

IV.

*RECEIPTS AND EXPENDITURES OF CLOAK-
MAKERS IN CHICAGO, COMPARED WITH
THOSE OF THAT TRADE IN NEW YORK.*

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As a basis of comparison in studying the conditions of the cloakmaking trade in the two cities, the New York figures are given first. The information in both cases has been obtained at first-hand from the unions and through a tour of the sweat-shops, as well as by the assistance of certain leading workingmen of unquestionable trustworthiness within these trades.

NEW YORK.

The computations in New York were made on one hundred and fifty schedules, indicating the following averages of income and expense of living:—

Regular weekly wage previous to 1893	\$11.65
Fallen in 1893-1894 to	4.92
Regular yearly income of family (of 4.4 persons)	323.07
Fallen in 1893-1894 to	127.92
Regular weekly income (distinguished from weekly wage) ²	6.21
Fallen in 1893-1894 to	2.46

The one hundred and fifty schedules embraced infor-

¹ Taken from material collected during three months' residence at Hull-House.

² *Weekly wage* should be distinguished from *weekly income*, the first being the average amount earned in a week of the working-season,

mation as to the number of cloakmakers who increase their income by taking lodgers, or by other methods.

The number thus having increased incomes amounted to 26% of the whole, and the regular yearly income thus increased was, previous to 1893, \$455.19; fallen in 1893-1894, to \$260.04.

Weekly income of this 26%, \$8.75; fallen in 1893-1894 to \$5.00. Average number in family, 4.4 persons.

The following tabular statement relates to average incomes:—

Average yearly individual income	\$73.43
Average weekly individual income	1.41
Average yearly individual income of the 26% having increased incomes, previous to 1893	103.45
Average weekly individual income of the 26% having increased incomes, previous to 1893	1.98
Average yearly income of individual for the year 1893-1894	29.12
Average weekly income of individual for the year 1893-189456

Months in the working year, 6.4.

Daily hours of work (reported), 12.3.¹

while the second is $\frac{1}{2}$ of the yearly income. As the working-year seldom lasts more than eight months, the weekly income would range from two-thirds ($\frac{2}{3}$) of the weekly wage downward. This eight months' working-year accounts also for the fact that the yearly income (including wages and other sources of income) appears to be less than a reckoning based on weekly wages alone would show. The apparent discrepancy between the amounts reported as weekly wages and those reported as yearly incomes clears itself up at once, in view of the eight months' working-year.

¹ The Secretary of the Union in New York states that the average of daily hours in the season is more than sixteen.

The following shows the cost of living:—

Average yearly cost of food for a family of 4.4 persons (\$5.60 a week)	\$291.20
Average yearly cost of clothing for a family of 4.4 persons	56.24
Average yearly rent (\$10.31 a month)	123.72

Average number of rooms, 2.7.

Percentage of total income spent in rent, previous to 1893, 38%.

Percentage of total income spent in rent during 1893-1894, when practically no cloaks were made, 96%.¹

Of 150 persons scheduled, 67% reported indebtedness.

CHICAGO.

In Chicago, Mr. Abram Bisno, for ten years a cloak-maker, at present a State deputy factory inspector, has made a careful study of conditions in his trade, and for that purpose made averages on the wage record-books of 250 cloakmakers in his union. These wage record-books give amounts actually paid through an entire year to each of 250 cloakmakers. The yearly incomes so obtained ranged between \$408, the lowest, to \$450, the highest amount earned in a year by machine-workers in the trade. The average was very near \$430. The amount earned by hand-workers is less. Their yearly incomes range between \$300 and \$350, the average being very near \$325. The wages paid to girls employed in the trade are \$6.50 or \$7.00 weekly. Obtaining from this estimate a mean wage, and computing from

¹ In many cases the computations show \$108 yearly rent, and between \$75 and \$100 yearly earnings, these being, of course, cases of men who have been out of work ten months or more.

it the yearly income, gives \$236.25 as the average yearly income of girls in the cloak trade.

The following table gives weekly wage, yearly income, and weekly income, based on the two hundred and fifty wage record-books already referred to:—

CLOAKMAKERS IN CHICAGO.	YEARLY INCOME.	WEEKLY WAGE.	WEEKLY INCOME.
Machine Work	\$430.00	\$12.28	\$8.27
Hand-workers on Cloaks	325.00	9.29	6.25
Girls employed as finishers	236.25	6.75	4.54
Average rec'd by those engaged in the trade	330.42	9.44	6.35

This may properly be followed by a table of computations comparing the yearly income of cloakmakers in Chicago (family men and single men being given together, as they get practically the same wages in this city) with the yearly expenditure of family men and of single men separately:—

Yearly income of cloakmakers in Chicago (family men and single men)	\$330.42
Yearly expenditure of cloakmakers (family men)	440.04
Yearly expenditure of cloakmakers (single men)	255.44

This table represents current rates paid before the panic of 1893; but during the extreme depression of trade following this panic, the pay of garment workers in nearly every branch of the trade, and in the cloak-making trade among others, was cut down about one-half. This statement is supported by the following definite enumeration of prices paid to workmen before and after the panic. A plush cloak for which the tailor received \$1.25 before the crisis, in August, 1894, brought

65 or 75 cents. A street jacket which formerly brought the tailor 45 cents, brought in August, 1894, 25 cents. One that brought 65 cents, brought in August, 1894, 35 cents. A coat which brought \$1.12, brought in August, 1894, 72½ cents; and an overcoat which formerly paid the tailor \$2.75, brought in August, 1894, \$1.40 to \$1.50.

In contrast with these half-rates of 1893-1894, wages in October, 1894, when all the shops resumed work, under unusual pressure, show a rise which is a slight advance even on the usual rate. The following table of averages, based on one hundred records taken in October, 1894, from Hull-House, indicates cloakmakers' wages, rents, and number in debt. The wages will be seen to run slightly in advance even of the regular wages, previous to 1893-1894: —

AVERAGE NO. IN FAMILY.	AVERAGE NO. OF WORKERS IN FAMILY.	AVERAGE PRESENT WAGE.	AVERAGE YEARLY INCOME AT THIS RATE.	AVERAGE WEEKLY INCOME AT THIS RATE.	HOURS REPORTED.	MONTHS EMPLOYED THIS YEAR.	NO. OF ROOMS.	RENT.	AVERAGE NUMBER IN DEBT.
4.77	1.19	\$9.59	\$335.65	\$6.45	11	4.38	3.41	\$8.47	52%

Mr. Bisno's estimate that the length of the working year in the cloakmaking trade is "usually about eight months in Chicago, but has only been four months or less during 1893-1894," agrees with this table; and the average wage as here reckoned will also be seen to agree with the average wage which he reports. The yearly incomes also show \$330.42 in the case of the two hundred and fifty records taken by Mr. Bisno, and \$335.65 in the one hundred schedules taken from Hull House in

October, 1894, both which yearly amounts will be seen to agree quite closely with the New York yearly total of \$323.07. The Chicago cloakmaker thus has the advantage of the New Yorker, and a further advantage, as will be seen when rents come under consideration.

HOURS OF WORK.

In this regard there appears to be little difference in the two cities. However, it seems impossible to get the truth. An occasional reckless spirit will tell his real hours, even when contradicted by the sweater; but usually before answering, the workman looks at the sweater, who stands behind the statistician's shoulder (ostensibly interested in examining his record), and from him seems to discover in one glance how to compute his daily hours. They are generally ten or twelve when so given. On coming out of a sweating-establishment in New York, Mr. Glass, who is secretary of the New York Cloakmakers' Union, would frequently say, "That was all right but the hours. They all lie about the hours." Mr. Goldberg, an ex-officer of the United Garment Workers, says, "They won't tell any one, even their neighbors, the hour they begin work, and the amount they take home to do." At another time he said, "If a man (doing task-work) works from five o'clock until midnight, he can do a 'day's work' in a day." He says, "They always begin at five o'clock;" and Mr. Osias Rosenthal, secretary of the Knee Pants Union, says, "If you look into the streets any morning at four o'clock you will see them full of people going to work. They raise themselves up at three o'clock, and are often at their machines at four. The latest is sure to be there

at five. The general time is five o'clock all the year around in good times, winter and summer; and if the boss will give them gaslight some will go even earlier than three o'clock."

In regard to extreme cases of long hours Mr. Glass says the following: "I know a man who works in this place we are passing, and the way they do there is this: they work all the week except part of a holiday Saturday; but they come back Saturday afternoon and work until four o'clock in the morning, to make up for the holiday." He says this is the usual thing in this particular Bowery sweat-shop. In speaking of this friend of his he said further: "Once he told me that he had been working thirty-eight hours steady. He went to work Thursday morning at seven, and did not come home until Friday night at nine." In talking to Mr. Jensen, for many years secretary of the Custom Tailors' Union in Chicago, I learned in regard to hours that "It takes from forty-five to fifty hours for a custom-tailor to make a dress coat; but when it has to be done at a certain time they will often work forty-eight hours at a time." — "You don't mean at one sitting, do you?" — "Yes." — "Have you ever done that yourself?" — "Yes." — "How often?" — "I did it the first time when I was fourteen, and I can't tell you how often since, — many times since; but I have not kept account of the times, because it is a common thing."

Mr. Bisno says that in Chicago during the busy season there is no limit; that men frequently work all night, and that even in the slack season there are those who work fifteen and sixteen hours daily, — from 5 A.M. to 9 P.M.

INDEBTEDNESS.

Mr. Ehrenpreis of the Chicago Cutters' Union agrees with others in saying that among the Chicago garment workers "every man is in debt." He is "owing the grocer and the butcher, and generally the pawn-shop too." The pawnbroker in Chicago is far worse than in New York, which fact is accounted for by the lack of proper legislation in the former city. The following case came under the notice of a Hull House resident, during the winter of 1893-1894: a loan of \$25 made on household furniture was drawing \$2 a week interest, and at the time that Hull House bought up this mortgage, \$42 had already been paid for a little over four months' use of \$25; that is to say, the broker was taking interest on the loan at the rate of 416 per cent yearly. Those who are familiar with the condition among garment workers in Chicago during the winter of 1893-1894, agree that it is impossible that so small a percentage as 52 per cent should be in debt. Statistics on indebtedness must be distrusted, under whatever circumstances they may be given.

Single men in Chicago have not yet resorted in the same degree as in New York to cutting under the family man in the matter of wages, so that their yearly income is practically the same as that of married men; but their living costs are much less, so that it is the exception when the single man is not solvent. For board and lodging, which they customarily engage at the same place, they pay, on the average, \$3.95 a week, \$17.12 a month, and with the additional item of \$50 for clothing,

which here, as in New York, appears to be very near the average, amounts to \$255.44 for living expenses in the year. Setting this against the single man's yearly income of \$330.42, shows a balance to his credit of \$74.98. Figuring on the New York basis of expenditure for food and clothing for a family of 4.4, we have for a Chicago family of 4.77, a weekly expenditure for food and clothing amounting to \$7.15, which, augmented by the monthly rent paid in Chicago, \$8.47, shows a total of \$37.07 monthly expense of a family. A comparison of this yearly expenditure with the average yearly income of \$330.42, shows the Chicago cloakmaker a bankrupt to the extent of \$114.42, while the shortage in the case of the New York cloakmaker is \$148.09, — an advantage of about \$30 to the Chicagoan.

RENTS.

The dwelling-rooms of the cloakmakers in Chicago are better than those in New York in point of size and facilities for light and ventilation. Three hundred and fifty-two records of rent and number of rooms, taken on Bunker and De Koven Streets in Chicago, irrespective of the trades of the occupants, show the average number of rooms to be 3.46. The average rent for this number of rooms is \$8.05. The Chicagoan pays \$8.05 where the New Yorker pays \$10, and gets three and a half rooms where the New Yorker gets two and a half. This would make the percentage of cloakmakers' total income going for rent in Chicago, 29 per cent, as opposed to 38 per cent in New York. A comparison of these percentages with the approved percentage of income paid for

rent in France, and that accepted by our own Labor Department, which is $14\frac{2}{3}$ per cent of the total income, leads inevitably to the conclusion that there is something very seriously wrong in the proportion of rent and wages in the cloakmaking trade.