew Charities of Chicago. Of the total number of applicants for the year 1903:

Parties assisted once	69 per cent.
Parties assisted twice	25 per cent.
Parties assisted three times	5 per cent.
Parties assisted four times	2 per cent.
	100 per cent.

In conclusion, to sum up our arguments we wish to say, that while the material available is not very extensive in quantity, while all the calculations are only approximately correct, for the facts themselves are not accurately recorded, still there is no doubt that Jewish charity organizations need not be in fear of fostering or promoting pauperism.

The Jewish poor apply for charity only in extreme need and make their utmost endeavor to get along without the interference of any charitable organization as soon as it is possible. We have seen that only a small number of applicants remained on the list for the period of three years, a smaller still are retained for five years. The number of new applications is practically the same for the past five years. The percentage of applications from among recently arrived immigrants is very insignificant as compared with the total number who come to our shores annually, and the causes of distress in a very large proportion lie beyond the control of the individual, and in this particular respect the practice of Jewish charity differs from that of non-Jewish.

In regard to the study of individual cases it is gratifying to state that in almost every instance the superintendents of the different organizations state that they do not find that there is a tendency among our people to rely on charity for support and to become what are generally known as paupers.

DISCUSSION.

MR. MORRIS JACOBY, New York: I wish to say that while the gentleman's figures are very interesting, as he himself says, they are not accurate as far as New York is concerned. The United Hebrew Charities is only a small factor in the charities there. In the City of New York, East Side, we have from three to five hundred charitable organizations, some of which have fifteen members, and some of which have 200 members. It has become a habit in New York of a great many who come from the cities.

towns and villages in Russia, to incorporate a relief association to relieve those that may come from the same place, and they never apply, or very seldom apply to the United Hebrew Charities. Their own neighbors, their own relatives, their own friends relieve them, so that they need not apply to the United Hebrew Charities—so as not to become subjects of charity, and to relieve themselves. We, who represent the Hebrew Free Loan Association, last year loaned money to 18,000 applicants, and made them self-supporting. We loaned out last year, of which the speaker mentioned nothing, to 15,226 persons, \$364,480, of which there was returned to us \$356,944.

In the fourteen years in which our Association has been in existence, we loaned to 88,592 people, \$1,913,191, all but one per cent. of which has been returned to us. We do not say that among the many applicants there were not repeaters. Some of them have borrowed from us twice, three, four and five, and as high as ten times until they were self-supporting. We get letters from men occasionally who have now become lenders and patrons—lenders of funds to our organization. We loan money without interest. We loan from \$5 to \$200, taking it back in small instalments, in any way that the borrower may be able to return it, within a reasonable time, some of them take as long as six months. We have loaned to students while they go to college; we have loaned to professional men after graduating to enable them to open an office as dentist or doctor, etc., and they pay it back to us as the patients or clients enable them to pay it back to us. There are a good many cases that we have relieved in that way; they cease to become subjects of charity, or we have prevented them from becoming subjects of charity, and for that reason I think the figures stated by the gentleman are to some extent incorrect.

THE PRESIDENT: Knowing that any of the statements in regard to the work of the free loan associations—a subject which we had fully under consideration at the last Conference—would be extremely interesting and show not the persistency but the evidence of dependency, the chairman permitted Mr. Jacoby to continue in his remarks, although the subject of the paper was the "Persistency of Dependence as Indicated by

Relief Statistics;" therefore, the remarks, although extremely interesting, and the work of the loan association deserving of the very highest applause and commendation, are not quite in order.

MISS SADIE AMERICAN, New York: I would like to ask a question of Cincinnati. The smallness of the first group in the last statistics given is so very remarkable, I would like to ask Cincinnati how they managed it—the group called "Criminality" by Dr. Bogen.

DR. BOGEN: I was expecting this question. This group was different from the others. The smallness in the number of desertions in Cincinnati makes the group very small in comparison with other cities.

MR. MAX HERZBERG: I do not know that Cincinnati is any more moral than possibly Detroit or Cleveland, to say nothing of Chicago, Philadelphia or New York, but, after all, Mr. President, figures can be made to prove almost anything, and the effect that their deduction has brought about, in reference, for instance, to per capita, is an instance in mind. Where, for instance, New York reports spending only \$6.00 per capita upon each case they have reported on their books, Philadelphia proudly acknowledges (although possibly some persons think we ought to hold our heads in shame), that it spends \$3.00 per annum, and possibly the difference is this: We never record an instance, where we may give a man out of our own pockets, twenty-five or fifty cents; in fact, we very rarely do that. Nor does the man or woman who comes to the office of the United Hebrew Charities and expects to get \$2 ever get it. They have no business with the United Hebrew Charities. Of course, you can juggle figures to prove anything. Nevertheless, I think that in a general sense the effort of Dr. Bogen has been a very interesting one. It is a subject well worth pursuing—well worth knowing what other communities have done, and I for one am very glad to have seen it done, and thank Dr. Bogen for the time and attention given to it.

DR. JACOB HOLLANDER, Baltimore: The interesting paper which Dr. Bogen has read and graphically illustrated,

is a very pleasing exhibit, it seems to me, of the efficiency of the Federation of Jewish Charities in five of the cities and of the peculiar efficiency of the Cincinnati organization. I think we pricked up our ears a little at some of the marvelous differences in percentages between the same colony in the five cities. I was struck also by the occurrence of the exact percentage—15, 20 and 25; it is a very rare coincidence. That will occur in the best regulated statistics. But I think it would be very regrettable if the Conference should content itself with so rosy and optimistic a picture as exhibiting the actual condition of relief in the United States. You will all agree, I think, that whatever other virtues may attach thereto and whatever difficulties may accompany the Federation or the organization of the Jewish charitable organizations of a city, two results are invariably present. One is a correlation of the existing relief societies, by virtue of which relief is subject to less duplication (it is not entirely eliminated, but in the main it is made more difficult for the same energetic applicants to receive relief for the same ailment from two or three organizations at the same time) and the second result of the federation is that the relief which is administered, is given with a great deal more care. The mere fact that Dr. Bogen found it possible to gather statistics from only these five cities indicates that the records and classifications are more carefully kept, and the showing is far superior in them. What I mean to suggest, is that the figures which he has given us are applicable only to these five cities—the most advanced organizations in the United States, and are by no means applicable, even if they were statistically accurate in every detail to the condition of charity dispensation throughout the United States, and it would be very regrettable, I think, if we were to solace ourselves with the cheery picture placed before us.

MR. MAX SENIOR, Cincinnati: Without adding anything particular to the discussion, I wish merely to call attention to the fact that Dr. Bogen, with whom I collaborated in the preparation of some of these figures, found it almost impossible to get head or tail out of some of the statistics. This matter was the subject of a discussion at the very first Conference we had. I suggest that the details shown in this picture may have some in-

fluence in keeping the proper form of records in the various organizations. There is no community so small or insignificant that it is not worth while to keep statistics and proper records in that community, as all of these little communities, and the large ones throw some light upon the condition of the Jews in the United States, and furnish us in many cases with magnificent ammunition against the attacks of the immigration restrictionists. I hope that the forms that are in use in the federated charities of the larger cities may be speedily adopted in the smaller cities, so that these statistics may be available for the very valuable use to which they can be put.

MAY 7, 2.30 P. M. JEWISH FOSTER HOME AND ORPHAN ASYLUM.

THE PROBLEM OF BOARDING AND PLACING OUT JEWISH DEPENDENT CHILDREN.

By LUDWIG B. BERNSTEIN, PH.D., Superintendent, Hebrew Sheltering Guardian Society of New York.

Proceeding (Orphan Asylum) of the National Conference of Jewish Charities, 1906, pp. 75-89

In presenting to you this subject, it appears to me wisest to divide it into three parts; first, the theoretical aspect of the question; secondly, the practical results thus far achieved by the New York Bureau; and lastly, the presentation of a few typical cases.

I.—The Theoretical Aspect of the Problem of Boarding and Placing Out Jewish Dependent Children.

Assuming that the normal parental home is the best child-caring method, it might be interesting to analyze some of the factors that help to make the parental home the very best and most natural method of taking care of children. So far as I can see, there are among other elements, the following five, which we might call the essentials:

1. The affection and tender care given to the child even in the poorest home, constitute the sunshine necessary for the natural growth of the child.
2. The frequent expressions of rapture, joy and encouragement on the part of the parents over the slightest possible manifestation of progress in the child form a second important element, psychologically almost as strong and valuable as the first.
3. The child's contact in school with hundreds of other types