Harry Merton, a labor foreman, left a widow and six children. The company gave \$100 in this case, and the man had \$100 insurance. Three sons, aged twenty, nineteen, and seventeen, were already working, and a fifteen-year-old boy left school and went to work. Including the earnings of all these four sons, the family income was but one-third reduced by the father's death.

In almost all of the cases, however, where the family seems to have been able to adjust itself easily to the loss of income, one can see, with a thoughtful look into the future, that the greatest hardship is to come. It must not be expected that grown sons will always remain at home to take the father's place, or if they do so, that this in itself is not a hardship.

Some widows meet the problem of lost income by taking another husband. Out of 258 widows left by the year's accidents, 16 had remarried. Only one of these was an American woman. But remarriage is not so easy and complete a solution of the difficulty, even in the case of Slavs, as it at first seems to be. It is usually the widow with the smallest burden who quickly finds a man to share it with her. In only three cases did the new father take up the burden of a large family of small children. In four cases, including that of the one American woman, the widow who remarried had no children, in five cases only one child. These 16 cases show that there is after all little comfort to be found in the vague notion that the widows (of foreigners at least) can avoid all hardship by remarrying.

Let us look now upon some of the harder struggles. In 55 out of the 132 families whose stories could be ascertained, the "industrial accident widow" went to work within the year after her man was killed. In rare cases this meant no hardship. Mrs. Snyder, for instance, a railroad conductor's widow, takes five or six railroaders to board. This enables her to keep the same house, for which she pays \$16 a month rent, without touching the \$2,000 that her husband had in the bank. This she is saving in order to educate her ten-year-old daughter for a higher grade of work. Another woman, Mrs. Hartmann, a brakeman's wife, had unusual ability and training. When she was left with a child of five, fate was kind to her. She received \$1350 from the Brother-

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hood, and \$1500* from the railroad company, and, through the effort of the company's claim agent, she got a position as proof reader in a newspaper office, where she makes almost as much as her husband did. Furthermore, she had a sister who was glad to look after the little girl in her absence.

Usually, however, when the widow goes to work, it is cleaning offices, taking in washing, keeping boarders, starting a little store, clerking, or working in a factory. She takes anything that comes "quick and easy." It almost invariably means hard work, long hours, poor pay, and in most cases children neglected. It is the bitter, unequal struggle of one person trying to do the work of two.

Among our 132 families, 22 children were taken out of school and put to work as a result of the accident, 15 of them being under sixteen. The youth of many more children will be cut short as soon as they reach a possible working age, because of the continuing absence of normal income. More than 470† children were left fatherless by the year's industrial accidents in Allegheny County.

A reduction in the standard of living is the surest sign of real deprivation. But it is impossible to make an accurate statement in regard to this without a comparative study of family budgets. Often the lowered scale takes the form of extreme economy in food and clothes and recreations. Often it means the giving up of cherished projects,—the daughter's music lessons must stop, or the home they have been struggling to pay for must go. In 19 cases there was a material reduction in rent for reasons of economy. An extreme instance of this was the case of the Puzic family. The widow and six children were found living in one room, for which they paid \$4.00 a month, while before the accident they had lived in a \$12 four-room house. The average reduction in rent in these 19 cases was \$5.00 a month.

^{*} This was probably to avoid suit. Hartmann was making a chain coupling on shop cars, which had been sent down the hump.

[†] This number is not given exactly because in three cases it was impossible to find out whether there were children, and in two cases where it was known that there were several children the exact number could not be learned. Under "children" are included all from the unborn infant to the boy or girl who had not reached their sixteenth birthday before the father's death.

A few histories,—not extreme cases,—will best illustrate what industrial fatalities entail in the homes of the workers:

John Lyman, a spike maker who had worked four months for Jones and Laughlin, was thrown off a car and run over in a slight collision. He left a wife and two children, aged nine and four. His earnings had been from \$8.00 to \$15 a week, and he carried no insurance. The company gave her \$100 toward the funeral, which cost \$135. She consulted a lawyer, who told her that she could not get anything by suing. Fortunately, Mrs. Lyman had a father and mother living, who owned a small house in Mt. Washington. She left the three rooms for which her husband had paid \$0.00 a month, and moved with her children into two back rooms of her father's house. Then she got a job cleaning offices at a dollar a day. She must pay her car-fare -ten cents a day-out of this, so that, although she works* six full days a week she makes but \$5.40. On this she must support her family, for the father is not able to help her financially. In another way, however, her parents are a great help, for they look after the children while she is at work. This is important, because she has to go to work a little after five in the morning, and sometimes does not get home until nine at night.

Pasquale Cavaliere, an Italian laborer, was killed by an explosion of dynamite left too near the fire by another Italian. His widow got \$150. Thirty dollars of it she used on the funeral. Mrs. Cavaliere has five children,—a daughter aged seventeen, and four younger ones, twelve, ten, eight, and one. Soon after the father's death the oldest daughter married. Mrs. Cavaliere then reduced her rent \$3.00 by moving into a three-room house. They live at Bandy Farm in West Liberty. The only work she could find to do was washing and mending for the laborers who live nearby. Of this work she does all she can get to do, but earns only two or three dollars a week. For the rest she and her family depend on the young son-in-law who lives nearby. Mrs. Cavaliere still hopes that something will be done for her.

Mrs. August Stanley, widow of a Pennsylvania Railroad brakeman, who was struck by an engine in the yards at night while on his way to the bunk room after work,

^{*} As these stories are taken from the investigator's cards, the present tense is purposely retained.

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has four children, the oldest 14, and all in school. As a brakeman her husband earned from \$20 to \$22 a week, and they paid \$10 a month rent. Up to seven months after the accident they were living in the same place. The expenses of the accident were not heavy. She spent \$155 on the funeral, of which sum the company paid \$141. Mrs. Stanley makes \$3.00 or \$4.00 a week by washing and sewing, and her thirteen-year-old boy carries papers before and after school, earning \$2.00 a week. Thus with the \$750 from the Relief Association to which her husband paid \$2.75 a month dues, and \$1350 from the Brotherhood, they will get along for a while, if no more disasters befall them. But it will mean a pinching economy for a family accustomed to a \$20 income.

At the time when Samuel Yohovich was killed, his wife and three children were in Croatia, visiting the grandparents. He sent them money regularly, and they were about to start back when the news of his death came. Yohovich then decided to leave the two youngest children with her parents, and come back to America with the fouryear-old child, in the hope of getting some help from the company. She asked for \$1,000, and got \$450. This she keeps in the bank and from it sends \$15 every month for the support of her children. For a while she "lived round" among friends. She asked the company for a job, but they do not employ women and had nothing for her. She asked them for coal for the winter, and it was refused. Finally she got a place at a cheap hotel in Sharpsburg. Here she got \$0.00 a month besides board for herself and the child. She is a good worker, according to the proprietor, but on account of the hard times and the expense of boarding two, they are going to keep her only two weeks longer. For the weeks and months and years to follow Mrs. Yohovich has no plans.

Patrick Feenan, a laborer, killed at Jones and Laughlin's after 19 years' service there, left a wife and five children under fourteen. The company paid the funeral expenses and gave the oldest boy a job. He is thirteen, and earns \$6.00 a week. An old uncle of Mrs. Feenan lives with them, and his earnings with those of the boy made up the family income until the hard times came, when both were thrown out of work.*

^{*} In relating these histories an effort is made to give a true picture of the family struggles. Incidents are related, both fortunate and unfortunate, which have no direct relation to the accident.

Thomas J. Barton, employe of Jones and Laughlin, working at night with a wrecking train, was run down and killed. This man was fifty-one, and earned \$9.50 a week. He had two sons working, one an electrician and one a machinist, besides five younger children in school. They owned their own house of six rooms and had but \$1,000 more to pay on it, but they carried no insurance. Mrs. Barton did not try to get money from the company,—even for funeral expenses, which were \$195,—and they did not offer her anything. The oldest son soon married. This left the family dependent on an eighteen-year-old machinist making \$12 a week. So the next boy, aged sixteen, left school and became an apprentice, adding \$4.50 to the weekly income; and finally the fourteen-year-old boy left school and brought in \$3.60 a week as a special messenger.

William Brown, crane director at the Pressed Steel Car Company, on October 25, 1906, was struck by a truck attached to a crane. It was at 5:30 A. M. and the lights in the mill were not lighted. The foreman testified at the inquest that the crane man could not see below on account of the darkness, and probably for the same reason Brown did not notice that the truck was so near him. This man was taken to a hospital and lived for a month after the accident. The company paid all but \$8.00 of the hospital bill, and gave his widow \$150. Brown was a man of forty-five, earning \$20 a week. He belonged to the Maccabees, and was insured for \$2,000 in that society. There are seven children in the family, the oldest a rather sickly little girl of fourteen. In spite of her home cares, Mrs. Brown has been able to get work to do. She washes curtains and gives a few music lessons at fifty cents a lesson. She was making in these ways from \$5.00 to \$8.00 a week. Her relatives help her in clothes and food once in a while. Once she has had to ask money from the city for shoes and coal.

Mrs. Joseph Gikovitch, widow of a Slavic miner who was crushed by a fall of slate, was visited ten months after her husband's death. She has left a four-room house and is occupying one room in a basement with her five children (oldest a daughter of thirteen years). The Carnegie Coal Company, by which Gikovitch was employed, gave nothing but Mrs. Gikovitch received \$1,000 from a Slavic benefit society to which he had belonged, and \$75 from the Miners' Accident Fund, to which he had contributed 50 cents a

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month. After spending \$150 on the funeral, she is apparently trying to save the rest of this money. She keeps a cow and sells milk, and this is apparently her only source of income. As the Slavic investigator put it, "She and the children are living in an evident misery."

Albert Owen was a car repairer on the Pennsylvania Railroad, making \$12 a week. On October 5, 1906, he was jerked off the foot-board of an engine and run over. Owen was insured in the relief association for \$500. For some time after the accident Mrs. Owen and the three boys, twelve, ten, and four, lived on this sum with great economy. The oldest boy is lame and very small for his age. Some one from the railroad company promised to give him a job as messenger, but when he appeared at the office he was told that he could not pass the physical examination. Finally, after more than a year, through the efforts of a minister, he got a job as messenger boy in an electrical company and earns \$4.00 a week. This lame, undersized boy, not yet fourteen, is bringing in the family's only income.

In 13 cases the widow took her children and went to live with her parents. This is but a shifting of the burden within the family. It means often a lowered standard of living for two families. It means often the crowding of a large family into small quarters. It means often the burden and anxiety of providing for a young family put upon old people who should be letting go the struggle. Here are three typical instances:

Harry Crindle's widow with her two small boys left her four-room rented house, after Crindle was killed, and became a part of her father's family. There were already five in this family,—one boy working besides the father, and three children in school. The family income was about \$23 a week. Both father and son were carpenters. When the widowed sister and her two children came back, she was able to add \$2.50 a week to the family income. She had, besides this, \$500 from the National Tube Company, by which her husband was employed, but in order to get it she was obliged to employ a lawyer and his fee came out of the \$500. The rest of it she must save for a more severe need. Thus before the accident there were two families:—Crindle's family of four, living on his earnings, \$25 a week, and occupying a four-room rented house; and his father-in-law's family of six,