

Introduction

Entitlement in Historical Context

In 1934, a group of unemployed workers, organized as the Workers Committee on Unemployment (WCOU), published a pamphlet for their jobless brethren, declaring, “You are entitled to live. . . . We can not beg all the time. We must ask and demand. Join our demonstration Nov. 24, and raise your voice for decent relief.”¹ Noteworthy in many ways, not least because it draws attention to the fact that the unemployed were organizing during the 1930s, the pamphlet’s use of the word *entitled* stands out. Although *entitlement* as a term today connotes an unwarranted sense of deservedness, in the 1930s, the term meant something very different. When jobless workers in the 1930s called themselves “entitled,” they were claiming their right to a new kind of government protection—the protection from undeserved unemployment and the financial straits that such unemployment created. To workers and their supporters, *entitlement* was a word that indicated their lack of culpability in the economic crisis and allowed them to shed the shame of joblessness. In other words, the term *entitlement* in the 1930s restored workers’ dignity as they sought relief (including work relief) during the Great Depression and unemployment insurance afterward.

This book is about the emergence of worker entitlement in the 1930s and the people who cultivated it, with a particular focus on the city of Chicago, where the settlement house and labor movements both flourished. Most notably, settlement workers were instrumental in the shift toward entitlement. The settlement house movement had emerged in the Progressive Era as a way to combat the social dislocation, chaos, and inequality of rapid industrialization. Such reformers as Jane Addams bought houses in industrial neighborhoods, where they could live and work among poor, often immigrant, populations. With the assistance of wealthy (often Protestant) supporters, settlement workers like Addams moved into what began as stand-alone houses and often grew into large complexes. Although the reformers who resided in these houses periodically sheltered families threatened with eviction, it was rarely for more than a night; the houses were really homes only for the reformers. By 1910, as many as four hundred operational settlement houses existed in the United States. In a wave of urban reform, among other efforts, settlement workers set up some of the first day nurseries for urban laborers; hosted classes and discussion groups on a variety of topics; demanded that cities undertake sanitation efforts, such as garbage pickup; and facilitated conversations between reformers, labor organizers, and intellectuals. By that time, settlement workers also welcomed the work of regular volunteers or interns from local universities, many of whom would shape social policy in the decades to come.

Settlement workers lived in a world defined by economic precariousness and inconsistent, complicated forms of aid. Looking at the options available can help parse out the terminology and policies. In 1928, a white working man in Chicago who found himself unemployed and needy could turn for support to a variety of places. Certainly, he could visit one of the city's many charitable institutions, privately funded organizations (such as Catholic Charities) that offered assorted forms of assistance. Because these charities could vary widely in type, generosity, and accessibility, our jobless worker might instead turn to a publicly funded welfare agency, such as a Bureau of Public Welfare, which was usually based in the worker's county of residence and offered similar forms of assistance as charities. Charities and welfare agencies historically offered either indoor relief, forms of assistance that required that the recipient move into

an institution, such as a poorhouse, or outdoor relief, forms of assistance that the recipient could take home, such as groceries, coal, or clothing. By the 1930s, these local forms of charity and welfare also often included casework, the “scientific” assessment of need that involved individuals visiting the home of the impoverished to determine whether they truly were needy and deserving. Although settlement houses offered small forms of outdoor relief, such as free milk and crackers for children every morning, most settlement workers saw themselves as an alternative to charity workers; therefore, our worker would likely look to a settlement house to fill his newly acquired leisure time with socialization or classes, but not to survive.

It is also possible that our worker would think outside these local systems of aid. In 1928, the United States was developing a more complicated and extensive system of social policy, or the collection of laws and programs that influence people’s everyday lives and well-being. Social policy, as it was understood in the interwar period, included forms of “public assistance,” those programs that are publicly funded, distributed by the state or nation, and intended to aid the vulnerable and helpless. Pensions for widowed mothers were a widely supported form of public assistance in the 1920s. Modern public assistance programs are often associated with “welfare,” a connotation that leads many to view them suspiciously at best. In the 1930s, the term *welfare* did not have such negative implications, and Aid to Dependent Children was a relatively uncontroversial part of the 1935 Social Security Act. Still, use of public assistance indicated dependence, so our worker would likely hope to access some form of social insurance instead of public assistance. Publicly funded programs for social insurance, which were still largely theoretical in 1928, were modeled on private insurance programs and intended to provide workers with protection against a wide range of social problems, such as unemployment, old age, and death. Unemployment insurance was one form of social insurance, and although policy experts proposed several forms of unemployment insurance, all were monetary, and they all specifically protected workers against job losses.

These public assistance and social insurance programs were understood, by their nature, to be somewhat permanent, but because of the economic crisis of the 1930s, all kinds of assistance were closely tied to *relief*, a term that usually described a form of aid given to

people rendered needy by an acute crisis or disaster. In 1930, many people understood relief as being distributed to victims of major fires and floods, but as the country's economic crisis worsened, our jobless man would likely make the case that unemployment could be as damaging as a natural disaster.²

Whether he appealed to the city's charities or sought unemployment insurance, our unemployed man would try to establish himself as being poor through no fault of his own—in other words, he would likely argue that he was not a pauper. In this period, *paupers* (whether real or imaginary) were frequently part of conversations about social welfare because they were a cautionary tale: individuals who accepted assistance without wanting or trying to work, the kind of people who could be self-sufficient but instead loafed and depended on the charity of others or the state. Our unemployed man, calling on the city's charities and the county's public welfare agencies for relief and social insurance, would again and again have to prove that he was not a pauper.

Settlement workers were keenly aware of the perceived threat of pauperism, and in the 1930s, decades-deep into their social project, they recognized early signs of growing unemployment. They thus believed that their relationships with laboring communities positioned them to promote a program of social insurance. Reformers (such as those in the American Association for Labor Legislation [AALL]) and policy experts (including such economists as John Commons) had long advocated for social insurance. Yet by the 1920s, unemployment insurance still had not caught favor with the American public, an issue that settlement workers aimed to rectify.³ They were also well connected in the urban North, which positioned them to be influential in the region. Their long history in progressive reform work nurtured relationships with policy makers, city leaders, and state and national legislators. At the state and national levels, before, during, and after the Great Depression, settlement workers mobilized a campaign for unemployment insurance and sharing personal stories from unemployed workers to exonerate them from the stigma of poverty.

As the national economic crisis set in, settlement workers partnered with people in every part of Chicago society: the unemployed, city relief officials, and state legislators. Therefore, they provide a window to a city strained by poverty but marked by creativity, contest,

and compromise. Working in the urban communities most affected by unemployment, settlement leaders created coalitions throughout the city and through them developed the concept of entitlement: the idea that the unemployed were not at fault for their poverty and that the government owed it to them to ameliorate the consequences of unemployment. At the city and state levels, settlement workers and the jobless exposed a faulty relief system and recommended state legislation as the solution—and, perhaps inadvertently, established an enduring framework for distributing public relief in Illinois. In doing so, they created the space for the adoption of a previously sidelined definition of poverty, one that maintained that some poor workers had the right to claim federal assistance and one that did not view poverty and pauperism as being synonymous.

Although the New Deal era and subsequent years often loom large in narratives of the emergence of worker entitlement, a study of settlement workers repositions this view.⁴ Settlement activism highlights the many campaigns for state social insurance that began in the 1920s and the subsequent reforms made in cities including Chicago, New York, and Philadelphia, all before Franklin Roosevelt was elected president. In the mid-1920s, members of the National Federation of Settlements (NFS) argued that social insurance was a necessity for modern workers. In 1931—two years before President Herbert Hoover left office and four years before Congress approved federal unemployment insurance—settlement worker Lea Taylor informed her suburban supporters that “unemployment insurance of some sort seems only a sane protection against a similar disaster to individual families.”⁵ Settlement workers, then, were well ahead of the curve in advocating for social insurance.

Examining settlement work in the 1930s also uncovers the ways in which social welfare policy stemmed from collaboration between local figures and state governments, a process that prepared workers, officials, and lawmakers for federal involvement. Settlement leaders worked at the city and state levels to change public opinion on unemployment insurance and to pass legislation that would distribute relief funds from the government to the unemployed. Local actors turned to policy and legislation at the state level to acquire the help that they could not get from Washington. Settlement research, articles, and protests pressured state governments to engage in direct

relief, and local and state governments drafted legislation that attended to struggling laborers and created a template for New Deal programs. Together, this coalition drastically changed how workers could protect themselves from the vulnerabilities of labor.

Just as significant, though, is what did not change: long-held relationships between the city's charities and their needy neighbors. A study of settlement houses reveals the persistence of neighborhood institutions and relief agencies, suggesting that class consciousness and neighborhood identity were frequently mutually affirming during the 1930s. Chicago's relief officials and settlement workers engineered drives for relief funds that ultimately preserved local systems of relief in the city; when the state stepped in, local institutions funneled state money to workers' neighborhoods through largely familiar means and institutions. Unemployed workers' groups, many established before the introduction of state assistance, also frequently organized along neighborhood and ethnic lines. In other words, neighborhood institutions facilitated class consciousness, and new social policies bolstered these neighborhood institutions.

At the center of this work were settlement leaders who were ideally situated to reach out to laborers and relief officials. The centrality of settlement workers in the creation of the ideology of, and policies related to, worker entitlement is a key argument of this book, a departure from New Deal historiography that describes major changes as occurring at the federal level⁶ or at purely the grassroots level.⁷ Thus, this work could be called a history from "the middle," which takes seriously the achievements made by reformers working on city- and nationwide issues. As neighborhood workers and activists, settlement leaders were practiced in responding to problems through interpersonal conversations and protests. Chicago's thirty-plus active settlements reached into many of the city's neighborhoods. On the national level, members of the NFS had access to settlement workers (and their neighbors) across the country. And perhaps more importantly, settlement workers in the 1920s and 1930s were devoted to the issue of unemployment. Unemployment became central to settlement workers, and settlement workers are central to my study of unemployment.

In the 1920s, settlement workers and social policy theorists looked to European precedents for inspiration. At international conferences, progressives argued that European governments had proven the

effectiveness and necessity of programs for social insurance. In the NFS, leaders were campaigning for social insurance in the 1920s—well before the Great Depression forced laborers, city social workers, and Roosevelt to support federal intervention. Thus, when it became clear that localities could not sustain their unemployed workers, settlement leaders already had a solution in mind. As inheritors of a reform tradition, moreover, settlement workers were poised to cooperate with left-leaning laborers and right-leaning relief officials. They proposed a pragmatist's solution to the problem of unemployment; after witnessing firsthand the needs of the unemployed, settlement workers embraced social insurance while engaging with (rather than rejecting) capitalism.⁸

Their work among the unemployed led settlement workers to challenge notions that unemployment was indicative of a person's moral failings, so their solution depended on changing the public's perception as well. Although it may be easy to assume that widespread poverty brought with it an equally widespread sense of empathy, the mainstream embrace of relief was fairly slow in coming.⁹ Years after the 1929 stock market crash, settlement workers battled a persistent belief that joblessness was usually a consequence of sloth. Even more striking was the guilt that many workers felt, year after year, as they were unable to provide for their families. The public (politicians, average Americans, and the unemployed themselves) needed to be convinced that the poor might not be to blame for their condition. Settlement workers thus actively strove to redeem the reputation of the unemployed in their campaigns for public relief funds and in their dealings with unemployed workers.

When considering historical shifts in the interwar period, many scholars have discounted the role of settlement houses in the 1930s. Some perceive settlement workers as reformers-turned-caseworkers, who embraced professionalism during the 1920s. Professionalism was a shift from the reform spirit of the Progressive Era, which seemed to many to have died with the brutality of the World War I and the consumerism of the 1920s. As has been usefully charted by such historians as Roy Lubove, the profession of social work (propelled by schools of social service) had emerged in the first decades of the twentieth century, and by the 1920s, many professional social workers had developed highly systematized systems of casework.¹⁰

Although some settlement workers embraced professionalization, many historians have been too quick to assume that settlement houses faded from significance in the 1920s. Such arguments suggest that settlement work in this decade became indistinguishable from the emerging profession of social work, as settlement workers abandoned reform for casework.¹¹ Some scholars argue that, in the face of professionalization, the significance of settlements lay in their ability to incubate great reform talent, which then became relevant at the level of policy and governance. As Michael Katz puts it, settlements “had their greatest impact on the stream of young men and women who passed through them.”¹² These scholars rightly describe settlement workers’ broader impact in the 1920s and 1930s, yet they also imply that settlement workers had lost their drive to reform.

However, research into unemployment reveals that settlement workers became increasingly invested in reform as the 1920s went on. Moreover, in 1930s Chicago, settlement caseworkers were actually noteworthy for their *lag* in professionalization. While their counterparts in Catholic Charities, for instance, had developed extensive systems for cataloguing and keeping track of clients, settlement workers were just beginning to experiment with streamlining casework and saw themselves as auxiliaries to such relief agencies.

Likewise, settlement leaders in the 1930s were noteworthy for talking about poverty as being the result of environmental conditions (such as overcrowding and poor pay) rather than individual moral failings. In this view, they echoed Progressive Era leaders, who had attributed urban poverty to industrialization and called for reform legislation. At the turn of the twentieth century, leading figures in Chicago’s early settlements, including Jane Addams from Hull House, Mary McDowell from the University of Chicago Settlement, and Graham Taylor from Chicago Commons, claimed that with changes to workers’ environments, such as when the Tenement House Act of 1901 mandated air shafts and sanitation, these urban workers could escape the grinding poverty to which they seemed doomed. Addams described how early social workers “tended more and more to discuss the economic conditions underlying the poverty, disease, and overwork they were seeking to ameliorate.”¹³ In this approach, settlement workers challenged a historic tendency among some charity workers and policy makers to blame poor individuals

for their moral failings—or, at the very least, to assume that they should recover with minimum government intervention.¹⁴

During the interwar period, settlement workers seemed to directly mimic their forebears by focusing on unemployment and calling for labor-related legislation. Many Progressive Era settlement workers (and former settlement house residents) maintained that labor legislation was imperative for improving lives of urban residents. Florence Kelley, for example, argued that “low wages produce more poverty than all other causes together.”¹⁵ Linking poverty and labor, Kelley exemplified settlement leaders’ tradition of identifying the structural causes of urban poverty, many of them related to working conditions. As the Depression set in, Chicago’s settlement leaders, including Lea D. Taylor and Harriet Vittum, joined jobless workers to assess neighborhoods’ and individuals’ deterioration, access better relief funds, and agitate for relief and social insurance. In much of their work, settlement workers and their allies underscored that the poverty they witnessed was the result of social problems rather than individual moral failings. In an NFS study on unemployment, Helen Hall explained, “Experience has taught us to recognize broken work not merely as a symptom of financial crises, but as a recurring fault of modern production.”¹⁶

Settlement workers in the 1920s and 1930s drew on arguments for the environmental roots of poverty—in other words, unemployed workers suffered not because of their own failings but because of external circumstances (such as changing trends in consumer habits, capricious employers, or poor health care). In their 1929 campaign for social insurance, settlement workers held American industry liable for undervaluing labor and underestimating the human cost of an unpredictable economy. During open hearings with the unemployed and meetings with unemployment committees, Chicago’s settlement leaders characterized the unemployed as victims, thus exonerating them from pauperism and its accompanying shame. They assured the unemployed that they were not alone and encouraged them to seek assistance with their pride intact. As Chicago’s relief funds dried up, the city’s settlement and relief leaders took their case to Springfield, Illinois, and Washington, DC, and suggested that the state or federal government should buoy those sinking into destitution. The newly poor, they argued, should be able to turn to the government for relief.

Yet settlement work in the 1930s was multifaceted, and it forces historians to consider labor history and social welfare history as intersecting and influencing each other. Caseworkers, attempting to mitigate the more immediate problems of the Depression, were forced to think more about material concerns. At the end of the 1920s, settlement casework increased exponentially, and caseworkers dealt less frequently with family conflict and delinquency, problems that had allowed them to turn to the courts and rarely required long-term material aid. Instead, caseworkers began to respond to higher numbers of families suffering from loss of income and destitution. As buildings fell apart and evictions became common, settlement neighborhoods became marked by transience and disrepair. Caseworkers hoped to dam the rising tide of poverty but found few options. Chicago's financial state was a mess, and the local relief system was wholly unable to meet increased need. Therefore, settlement workers joined in the task of distributing aid.

The irony of settlement work at this time was that caseworkers, the colleagues of the pioneers of such progressive measures as unemployment insurance, frequently lapsed into using well-worn language to describe the poor. The mounting pressure for settlement workers to contribute to the growing relief crisis taxed their already strained budgets and tested inexperienced caseworkers. Home visitors, expected to allot limited funds to their many unemployed neighbors, struggled to establish parameters for assessing need and distributing aid. Their reflections, jotted down on small pieces of paper or elaborated on casework forms in settlement archives, reveal the all-too-easy slippage between need and worth, as visitors evaluated cleanliness and characterized some applicants as more "deserving" than others. Perhaps not surprisingly, when settlement workers participated in direct relief, they began to resemble the charity workers whom they had decried in the Progressive Era. Settlement leaders and caseworkers hardly had the time to consider the ways in which relief affected their settlements, but their relief work uncovered the persistence of ideas that linked worth and poverty.

Crucially, settlement workers and their allies constructed a campaign for relief and social insurance around gendered concepts of work and family. Their attention to the breadwinner model of the family stemmed from their close ties with the unemployed themselves

and with settlement workers' sense that unemployment undermined gender roles and family self-confidence. The 1929 NFS study on unemployment noted female and child employment in families but categorized unemployment as joblessness among male breadwinners. Settlement workers tackled the weight of unemployment in Chicago along gendered lines, by organizing separate departments and distinct programming for men and women. Men's Department settlement workers worried that neighborhood men might not be able to manage their "enforced leisure," so they offered discussion groups and reading rooms; Women's Department settlement workers offered classes on cooking within the constraints of a tight relief budget and opportunities to discuss homemaking.

On the one hand, settlement workers reflected a marketplace in which women and children could rarely earn enough to support a family and a society in which their employment was a last (albeit common) resort. On the other hand, by relying on consistent employment to prove legitimacy, settlement leaders prepared their neighbors, legislators, and Americans to accept a system of welfare in which certain groups (traditional breadwinners) were categorized as entitled, while others (the group called "unemployables" included single women, the disabled, and anyone unable to sustain steady employment) were looked upon with suspicion. Perhaps unwittingly, settlement workers' focus on relief and social insurance for regularly employed men reinscribed popular gender roles and facilitated a further codification of gender inequality in American welfare policies.

In the 1920s and 1930s, therefore, settlement workers and the jobless called for a specific form of entitlement: legitimate access to a program of social insurance that prioritized unemployment. While anti-poverty workers had long considered the vulnerable (including children or the blind) to be entitled to protection, settlement workers in the 1930s argued that a different form of entitlement should extend to jobless workers, whom they saw as victims of industry and the economy. While entitlement for children and widows was bound up in Christian notions of mercy and protection of the weak, entitlement for jobless workers implied deservedness that came from hard work. Settlement workers were not opposed to other elements of insurance, such as old age insurance or universal health care, or programs of public assistance, such as pensions for the blind or single mothers.

In fact, despite the common separation of public assistance and social insurance, settlement workers in the 1930s collapsed the distinction, instead demanding good assistance (through relief) *and* social insurance. Whether discussing relief or social insurance, though, settlement workers committed themselves to easing joblessness and ultimately preserving the breadwinner family economy and the legitimacy of a safety net for workers who had fallen prey to corrupt or unpredictable economic forces.¹⁷

Their attention to jobless men is especially noteworthy, considering what Linda Gordon describes as the bifurcation of social security in the United States. By the middle of the twentieth century, it was clear that while recipients of social insurance received assistance with dignity, recipients of public assistance were subjected to what she calls “personal supervision of [their] private lives; and [with it] a deep stigma.”¹⁸ European precedents demonstrated that social welfare and social insurance could be united into one program that protected workers *and* removed the stigma from relief, which was considered a backup to the safety net. Settlement workers, though, ignored those possibilities, functionally reserving entitlement for breadwinners—male heads of household.

Indeed, although it was codified in New Deal policy, settlement work foreshadowed what Robert O. Self calls the “breadwinner consensus.”¹⁹ When settlement workers met with groups of frustrated unemployed men and then founded a workers’ committee, they articulated an argument for state intervention that emphasized prior participation in the labor market. In publications, at open hearings, and in correspondence with legislators, settlement and relief workers argued that the unemployed laborers who deserved relief and social insurance were typically hard working but forced into joblessness by the economy.

Settlement workers proposed a transformation in how people should see unemployment by suggesting that the unemployed were not at fault for their poverty. Whereas social workers in the 1920s proposed that a jobless person make changes (whether in lifestyle or morality, which was often one and the same), settlement workers charged the government to change to reflect jobless people’s needs. Their arguments for social insurance also expanded the category of “employable” to include people who were without work because of

the economy. Yet by proving that the unemployed were “employable,” based on their history of work, settlement leaders effectively maintained the category of “unemployable” as well. As such, settlement workers bolstered their argument for social insurance while also maintaining the two-tiered welfare state.

Considering their position in workers’ communities and among city leaders, it is not surprising that settlement workers played a key role in legislating state relief and federal unemployment insurance. In Illinois, their campaign succeeded in establishing a state commission for providing relief to the unemployed. Out of Chicago came a chorus of varied interests calling for state funds: settlement workers, relief officials, and the unemployed themselves. A few years after the state granted assistance to the unemployed, Chicago’s persistently jobless finally saw the federal government establish a program of social insurance. Although the Social Security Act proved to be less generous or immediate in its funding than they had hoped, it was a symbol of worker entitlement. Through casework and club work, worker organizing and legislating, settlement leaders and unemployed workers created a public conception of unemployment and poverty that would define American welfare policy for the rest of the twentieth century, one that legitimized aid for the jobless and maintained boundaries around the “worthy” poor.

This book is divided into five chapters. Chapter 1 centers on settlement work in the 1920s and positions settlement workers at the vanguard of a movement for social insurance. Settlement house workers were concerned with unemployment numbers even before most people realized that it was a national problem. In 1929 the NFS undertook a nationwide study of unemployed Americans, by which its members collected first-person accounts of families on temporary relief due to joblessness. This research, published in two forms, attempted to disprove the widely held belief that social insurance created dependency and rewarded indolence. In *Some Folks Won’t Work*, a popular press argument for social insurance published in 1930, and the more academic *Case Studies of Unemployment*, published the following year, settlement workers charge that the U.S. economic system was capricious and economic prosperity untenable. Settlement workers like Helen Hall and social reformers like Paul Kellogg were not the first or only voices that had called for social insurance since the turn of the

century. Yet unlike the economists and reformers who lamented unemployment during economic slumps, the settlement campaigns argued that, even in prosperity, American industry left some workers unable to find work. This chapter ultimately argues, however, that despite their efforts, their campaign did more to reveal many Americans' persistent resistance to unemployment insurance than to enlist anyone to their cause. At the start of the Depression, settlement workers still found that most Americans (even workers themselves) had not developed a sense of entitlement for employed and unemployed workers.

The crisis of the Great Depression finally spurred others to recognize the need for unemployment insurance. Chapter 2 outlines the steps that relief officials took in Chicago to raise much-needed funds and, they hoped, preserve a system of private, local relief. As the relief system collapsed under intense demand, relief officials organized a series of much-publicized campaigns for private donations. They attempted to integrate their campaigns for relief into Chicago society, arguing that it was the city's responsibility to provide relief funds and preserve a system of charity based on *noblesse oblige* more than governmental intervention. Even though relief officials were unable to raise sufficient funds for relief, their efforts revealed the resilience of the concept of local charity and its ineffectiveness in the face of economic disaster.

While relief officials led failing drives for funds, caseworkers in the city's settlement houses embarked on a new path for their work. Chapter 3 investigates settlement workers in the Depression to access their narrative on unemployment and their resulting arguments about social insurance. The intensity of the Depression ultimately led residents and staff to accept their responsibilities as relief-giving organizations, and settlements around the city developed hastily assembled departments for assessing need and distributing aid. At the same time, settlement leaders attended to the nonmaterial needs of their neighbors by expanding clubs, discussion groups, and activities that might ease the pain of unemployment. In giving relief, settlement workers insisted on the necessity of material relief *and* came to employ distinctions between the "worthy" and "unworthy" poor. In noncasework programming, they maintained the dignity of the unemployed, even in a cultural climate that attempted to dethrone jobless men from their posts as breadwinners. At the same time,

settlement workers subtly endorsed a definition of masculinity that preserved gender-based family roles and expectations. In all these efforts, social reformers constructed an intellectual framework that would influence them (and their allies) throughout the decade: a framework that associated masculinity with employment, called on the government to right the economic crisis, and entitled some poor people to federal subsidies.

As Chapter 4 reveals, settlement leaders took these ideas into their work with unemployed workers, who began to consider their own entitlement to federal social insurance. In 1932, settlement workers and other community leaders supported the unemployed in forming the WCOU. Through public hearings and public unrest, the WCOU engineered a shift in self-perception among jobless workers. Those who had been isolated and embarrassed by their condition at the beginning of the Depression came to understand themselves as victims of the economy and deserving of aid. Mimicking strategies of labor organizing, WCOU members orchestrated a social movement in which workers called on the federal government for more than just relief: they demanded aid in the form of paid work, release from a condescending system of casework and relief, and security from the economic system. By the early 1930s, the notion of entitlement had been planted, and it began to grow in the minds of Chicago's workers and settlement leaders.

Chapter 5 examines the embrace of partial entitlement: first in the battle for state funding of relief and then in the failed Lundeen bill. In Illinois, early relief bills simultaneously introduced state-sponsored aid and upheld the integrity of local/private care for the poor. The Illinois state legislature created a framework for funding public relief that, a few years later, became the infrastructure for New Deal programs, including the Federal Emergency Relief Administration (FERA) and, ultimately, unemployment insurance. An unlikely coalition comprising relief officials, settlement leaders, social workers, and Chicago's leading business owners first suggested the necessity of publicly funded relief, and in so doing they paved the way (materially and intellectually) for federal unemployment insurance. Three years later, Congress failed to pass the Lundeen bill, a progressive bill for social insurance backed by the Chicago WCOU and settlement workers in Chicago and New York. This chapter demarcates the limits of

worker entitlement, which would characterize entitlement through the twentieth century.

This book tells the story of a group of reformers who joined workers and relief officials to redeem the unemployed and secure for them government-funded social insurance. In the 1920s, a settlement committee on unemployment combined appeals for empathy with seemingly objective social science research, a technique that appealed to the educated middle class, academics, and policy makers. In 1930s Chicago, settlement workers created programs that, on the individual level, helped the unemployed escape the demoralizing effects of poverty. In the city, settlement workers joined unemployed organizers to demand public relief—not charity.

Settlement workers helped create entitlement before the New Deal. They drew on their experiences with the unemployed in poor communities as well as their historic commitment to reform to make claims for social insurance. Although economists had been writing about social insurance for a decade, settlement workers argued that only personal stories would convince the American public of its benefits. Their campaigns for social insurance were shaped by the Great Depression itself, which made people want to hang onto old systems *and* forced them to accept new ones. In the end, settlement workers and the jobless successfully established a limited form of entitlement for workers. The entitlement of the New Deal maintained that the unemployed were still workers and deserved government assistance, but it adhered to the ideals of the breadwinner family. Settlement workers and the jobless, in large part because of the Great Depression, clung to the notion that entitlement should only be extended to the right kinds of workers.

This story focuses on settlement workers and their role in creating a specific sense of entitlement among American workers, but it also intersects a number of key historical discussions. It benefits from earlier examinations of settlement workers by such scholars as Clarke Chambers, Allen Davis, and Judith Trolander, although it departs from their characterization of the movement and its works by examining settlement houses in the decades following their Progressive-Era heyday; by focusing on lesser-studied settlement houses and agencies within Chicago; and by examining settlement workers across the spectrum of their work, from national organizing, to local community

work, to the very private process of casework.²⁰ It offers a critical reappraisal of New Deal social and economic changes by suggesting that the transformations of the 1930s came from the “middle” (reformers, community leaders, and state governments) as much as from “above” or “below.”²¹ And this story brings together bodies of research in labor history and social welfare history, which have largely overlooked the interconnectedness of these fields, especially considering that the caseworker was a very real part of workers’ lives.

Because of its focus on settlement leaders and on the work done in the city of Chicago, this story is not a comprehensive study of all conceptions of entitlement as they developed in the early twentieth century. It is not able, for instance, to trace the ways in which entitlement was received or altered in other major cities, or in much of rural America—although given Chicago’s centrality in the movement and the national level at which much of this story plays out, many of the experiences that this story conveys and the conclusions that each chapter makes can be applied more broadly than my research specifically shows. Most notably, however, the story this book tells says uncomfortably little about race. Settlement workers were, generally speaking, slow in addressing racism and race-based inequality in their cities, and their notion of entitlement and their focus on “the right workers” had a clear racial bias that largely ignored African American laborers.

Therefore, even though this study focuses on a decade when African American laborers gained new prominence in the Communist Party (CP), African American voting hugely shifted party politics, and (despite their newfound affection for the Democratic Party) African Americans were pointedly left out of important New Deal programs, the settlement workers described in this book almost never spoke explicitly about race or racism, nor did they demand entitlement for African American workers. That said, such scholars as Elisabeth Lasch-Quinn and Ruth Crocker have done good work to uncover the significance of settlement houses in African American neighborhoods in the urban North as well as settlement-like institutions among communities of color in the South. Yet the settlement movement (especially as led by the NFS) was woefully unwilling to adjust to growing communities of color in the North, and Lasch-Quinn has demonstrated the ways in which 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.²²

Similarly, from my research on Chicago settlements, it is clear that although settlement workers in the Chicago Federation of Settlements (CFS) were happy to ally with black-led organizations like the Urban League and to host an unemployment hearing at an African Methodist Episcopal church in Chicago, they maintained an eerie silence on the issue of race in their city. This silence might in part have been driven by the fact that these settlement workers were largely attuned to the needs of white laborers in the city. White workers often saw it in their interest to exclude African Americans from their organizing.²³ Moreover, the very concept of male breadwinner liberalism, which motivated workers and settlement leaders to advocate for the entitlement of laboring men, was a fundamentally racial concept. The entitled breadwinner was implicitly coded as white, and organizers and settlement workers in Chicago did little to extend the new sense of labor entitlement beyond the white, able-bodied, male worker. Indeed, black laborers would struggle to claim entitlement well into the twentieth century, during the decades when welfare was being coded as black and policy makers on all sides of the political spectrum turned their attention to the problems of absentee fathers and African American female-headed families.²⁴ It is my hope, however, that future research will interrogate the ways in which African American laborers contributed to the embrace of entitlement, even as the concept often excluded them.

Ultimately, this book tells the story of workers who at the beginning of the Depression were considered paupers—by their government, their neighbors, and themselves—but who by 1934 were becoming entitled. *Becoming Entitled* reveals the constructed nature of entitlement and the moment when some people shed the stigma that came with unemployment and demanded that the government do the same. They were successful in acquiring government relief and, eventually, unemployment insurance for workers, and they were hugely successful in implanting the concept of worker entitlement in the American public and among American workers. Yet the material benefits were harder to come by. While the Depression (and the activism of workers and their allies) forced the hand of state and federal

legislators, the architects of the Social Security Act exploited fears of radicalism to pass a limited bill for entitlement.

Yet even a limited entitlement was not a given, and the unemployed clearly had to earn it. Thus, this book also reminds us of the extent to which claims for assistance in the United States depended (and still depend) on personal evaluations. Settlement workers who argued for social insurance were almost defensive in their repeated insistence that *these* unemployed men were not paupers. Instead, they contended, these were, and had always been, good men—and hard workers. When workers proved their inherent worth, they moved into a category of people who no longer had to defend their character: from being poor, they became entitled. In a country where the poor were scrutinized at every turn, for workers, entitlement was a great achievement.